

Housing Requirement Study Summary Report

April 2001

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EXECUTIVE SUMMARY

1. The primary objective of the Housing Requirement Studies is to measure the need and demand for housing of Canadian Forces (CF) members at locations of posting, and to determine whether the identified need can be met within the private sector marketplace. The studies seek to quantify the current oversupply and/or shortfall of Crown housing units at each site by unit size and form. To this end, the studies entailed an analysis of the demographic characteristics of CF members by location, an analysis of community norms and an analysis of the supply and availability of housing in the private market in each of the locations where more than 50 CF members are posted or where there are MQs.
2. A second, related objective of the present Summary Report was to place the results of these studies in broader context by examining the way changes in the composition of the Canadian Forces have shaped aggregate trends in housing need among members. The study concludes that age and other demographic correlates of age assist in explaining many of the changes that may be observed in terms of the overall CF housing profile. Greater attention to these facets of the overall composition of the Canadian Forces will assist in the prediction or modelling of future changes in the need for Crown housing.
3. The table on the next page summarizes the current need by posting location. The study concludes that 13,058 units are needed for the purpose of housing Canadian Forces families and members of foreign military units training at Canadian bases. At present there is an oversupply of 5,857 units.
4. The factors affecting housing need and demand must be monitored and the stated requirement must be updated at appropriate intervals to reflect changing CF demographics, household characteristics and market conditions.
5. The intermediate outcome of the studies is an information base that can be used in the preparation of a long-term plan, the development of programs for disposal, renewal and acquisition of crown housing or other forms of intervention, and the identification and monitoring of indicators or factors that will affect future CF housing requirements.

TABLE 1 - SITE SPECIFIC REQUIREMENTS FOR CF FAMILIES BY LOCATION

	Existing Portfolio	CF Family Requirement	Two Bedroom	Three Bedroom	Four Bedroom	Five Bedroom or Unknown	Foreign Military Training (FMT)	Total units including FMT	Total Reduction	Percentage Change
Atlantic Region										
Greenwood	1132	564	67	382	115	0	0	564	568	50%
Halifax	1171	651	117	409	125	0	0	651	520	44%
Debert	39	24	0	8	16	0	0	24	15	38%
Gagetown	2011	1237	132	876	229	0	8	1245	766	38%
Moncton	93	43	0	22	21	0	0	43	50	54%
Gander	220	101	0	65	36	0	0	101	119	54%
Goose Bay	738	76	4	57	15	0	143	219	519	70%
St. John's	86	47	5	27	15	0	0	47	39	45%
Atlantic Total	5490	2743	325	1846	572	0	151	2894	2596	47%
Quebec Region										
Bagotville	318	282	30	202	50	0	0	282	36	11%
Montreal	254	107	0	81	26	0	0	107	147	58%
Valcartier	922	700	0	502	198	0	0	700	222	24%
St. Jean	0	0	0	0	0	0	0	0	0	0%
Quebec Total	1494	1089	30	785	274	0	0	1089	405	27%
Ontario Region										
Borden	1324	860	129	516	215	0	7	867	457	35%
Trenton	698	558	50	405	103	0	0	558	140	20%
Kingston	821	560	84	336	140	0	2	562	259	32%
North Bay	406	200	30	120	50	0	9	209	197	49%
Petawawa	1682	1508	37	1056	415	0	1	1509	173	10%
Ottawa	821	565	140	340	85	0	0	565	256	31%
Toronto	289	198	69	74	55	0	0	198	91	31%
London	0	0	0	0	0	0	0	0	0	0%
Meaford	0	0	0	0	0	0	0	0	0	0%
Hamilton	0	0	0	0	0	0	0	0	0	0%
Ontario Total	6041	4449	539	2847	1063	0	19	4468	1573	26%
Western Region										
Calgary	19	15	1	7	7	0	0	15	4	21%
Cold Lake	1051	815	86	484	243	2	0	815	236	22%
Suffield	185	26	6	16	2	2	122	148	37	20%
Wainwright	136	115	15	82	14	4	0	115	21	15%
Dundurn	28	23	5	16	2	0	0	23	5	18%
Moose Jaw	280	249	52	147	50	0	0	249	31	11%
Shilo	703	326	24	224	78	0	10	336	367	52%
Winnipeg	576	556	162	317	76	1	0	556	20	3%
Yellowknife	82	60	2	38	20	0	0	60	22	27%
Edmonton	1261	1018	158	629	231	0	0	1018	243	19%
Western Total	4321	3203	511	1960	723	9	132	3335	986	23%
British Columbia Region										
Aldergrove	50	20	0	18	2	0	0	20	30	60%
Chilliwack	388	32	0	25	7	0	0	32	356	92%
Comox	302	200	0	175	25	0	0	200	102	34%
Vancouver	110	50	0	40	10	0	0	50	60	55%
Esquimalt*	719	970	133	630	201	6	0	970	-251	-35%
BC Total	1569	1272	133	888	245	6	0	1272	297	19%
TOTAL:	18915	12756	1538	8326	2877	15	302	13058	5857	31%

SOURCE: Compilation of statistics from Housing Requirement Studies & CFHA HAMIS Data (1999).

CHAPTER 1 – INTRODUCTION

SECTION 1 - PURPOSE AND APPROACH

1. The objective of the Housing Requirement Studies is to measure the need and demand for housing by CF members at their locations of posting, to determine whether the identified need can be addressed by the private sector marketplace, and to specify what portion of the need must be satisfied through the provision of Crown housing. The studies examine the availability, cost and quality of dwelling units in the communities where CF bases are located, and identify the extent to which the private market does or does not meet the housing needs of CF members.
2. The studies examine two broad series of factors: those affecting need among CF families; and those affecting market provision in each of the locations where more than 50 CF members are posted.
3. Household composition, age, income and tenure status of CF members are examined for each posting location. The rank profile of Married Quarter (MQ) occupants is examined to determine whether their social profile may vary from that of the base as a whole. In defining what might be suitable for CF families at each posting location, the studies consider what accommodation choices are made by other Canadian households with comparable characteristics in the same market vicinity.
4. The present Summary Report also attempts to provide an aggregate portrait of housing need within the Canadian Forces. Housing need changes as the overall composition of the Canadian Forces changes. While the Housing Requirement Studies focused on defining current need in light of the current composition of households at the various posting locations, the present Summary Report attempts in addition to place these needs in context by examining how the forces have evolved over the last two decades.
5. The findings of these studies are intended to form the basis for rationalization of the housing portfolio.

SECTION 2 - BACKGROUND

6. Housing, a basic need of all Canadians, is of particular concern to CF members, who may be required to move to several different locations over the course of a military career. Each move causes stress for CF families in that extended family and other social supports are generally left behind. CF families need the assurance of being able to find safe and suitable housing wherever they are sent to serve.
7. Both the Minister of National Defence and the Chief of the Defence Staff have stated on numerous occasions that improving the quality of life of CF personnel and their families is a priority of the Department and the CF. The Department of National Defence and the CF regard housing as an important factor in the quality of life of their members. Although CF members must find their own accommodation wherever they are posted, the Department ensures that there

is access to accommodation at each site. This housing includes Crown-owned or leased dwellings, private rentals or homes for sale.

8. To manage the housing needs of military families Treasury Board, in 1995, approved the creation of the Canadian Forces Housing Agency (CFHA) as a provisional Special Operating Agency. The mandate of the CFHA is to manage the existing portfolio of Crown-owned and leased housing and to ensure that military families have access to suitable housing.

9. The early years of operation of CFHA focused on managing the existing portfolio. However, since that time it has been determined that much of the existing stock is no longer optimally located or designed to meet the needs of CF members. Throughout the CFHA portfolio, there are locations where there is an oversupply of Crown housing characterized by vacant units while in other areas, there are waiting lists for Crown units.

10. In order to advance the mandate of ensuring access to suitable housing, the CFHA undertook to determine: if the current supply of Crown housing is adequate in number; if the supply is greater than the need in specific locations; what portion of housing need can be met by the private housing market; and the number and size of housing units required by military families whose needs cannot be satisfied by the private market.

SECTION 3 - KEY FACTORS

11. CF members meet their need for housing in various ways. At the time of this study, roughly 10% were living in Singles Quarters (SQs), another 25% were living in MQs, the remainder were renting or had purchased a home on the private market.

12. Of the 58,000 Regular CF personnel posted throughout Canada, roughly 43,000 live in a family household composed of either a couple with no dependents or a single parent or couple with one or more dependents. Among these 43,000 CF family households, approximately 30% occupy one of the 20,000 MQs that are managed by CFHA. As of this writing, approximately 6000 MQ units are unoccupied or occupied by tenants other than CF families.

13. Occupancy of MQs has declined since the mid-1980s and the incidence of homeownership among CF households rose sharply between 1991 and 1996. During the same period, there was a significant decline in the number of members serving as Regular members of the CF.

SECTION 4 - SCOPE

14. The Housing Requirement Studies focus on the needs of the 43,000 Regular Force CF members who live in family households.

15. Housing requirements studies have been completed at each CF site where there are more than 50 members or where there are existing Crown units. The sites included are listed in Table 2 (below) along with the number of CF members posted, the number of families, the total number of MQ units and the number of MQ units that are occupied.

TABLE 2 - ACCOMMODATION FACILITIES AND OCCUPANCY AS OF JUNE 1999

Location	Posting Location	No. of People Posted	No. of Families	No. of Units	No. of Occupied Units
BRITISH COLUMBIA REGION					
Aldergrove/Matsqui	Aldergrove	85	67	50	44
	Abbotsford	2	2		
Chilliwack	Chilliwack	57	36	388	246
Comox	Comox	1194	915	302	276
Vancouver	Vancouver	75	56	110	104
WESTERN REGION					
Calgary	Calgary	91	76	19	17
Cold Lake	Cold Lake	1942	1603	1052	985
	Medley	200	157		
Suffield	Suffield	91	80	185	158
Wainwright	Wainwright	405	237	136	121
Dundurn	Dundurn	73	61	28	23
Winnipeg	Winnipeg	2254	1727	576	562
Yellowknife	Yellowknife	88	71	83	79
ONTARIO REGION					
Borden	Borden	1898	1452	1329	1147
	Barrie	1	1		
	Angus	3	3		
Trenton	Trenton	2479	2065	698	665
	Belleville	4	4		

CONTINUED ON NEXT PAGE

Location	Posting Location	No. of People Posted	No. of Families	No. of Units	No. of Occupied Units
Kingston	Kingston	2754	1557	821	770
North Bay	North Bay	522	424	390	341
Petawawa	Petawawa	4470	3140	1698	1630
	Pembroke	39	30		
London*	London	118	96	0	
	St. Thomas	8	6		
Meaford*	Meaford	251	101	0	
Hamilton*	Hamilton	58	41	0	
	Oakville	1	1	75	70
QUEBEC REGION					
Bagotville	Bagotville	1219	1006	375	355
	Chicoutimi	10	9		
	Jonquiere	5	5		
	Alouette	23	16		
Montreal (St. Hubert)	Montreal	509	405		
	St. Hubert	345	289	254	185
	Longue Pointe	2	1		
Valcartier	Valcartier	4907	3219	748	746
	Quebec City	935	642	172	155
St. Jean*	St. Jean	1343	568	0	0
ATLANTIC REGION					
Greenwood	Greenwood	2061	1757	1075	794
Halifax	Halifax/Newport	6116	4869	200	167
	Dartmouth	208	159	904	398
	Shearwater	751	614	301	290
Debert	Debert	23	21	41	31
Gagetown	Gagetown	3244	2626	2037	1570
Moncton	Moncton	131	116	91	70
Gander	Gander	190	160	219	148
Goose Bay	Goose Bay	91	85	738	384
St. John's	St. John's	147	118	86	73
Source: DHRIM 1999; HAMIS 1999					
*locations with no Married Quarters					
There is a waiting list for Shearwater, Trenton, Winnipeg, Valcartier					

16. Separate studies were conducted at Esquimalt, Edmonton, Toronto and Ottawa. CFHA completed updates for Toronto and Edmonton.
17. Many bases have specified a need for MQ units to house members of foreign military forces who have training agreements with these bases. The minimum number of units needed for the housing of foreign military have been added to the number needed to house CF families for the purpose of quantifying the oversupply and/or shortfall of MQ units. These figures are based on occupancy as of May 1999. Authority to determine the numbers of units needed for the housing of foreign military members rests with the bases concerned.
18. At many bases CF members who are single also occupy MQ units. The needs of CF singles occupying MQs were examined within the context of the Housing Requirement Studies, and the ability of the market to absorb singles formed part of the studies. The report makes no recommendations with respect to continued occupancy of MQs by CF singles. CF singles need has not been added to the requirement for the purpose of quantifying oversupply or shortfall.
19. Some MQ units are occupied by Reserve Force members, by DND employees and by other civilians. The needs of these occupants fall outside the scope of the present study, although the ability of the market to absorb these residents as well as CF families has been examined.
20. The Housing Requirement Studies do not examine or comment on operational requirements. In many instances, the studies do provide details of special limitations or restrictions placed upon military members with respect to their ability to house themselves. However, neither operational requirement nor special restrictions were taken into account when quantifying oversupply/shortfall of Crown housing units.
21. An assessment of the physical conditions of MQ units was not part of this study.
22. Affordability of housing is addressed through the Canadian Forces compensation system.

CHAPTER 2 – CF MEMBER HOUSEHOLD CHARACTERISTICS

SECTION 1 - SOCIAL AND DEMOGRAPHIC PATTERNS AMONG CF MEMBERS

INTRODUCTION

1. Housing need is conditioned by a number of factors. Life cycle changes are perhaps the most obvious factors affecting housing need. As people age and enter the workforce they may choose to form new households and these households may expand in number as people marry and have children. Housing need will thus be conditioned by demographic factors such as age, marriage/divorce, and the birth/departure of children. Housing choices will be further conditioned by social factors such as employment and income.

2. Historical trends affecting elements of family formation also condition housing need and choice. In the period directly succeeding the war until roughly 1960, there was a sustained period of high fertility. This postwar baby boom was followed by a slump in fertility and Canadians since 1960 have shown a somewhat greater tendency to remain unmarried and to have fewer children. Housing demand and supply were both conditioned by these historic trends.

3. These factors affect housing need among CF members as they do Canadians in general but there are some important variations. The Housing Requirement Studies focused on the social and demographic characteristics of members at each of the bases. The present Section seeks to place these findings in context by examining how these factors affect housing need within the CF as a whole. Housing need among CF members has changed dramatically in consequence of changes in CF composition at the national level. In order to understand how we might better predict future needs, it is necessary to examine the link between changes in demographic composition and changes in housing need.

AGE DISTRIBUTION OF CF MEMBERS IN HISTORICAL PERSPECTIVE

4. Between 1976 and 1999, the overall size of the Canadian Forces declined by over 36,000 members (See Table 3). This decline was most marked in the period between 1991 and 1996 when, under the Forces Reduction Program, CF numbers were reduced by roughly 23,000.

TABLE 3 - THE AGE BREAKDOWN OF THE CANADIAN FORCES, 1976-1999

Number of CF Members, 1976-1999			
	Total	Decrease	Decrease as % of 1976 Total
1976	94650		
1981	87521	7129	7.53%
1986	87361	160	0.17%
1991	88240	-879	-0.93%
1996	65519	22721	24.01%
1999	58024	7495	7.92%
Total Decrease		36626	38.70%

SOURCE: DHRIM 1976-1999

5. This reduction resulted in an overall change in the age distribution of the CF. Between 1976 and 1981, while the number of members declined by 7,129, the number of members under the age of 25 increased. In consequence, the proportion of members under the age of 35 increased from about 58% in 1976 to 63% in 1981 (see Table 4 and Figure 1).

6. Between 1981 and 1991 the overall number of members increased very slightly. The proportion and numbers of members under the age of 25 decreased slightly over the decade. At the same time, however, the proportion of members under the age of 35 increased as members aged in place (see Table 4 and Figure 1).

**TABLE 4 - NUMBER OF CF MEMBERS IN AGE CATEGORY AND PERCENTAGE
BREAKDOWN BY AGE CATEGORY, 1976-1999**

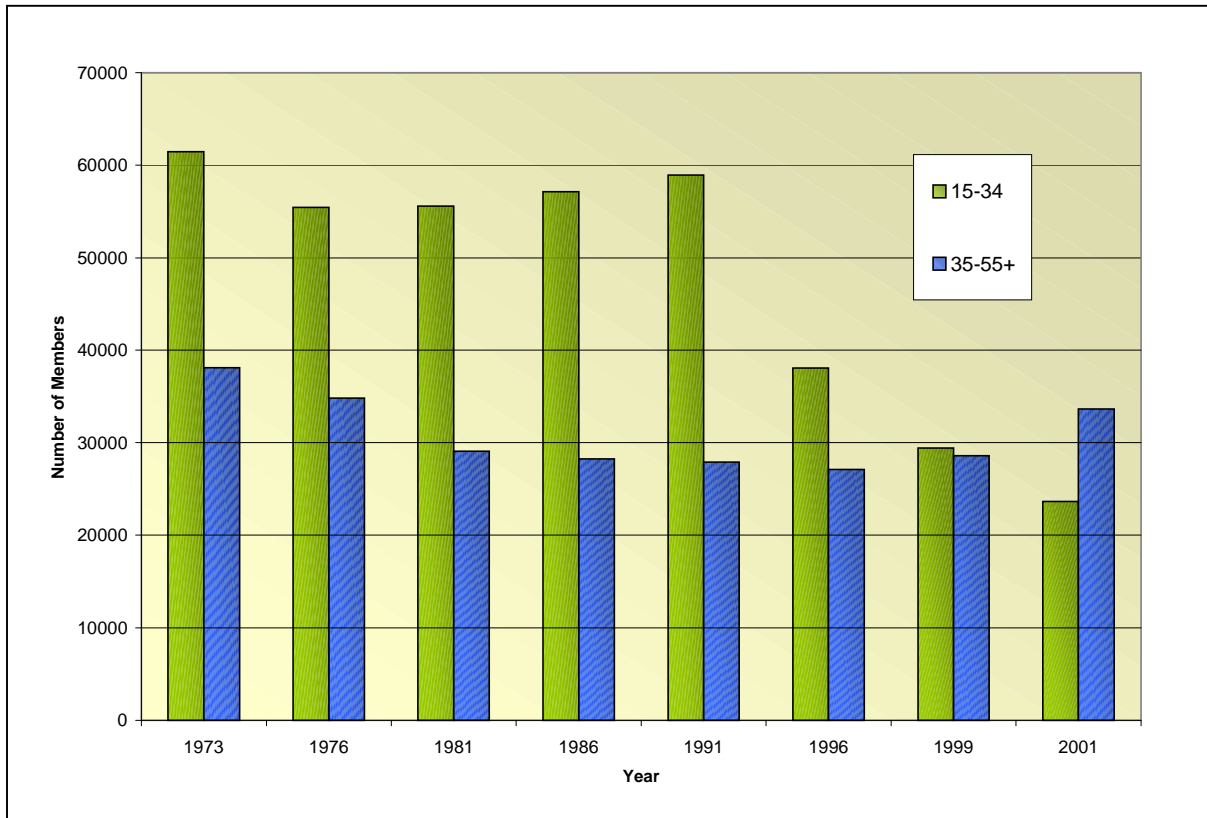
AGE	1999	%	1996	%	1991	%	1981	%	1976	%
15-19	269	0.46	726	1.11	3168	3.59	8728	9.89	8440	8.92
20-24	4562	7.86	6179	9.43	16302	18.47	20817	23.79	15903	16.80
25-29	10936	18.84	13003	19.85	22816	25.86	13720	15.68	16694	17.64
30-34	13659	23.53	18177	27.74	16658	18.88	12323	14.08	14399	15.21
35-39	16145	27.81	13109	20.01	10901	12.35	11082	12.66	14154	14.95
40-44	7594	13.08	7518	11.47	8566	9.71	8912	10.18	11926	12.60
45-49	3817	6.57	4578	6.99	5238	5.94	6104	6.97	6593	6.97
50-54	1024	1.76	1712	2.61	2639	2.99	2007	2.29	1978	2.09
55+	18	0.03	195	0.30	558	0.63	989	1.13	176	0.19
TOTAL	58024		65519		88240		87521		94650	

SOURCE: DHRIM, 1976-1999

7. Between 1991 and 1999, the number of members under the age of 25 declined by 14,000 and the proportion of members under the age of 35 also declined dramatically. Whereas in 1981 members under the age of 25 represented 32.5% of CF members, by 1999 they represented roughly 8.2%, a drop of 24 percentage points. This meant a decline from 28,500 members under the age of 25 in 1981 to 4,700 under the age of 25 by 1999.

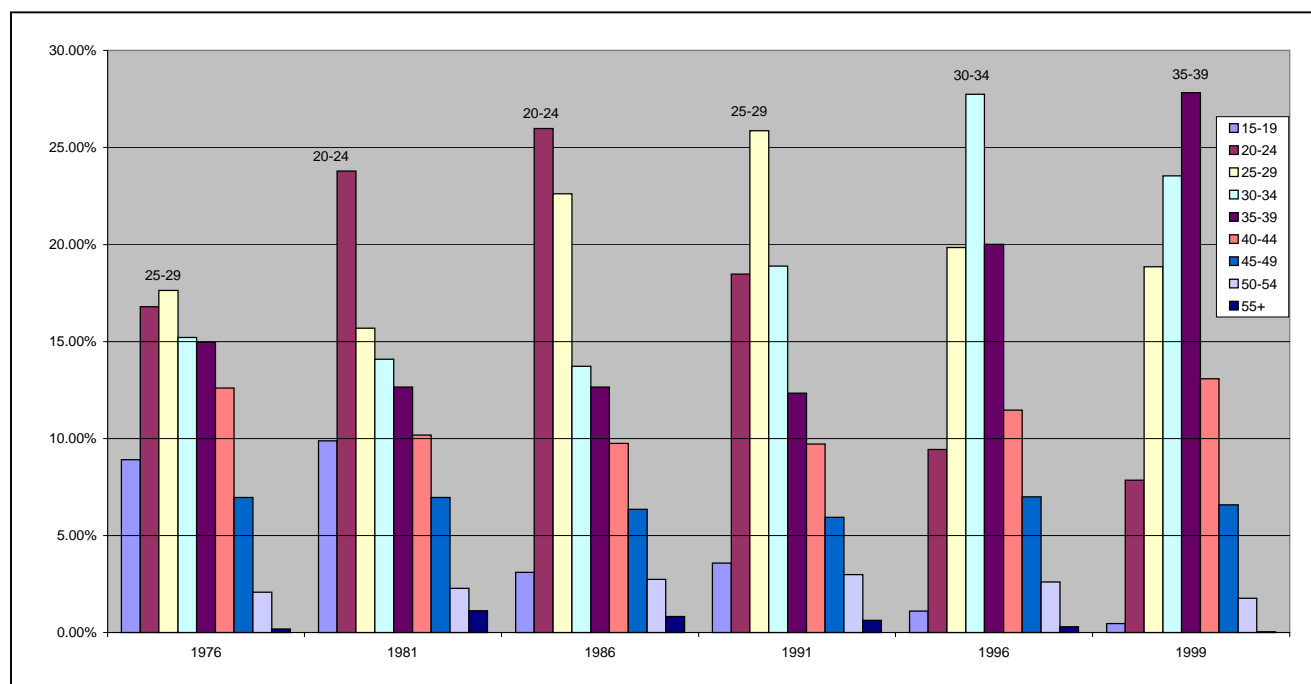
8. As Figure 1 illustrates, the overall decline in the number of members over the most recent period has meant a decline in the number of members under the age of 35. Members under the age of 35 represented 68% of the CF in 1991 and just over 50% in 1999. Although the Forces Reduction Program provided incentives for departure and this had some impact on overall CF numbers, the decline in the numbers of members under the age of 35 was largely the result of reductions in recruiting and enrollment particularly after 1992. This trend has not abated as data on the age of CF members compiled in February 2001 illustrates (See Figure 1).

FIGURE 1 - AGE DISTRIBUTION OF CF MEMBERS, 1973-2001



SOURCE: DHRIM, 1973-2001

FIGURE 2 - PERCENTAGE DISTRIBUTION OF CF MEMBERS IN AGE COHORTS BY YEAR, 1976-2001



SOURCE: DHRIM 1976-2001

9. In 1999, CF members were concentrated in the age cohorts between 25 and 44. CF members were slightly younger on average than the rest of the employed labour force. However, the largest (or modal) age cohort (See Figure 2) for CF members was 35-39, as it was for the employed labour force throughout Canada. Close to 28% of all members were in this age cohort.

10. The predominance of those in the 35-39 age cohort is an artifact of earlier trends. The changing age distribution was strongly affected by reduced intake of younger members from 1991-1996. But as Figure 2 illustrates there was a large intake of younger members in the 1980s. Members who were part of the intake of the 1980s are a predominant group within the CF as the progressive change in modal (or largest) age cohorts from 1986 to 1999 suggests.

11. These two trends have affected and will continue to affect housing need within the CF into the near and medium-term future. As subsequent sections will attempt to demonstrate, household formation and tenure status are conditioned by the age of household members. The distribution of household types, MQ occupancy and tenure splits have all been affected by changes in the age profile. In general the aging of the Canadian Forces has led to a greater predominance of older families, a reduction in the numbers who rent their homes, whether private rental or Crown unit, and an increase in the numbers who own their homes.

RANK DISTRIBUTION OF CF MEMBERS

12. The bulk of members of the CF in 1999 were in the Junior NCM rank categories (33,872 or 58% of all CF members). The largest group within the Junior NCM category was composed of Corporals who, by themselves, made up roughly one-third of all CF members. Senior NCMs made up another 20% of CF members, while Senior and Junior Officers comprised about 18%. General Officers accounted for less than 1% and Officer Cadets for roughly 3% of the CF total (see Table 5).

13. Since 1976 there has been a slight decline in the proportion of members serving at the Junior NCM level (from 63% to 58%) and an increase in the percentage of members in the other rank categories. Within the Junior NCM category, there has been an increase since 1976 in the percentage of those serving as Corporals (from 20% of all CF members to 33% in 1999) and a decrease in the percent serving as Privates (from 20% of all CF members to 11% in 1999).

TABLE 5 - CF MEMBERS RANK DISTRIBUTION, 1999

Rank	Total	% of Total	Rank Category	Total	% of Total
Pte	6250	10.78%	Junior NCM	33876	58.43%
Cpl	19171	33.06%			
MCpl	8455	14.58%			
Sgt	6454	11.13%	Senior NCM	11906	20.53%
WO	3400	5.86%			
MWO	1537	2.65%			
CWO	515	0.89%			
OCdt	1681	2.90%	Officer Cadet	1681	2.90%
2Lt	554	0.96%	Junior Officer	6977	12.03%
Lt	736	1.27%			
Capt	5687	9.81%			
Maj	2582	4.45%	Senior Officer	3486	6.01%
LCol	706	1.22%			
Col	198	0.34%			
BGen	33	0.06%	General Officer	54	0.09%
MGen	13	0.02%			
LGen	8	0.01%			
Total	57980				

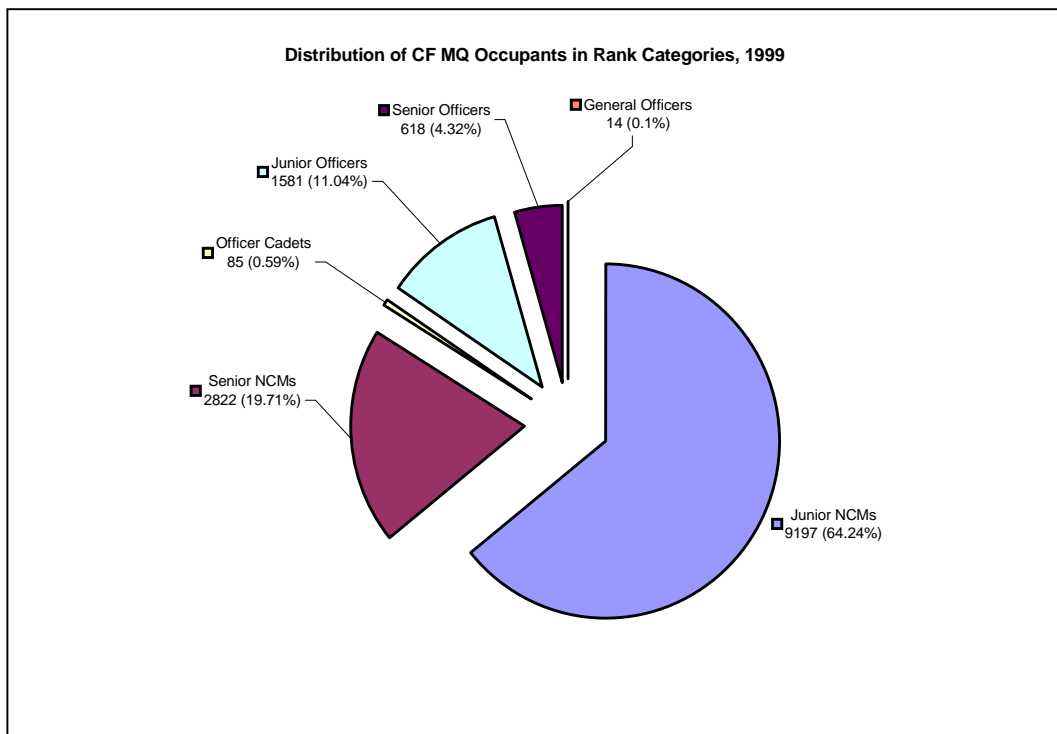
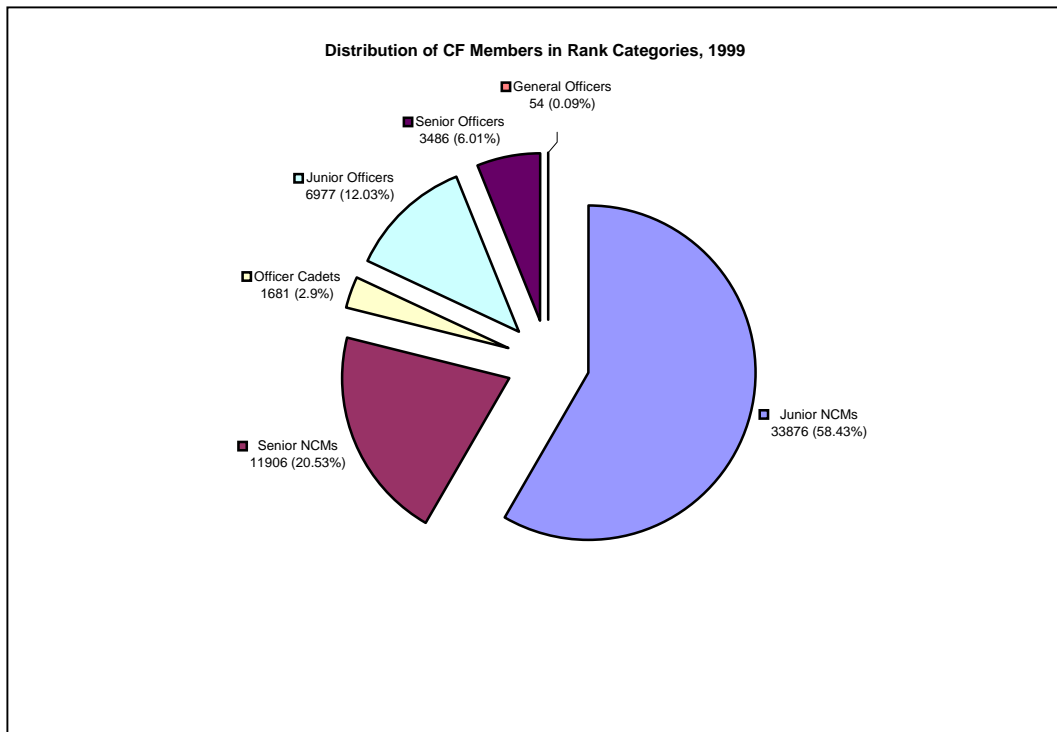
SOURCE: DHRIM, 1999

14. Among CF members living in MQs, rank distribution was very similar to the CF-wide rank distribution. Thus, for example, while 20.5% of all CF members are Senior NCMs, 19.7% of all MQ residents are Senior NCMs (see Figure 3). There are proportionately more Junior NCMs living in MQs (64% of all MQ residents are Junior NCMs while 58% of all CF members are Junior NCMs) and proportionately fewer members from other rank categories in MQs than are represented within the CF as a whole. But the differences here are relatively minor as Figure

3 makes clear. Thus, the bulk of MQ occupants are in the Junior NCM ranks and they represent a key client group for the CFHA.

15. The similarity of rank category distribution also suggests that MQ housing has not been “ghettoized” (see Dupré and Flemming, p.15, for some observations on the importance of this) and is not solely used by those in greatest financial need. In general MQ occupants do not differ from the whole CF population in terms of rank distribution and are thus less likely to differ in other important respects as well.

FIGURE 3 - PERCENTAGE DISTRIBUTION OF CF MEMBERS AND MQ OCCUPANTS IN RANK CATEGORIES, 1999



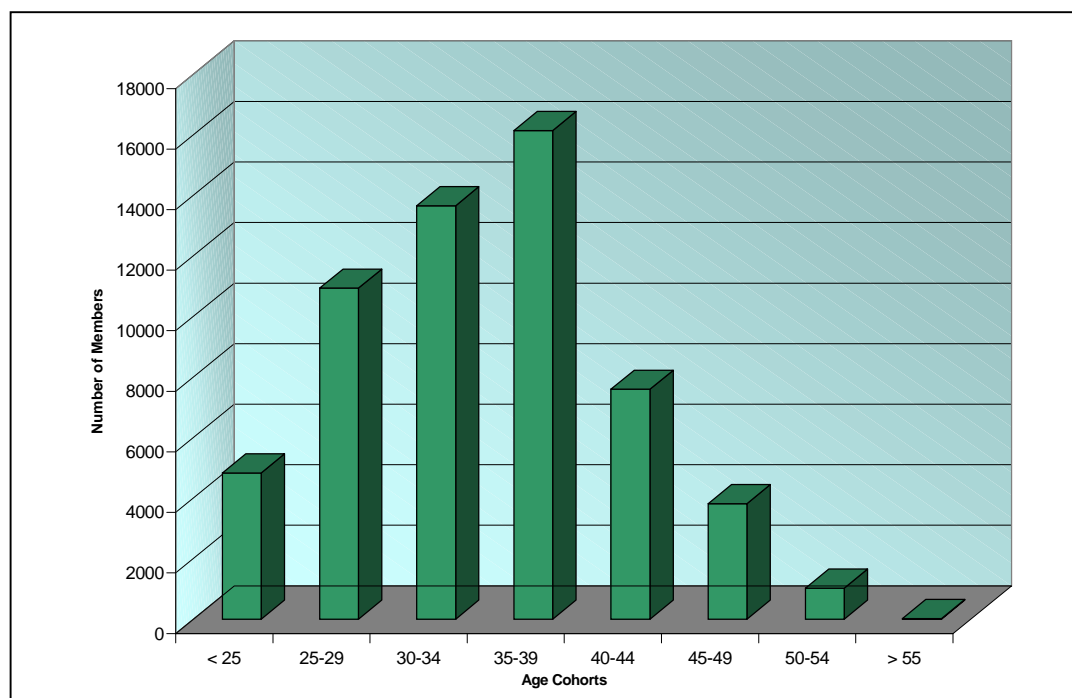
SOURCE:: DHRIM, 1999; CFHA HAMIS, 1999

RANK AND AGE DISTRIBUTION**TABLE 6 - CF MEMBERS BY RANK CATEGORY AND AGE COHORT, 1999**

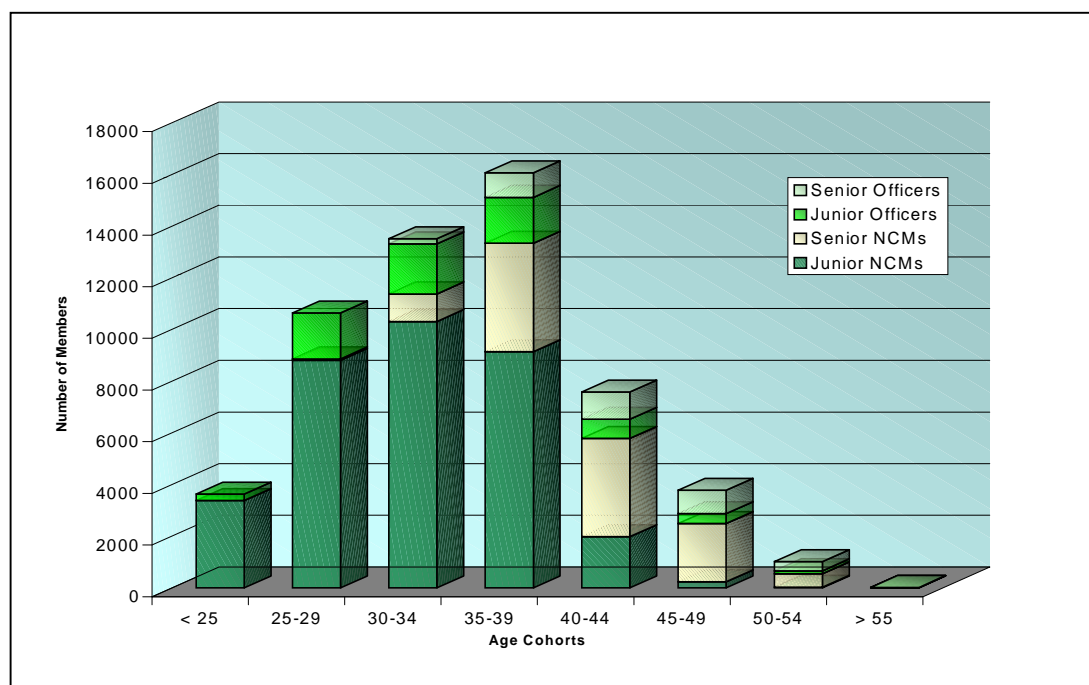
Rank Category	Age Cohort								Total	% of Total
	< 25	25-29	30-34	35-39	40-44	45-49	50-54	> 55		
Junior NCMs	3381	8806	10312	9137	1974	232	27	3	33872	58.45
Senior NCMs		54	1059	4200	3809	2259	515	6	11902	20.54
Junior Officers	250	1778	1938	1774	738	374	115	4	6971	12.03
Senior Officers			199	948	1056	914	350	3	3470	5.99
General Officers					2	31	16	2	51	0.09
Officer Cadets	1194	284	137	60	6	1			1682	2.9
Total	4825	10922	13645	16119	7585	3811	1023	18	57948	100
% of Total	8.33	18.85	23.55	27.82	13.09	6.58	1.77	0.03	100	

SOURCE: DHRIM, 1999

16. Members in different rank categories were not distributed evenly across age cohorts. The modal age cohort for Junior NCMs and Junior Officers was 30-34 and the majority of members in these rank categories were distributed across three age cohorts between the ages 25 and 39. For Senior NCMs the modal age cohort was 35-39 and for Senior Officers the modal age cohort was 40-44. Members in these rank categories were distributed fairly evenly across three age cohorts between the ages of 35 and 49 (See Table 6 and Figure 5).

FIGURE 4 - AGE DISTRIBUTION OF CF MEMBERS 1999

SOURCE: DHRIM, 1999

FIGURE 5 - RANK DISTRIBUTION OF CF MEMBERS IN AGE COHORTS 1999

SOURCE: DHRIM, 1999

17. In 1999, half of all members were under the age of 35 and the bulk of these were Junior NCMs (see Table 6 and Figure 5). The relative youth of Junior NCMs means that they are more likely to be in renter households and this also underlies their stronger reliance on MQs. Most single members are Junior NCMs. They constitute about one third of members in this rank category. The other two thirds of Junior NCMs (23,630 members) live in family households (i.e. with a spouse or partner and/or dependent children) and among these Junior NCM family households, roughly 39% live in MQs. There is also a somewhat greater reliance on MQs among Junior Officer and Officer Cadet family households who are also likely to be younger on average than members in more senior rank categories (see Table 7).

TABLE 7 - MQ OCCUPANCY OF FAMILY HOUSEHOLDS BY RANK CATEGORY

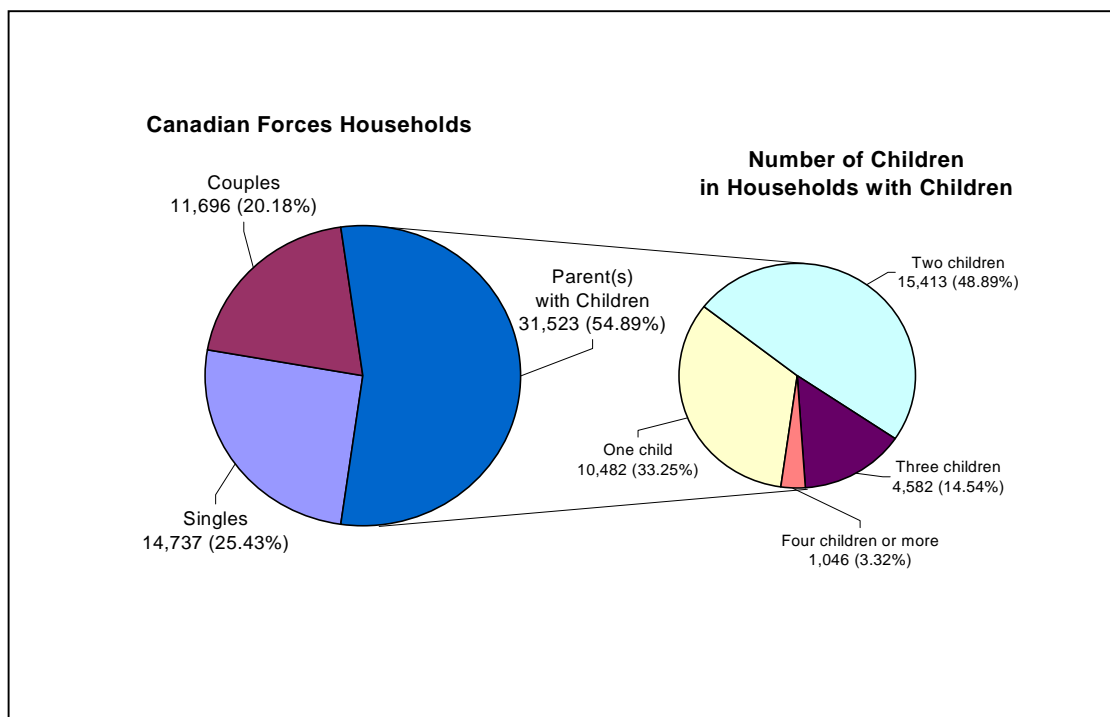
Rank Category	No. Family Households	MQ Occupants	% of Family Households in MQs
Junior NCMs	23630	9197	38.92%
Senior NCMs	10936	2822	25.80%
Junior Officers	5003	1581	31.60%
Senior Officers	3264	618	18.93%
General Officers	53	14	26.42%
Officer Cadets	273	85	31.14%
TOTAL	43159	14232	32.98%

SOURCE: CFHA, HAMIS, 1999

HOUSEHOLD TYPES

18. For the purpose of this study, CF members who were not living with a spouse or common-law partner nor with dependent children were considered to form single person households. Those who reported that they were living with a spouse or a common-law partner and were not living with dependent children were classed as forming couple households. Those who reported they were married, or living in a common-law relationship with dependent children were considered to form two-parent households. CF members who were unmarried, widowed, divorced or separated and living only with their dependent children were considered to form lone-parent households.

FIGURE 6 - CF HOUSEHOLD TYPES AND NUMBER OF CHILDREN



SOURCE: DHRIM, 1999

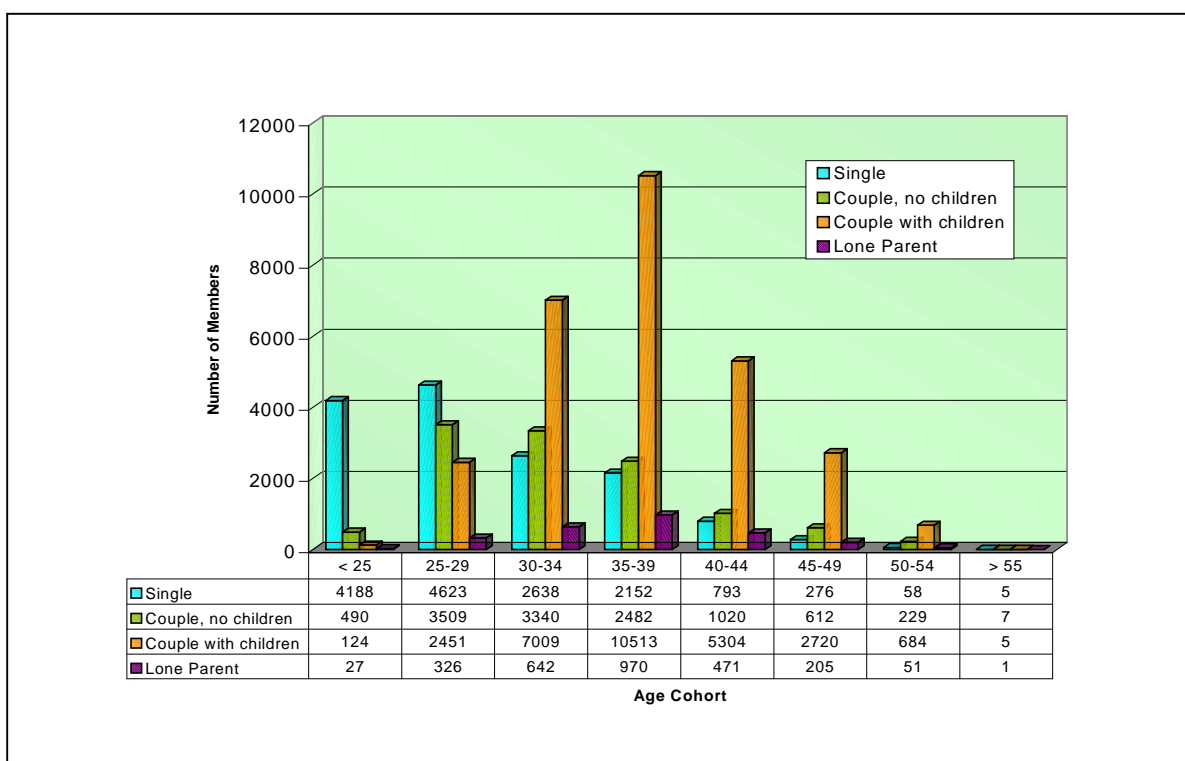
19. In 1999, roughly one quarter of CF members were living in single-person households (see Figure 6). Another 20% lived with a partner and did not have children, while the remaining 55% were two-parent or lone-parent families with children (a little less than 5% of all CF households were lone-parent households). Among households composed of a lone parent or parents with children, most had one child (33.2%) or two children (48.8%). A little less than 15% of all CF parent-child households had three children and another 3.3% had four children or more.

20. Among all CF households those with three children or more represent less than 10%. As Truscott and Dupré note, there has been a change in CF family size since 1976 when families with three or more children represented roughly 20% of all CF households. This decrease in the average size of CF parent-child households reflects trends within Canadian society as a whole.

However, the decrease for both CF and non-CF households was most noticeable in the period from 1976 to 1986. Since 1986 average family sizes have remained fairly stable.

21. Household type is not a static category (see Figure 7). As members age, their household type is likely to change. They are less likely to remain single and increasingly likely to become parents. The bulk of singles, for example, are concentrated in the youngest age cohorts under the age of 29 and they are the largest group in both of the youngest cohorts. The majority of couples without children are slightly older, concentrated in the age cohorts 25-29 and 30-34. Parent-child households, whether with one or two parents, are older again. The majority are concentrated in the age cohorts 30-34 and 35-39. Parents with children represent the overwhelmingly preponderant group in all age cohorts after the age of 30.

FIGURE 7 - CF HOUSEHOLD TYPES BY AGE COHORTS, 1999



SOURCE: DHRIM, 1999

22. Changes in the proportional distribution of CF household types will thus be tied to some extent to the changing age structure of the forces. For instance, as the number and proportion of members under the age of 35 has diminished, so too has the number and proportion of never married singles (i.e. never married *and* not currently living with a partner) as the following table illustrates:

TABLE 8 - PROPORTION OF CF MEMBERS UNDER 35 AND THE PROPORTION OF SINGLES FOR SELECTED YEARS: 1976, 1986, 1999

Year	1976	1986	1999
Proportion Members under 35	61%	67%	51%
Proportion Members who were Single	31%	35%	24%

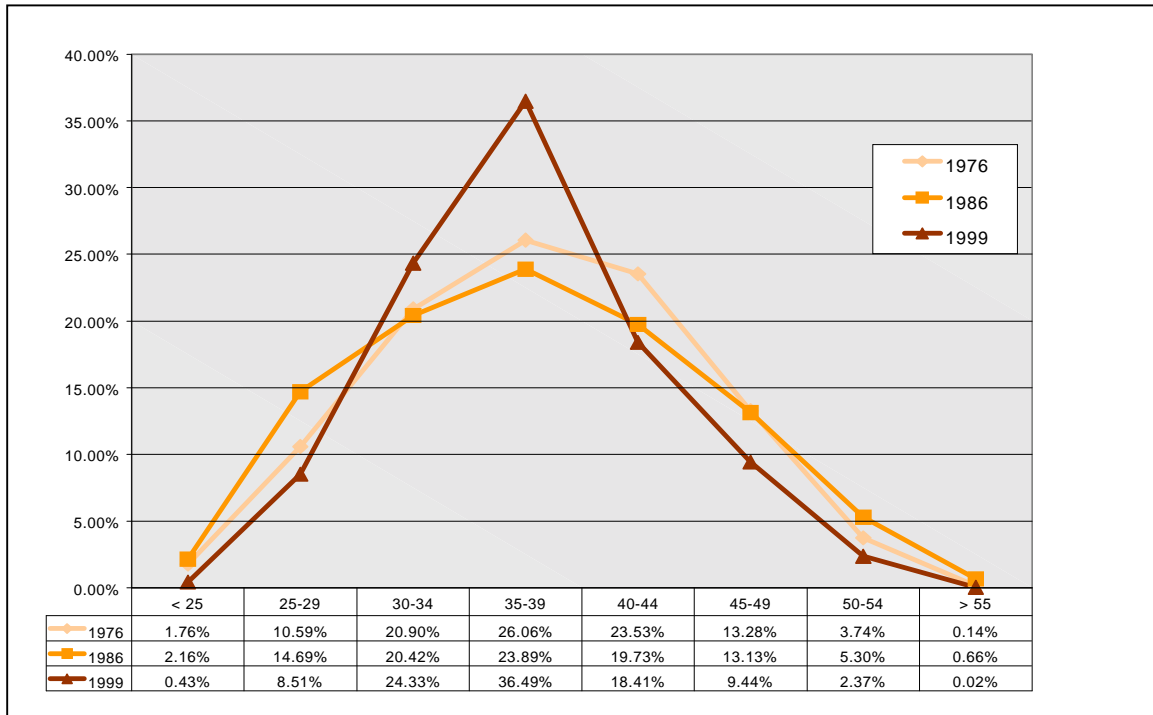
SOURCE: Truscott & Dupré, 1999; DHRIM, 1999

23. In 1976, when 61% of all CF members were under 35, about 31% of all CF members were single. This increased to 35% in 1986, when 67% of all members were under 35, but decreased over the subsequent period so that by 1999, when roughly 51% of members were under 35, 24% of CF members were singles. Conversely, in 1976 about 54% of CF households were composed of parents with children. This dropped to 46% in 1986 and subsequently rose again to 55% by 1999.

24. Some of the changes in the proportionate distribution of household types since 1986 reflect the relative absence since then of younger members. The 18% drop in the proportion of members under the age of 35 between 1986 and 1999 accounts to some extent for the 11% drop in the proportion of singles since 1986. Along with singles, however, there has likely been a proportional drop in the number of young couple and parent-child households (i.e. those aged 29 and under). (See Figures 8 and 9 below.) Using age-specific household type distributions to estimate the number of couple and parent-child households with CF members under the age of 29 in 1976 and 1986, it appears that in 1999 they made up a smaller portion of these types of households than they did in either of the selected reference years. Young parent households (with CF members aged 29 or younger) are estimated to have made up roughly 17% of all parent-child households in 1986, while they made up 9% of all such households in 1999. Young couples without children are estimated to have made up 54% of all couple households in 1986, and made up 34% in 1999.

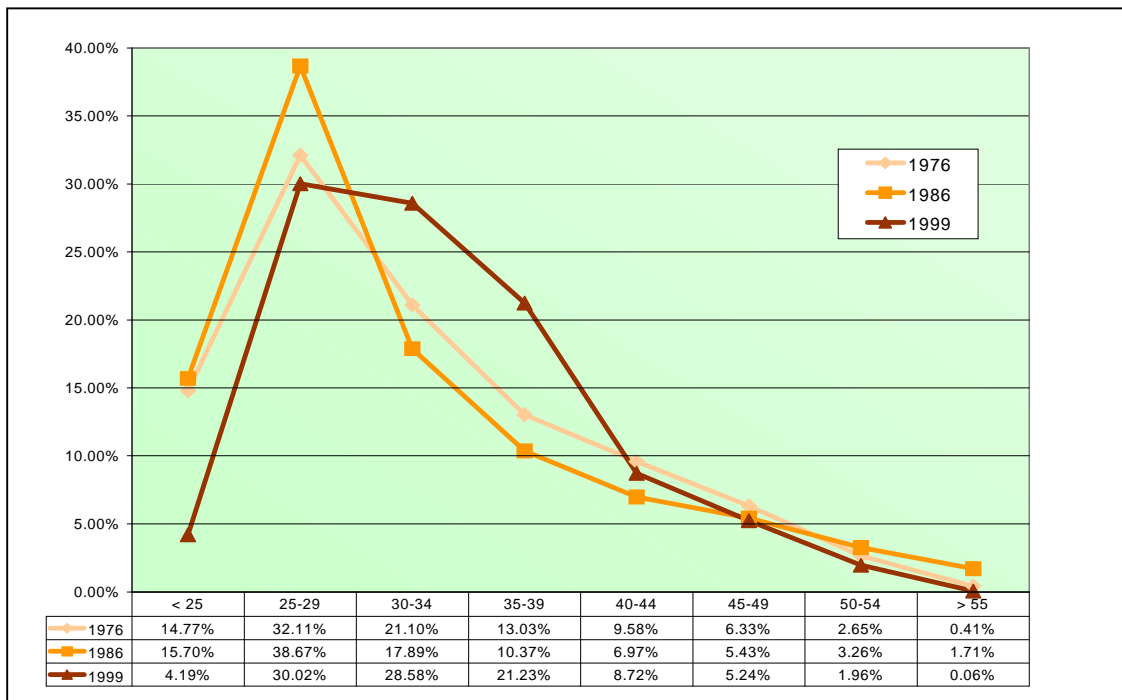
25. The declining presence of young family and young couple households may underlie declining occupancy in MQs (see p. 2-22 for a discussion of MQ occupancy trends). It is possible, however, that a planned shift in recruiting strategy, focused on attracting members who are in their late 20s, will lead to increases in the proportional representation of young family households within CF ranks.

FIGURE 8 - ESTIMATED PERCENTAGE DISTRIBUTION, CF COUPLES WITH CHILDREN BY AGE COHORT FOR SELECTED YEARS (1976, 1986, 1999)



SOURCE: DHRIM, 1999

FIGURE 9 - ESTIMATED PERCENTAGE DISTRIBUTION, CF COUPLES (NO CHILDREN) BY AGE COHORT FOR SELECTED YEARS (1976, 1986, 1999)



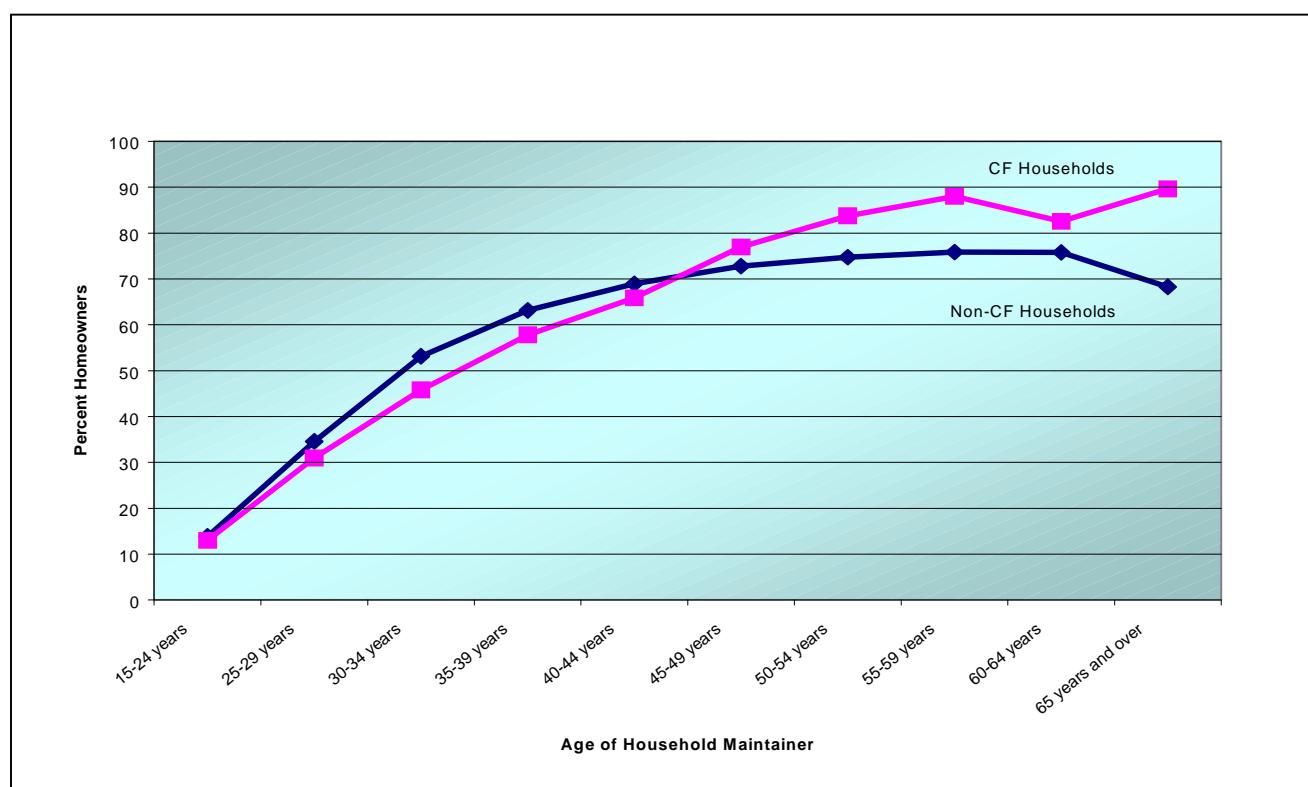
SOURCE: DHRIM, 1999

SECTION 2 - TENURE PATTERNS

AGE AND TENURE AMONG CF AND NON-CF HOUSEHOLDS

26. Among Canadian households in general the incidence of homeownership increases with the age of the household (measured in the Census by the age of the household maintainer, or the person in the household who is primarily responsible for paying the bills). Younger households are more likely to be renters and older households are more likely to be owners (see Figure 10). This relationship appears to hold in most markets and is more direct than is the relationship of tenure status to income, partly because increasing age is also a measure of increasing income and resources and is also a measure of changing needs associated with marriage and family formation. Income is an important factor in tenure choice but appears to be more critical among younger households who typically do not have much accumulated wealth and are thus more dependent than are older households on current income.

FIGURE 10 - HOMEOWNERS AS PERCENT OF ALL HOUSEHOLDS IN AGE CATEGORY, CF AND NON-CF HOUSEHOLDS, 1996



SOURCE: Statistics Canada, Census 1996, Custom Tables

27. The incidence of homeownership among civilian or non-CF households increases with maintainer age until roughly age 40 when the increase begins to level off (see Figure 10). CF households follow a similar pattern but with some important differences. The incidence of homeownership does not increase as dramatically in the earlier age groups. Among CF households with maintainers age 40-44, rates of ownership are similar to those among the non-

CF households. Among older cohorts in the CF household population the rate of ownership exceeds that of non-CF counterparts. This pattern would tend to indicate that while CF households are ultimately more likely than non-CF households to become homeowners, the initial purchase occurs somewhat later among CF households.

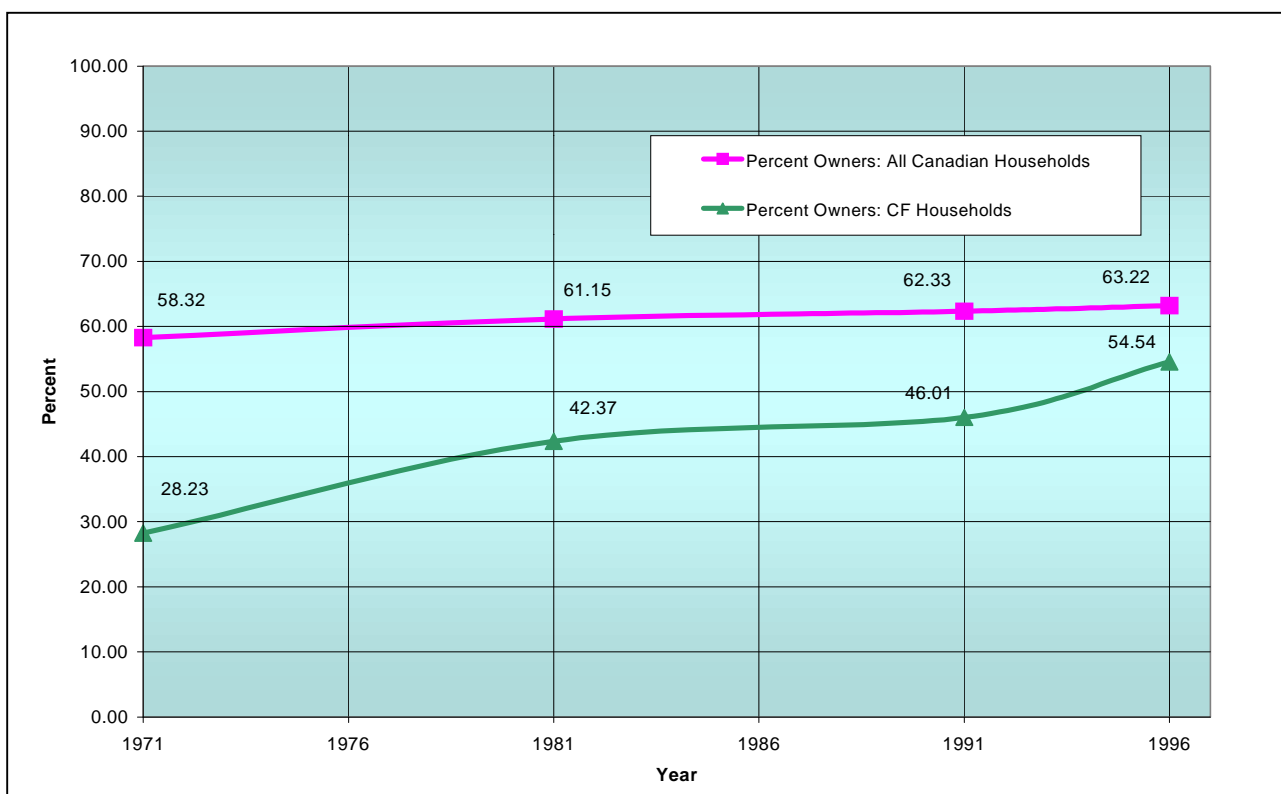
28. This different pattern among CF households derives at least in part from the greater degree of job-related mobility among CF members. CF members move frequently and are often posted to locations where they do not plan to live for a long period of time. Consequently, they may be reluctant to invest in homeownership. Members posted into a market do not enjoy the same advantages in terms of market awareness as other residents and, depending upon the length of posting, they may be more vulnerable to short-term price fluctuations because they do not have the advantage of being able to “wait out the market.” It may also be the case that CF members’ spouses or partners have less stable employment histories because of household mobility and resources for home purchase may be constrained by the reduced prospects of a second income.

29. CF households are thus more likely (than are civilian households) to be renters in the early household formation years. In the latter part of their careers, CF members are more likely to be owners. Their greater dependence on the availability of rental housing will likely persist until maintainers pass the age of 35. Among CF households with maintainers in the 35-39 age cohort, more than half are owners and this proportion increases dramatically after age 40.

CHANGES IN TENURE PATTERNS, 1971-1996

30. According to Census data, throughout the period 1971-1996 rates of homeownership among CF households have increased (see Figure 11). Rates of homeownership among CF households were much lower than those of the Canadian population in general in 1971. In the 1970s homeownership among CF households increased by 14% overall with the greatest increases occurring among households with members between the ages of 35 and 49. This is most probably related to significant pay increases and adjustments during the decade.

31. Between 1981 and 1991, rates of homeownership among CF households increased but not as dramatically (by 4%) and this increase was more general, affecting members in almost all age categories. The greater increase of 8% in the incidence of homeownership in the latter part of this period, between 1991 and 1996, also reflected general increases in the age-specific rates of homeownership but these were similar in magnitude to the increases of 1981-1991. There were, however, increases in the number and proportion of people in key age categories. For example, among those aged 30-34 the incidence of ownership increased by roughly 6%; for those aged 35-39 the increase was roughly 8%. At the same time the number and proportion of people in the age categories 30-34 and 35-39 increased and the number and proportion of those in other cohorts decreased. A change in age distribution, in other words, shifted the overall rate of homeownership. A greater proportion of members were concentrated in the middle range rather than younger age cohorts where the incidence of ownership was higher, resulting in a greater preponderance of homeowners within the forces as a whole.

FIGURE 11 - OWNERSHIP TENURE: CANADIAN AND CF HOUSEHOLDS, 1971-96

SOURCE: Statistics Canada, Census 1996, Custom Tables

RENTAL TENURE AMONG CF HOUSEHOLDS

32. This facet of tenure splits may allow us to model changes in the overall size of the owner/renter pool. One consequence of the changing age structure of the forces has been a decline in the overall number of CF households who rent their homes. Using age-specific tenure splits from 1996 and age data for 1999 and 2001 from the DHRIM we can model the potential change in the tenure split and examine the consequences of changes in the age structure of the forces.

33. Assuming that age-specific tenure splits remain constant (for example, that among those in the 15-24 year old cohort the proportion who will rent remains constant at the 1996 level of 86.99%), we can determine what changes may occur in the overall tenure split due to aging of the CF population and can estimate the overall size of the renter pool. Applying the 1996 tenure splits by age cohort to the 1999 and 2001 age breakdowns from DHRIM allows us to test the extent to which the renter pool may have grown or diminished over this two year period as an example.

TABLE 9 - ESTIMATED NUMBER OF CF RENTER HOUSEHOLDS

Age Cohort	% of Age Cohort in Rental Housing, 1996	1999		2001	
		No. of Members in Age Cohort	Estimated No. of CF Households in Rental Tenure	No. of Members in Age Cohort	Estimated No. of CF Households in Rental Tenure
15-24 years	86.99	4831	4202	5029	4375
25-29 years	69.00	10936	7546	7337	5063
30-34 years	54.18	13659	7400	11306	6126
35-39 years	42.15	16145	6805	15659	6600
40-44 years	34.09	7594	2589	10970	3740
45-49 years	22.91	3817	874	4596	1053
50-54 years	16.20	1024	166	2437	395
55-59 years	11.94	18	2		0
Total		58024	29585	57334	27351

SOURCE: DHRIM, 1999, 2001; Statistics Canada, Census 1996, Custom Tables

34. As Table 9 illustrates, if we assume constant tenure splits by age cohort, the size of the estimated renter pool among CF members will have decreased in both absolute and relative terms over the two year period 1999-2001. While the absolute size of the renter pool will have decreased by 2,234 members, the relative proportion of renters to owners will also have changed. Thus the estimated renter pool makes up about 51% of the total in 1999 and 48% of the total in 2001. The overall tenure split would have experienced a 3% shift over the period 1999-2001. In other words, the proportion of the CF household population in rental tenure would have decreased by 3% in consequence of the aging of the CF population over this two year period.

35. An examination of the 1996 age-specific tenure splits provides useful insights into the changing tenure patterns of CF households. They also provide a useful tool for predictive purposes. Essentially, the tenure split patterns allow us to estimate the increase or decrease in the size of the renter household pool and to predict potential changes in overall rental need and MQ occupancy.

RENTAL TENURE AND MQ OCCUPANCY

36. There is little hard information available on occupancy of MQs prior to 1997 when each base kept its own occupancy data. Estimates of changes in occupancy are thus difficult to make. Some analysts indicate that in 1979 50% of military families lived in MQs and that, by 1997, this had declined to 30%. In 1985, the Accommodation Working Group reported that roughly 23,000 Crown units were needed to house CF families and the DND portfolio had to be supplemented with leased units in many locations. In 1999, between 14 and 15 thousand units were needed and the great bulk of the need could be met out of the existing portfolio. MQ occupancy rates then would appear to have decreased since at least 1985. However, the evidence of this study suggests that MQ occupancy is strongly determined by the overall need for rental tenure and that this in turn determined by the age composition of the CF.

37. The decline in occupancy of Crown units should be seen as a corollary of the aging of the CF rather than a reflection of declining need among key client groups. As more and more members age and pass the threshold at which the propensity to own is greater (i.e. after the age of 35), the need of CF households for rental accommodation, whether Crown housing or private rental units declines. By 1999, almost half of all CF members were over the age of 35 (close to 58% by February 2001) and would have been entering the homeownership market in much greater numbers at this stage.

38. Projections from the Directorate of Human Resource Coordination prepared in 1999 (see Jesion and Kresner, 1999) suggest, however, that while the overall number of members will decline over the next six years, the proportion of members under the age of 35 will increase and the number of members under the age of 35 will reach 1999 levels in 2007.

39. Under these circumstances, need and demand for private and crown rental accommodation among CF households could drop in the next five years but would increase once again as the number of members under the age of 35 increases. Should there be no change to establishment in the markets where the CF currently operates and a continued dearth of new rental unit construction in most markets, the overall requirement for crown rental accommodation would remain stable in the longer term.

TENURE STATUS AND MARKET AREA

TABLE 10 - PROVINCIAL TENURE BREAKDOWNS: CF HOUSEHOLDS, 1996

Province/ Territory	Total CF households	Owner households	% Owned	Renter households	% Rented
Newfoundland	1060	500	47.17	555	52.36
Nova Scotia	7995	5540	69.29	2455	30.71
New Brunswick	3145	1400	44.52	1740	55.33
Quebec	9170	5460	59.54	3710	40.46
Ontario	17930	9465	52.79	8465	47.21
Manitoba	2905	1385	47.68	1520	52.32
Saskatchewan	1050	630	60.00	415	39.52
Alberta	5630	2485	44.14	3145	55.86
British Columbia	4990	2525	50.60	2465	49.40
Northwest Territories	100	10	10.00	90	90.00
Total	53975	29400	54.47%	24560	45.50%

SOURCE: Statistics Canada, Census 1996, Custom Tables

40. Demographic factors such as age interact with market conditions in varying ways. To some extent market conditions can encourage or limit the decision to rent or own among younger CF members. As Table 10 illustrates, tenure splits vary by province. In Nova Scotia, Quebec and Saskatchewan a greater than average proportion of the CF households in each province are owners.

41. In Saskatchewan, the incidence of ownership is particularly high among members over the age of 30. There is not a high concentration of young members in Saskatchewan and those who are there do not demonstrate a higher incidence of homeownership than the national average (i.e. 23% of those aged 25-29 are homeowners in Saskatchewan as compared with 31% nationally). In Nova Scotia and Quebec, however, there is a high concentration of younger members in key markets and tenure splits by age reveal a greater incidence of ownership among younger members.

42. In Quebec, both major bases, Valcartier and Bagotville, are situated in proximity to affordable markets. Valcartier has a very high proportion of younger members (42.3% of all members posted to Valcartier in 1999 were under 30 and this represented 15% of all members under 30 throughout Canada). Moreover, the incidence of ownership was higher than average among younger members (approximately 40% of those members aged 25-29 were owners according to the 1996 Census, as compared with a national average of 31% among members aged 25-29). The bulk of these younger members were Junior NCMs who were also francophone and, if they were not bilingual, many could expect to stay at Valcartier for an extended period. Thus, the evidence suggests that security of posting location for young, junior members, combined with the proximity of affordable ownership housing may influence their decision to purchase rather than rent.

43. In Nova Scotia, the CF population is concentrated in Halifax. The Halifax base is large and is situated in proximity to affordable markets, there is a relatively high percentage of younger members and most are attached to the naval environmental command, and there is a high incidence of ownership among members aged 25-29 (46% as compared with the national average of 31%). Here the Navy's Home Port Division Policy appears to be a crucial factor in the tenure split. The Home Port Division Policy encourages members in certain occupation groups to indicate a preference for either Esquimalt or Halifax as their "home port": the base where the member "is assigned and will serve unless Service requirements dictate otherwise." The policy and the fact that there are two major bases for naval personnel, limits the number and frequency of moves which naval members will have to undertake in the course of their careers. This greater degree of stability for naval personnel probably underlies the higher rates of ownership (and possibly even a greater reliance on the private rental market) among CF members in Halifax. As of September 2000, the percent of those under Naval command who were living in MQs was only 9.42%. This is lower than it is for the other Environmental commands, suggesting that naval members in Halifax are in a better position to rely on the private market because their posting has a greater measure of permanence.

44. However, the lower rates of homeownership among younger personnel at other bases highlight the way market conditions interact with other factors. In Esquimalt (Victoria), relatively high house prices limit the possibility of homeownership for younger naval members, despite the fact that, much like those posted to Halifax, they may expect to be in the same market for an extended period of time. Edmonton and Petawawa provide yet another example. Like Valcartier, both are large army bases with high concentrations of younger members and both represent markets where the availability of affordable homes for purchase was not (until quite recently in Edmonton) a major impediment to home ownership. Typically, however, posting

length is between three and five years and members have less assurance about the length of their stay in either of these markets.

TABLE 11 - TENURE STATUS OF CF MEMBERS IN MARKET AREAS, 1996

Census Agglomeration	Total Households	% Owned	% Rented
St. John's	365	64.38	35.62
Gander	240	33.33	64.58
Halifax	5500	70.64	29.27
Moncton	165	57.58	42.42
Fredericton	395	82.28	16.46
Chicoutimi – Jonquière	885	56.50	43.50
Québec	3900	53.08	46.92
Saint-Jean-sur-Richelieu	435	64.37	35.63
Montréal	2075	53.98	46.02
Ottawa – Hull	5545	66.37	33.54
Pembroke	300	78.33	20.00
Kingston	1845	44.72	55.01
Belleville	2115	54.37	45.39
Toronto	1345	44.61	55.39
Hamilton	300	58.33	41.67
London	305	54.10	45.90
Owen Sound	25	40.00	60.00
Barrie	280	80.36	17.86
North Bay	700	37.14	62.86
Winnipeg	2085	54.68	45.32
Brandon	245	57.14	40.82
Moose Jaw	535	49.53	50.47
Saskatoon	250	66.00	32.00
Medicine Hat	210	61.90	38.10
Calgary	1845	39.30	60.70
Edmonton	1520	43.75	56.58
Chilliwack	545	39.45	59.63
Abbotsford	35	42.86	57.14
Vancouver	330	46.97	53.03
Victoria	2755	49.18	50.82
Courtenay	805	59.63	40.37
Yellowknife	85	0.00	94.12
TOTAL	37965	56.28%	44.00%

SOURCE: Statistics Canada, Census 1996, Custom Tables

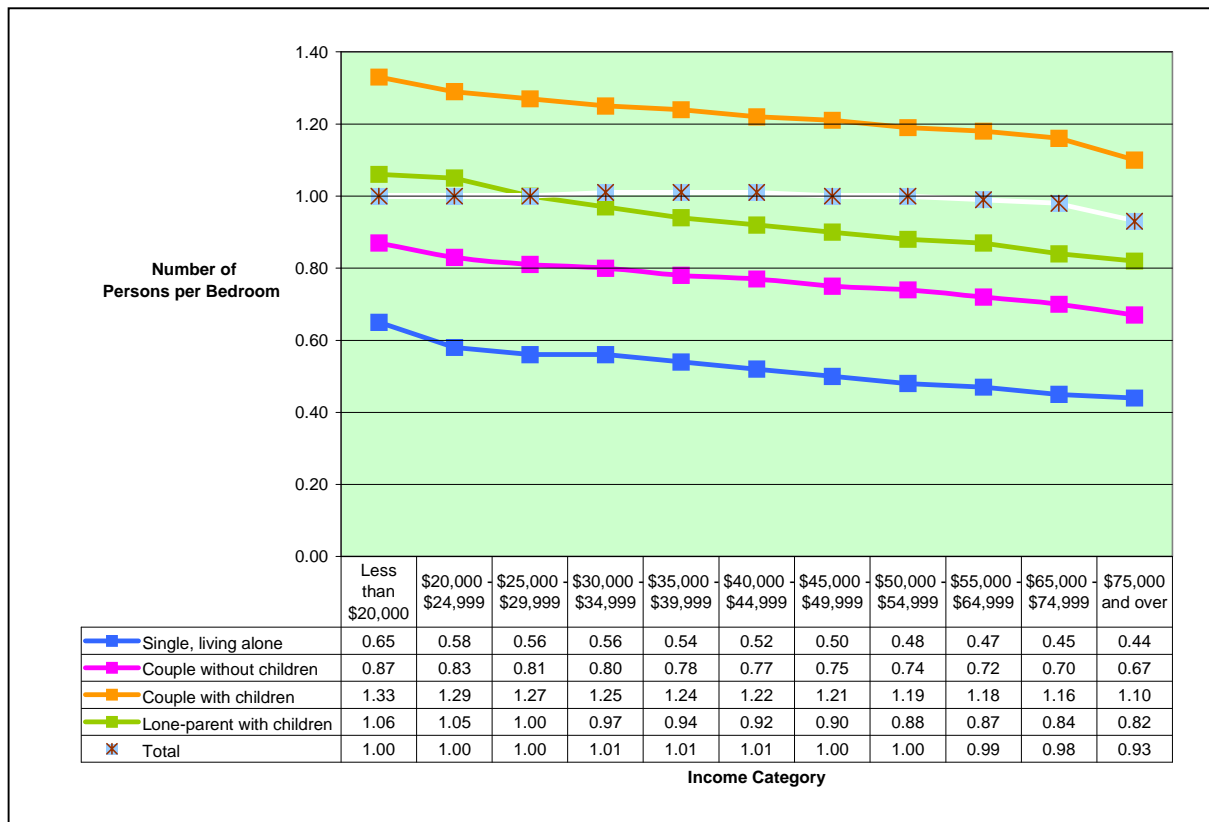
SECTION 3 - MARKET NORMS

45. In determining the size and type of units required by CF households, it was assumed that CF members should be able to live in housing similar to that of comparable families in the same market area. Comparable families were those which had similar socio-economic and demographic characteristics. The income and age of the household head (or maintainer) was similar, and household composition or type was broadly similar. The following provides a model of the type of analysis carried out by consultants in each market area.

SIZE OF UNITS

46. In Canada, the common or typical size of units occupied by various types of households can be derived from Census data that records the number of bedrooms occupied by each household in different income categories. Figure 12 below shows the average number of persons per bedroom by household type and income category for Canada.

FIGURE 12 - NUMBER OF PERSONS PER BEDROOM BY HOUSEHOLD TYPE AND INCOME



Source: Statistics Canada 1996 Census

47. The lower the person per bedroom ratio, the larger is the size of a dwelling unit. Thus, for example, one person occupying a two-bedroom unit would be expressed as a ratio of $1 / 2$ or 0.50, while one person in a unit with three bedrooms would be expressed as a ratio of $1 / 3$ or 0.33.

48. In every instance, the size of unit occupied by a household appears to be sensitive to income although the overall changes associated with income are relatively small. Person per bedroom ratios decline consistently (i.e. unit size, as measured by number of bedrooms, increases) as income increases for all household types. Among all households, the number of persons per bedroom declines from 1.0 for households with maintainers earning less than \$20,000 to 0.93 for households earning \$75,000 and over. Households composed of one single person living alone have an average person per bedroom count of 0.59 suggesting that a mix of one- and two-bedroom units is the norm for singles ($1 / 0.59 = 1.69$ bedrooms per household). For singles earning above the \$50,000 income mark, the person per bedroom count begins to drop below 0.50 suggesting that a mix of two- and three-bedroom units becomes more common as income increases ($1 / 0.5 = 2$ bedrooms per household; $1 / 0.44 = 2.27$ bedrooms per household).

49. For couples without children, the average person per bedroom count of 0.80 suggests that a mix of two- and three-bedroom units (i.e. $2 / 0.80 = 2.5$ bedrooms per household) is most typical. In households where maintainer income is above \$35,000 three-bedroom units would appear to be more common ($2 / 0.78 = 2.56$ bedrooms/household; $2 / 0.67 = 2.99$ bedrooms/household).

50. For two-parent families, the average person per bedroom count of 1.24 suggests that a mix of three- and four-bedroom units (i.e. $4 / 1.24 = 3.23$ bedroom per household) is most typical for families with two children. For two-parent families with one child the average yields 2.42 bedrooms per household. In two-parent, two-children households where maintainer income is above \$75,000, four-bedroom units would appear to be more common ($4 / 1.10 = 3.63$ BR/household). In two-parent, one child households where maintainer income is above \$50,000, three-bedroom units would appear to be more common ($3 / 1.19 = 2.52$ BR/household).

51. Finally, for lone-parent families, the average person per bedroom count of 1.01 suggests that a mix of two- and three-bedroom units (i.e. $2 / 1.01 = 1.98$ BR/household; $3/1.01 = 2.97$) is most typical, depending on the number of children in the household. In one-parent, two-children households where maintainer income is above \$75,000 four-bedroom units would appear to be more common ($3 / 0.82 = 3.57$ BR/household).

52. In specifying the unit size requirements of CF households currently occupying MQs, the person per bedroom ratios provide a minimum demand threshold for each of the separate household types. At minimum thresholds, the following unit sizes are required for each household type:

- a. singles will require a one-bedroom unit;
- b. couples will require a two-bedroom unit; and

- c. families with children will require a bedroom for each child and one bedroom for the parent or parents.

53. As discussed, unit sizes tend to increase as income increases. Moreover, there are some variations across markets and regions, particularly with respect to singles. However, the minimum thresholds derived from the census mirror the current occupancy guidelines used by CFHA and thus the current occupancy pattern can be used to examine availability in the market with the proviso that income levels and regional differences in availability may lead households to seek larger units within the market.

DWELLING TYPE

54. For each household type and income cohort, the most common dwelling type in the general population was used as a benchmark for the type of housing required. The most common structural types occupied by the four household types were examined to determine what would be suitable for the corresponding cohorts of CF households.

TABLE 12- PERCENTAGE DISTRIBUTION OF HOUSEHOLDS IN INCOME CATEGORIES BY DWELLING

	% Single-detached house	% Semi-detached/ Row house	% Apt. in a building > 5 storeys	% Apt. in a building 5 storeys +	% Other dwelling types
Less than \$20,000	43.44	9.05	28.07	11.86	7.57
\$20,000 - \$24,999	52.17	10.07	20.92	9.70	7.16
\$25,000 - \$29,999	54.97	10.30	18.99	9.14	6.60
\$30,000 - \$34,999	57.97	11.14	16.56	8.43	5.91
\$35,000 - \$39,999	60.91	11.53	14.53	7.72	5.31
\$40,000 - \$44,999	64.38	11.25	12.38	7.00	4.99
\$45,000 - \$49,999	67.55	10.94	10.63	6.44	4.43
\$50,000 - \$54,999	71.56	9.81	8.90	5.87	3.85
\$55,000 - \$64,999	73.97	9.65	7.57	5.43	3.38
\$65,000 - \$74,999	76.58	8.88	6.15	5.62	2.77
\$75,000 and over	78.59	7.61	5.16	6.46	2.18
Total	55.77	9.81	19.16	9.22	6.04

SOURCE: Statistics Canada, Census 1996

55. In Canada, in general, the most common structural form is the single-detached house with 55.7% of all households inhabiting this structural form (see Table 12). Low-rise apartments (with fewer than 5 storeys) are the second most common form (19.16%), with semi-detached/row houses and high-rise apartments (i.e. 5 or more storeys) housing roughly equivalent portions of the total household population (9.8% and 9.2% respectively). This means that 65.5% of all households reside in ground-oriented structures (55.77% single-detached, 9.81% semi-detached/row houses).

56. In general, the percentage of those occupying single-detached dwellings tends to increase as income increases (see Table 12, above), while the percentage of those occupying apartments, especially low-rise apartments, decreases. Occupation of semi-detached houses, row houses and high-rise apartments have a less linear relationship with income. The character and quality of these types of dwellings tend to vary from one market to the next: they represent both expensive and inexpensive forms of accommodation depending on their age and location, and the types of amenities they include.

TABLE 13 - PERCENTAGE DISTRIBUTION OF HOUSEHOLD TYPE BY DWELLING

	Single, living alone	Couple without children	Couple with children	Lone- parent with children	Total
% in Single-detached house	31.06	63.86	73.73	41.57	55.77
% in Semi-detached/Row house	6.82	8.04	10.72	17.29	9.81
% in Apartment, less than 5 storeys	35.91	14.66	7.71	24.92	19.16
% in Apartment, 5 or more storeys	18.88	7.79	3.29	8.51	9.22
% in Other dwelling types	7.33	5.65	4.56	7.71	6.04
TOTAL	100.00%	100.00%	100.00%	100.00%	100.00%
% with ground orientation	37.88%	71.90%	84.45%	58.86%	65.58%

SOURCE: Statistics Canada, Census 1996

57. Despite the overall dominance of the single-detached dwelling, singles and lone-parent families occupy other forms with greater frequency than do couples with and without children. Singles are most likely to reside in apartments, especially low-rise (five storeys or less) apartment buildings. As income increases, however, the percentage of all singles living in low-rise apartments declines, and the percentage living in units with ground access and high-rise apartments increases. The majority of lone-parent families reside in dwellings with ground access (58.86%) but almost 25% live in low-rise apartment buildings. The distribution of lone-parent households in the different dwelling types is more sensitive to income than is the distribution of other households. Like singles households, the majority of lone-parent households report maintainer incomes of less than \$20,000. Among those with maintainer incomes above \$20,000, 68% live in structures with ground orientation.

TABLE 14 - PERCENTAGE DISTRIBUTION OF DWELLING TYPES BY CMA / CA

	% Single-detached house	% Semi-detached/ Row house	% Apt. in a building > 5 storeys	% Apt. in a building 5 storeys +	% Other dwelling types
Atlantic Region					
St. John's	53.95	14.63	8.37	0.97	22.10
Gander	60.99	10.17	11.35	0.47	16.90
Halifax	49.86	11.61	21.73	8.69	8.10
Moncton	62.56	8.17	16.02	2.93	10.30
Fredericton	64.64	3.16	17.18	1.27	13.71
Quebec					
Chicoutimi-Jonquière	48.43	8.46	24.57	1.58	16.97
Québec	41.47	7.19	37.25	6.05	8.03
Saint-Jean-sur-Rich.	48.66	6.09	35.52	0.38	9.32
Montréal	30.97	8.24	47.41	8.58	4.81
Ontario					
Ottawa-Hull	44.40	20.47	14.39	16.42	4.31
Pembroke	68.86	7.36	19.55	0.88	3.35
Kingston	55.42	13.48	15.91	12.40	2.78
Belleville	64.76	7.68	15.50	6.60	5.46
Toronto	43.52	15.04	10.14	28.09	3.21
Hamilton	59.13	12.12	8.49	17.48	2.79
London	53.72	14.60	10.96	17.30	3.42
Owen Sound	64.58	7.81	16.96	5.80	4.85
Barrie	70.19	8.30	9.91	7.36	4.24
North Bay	54.30	17.10	14.01	7.95	6.64
Western Region					
Winnipeg	61.44	7.06	16.03	12.95	2.52
Brandon	59.88	8.43	19.42	4.28	7.94
Moose Jaw	70.14	5.83	14.78	4.64	4.57
Saskatoon	61.44	6.90	21.35	5.76	4.55
Medicine Hat	72.30	7.22	13.84	0.98	5.65
Calgary	59.19	15.16	13.89	7.27	4.50
Edmonton	59.61	12.35	18.04	6.38	3.62
Yellowknife	34.99	14.27	21.85	6.79	22.11
British Columbia					
Chilliwack	67.15	10.96	18.00	0.64	3.25
Abbotsford	57.16	10.12	20.46	2.24	10.00
Vancouver	45.46	9.39	25.52	10.72	8.92
Victoria	50.93	9.83	26.42	5.16	7.67
Courtenay	74.81	9.90	10.18	0.00	5.11

SOURCE: Statistics Canada, Census 1996, Custom Tables

CHAPTER 3 – SITE SPECIFIC MARKET AND DEMOGRAPHIC DATA

1. The intent of Chapters 3 and 4 are to provide statistical summaries of data and information on each location under study. The Housing Requirements Studies prepared for each location provide much more detailed information and analysis for each site and are available upon request.

SECTION 1 - GENERAL MARKET INFORMATION

2. Table 15 on the following page provides information on the size of communities where members are posted. The figures reported are 1996 Census population figures the Statistics Canada Census area that defines the community surrounding the base. The size of the community in which a base is located typically provides a good indicator of the sophistication of the surrounding markets.

3. A Census Metropolitan Area (CMA) is a very large urban area together with adjacent urban and rural areas. These adjacent areas are included as part of the CMA if they have a high degree of social and economic integration with the urban core. A CMA has an urban core population of at least 100,000 based on the previous census.

4. A Census Agglomeration (CA) is similar in definition but is smaller. A CA has an urban core population of at least 10,000 based on the previous census.

5. A Census Subdivision (CSD) is the general term applying to municipalities or their equivalent. In certain study areas the Base is located just outside the CMA or CA in a CSD. The larger adjacent census area (CMA or CA) was generally chosen as the vicinity if it was less than 45 minutes commuting distance from the base.

6. Also included on Table 15 are the 1999 CMHC rental vacancy rates and, where currently available, the 2000 rental vacancy rates. The rental vacancy rate is an indicator of the accessibility of the rental markets in the communities under study. A vacancy rate of three percent is considered to represent a balanced market in which vacant units account for normal turnover and there is neither an oversupply nor a shortage of units. At vacancy rates less than three percent, unit availability is restricted. At present, in most of the larger urban areas vacancy rates are below two percent and rental markets are constrained. The vacancy rates declined between 1999 and 2000 and in most markets this was a continuation of a 10-year declining trend.

7. The last column on the table identifies the availability of compensation through the Post Living Differential Program (PLD) for the areas under study. The intent of the PLD program is to provide compensation to CF members in locations where the typical basket of goods is more expensive and would result in the CF household expending significantly more on basic goods and therefore eroding disposable income. The PLD program was initiated while the Housing Requirements Studies were underway and, as the criteria for establishing the need for crown housing is not relative to affordability, changes were not made to the statement of work.

TABLE 15 - POPULATION AND VACANCY RATES IN SELECTED CENTRES

	Population 1996 Census	CMA / CA / CSD	CMHC Rental Vacancy Rate (1999)	Preliminary CMHC Rental Vacancy Rate (2000)	PLD (\$)
Atlantic Region					
Greenwood	22,700	CSD	N/A	N/A	
Halifax	332,518	CMA	3.6	3.6	
Debert	18,406	CSD	5.9	N/A	
Gagetown	1,014	CSD	1.5	N/A	
Moncton	113,491	CA	3.8	N/A	
Gander	12,021	CA	23.6	N/A	
Goose Bay	1,018	CSD	N/A	N/A	
St. John's	174,051	CMA	9.1	3.8	\$193.00
Quebec Region					
Bagotville	160,454	CMA	4.9	4.4	
Montreal	3,326,510	CMA	3.0	1.5	\$446.00
Valcartier	671,889	CMA	3.3	1.6	\$98.00
St. Jean	76,461	CA	N/A	N/A	\$178.00
Ontario Region					
Borden	16,363	CSD	1.0	N/A	\$106.00
Trenton	93,442	CA	5.8	N/A	
Kingston	143,416	CA	3.4	N/A	
North Bay	64,785	CA	5.1	N/A	\$86.00
Petawawa	15,304	CSD	11.0	N/A	
Ottawa	1,010,498	CMA	0.7	0.2	\$114.00
Toronto	4,263,757	CMA	0.9	0.6	\$948.00
London	398,616	CMA	3.5	2.2	\$175.00
Meaford	4,681	CSD	N/A	N/A	
Hamilton	624,360	CMA	1.9	1.7	\$299.00
Western Region					
Calgary	821,628	CMA	2.8	1.3	\$177.00
Cold Lake	35,161	CA	27.8	N/A	
Suffield	5,353	CSD	1.1	N/A	
Wainwright	5,079	CSD	16.3	N/A	
Dundurn	476	CSD	0.9	1.7	\$22.00
Moose Jaw	34,829	CA	3.6	N/A	
Shilo	1,900	CSD	1.8	N/A	\$57.00
Winnipeg	667,209	CMA	3.0	1.5	\$123.00
Yellowknife	17,275	CA	5.7	N/A	
Edmonton	862,597	CMA	2.2	1.4	\$11.00
British Columbia Region					
Aldergrove	136,480	CA	6.7	N/A	\$387.00
Chilliwack	66,254	CA	12.4	N/A	\$69.00
Comox	54,912	CA	17.2	N/A	
Vancouver	1,831,665	CMA	2.7	1.4	\$750.00
Esquimalt	304,287	CMA	3.6	1.8	\$498.00

SOURCE: Statistics Canada, Census 1996; CMHC, 1999, 2000; CANFORGEN 072/00

8. An analysis was completed to assess whether PLD would have a significant impact on tenure choice especially in those markets where PLD represents a substantial amount. It was concluded that PLD may ultimately have an impact on tenure choice, encouraging some members to enter homeownership and thus reducing the numbers in need of private or Crown rental accommodation. However, the impact of PLD should be more closely assessed after the

program has been in place and should be included as a factor in any market-monitoring program. Its impact will depend on affordability of housing in the surrounding community, the stability of the market, and on the income thresholds established by mortgage lending institutions in these markets. Additional income will have an effect on tenure choice but this effect will be conditioned by the length of posting, market conditions and household composition.

SECTION 2 - DEMOGRAPHIC DATA

RANK DISTRIBUTION WITHIN THE CF AND RANK DISTRIBUTION OF MQ OCCUPANTS

9. The following two tables (Tables 16 and 17) provide rank category breakdowns for CF members and for MQ occupants by location. In terms of MQ occupancy, the patterns identified in Chapter 2 Section 1 apply at almost all bases. The occupants of MQs have a rank distribution that is similar to the distribution in rank categories of all members posted to the base. The proportions may vary somewhat, but in general members in the Junior NCM category are most numerous and represent the highest proportion of MQ occupants.

TABLE 16 - DISTRIBUTION OF CF MEMBERS IN RANK CATEGORIES BY BASE

Location	RANK												Total
	Junior NCMs	% of Total	Senior NCMs	% of Total	Officer Cadets	% of Total	Junior Officers	% of Total	Senior Officers	% of Total	General Officers	% of Total	
Atlantic Region													
Greenwood	1264	61.36	371	18.01	4	0.19	341	16.55	80	3.88		0.00	2060
Halifax	4108	58.13	1760	24.90	65	0.92	833	11.79	299	4.23	2	0.03	7067
Debert	11	47.83	10	43.48	1	4.35	1	4.35		0.00		0.00	23
Gagetown	2097	64.68	728	22.46	22	0.68	313	9.65	82	2.53		0.00	3242
Moncton	44	33.59	58	44.27		0.00	19	14.50	10	7.63		0.00	131
Gander	128	67.37	39	20.53		0.00	20	10.53	3	1.58		0.00	190
Goose Bay	44	48.35	23	25.27		0.00	17	18.68	7	7.69		0.00	91
St. John's	82	55.78	39	26.53	6	4.08	17	11.56	3	2.04		0.00	147
Atlantic Total	7778	60.06	3028	23.38	98	0.76	1561	12.05	484	3.74	2	0.02	12951
Quebec Region													
Bagotville	907	72.21	193	15.37	2	0.16	121	9.63	33	2.63		0.00	1256
Montreal	411	48.07	229	26.78	12	1.40	138	16.14	64	7.49	1	0.12	855
Valcartier	4348	74.75	923	15.87	13	0.22	424	7.29	109	1.87		0.00	5817
St. Jean	613	45.64	138	10.28	457	34.03	116	8.64	19	1.41		0.00	1343
Quebec Total	6279	67.73	1483	16.00	484	5.22	799	8.62	225	2.43	1	0.01	9271
Ontario Region													
Borden	1138	59.96	433	22.81	9	0.47	232	12.22	85	4.48	1	0.05	1898
Trenton	1555	62.73	527	21.26	6	0.24	301	12.14	90	3.63		0.00	2479
Kingston	976	35.49	353	12.84	861	31.31	359	13.05	197	7.16	4	0.15	2750
North Bay	307	58.93	133	25.53	3	0.58	58	11.13	20	3.84		0.00	521
Petawawa	3375	74.90	685	15.20	12	0.27	360	7.99	74	1.64		0.00	4506
Ottawa	1478	26.29	1485	26.42	30	0.53	1124	20.00	1465	26.06	39	0.69	5621
Toronto	83	17.85	137	29.46	8	1.72	87	18.71	149	32.04	1	0.22	465
London	40	31.75	56	44.44	4	3.17	19	15.08	7	5.56		0.00	126
Meaford	189	75.60	50	20.00		0.00	9	3.60	2	0.80		0.00	250
Hamilton	11	18.64	22	37.29	8	13.56	15	25.42	3	5.08		0.00	59
Ontario Total	9152	49.01	3881	20.78	941	5.04	2564	13.73	2092	11.20	45	0.24	18675
Western Region													
Calgary	17	18.68	41	45.05	2	2.20	22	24.18	9	9.89		0.00	91
Cold Lake	1502	70.15	339	15.83	2	0.09	230	10.74	68	3.18		0.00	2141
Suffield	61	67.03	15	16.48		0.00	7	7.69	8	8.79		0.00	91
Wainwright	267	65.93	105	25.93		0.00	26	6.42	7	1.73		0.00	405
Dundurn	54	73.97	15	20.55		0.00	2	2.74	2	2.74		0.00	73
Moose Jaw	405	56.56	86	12.01	28	3.91	178	24.86	19	2.65		0.00	716
Shilo	517	73.02	124	17.51	3	0.42	50	7.06	14	1.98		0.00	708
Winnipeg	1204	53.44	456	20.24	35	1.55	366	16.25	189	8.39	3	0.13	2253
Yellowknife	29	32.95	30	34.09	1	1.14	21	23.86	7	7.95		0.00	88
Edmonton	3311	72.75	709	15.58	15	0.33	396	8.70	119	2.61	1	0.02	4551
Western Total	7367	66.27	1920	17.27	86	0.77	1298	11.68	442	3.98	4	0.04	11117
British Columbia Region													
Aldergrove	58	66.67	27	31.03		0.00	2	2.30		0.00		0.00	87
Chilliwack	27	47.37	20	35.09	6	10.53	3	5.26	1	1.75		0.00	57
Comox	762	64.09	222	18.67	3	0.25	159	13.37	43	3.62		0.00	1189
Vancouver	12	16.00	31	41.33	5	6.67	21	28.00	6	8.00		0.00	75
Esquimalt	2272	58.53	1007	25.94	31	0.80	419	10.79	151	3.89	2	0.05	3882
BC Total	3131	59.19	1307	24.71	45	0.85	604	11.42	201	3.80	2	0.04	5290
Total	33707	58.82	11619	20.28	1654	2.89	6826	11.91	3444	6.01	54	0.09	57304

SOURCE: DHRIM, 1999

TABLE 17 - MQ OCCUPANTS BY RANK CATEGORY AND BASE

Location	RANK												Total
	Junior NCMs	% of Total	Senior NCMs	% of Total	Officer Cadets	% of Total	Junior Officers	% of Total	Senior Officers	% of Total	General Officers	% of Total	
Atlantic Region													
Greenwood	478	67.99	96	13.66	1	0.14	108	15.36	20	2.84	0		703
Halifax	630	75.63	123	14.77	8	0.96	57	6.84	12	1.44	3	0.36	833
Debert	22	70.97	8	25.81	0		1	3.23	0		0		31
Gagetown	999	68.19	272	18.57	4	0.27	153	10.44	37	2.53	0		1465
Moncton	21	34.43	30	49.18	0		6	9.84	4	6.56	0		61
Gander	72	58.54	34	27.64	0		14	11.38	3	2.44	0		123
Goose Bay	39	46.99	23	27.71	0		14	16.87	7	8.43	0		83
St. John's	34	62.96	9	16.67	1	1.85	6	11.11	4	7.41	0		54
Atlantic Total	2295	68.446	595	17.745	14	0.42	359	10.71	87	2.59	3	0.09	3353
Quebec Region													
Bagotville	255	74.13	37	10.76	0		34	9.88	18	5.23	0		344
Montreal	101	62.35	35	21.60	0		18	11.11	7	4.32	1	0.62	162
Valcartier	609	71.99	136	16.08	0		65	7.68	36	4.26	0		846
St. Jean	0		0		0		0		0		0		0
Quebec Total	965	71.38	208	15.38	0	0	117	8.65	61	4.51	1	0.07	1352
Ontario Region													
Borden	517	56.88	250	27.50	2	0.22	97	10.67	42	4.62	1	0.11	909
Trenton	441	67.02	142	21.58	1	0.15	53	8.05	21	3.19	0	0.00	658
Kingston	427	59.31	109	15.14	32	4.44	106	14.72	43	5.97	3	0.42	720
North Bay	165	56.31	75	25.60	2	0.68	41	13.99	10	3.41	0		293
Petawawa	1276	79.01	174	10.77	0	0.00	117	7.24	48	2.97	0		1615
Ottawa	103	15.87	278	42.84	7	1.08	174	26.81	85	13.10	2	0.31	649
Toronto	51	22.47	85	37.44	0		45	19.82	45	19.82	1	0.44	227
London	0		0		0		0		0		0		0
Meaford	0		0		0		0		0		0		0
Hamilton	0		0		0		0		0		0		0
Ontario Total	2980	58.77	1113	21.95	44	0.87	633	12.48	294	5.80	7	0.14	5071
Western Region													
Calgary	6	37.5	4	25.00	0		5	31.25	1	6.25	0		16
Cold Lake	665	70.37	127	13.44	1	0.11	106	11.22	46	4.87	0		945
Suffield	23	74.19	6	19.35	0		0	0.00	2	6.45	0		31
Wainwright	54	47.79	44	38.94	0		11	9.73	4	3.54	0		113
Dundurn	14	60.87	8	34.78	0		0		1	4.35	0		23
Moose Jaw	128	51.61	32	12.90	6	2.42	74	29.84	8	3.23	0		248
Shilo	274	67.65	77	19.01	0		42	10.37	12	2.96	0		405
Winnipeg	313	56.29	131	23.56	8	1.44	68	12.23	35	6.29	1	0.18	556
Yellowknife	28	40.58	23	33.33	0		13	18.84	5	7.25	0		69
Edmonton	811	77.76	146	14.00	1	0.10	64	6.14	21	2.01	0		1043
Western Total	2316	67.15	598	17.34	16	0.46	383	11.10	135	3.91	1	0.03	3449
British Columbia Region													
Aldergrove	19	65.52	9	31.03	0		1	3.45	0		0		29
Chilliwack	18	52.94	11	32.35	0		3	8.82	2	5.88	0		34
Comox	185	68.77	49	18.22	2	0.74	24	8.92	9	3.35	0		269
Vancouver	9	14.75	31	50.82	0		16	26.23	5	8.20	0		61
Esquimalt	410	58.66	208	29.76	9	1.29	45	6.44	25	3.58	2	0.29	699
BC Total	641	58.7	308	28.21	11	1.01	89	8.15	41	3.75	2	0.18	1092
Total	9197	64.24	2822	19.71	85	0.59	1581	11.04	618	4.32	14	0.10	14317

SOURCE:DHRIM, 1999; CFHA HAMIS, 1999

DISTRIBUTION OF CF MEMBERS IN AGE GROUPINGS BY BASE

10. Table 18 provides a breakdown of members' age distribution by base. In only eleven of the 37 locations listed are there more CF members under the age of 35 than over the age of 35. These locations tend to be at large army or naval bases (Petawawa, Gagetown, Edmonton, Valcartier, Esquimalt) or at training and educational facilities (Meaford, St. Jean, Kingston, Wainwright, Shilo, Aldergrove). Members under the age of 25 are also typically concentrated at these locations.

11. Of the larger bases, the air force bases or wing commands have more CF members over the age of 35 (Cold Lake, Trenton, Bagotville, Comox, Greenwood). Also locations with national headquarters or area headquarters and senior level educational facilities have higher concentrations of CF members over the age 35 (Ottawa, Toronto).

DISTRIBUTION OF CF FAMILY OCCUPANTS BY JUNIOR RANKS / PERCENTAGE OF POSTED STRENGTH OCCUPYING MQS

12. Table 19 identifies the CF family requirement for Crown housing, the 1999 posted strength, the percentage of posted strength living in MQs, MQ occupancy by environmental command in 1999 and CF family occupancy by the junior ranks in 1999. Because of the strong correlation between age and tenure, the age distribution at each location has a significant impact on the need and demand for rental housing and MQs.

13. The posted strength and the percentage of posted strength occupying MQs indicates the current reliance on MQs by location. Reliance on MQs in Goose Bay (91%), Yellowknife (81%) and Vancouver (85%) is significant. Other posting locations where a significant portion (50% to 65%) of family members live in MQs are Gander, North Bay, Shilo, Chilliwack and Borden. In total 25% of CF family households live in MQs.

14. The MQ occupancy by environmental command indicates the proportionate representation of the different commands at each location and as a total. MQ occupancy is also variable by Environmental Command. The proportion of CF members who currently reside in MQs is 32% for the army, 25% for the air force and 14% for the navy. Again, this variability appears to be a function of variable posting lengths, variable age and rank distribution.

15. The variation in occupancy levels across markets is attributable to a number of factors including an absolute absence of market housing (Goose Bay, Yellowknife), high reliance on rental housing due to prohibitively high ownership costs (Vancouver, Toronto), or a reflection of a plentiful Crown stock that is more desirable than market alternatives.

16. Another factor that may contribute to a high reliance on MQs is the expected length of posting. In markets like North Bay, Toronto and Vancouver, the establishment is small, therefore, the opportunity to remain in the market for subsequent postings is reduced (see discussion in Chapter Two - Section 2 on the interaction of tenure status, market conditions and

posting length). Further research will be undertaken to explore the relationship between posting length and housing consumption patterns.

17. The occupancy of MQs by CF families with members in the junior ranks shows the reliance of this client group on MQs. It also supports the findings that age and rental tenure are linked as many of the junior ranks are younger.

TABLE 18 - DISTRIBUTION OF CF MEMBERS IN AGE GROUPINGS BY BASE

Location	AGE COHORT						Total
	< 25	% <25	25-34	%25-34	35-55+	%35-55	
Atlantic Region							
Greenwood	25	1.21	806	39.16	1227	59.62	2058
Halifax	307	4.34	3137	44.35	3630	51.31	7074
Debert		0.00	7	30.43	16	69.57	23
Gagetown	221	6.81	1594	49.15	1428	44.03	3243
Moncton		0.00	43	32.82	88	67.18	131
Gander	1	0.53	73	38.42	116	61.05	190
Goose Bay		0.00	28	30.77	63	69.23	91
St. John's	5	3.40	63	42.86	79	53.74	147
Atlantic Total	559	4.31	5751	44.39	6647	51.30	12957
Quebec Region							
Bagotville	29	2.31	494	39.30	734	58.39	1257
Montreal	12	1.40	256	29.91	588	68.69	856
Valcartier	780	13.35	3135	53.66	1927	32.99	5842
St. Jean	477	35.52	511	38.05	355	26.43	1343
Quebec Total	1298	13.96	4396	47.28	3604	38.76	9298
Ontario Region							
Borden	162	8.53	650	34.21	1088	57.26	1900
Trenton	35	1.41	926	37.31	1521	61.28	2482
Kingston	890	32.33	850	30.88	1013	36.80	2753
North Bay	15	2.87	182	34.87	325	62.26	522
Petawawa	445	9.87	2571	57.04	1491	33.08	4507
Ottawa	28	0.50	1411	25.16	4169	74.34	5608
Toronto	7	1.50	96	20.60	363	77.90	466
London	3	2.38	30	23.81	93	73.81	126
Meaford	118	47.01	70	27.89	63	25.10	251
Hamilton	6	10.17	14	23.73	39	66.10	59
Ontario Total	1709	9.15	6800	36.41	10165	54.43	18674
Western Region							
Calgary	2	2.20	20	21.98	69	75.82	91
Cold Lake	42	1.96	839	39.17	1261	58.87	2142
Suffield		0.00	33	36.26	58	63.74	91
Wainwright	123	30.37	121	29.88	161	39.75	405
Dundurn		0.00	35	47.95	38	52.05	73
Moose Jaw	22	3.07	323	45.05	372	51.88	717
Shilo	80	11.30	361	50.99	267	37.71	708
Winnipeg	131	5.81	938	41.63	1184	52.55	2253
Yellowknife	1	1.14	24	27.27	63	71.59	88
Edmonton	465	10.21	2389	52.47	1699	37.32	4553
Western Total	866	7.79	5083	45.71	5172	46.51	11121
British Columbia Region							
Aldergrove		0.00	45	51.72	42	48.28	87
Chilliwack	5	8.77	18	31.58	34	59.65	57
Comox	17	1.42	437	36.60	740	61.98	1194
Vancouver	4	5.33	27	36.00	44	58.67	75
Esquimalt	345	8.88	1846	47.53	1693	43.59	3884
BC Total	371	7.00	2373	44.80	2553	48.20	5297
Total	4803	8.38	24403	42.55	28141	49.07	57347

SOURCE: DHRIM, 1999

TABLE 19 - MQ OCCUPANCY SUMMARY

	CF Family Requirement	Posted Strength	% of Posted Strength Living in MQs	MQ Occupancy by Environment (CF Families and Singles)			MQ Occupancy by CF Families: Junior Ranks		
				Air	Land	Sea	NCMs	Officers	Total
Atlantic Region									
Greenwood	699	2061	34.16	636	98	30	382	79	461
Halifax	712	7075	11.79	245	170	444	510	45	555
Debert*	27	23	134.78	2	7	2	17	1	18
Gagetown	1409	3244	45.35	145	1354	30	874	116	990
Moncton	45	131	46.56	21	59	2	19	6	25
Gander	105	190	65.26	78	16	6	58	10	68
Goose Bay	83	91	91.21	66	20	7	44	12	56
St. John's	48	155	37.42	4	33	22	32	6	38
Atlantic Total	3128	12970		1197	1757	543	1936	275	2211
Quebec Region									
Bagotville	282	1257	27.37	273	46	4	255	32	287
Montreal	107	856	19.51	77	146	13	90	18	108
Valcartier	700	5842	14.57	31	764	20	600	63	663
St. Jean	0	1343	0.00	0	0	0	0	0	0
Quebec Total	1089	9298		381	956	37	945	113	1058
Ontario Region									
Borden	860	1902	48.00	217	566	63	442	83	525
Trenton	558	2483	26.50	483	145	24	441	53	494
Kingston	560	2754	26.29	190	478	47	353	103	456
North Bay	200	522	56.90	246	44	11	132	28	160
Petawawa	1508	4509	35.95	33	1607	7	1250	116	1366
Ottawa	565	5628	11.89	325	247	101	71	140	211
Toronto	198	466	49.79	59	128	33	38	32	70
London	0	126	0.00	0	0	0	0	0	0
Meaford	0	251	0.00	0	0	0	0	0	0
Hamilton	0	59	0.00	0	0	0	0	0	0
Ontario Total	4449	18700		1553	3215	286	2727	555	3282
Western Region									
Calgary	16	91	17.58	1	8	0	5	5	10
Cold Lake	984	2142	44.30	956	115	17	569	83	652
Suffield	31	91	34.07	0	52	0	20	0	20
Wainwright	115	405	28.40	20	158	3	51	9	60
Dundurn	23	73	31.51	7	20	0	14	0	14
Moose Jaw	257	717	35.84	183	3	1	126	68	194
Shilo	418	708	57.63	43	530	11	217	28	245
Winnipeg	557	1984	28.07	395	329	22	313	68	381
Yellowknife	71	88	80.68	11	67	1	20	9	29
Edmonton	1018	4553	23.13	71	1306	20	757	60	817
Western Total	3490	10852		1687	2588	75	2092	330	2422
British Columbia Region									
Aldergrove	20	87	34.48	1	10	20	18	1	19
Chilliwack	32	57	59.65	4	21	3	16	3	19
Comox	200	1194	22.70	186	29	5	170	21	191
Vancouver	50	3884	85.33	13	44	9	6	14	20
Esquimalt	970	75	18.02	109	97	504	409	45	454
BC Total	1272	5297		313	201	541	619	84	703
Total	13428	57117		5131	8717	1482	8319	1357	9676

SOURCE: CFHA, HAMIS, 1999. *Some members posted to Halifax were living and working in Debert.

CHAPTER 4 – SITE SPECIFIC REQUIREMENTS

SECTION 1 - SUMMARY OF CF FAMILY AND FOREIGN MILITARY TRAINING REQUIREMENT

1. Table 20 on the following page summarizes the findings in the reports completed at each location. The table identifies the number of units in the portfolio as of May – June 1999, the number of required units as per the methodology by bedroom size, the number of foreign military training units required and the proposed reduction in the size of the portfolio in number and percentage.

2. The studies identified a requirement for 12,736 crown housing units for CF families. This number was augmented by the number of units occupied by other NATO force members for foreign military training. However, these figures represent an estimate rather than a confirmed target. The authority to establish the number of units needed for foreign military training rests with the base.

3. A need for 13,000 Crown units represents a 31% reduction to the size of the existing inventory. It must be recognized that the condition of the inventory is also outside the scope of this study and a 31% disposal of surplus units and reliance on the existing inventory alone may not satisfy the need for suitable family housing. Furthermore, 13,000 units represents the magnitude of need that is not being satisfied by the private market. Interventions other than the provision of Crown housing can be explored to satisfy a portion of the unmet need.

4. In certain communities, in order to achieve this reduction significant numbers of CF singles would be displaced and may have difficulty accessing suitable housing as there are few alternatives (Gagetown, Cold Lake). In other communities CF singles would be able to access suitable housing on the private market and achieving these numbers should not be that difficult (Halifax). There are currently about 1500 CF singles living in MQs.

TABLE 20 – SITE SPECIFIC REQUIREMENTS FOR CF FAMILIES BY LOCATION

	Existing Portfolio	CF Family Requirement	Two Bedroom	Three Bedroom	Four Bedroom	Five Bedroom or Unknown	Foreign Military Training (FMT)	Total units including FMT	Total Reduction	% Change
Atlantic Region										
Greenwood	1132	564	67	382	115	0	0	564	568	50%
Halifax	1171	651	117	409	125	0	0	651	520	44%
Debert	39	24	0	8	16	0	0	24	15	38%
Gagetown	2011	1237	132	876	229	0	8	1245	766	38%
Moncton	93	43	0	22	21	0	0	43	50	54%
Gander	220	101	0	65	36	0	0	101	119	54%
Goose Bay	738	76	4	57	15	0	143	219	519	70%
St. John's	86	47	5	27	15	0	0	47	39	45%
Atlantic Total	5490	2743	325	1846	572	0	151	2894	2596	47%
Quebec Region										
Bagotville	318	282	30	202	50	0	0	282	36	11%
Montreal	254	107	0	81	26	0	0	107	147	58%
Valcartier	922	700	0	502	198	0	0	700	222	24%
St. Jean	0	0	0	0	0	0	0	0	0	0%
Quebec Total	1494	1089	30	785	274	0	0	1089	405	27%
Ontario Region										
Borden	1324	860	129	516	215	0	7	867	457	35%
Trenton	698	558	50	405	103	0	0	558	140	20%
Kingston	821	560	84	336	140	0	2	562	259	32%
North Bay	406	200	30	120	50	0	9	209	197	49%
Petawawa	1682	1508	37	1056	415	0	1	1509	173	10%
Ottawa	821	565	140	340	85	0	0	565	256	31%
Toronto	289	198	69	74	55	0	0	198	91	31%
London	0	0	0	0	0	0	0	0	0	0%
Meaford	0	0	0	0	0	0	0	0	0	0%
Hamilton	0	0	0	0	0	0	0	0	0	0%
Ontario Total	6041	4449	539	2847	1063	0	19	4468	1573	26%
Western Region										
Calgary	19	15	1	7	7	0	0	15	4	21%
Cold Lake	1051	815	86	484	243	2	0	815	236	22%
Suffield	185	26	6	16	2	2	122	148	37	20%
Wainwright	136	115	15	82	14	4	0	115	21	15%
Dundurn	28	23	5	16	2	0	0	23	5	18%
Moose Jaw	280	249	52	147	50	0	0	249	31	11%
Shilo	703	326	24	224	78	0	10	336	367	52%
Winnipeg	576	556	162	317	76	1	0	556	20	3%
Yellowknife	82	60	2	38	20	0	0	60	22	27%
Edmonton	1261	1018	158	629	231	0	0	1018	243	19%
Western Total	4321	3203	511	1960	723	9	132	3335	986	23%
British Columbia Region										
Aldergrove	50	20	0	18	2	0	0	20	30	60%
Chilliwack	388	32	0	25	7	0	0	32	356	92%
Comox	302	200	0	175	25	0	0	200	102	34%
Vancouver	110	50	0	40	10	0	0	50	60	55%
Esquimalt	719	970	133	630	201	6	0	970	-251	-35%
BC Total	1569	1272	133	888	245	6	0	1272	297	19%
TOTAL:	18915	12756	1538	8326	2877	15	302	13058	5857	31%

SOURCE: Housing Requirement Studies & CFHA HAMIS Data (1999).

5. The following sections provide summaries from the Housing Requirement Studies prepared by the regional consultants. Edmonton and Toronto were not included in the original list of bases covered by the Housing Requirement Studies. Studies for these two bases were updated by CFHA.

SECTION 2 - ATLANTIC REGION SUMMARIES

TABLE 21 - ATLANTIC REGION SUMMARY

Site	Number of Units (excluding trailer pads)	Occupied by Families	Occupied by Singles	Occupied by Others including Reservists	Foreign Military Training (FMT)	Vacant	CF Requirement	CF Requirement + FMT = Target	Difference	% Change
Greenwood	1132	565	144	81	0	342	564	564	568	50%
Halifax (Dartmouth, Shearwater and Newport Corners)	1171	690	144	22	0	315	651	651	520	44%
Debert	39	26	5	0	0	8	24	24	15	38%
Gagetown	2011	1272	206	85	8	440	1237	1245	766	38%
Moncton	93	54	6	12	0	21	43	43	50	54%
Gander	220	103	21	29	0	67	101	101	119	54%
Goose Bay	738	76	7	171	143	341	76	219	519	70%
St John's	86	52	6	6	0	22	47	47	39	45%
Total	5490	2838	539	406	151	1556	2743	2894	2596	47%

GREENWOOD

Background

6. There are 2,061 CF personnel posted to CFB Greenwood which has one work site, located within the Village of Greenwood, near the Annapolis and Kings County lines. There are 709 CF personnel and their families living in MQs, located in three housing clusters adjacent to one another. The total number of MQ units is 1,132, including 67 trailer pads.

7. The market area is defined as a linear area running from Lawrencetown (20km to the west) in Annapolis County, to Coldbrook (30km to the east) in Kings County, and the rural fringe to the north and south of Highway 102 connecting these two communities. A small number of CF personnel live beyond these boundaries, but they are outside average commuting patterns in rural Nova Scotia.

Key Issues

8. The Village of Greenwood is located in the Annapolis Valley and is one of the fastest growing communities in Nova Scotia. The economy in the market area includes industry, agriculture, government and tourism. The region is the primary producer of agricultural products in the Maritimes. A large Michelin Tire plant is located less than half an hour drive from the base.

9. There is an unbalanced rental market (with about an 8% vacancy rate) for unsurveyed apartment units, but vacancies are almost exclusively for two-bedroom units, and the total number of units is small. The availability of ground-oriented units for rental purposes is highly constrained with only 12 units listed for rent over a three-week period. The homeownership resale market favours buyers with many choices at affordable prices, and with a 19-month supply of houses for sale. New rental property construction has been minimal and restricted to contracted demand, semi-detached duplex-type units. New ownership construction has also been limited in recent years, and also restricted to contract-built houses. Although there is capacity of the building sector to respond to increased demand for all types of residential construction, there are concerns about the relatively weak housing market.

10. The existing homeownership and rental requirements now and into the future can be met. There is a requirement for 675 ground-oriented rental units, but these cannot be found in the private market. Only the requirement for 5 two-bedroom apartment units for single persons can be met. None of the 564 CF families (and only 5 of 139 CF singles) currently in MQs could have their rental housing needs met in the private market.

Findings

11. At least **564** CF family MQ units are required at Greenwood. Total Crown unit requirements are 67 two-bedroom units, 382 three-bedroom units, and 115 four-bedroom units. This is a decrease from the existing stock of 1132 units.

HALIFAX

Background

12. There are 7,074 personnel posted to 8 separate worksites in the Halifax area. The largest worksites are the Dockyards, Stadacona, and Shearwater. CFHA has 1,272 units. Most units are located in four major clusters throughout the area, with a handful of units in other locations. Total occupancy by CF personnel, as of May 1999, was 834.

13. The market area is defined as most of the Halifax CMA, including the former Cities of Halifax and Dartmouth, and the former Town of Bedford. These areas form the core of the market and offer most of the rental options. It extends to Musquodoboit Harbour in the east, to Hubbards in the south, to Mount Uniacke to the northwest, and to Elmsdale to the north. The extended areas offer mostly ownership options.

Key Issues

14. Halifax is the largest community in Atlantic Canada, with more than 350,000 people residing in the regional municipality. It is the regional service centre for much economic activity in Atlantic Canada, and it has an international airport located 20 to 30 minutes from downtown.

15. There is a balanced rental market of between 3% and 4% vacancy rate for row and apartment units. The market is particularly constrained for three-bedroom units. The availability of ground-oriented units for rental purposes is highly constrained, particularly for single-detached properties. There is no capacity within other types of ground-oriented units to address

some of the CF rental housing requirements. New rental property construction has been healthy but more focussed on apartment units than row housing. This suggests that future demands for semi-detached and row house rental units are not likely to be met by the development community.

16. There is less than 4 months supply of houses for sale. Most of the affordably priced units are located in Dartmouth or in the outer areas of the market. The number of units for sale is expected to increase in the spring and summer months. This suggests that the current homeownership requirements can be met into the foreseeable future. New ownership construction has been strong in recent years, with most new construction in the outlying areas of the market. There is an ample supply of serviceable and unserviced land, also mostly in the outlying areas of the market, but building lots are expensive. There are few development constraints in the outlying areas, but in the Halifax peninsula and in parts of Dartmouth there is little land left for development.

17. The homeownership and rental requirements of CF personnel already in the private market can be met. Only 42 of 693 family households and 75 of 143 singles, currently in MQs or on waiting lists, could have their rental housing needs met in the private market.

Findings

18. At least **651** CF MQ units are required in Halifax. Total Crown unit requirements are 117 two-bedroom units, 409 three-bedroom units, and 125 four-bedroom units. This is a decrease from the present stock of 1,272 units.

DEBERT

Background

19. CFD Debert is a small detachment operating just north of Truro, Nova Scotia, comprised of 34 military families. A total of 31 CF families live in 39 housing units retained by CFHA through a lease arrangement with Colchester Park Development Society. However, not all of the CF occupants of these units are necessarily posted to CFD Debert; some are posted to Halifax. There are two worksites (Folly Lake and Great Village), both for communications purposes, each located approximately an 8-minute drive from the current location of CFD Debert, and approximately 20 minutes from Truro. There are plans to move these operations to full automation in the near future.

20. The market area for the purpose of this study is defined as the Town of Truro, the Village of Bible Hill, and most of the rural parts of Colchester County Subdivisions "C" and "B", north and west of Truro. These boundaries are used because the worksites are north of Truro. The distance and time from the southern portions of Colchester County would make it more than a 30-minute drive to the worksites.

Key Issues

21. The economy of this area is stable and growing. The surrounding countryside is highly developed mixed agricultural production, there is active, light-to-medium industrial and manufacturing activity in two industrial parks, and the service and retail sectors are healthy.

22. The rental market for row and apartment units at the moment is slightly unbalanced and favouring renters. The availability of ground-oriented units for rental purposes is highly constrained. New rental property construction has been healthy in recent years but almost exclusively in the form of apartment units.

23. There is a very affordable homeownership market with more than 100 properties available in the urban part of this market and an average resale price of less than \$80,000. There is a 9-month supply of houses for sale. New ownership construction has been at about 150 units per year, but not quite as strong in the last couple of years. Most ownership units are built on contract-demand. There is capacity of the building sector to respond to increased demand for new homeownership construction, an ample supply of serviceable land, and few development constraints.

24. The existing homeownership and rental requirements now and into the future can be met. Only 3 of 26 CF family households and none of the 5 single CF households currently renting MQs can have their rental needs met by the private market.

Findings

25. At least **23** CF family MQ units are required in Debert. Total Crown unit requirements are 7 three-bedroom units and 16 four-bedroom units. This is a decrease from the existing stock of 39 units.

GAGETOWN**Background**

26. There are 3,244 CF members posted to CFB Gagetown. There is one worksite, located in the Town of Oromocto. There are 1,466 CF personnel and their families living in MQ, which are all located around the worksite. There are 2,011 MQ units.

27. The vicinity or market area has two distinct but related parts. The first is the southern portion of the Fredericton Census Agglomeration (the remaining areas to the north and west are beyond a reasonable commuting distance from the worksite). The second is the Town of Oromocto and the rural fringe extending a short distance to the south and west of the town. There is little or no settlement beyond these areas. The City of Fredericton is 15km to the northwest of Oromocto and forms the core of the housing market.

Key Issues

28. The soon-to-be-completed four lane TransCanada Highway will pass through both Oromocto and Fredericton and further shorten commuting time between the two. It will also open up housing options in the rural areas to the south and southeast of both communities.

29. There is an unhealthy, highly constrained rental market (less than 2% vacancy rate) for row and apartment units within Fredericton, and an unhealthy, oversupplied rental market characterized by poor quality units in Oromocto. Vacancies for three-bedroom units are virtually non-existent. The availability of ground-oriented units for rental purposes is highly constrained. The ownership resale market is healthy with minimal price increases in recent years, good choice among existing units, and an 11-month supply of houses for sale. New rental property construction in Fredericton has been reasonably healthy but largely focused on apartment unit development. New rental development in Oromocto has been limited due to high vacancy rates.

30. New ownership construction in Fredericton has been strong in recent years, but in Oromocto it has been limited. There is capacity of the building sector to respond to increased demand for all types of residential construction. There are plenty of development opportunities due to the presence of an ample supply of serviceable land in Fredericton. New subdivision activity is vibrant and diverse, and there are few development constraints.

31. The existing homeownership and rental requirements now and into the future can be met. However, only 30 of 1,267 CF families and 15 of 199 CF singles currently renting MQs can have their rental housing needs met in the private market.

Findings

32. At least **1,237** CF MQ units are required for CF families at Gagetown (an additional 8 units are needed to satisfy Foreign Military Training requirements). Total Crown unit requirements for CF families are 132 two-bedroom units, 876 three-bedroom units, and 229 four-bedroom units. This is a decrease from the existing stock of 2,011.

MONCTON

Background

33. There are 131 CF personnel posted to CFD Moncton. The worksite is located in the downtown of the City of Moncton. There are 60 CF personnel and their families living in MQs, which are all located on one site in what is known as Acadia Park. The total number of MQ units is 93, with one unit occupied by CFHA administration, another occupied by the Family Resource Centre.

34. The vicinity or market area is defined as the Moncton Census Agglomeration (CA), comprised of the City of Moncton, the Towns of Riverview and Dieppe, the Villages of Hillsborough and Dorchester, and the surrounding rural areas. The core of the market area is the first three communities, which together comprise most of the population, the housing stock, and the economic activity. It is within these boundaries that we find a sufficient range of housing choices in terms of type and tenure, and where we find continuous built form and access to a range of amenities and services. Beyond the boundary there is very limited development, and the small towns which lie beyond the boundary offer little in the way of housing variety, particularly with respect to rental housing.

Key Issues

35. Greater Moncton is located in the centre of the three Maritime provinces and thus serves as an important regional centre for transportation, services, retail, and government. It is now considered to have the most vibrant economy in the Province, and growth is expected to continue. The most dominant structural type of housing in the general market is single-detached housing, and the majority of households in the general market are homeowners.

36. There is a balanced rental market of between 3% and 4% vacancy rate for row and apartment units. The availability of ground-oriented units for rental purposes is highly constrained. Resale activity is vibrant with a 5- to 6-month supply of houses for sale. New rental property construction has been healthy and more than 250 ground-oriented rental units have been built in the past ten years. New ownership construction has been strong in recent years, with sufficient speculation construction to provide for further homeownership choices. There is capacity of the building sector to respond to increased demand for all types of residential construction. There are plenty of development opportunities due to the presence of an ample supply of serviceable land. New subdivision activity is vibrant and diverse, and there are few development constraints.

37. The existing homeownership and rental requirements now and into the future can be met. However, only 11 of 54 CF family households and all 6 CF singles currently renting MQs can have their rental housing needs met in the private market.

Findings

38. At least **43** CF MQ units are required in Moncton. Total Crown unit requirements are 22 three-bedroom units, and 21 four-bedroom units. This is a decrease from the existing stock of 91 units.

GANDER**Background**

39. There are 190 personnel posted to CFB Gander. The worksite is located adjacent to the Gander airport. There are 220 MQ units within the Town of Gander, in quiet residential areas with easy access to schools and recreation facilities, and 3 units in Corner Brook (an approximately 4 hour drive west). A total of 124 CF personnel and their families occupy MQ units.

40. The market area is the Town of Gander. There are no settlements or communities near the town, except for some limited strip development, consisting of primarily intermittent single-detached dwellings, along Gander Bay Road heading north away from the town. The maximum commuting distance within the town boundaries is twenty minutes.

Key Issues

41. The population of Gander has remained stable over the past two decades at about 10,000. It is a service area with a total population base of 96,000 people. The major economic drivers are the airport, the military and public administration. Retail and personal service businesses are

also important. The most dominant structural type of housing in the general market is single-detached housing, and the majority of households in the general market area are homeowners.

42. There is an unbalanced rental market with vacancy rates over 20% for row and apartment units. Although the vacancy rate is over 8% for three-bedroom units, there are only 3 vacant units. The availability of ground-oriented units for rental purposes is highly constrained. The availability of “other” units for rental purposes, mostly accessory apartments, is also highly constrained and limited to one- and two-bedroom units. New rental property construction has been weak and limited almost exclusively to accessory apartments in single-detached houses. Some recent new rental row housing has been built for seniors.

43. About 60% of the homes for resale listed through MLS are affordable and suitable, with a 10-month supply of houses for sale. New ownership construction has also been very weak in recent years, with new units limited to contract-built units only. There is capacity of the building sector to respond to increased demand for all types of residential construction, but there is no willingness to build on speculation at this point. There are plenty of development opportunities due to the presence of an ample supply of serviceable land. New lots have been approved in a number of subdivisions. There are no development constraints.

44. The existing homeownership and rental requirements now and into the future can be met. However, only 2 of 103 CF family households and 13 of 20 single households currently renting MQs can have their rental housing needs met in the private market.

Findings

45. At least **101** CF family MQ units are required in Gander. Total Crown unit requirements are 65 three-bedroom units, and 36 four-bedroom units. This is a decrease from the existing stock of 220 units.

GOOSE BAY

Background

46. There are 91 CF personnel posted to CFB Goose Bay. The worksite is located in the western portion of Happy Valley-Goose Bay. There are 83 CF personnel and their families living in MQs, which are all located adjacent to the base. The total number of MQ units is 738. The base must also provide housing to military members from Great Britain, Germany, the Netherlands and Italy. At the time of the study, 143 foreign military members were living in Crown housing in Goose Bay. The base command has advised that between 150 and 190 units are needed to house foreign military members in Goose Bay.

47. The vicinity or market area is defined as the municipal boundaries of the Town of Happy Valley-Goose Bay (population almost 9,000). There are no settlements in the immediate area.

Key Issues

48. CFB Goose Bay is an isolation posting, which limits the amount of baggage permitted by members' families and excludes shipping of furniture. Any move into market housing must be

accompanied by either moving assistance to permit furniture, or for the market units to be furnished upon move-in. The major employers in the town are the military and government administration, both of which have experienced downsizing in recent years. Over the next decade the economy of the area is expected to substantially improve due to tourism, further development of the Churchill River for hydro electric power and the development of the Voisey's Bay nickel deposit. These developments have the potential to increase demand for housing, which would substantially increase housing prices, for both rental and ownership options.

49. There is very little market intelligence available about the local rental market, including that about vacancy rates. Newspaper listings show very few rental units available for rent, and none of those are furnished units. The availability of ground-oriented units for rental purposes is also limited. Only two single-detached houses were listed as being available for rent. The average resale price is \$106,610 and expected to rise as the economy improves. There is an 11.3-month supply of houses for sale, which suggests that the current homeownership might not be met into the future because of affordability problems. New rental property construction has been almost non-existent in recent years. New ownership construction has been steady at about 40 units per year, most of which is built on contract-demand. There is plenty of developable area due to an ample supply of serviceable land. There are no development constraints.

50. The existing homeownership requirements may not be met in the future due to increasing prices resulting in potential affordability problems. Existing rental requirements of those renting in the private sector now and into the future can be met. However, none of the 83 CF households currently renting MQs can have their rental housing needs met in the private market.

Findings

51. At least **76** CF MQ units are required for CF families at Goose Bay (an additional 143 units are needed to satisfy Foreign Military Training requirements). Total Crown unit requirements for CF families are 4 two-bedroom units, 57 three-bedroom units, and 15 four-bedroom units. This is a decrease from the existing stock of 738 units.

ST. JOHN'S

Background

52. There are 147 CF personnel posted to CFS St. John's. The worksite is located in the east end of St. John's. There are 54 CF personnel and their families living in MQs retained by CFHA through a lease arrangement with Public Works and Government Services Canada (PWGSC). In total, PWGSC owns 86 units. The housing units are adjacent to the worksite.

53. The market area for this study defined as most of the St. John's CMA. This includes the core of the city, and the adjacent urban area of Mount Pearl (about 26,000 population). The market extends north to Torbay (about 15 km from the worksite), west to Conception Bay South (about 25 km from the worksite), and south to Cupids (about 20 km from the worksite).

Key Issues

54. The local economy is diverse and fuelled by expansion in fisheries, offshore oil, and capital investment in manufacturing, communications and public infrastructure. The economy is projected to grow over the next few years with exports being a major source of growth.

55. There is an unbalanced rental market for row and apartment units favouring renters at the present time. Despite a vacancy of 7% for three-bedroom units, the total universe is small and available units in this size are limited. The availability of ground-oriented units for rental purposes is highly constrained with approximately 2 single-detached properties being available and suitable for CF personnel. New rental property construction has been almost non-existent since 1994, with only 5 new units built as the market recovers from a massive oversupply of units. About one-third of the rental units built in the early 1990s were of the semi-detached and row variety.

56. The current supply of MLS homes is somewhat constrained with only 3 months supply of houses for sale. However, there is a broad range of choice. Those listed are reasonably affordable, and there is an expectation for an increase in the supply in spring and summer months. This suggests that the current homeownership requirements can be met into the foreseeable future. New ownership construction been relatively weak in recent years, with between 375 and 600 units per year built in recent years. There is capacity of the building sector to respond to increased demand for new ownership construction, plenty of development opportunities with an ample supply of serviceable land, and few development constraints, particularly with new water and sewer infrastructure investments planned.

57. The existing homeownership and rental requirements now and into the future can be met by the private market. However, only 5 of 52 CF family households and 1 of 2 CF singles households currently renting MQ can have their needs met by the private market.

Findings

58. There is a need for **47** MQ units to satisfy the requirements of CF families in St. John's. Crown unit requirements are as follows: 5 two-bedroom units, 27 three-bedroom units, and 15 four-bedroom units. This is a decrease from the existing stock of 86 units.

SECTION 3 - QUEBEC REGION SUMMARIES

TABLE 22 - QUEBEC REGION SUMMARY

Site	Number of Units (excluding trailer pads)	Occupied by Families	Occupied by Singles	Occupied by Others including Reservists	Foreign Military Training (FMT)	Vacant	CF Requirement	CF Requirement + FMT = Target	Diff-erence	% Change
Montreal (St. Hubert/ Longue Pointe)	254	151	16	20	0	67	0	107	147	58%
Bagotville(Chicoutimi/ Jonquiere/ Alouette)	318	301	2	12	0	3	0	282	36	11%
Valcartier (Quebec City)	922	829	22	8	0	51	12	700	222	24%
St. Jean	0	0	0	0	0	0	0	0	0	0%
Total	1494	1281	40	40	0	121	12	1089	405	27%

BAGOTVILLE

Background

59. There are 1,257 CF members assigned to 3 Wing Bagotville. The establishment is located in La Baie, east of Chicoutimi. Chicoutimi is the administrative centre of Chicoutimi-Jonquière, a region located approximately 100 kilometers north-east of the St. Lawrence River. The region has a population of 180,000 and contains the cities of Chicoutimi, Jonquière and La Baie which are within a 45-minute drive from Bagotville, during rush hour (Bagotville authorities require that CF members live south of the Saguenay River and within a 35-km radius). Within the area, there are many residential sectors that accommodate households that reflect the social and economic characteristics of the Canadian Forces. There is also a wide choice of vacant accommodations in the region, of all types and sizes. The market area for the study is defined as the metropolitan area of Chicoutimi-Jonquière. 58% of CF members live in La Baie, 21.2% in Chicoutimi, and 8% in Jonquière.

Key Issues

60. CFHA oversees 318 accommodations, 294 of which are occupied by military families, and 12 by single military members. Some 35 CF members live in mobile homes located on federal land while 61 people are living in single quarters. The other members have found housing on the private market. There is a wide choice of homes and lots available at reasonable prices. As for the rental market, the vacancy rate has risen slightly over the past several years, from 4.8% in 1998 to 4.9% in 1999, even though the rate in the rest of the province fell from 5.3% in 1998 to 3.8% in 1999. Rents in the region have remained steady for the past year at \$413 per month on average. Average CFHA rents are lower than those on the private market. Accommodations in the area are affordable for members of the CF.

61. There is no waiting list for CFHA accommodations. The least popular accommodations are the newer and more expensive ones. The private market can meet the needs of the members of the CF members wanting one- and two-bedroom accommodations. As for the members who

rent two-bedroom accommodations, there is not much available on the private market for those who are looking for accommodation with ground-orientation. It is estimated that only 23% of CF members who are currently renting two-bedroom CFHA accommodations could find housing arrangements because their needs are for accommodation with ground-orientation. Because the market for accommodations with three and more bedrooms is tighter, and because such units are generally located in apartment complexes, CF members who presently rent crown housing will have difficulty finding similar units (i.e. with ground access) in the private market. Units with ground-orientation are the preferred type for this population but these are difficult to find..

Findings

62. The estimated number of Crown units needed for CF family households posted to 3 Wing Bagotville is **282**. This includes: 30 two-bedroom units, 202 three-bedroom units and 50 four-bedroom units.

MONTREAL

Background

63. There are 856 CF members working at ASU Montreal. The Unit is located in the Montreal region. ASU Montreal consists of two main worksites, namely Longue-Pointe, in the City of Montreal's Mercier district (569 people) and St-Hubert's military site in the City of St-Hubert (162 people). 125 members work elsewhere in the area. The vicinity of Longue-Pointe includes the eastern portion of Montreal Island, Lachenaie, Charlemagne, Repentigny, and the sub-cities of Montreal's south shore, east of the Champlain Bridge. This area is home to 1.3 million people. The vicinity of St-Hubert includes all the sub-cities of Montreal's south shore between Brossard and Boucherville, and is home to 400,000 people. Within each area, there is a range of residential choices for CF members.

Key Issues

64. CFHA oversees some 254 accommodations in St-Hubert with no waiting list. Of these, 153 units are occupied by CF members (140 who work at ASU Montreal, including 25 single people, and 13 at ASU St-Jean. Of these 140 people, an estimated 39% work in St-Hubert and 61% work on the island of Montreal). In addition, civilian tenants occupy 18 units, and 83 units are vacant (19 of the vacant units are uninhabitable). It is estimated that approximately 60% of CF members who work in Longue-Pointe, live on Montreal's south shore and another 25% on the island of Montreal. Among CF members who work in St-Hubert, an estimated 89% live on the south shore, 6% on Montreal Island, and 5% elsewhere in the region. DND manages 114 single quarters in Longue-Pointe, 82 of which are occupied.

65. The vacancy rate in the region's rental market in October 1999 was 3%, compared to 4.7% in 1998. . With respect to units of three-or-more-bedrooms, the vacancy rate is lower than 3%, indicating that those who are looking for units of this size will have difficulties. All CF members at ASU Montreal who need a one-bedroom apartment or bachelor suite should be able to find one that is both affordable and conveniently located. Members requiring a two-bedroom apartment should be able to find one easily. For the eight families who rent Crown housing at St-Hubert, however, the market is tight if they want to live on the South Shore. As for apartments

with three or more bedrooms, the market is biased in favour of landlords both on the island of Montreal and the South Shore. This creates difficulties in that it adds to the period of time needed to search out suitable units. For those who are transferring to Montreal from another base and are constrained to live in certain areas, these difficulties are considerable. We conclude, therefore, that based on the 3% vacancy rate, there are few possibilities in the private market for the 81 households occupying three-bedroom crown units and the 26 households occupying four-bedroom crown units. Rental accommodation and houses for sale are more affordable than in other large Canadian cities. Over the past year, despite the decline in the vacancy rates, rents in the local market have not increased significantly.

Findings

66. The estimated number of Crown units needed for CF family households posted to ASU Montreal is 107. This includes 81 three-bedroom units and 26 four-bedroom units.

VALCARTIER

Background

67. There are 5,842 CF members attached to ASU Valcartier, which includes two worksites: the first around the main establishment in Courcelette (91% of jobs), and the second around old Quebec City (9% of jobs). Today, with the expansion of Quebec City's urban area over the past 30 years, it can safely be claimed that all ASU Valcartier facilities are located within the built-up parts of Quebec City. The CMA of Quebec City (where all the facilities are located) has a population of about 690,000 and is defined as the market area. The main cities in this region include Quebec City, Ste-Foy, Beauport and Charlebourg. Almost every point in the area is within a 45-minute drive of the ASU Valcartier work facilities during peak traffic hours. Within this region, there are numerous residential areas capable of accommodating members of the CF.

Key Issues

68. CFHA oversees 922 dwellings in the Quebec City area, 764 of which are in Valcartier, 147 in Ste-Foy, and 11 in Quebec City. Some 754 people live in single quarters. The other CF members find their living arrangements in the private market. As for the housing market, 6,700 houses are currently for sale (5,400 houses having been sold in 1999). The price of a house has risen 2% in one year to reach \$87,314, compared to \$98,150 for a new house. As for the rental market, the vacancy rate in the region was 3.3% in 1999, compared to 5.2% in 1998. The market for units of three-or-more bedrooms is somewhat tighter than the rest of the market. Rents remain stable.

69. Generally speaking, the members of the CF who live in Crown-owned living accommodations in Ste-Foy work in Quebec City and those who live near Courcelette work in Valcartier. Among all those who work at Valcartier, 69% depend on private-sector housing and most live within a 20-minute drive of their workplace (particularly in Val-Bélair, Shannon, St-Émile, Ste-Catherine and Loretteville). Another 27% live in the heart of the area: Quebec City, Ste-Foy and Beauport. We estimate that half of these people work in Quebec City and half at Courcelette.

70. There are no waiting lists for CFHA accommodations and, in fact there are 68 vacant dwellings (11 of which are uninhabitable). The private market is able to meet the needs of CF members in terms of studio units, one-bedroom and two-bedroom accommodations. The market is not able to meet the needs of CF members requiring three- and four-bedroom dwellings (502 and 198 units, respectively). There is a small surplus of three-or-more bedroom dwellings, but these dwellings are mainly located in multi-family units as opposed to single-family homes that better reflect the needs of families with children. While there are single family units available for rent in the region, it is often difficult to locate such units, especially for someone who has just transferred to the region from another base.

Findings

71. The estimated number of Crown units needed for CF family households posted to ASU Valcartier is 700. This includes 502 three-bedroom units and 198 four-bedroom units.

ST. JEAN

Background

72. There are 595 CF members who are attached to ASU St-Jean, 485 of whom are CF members at manpower ceiling, not including those in training. The Unit is located in the city of Saint-Jean-sur-Richelieu, about 20 km south-east of Montreal Island. Saint-Jean-sur-Richelieu is the urban centre of the Regional County Municipality (RCM) of Upper Richelieu, with a population of 102,000. The other large cities in this RCM include Iberville and Saint-Luc. All the suburban cities on Montreal's south shore are located within a 45-minute commute during rush hour from ASU St-Jean. In the major RCM cities, many residential sectors would be of interest to CF members. The main cities of the Upper Richelieu RCM (corresponding to Saint-Jean-sur-Richelieu's RMR) are identified as being in the vicinity of this Unit.

Key Issues

73. All CF members are living in private lodgings with two exceptions: 1) 13 households in CFHA lodgings in Saint-Hubert; and 2) 49 people in rooms at the *Édifice général Jean-Victor Allard*. The area's residential market is a buyers' market. The cost of a typical single-family home is \$100,000 and the market has a large choice of new and resale homes. The rental market is just as attractive, especially for those looking for accommodations with two bedrooms or less. As for three-or-more-bedroom units, the market is unstable. The overall vacancy rate for the region was 4.1% in October 1999. The rent for a one-bedroom apartment (including heat and electricity) is around \$355 per month; a two-bedroom apartment is about \$405 a month; a three-bedroom apartment can range from \$475 a month for a multi-family unit to \$700 a month for a single-family dwelling; a four-bedroom apartment can range from \$550 per month for a multi-family unit to \$800 a month for a single-family dwelling.

74. CF members who own their home, as well as members who rent in the private market, are well housed (the survey we conducted for this study with military tenants identified some specific shortcomings but no generic problems). Therefore, it is concluded that CF members' needs concern only those who are currently renting in Saint-Hubert or possibly at the training centre. It is believed that these members will be able to find accommodation for rent in the

region of Saint-Jean-sur-Richelieu that meets their needs in terms of number of bedrooms, type of housing and rent. The only situation that is somewhat problematic is when a family wants to rent a three- or four-bedroom apartment, especially at ground level. They do exist, but finding them requires more time and a more extensive search. Someone looking for this type of dwelling, but not living in the area at the moment, could have trouble finding this type of living arrangement. Note that CF members can also rent an apartment in the Montreal area, given its proximity. If these members prefer buying a single-family home, there is no shortage.

Findings

75. At this time, there is **no requirement** for separate Crown units to house CF members posted to ASU St-Jean.

SECTION 4 - ONTARIO REGION SUMMARIES

TABLE 23 - ONTARIO REGION SUMMARY

Site	Number of Units (excluding trailer pads)	Occupied by Families	Occupied by Singles	Occupied by Others including Reservists	Foreign Military Training (FMT)	Uninhabitable	Vacant	CF Family Requirement + FMT = Target	Difference	% Change
Borden	1324	799	114	210	7	51	194	867	457	35%
Trenton	698	657	1	9	0	0	31	558	140	20%
Kingston	821	637	87	31	2	12	52	562	259	32%
North Bay	406	241	56	37	9	6	57	209	197	49%
Petawawa	1682	1592	29	8	1	0	52	1509	173	10%
Toronto (includes Oakville)	291	188	34	35	0	6	34	198	93	32%
Ottawa	821							565	256	31%
London	0	0	0	0	0	0	0	0	0	0%
Meaford	0	0	0	0	0	0	0	0	0	0%
Hamilton	0	0	0	0	0	0	0	0	0	0%
Total	6043	4114	321	330	19	75	420	4468	1575	26%

BORDEN**Background**

76. CFB Borden serves a strong educational function primarily for more experienced CF members. There are 1,902 members posted in Borden. Of these, 1,898 are at the CFB Borden work site, three are at the Canadian Forces Ammunition Depot Dundurn Detachment work site, and one is at the B Company, Grey and Simcoe Forresters work site in Barrie. These include 1,456 CF families. Of the CF members posted to Borden, 394 are in basic training, while 9 are in advanced training and are ordered into barracks. The location of the market covers a 30-minute commuter shed extending 25 km from CFB Borden and including a number of neighbouring communities such as Angus, Barrie, Alliston, Beeton, Stayner and Collingwood.

77. CFB Borden is located in the County of Simcoe, approximately 15kms west of the City of Barrie along Highway 90, immediately adjacent to the community of Angus, Ontario. Other communities located in the vicinity include a variety of small centres such as Alliston, Beeton, Cookstown and Stayner. CFB Borden is about an hour's drive north of the northern border of the recently amalgamated City of Toronto.

78. The vicinity of the housing market is defined as 30 minutes to the west, north, east and south of CFB Borden. The Town of Bradford defines the boundary to the south of the base. The

vicinity covers a radius of about 25 kilometers and includes the City of Barrie and the communities of Angus, Cookstown, Alliston, Beeton, Tottenham, Collingwood, Wasaga Beach and Stayner.

Key Issues

79. Although there are 1,324 MQs (51 of which are considered uninhabitable) only 800 CF families and 114 CF singles live in MQs. The remaining MQs are occupied by non-CF members, or are vacant.

80. There are very low vacancy rates for all types of rental accommodation in the area. While average rents are affordable for all ranks except Privates and Officer Cadets, there is virtually nothing available in the current rental market. This tight rental market has persisted for many years, and the almost complete lack of new rental housing production since the cancellation of the non-profit housing program in Ontario in 1995 means that there is little likelihood of such accommodation coming available in the foreseeable future. Thus, those CF members currently occupying MQs who might prefer to seek rental accommodation on the economy would experience severe difficulty finding such accommodation.

81. Resale data shows that the average price for resale dwellings in the market area ranges from \$113,000 for a standard townhouse to \$152,000 for a detached bungalow. Using an assumption of 5% down payment, only townhouses are affordable to the large number of members with incomes below \$50,000 per year. Ownership of the average detached unit is out of reach of a large majority of CF members, unless their spouses also earn a regular income.

82. CF members earning over \$50,000 have a range of opportunities in the new and resale ownership market. Potentially, 93 CF members currently residing in MQ accommodation could be housed in ownership units on the economy without experiencing great difficulty. These units are available in a wide range of attractive neighbourhoods offering a full range of amenities and security to CF families.

83. The biggest gap in the market is in rental housing. There are virtually no rental units available in the market. There is very little being constructed and no new construction expected. Singles living in MQs and families requiring units with two or more bedrooms who have insufficient incomes to purchase ownership housing will continue to rely on Crown rental accommodation.

84. The current occupancy pattern of MQ units shows that CF singles and families occupy 94 two-bedroom units (10.3%), 588 three-bedroom units (64.4%) and 231 four-bedroom units (25.3%).

Findings

85. The above analysis shows that a total of approximately **860** MQ units are required in CFB Borden (an additional 7 units are required to satisfy Foreign Military Training requirements). This includes 129 two-bedroom units, 516 three-bedroom units and 215 four-bedroom units. This is a reduction of 464 units from the current stock of 1,324.

TRENTON

Background

86. CFB Trenton is the largest military airbase in Canada. The base is Canada's centre for World Wide Air Operations. There are 2,479 CF members posted in Trenton, and 4 posted in Belleville. These include 2,065 families, 411 singles and 3 of unknown household type. Of the 698 MQ units at Trenton, 667 are currently occupied: 657 by CF families, 1 by a CF single, and 9 by non-CF residents.

87. The base is located within the former City of Trenton, which was recently amalgamated with a number of adjacent villages, towns and townships to form the new City of Quinte West. The housing market area for the base also includes the City of Belleville, located about a 15-minute drive east of CFB Trenton.

Key Issues

88. Only about a quarter of members currently live in MQs (658 of 2,483). Of the remaining CF personnel living on the economy (1,825 households), the majority (1,356 or 74.3%) are owners, while 469 (25.7%) are renters. Thus, the Trenton market area already provides a wide range of affordable ownership and rental accommodation suited to the needs of these members.

89. An analysis of ownership housing on the economy shows that more than 500 resale dwellings come available annually that are affordable by members in all ranks with the exceptions of Privates and Officer Cadets. An additional 250 new dwellings are being constructed annually, ranging upwards in price from \$110,000. A brief windshield survey shows most of the resale and new dwellings are in good condition and located within suitable neighbourhoods.

90. At the same time, vacancy rates for rental housing have remained at high levels for more than five years for all types of rental accommodation. However, while there is a considerable supply of one- and two-bedroom rental units suitable for singles and childless couples, the availability of three-bedroom apartments, row houses, single-detached homes and other forms of housing suitable for families with children is seriously constrained at present. The lack of new production of such rental housing means that this availability is likely to grow more constrained over time. Thus, any reductions in MQ units should focus primarily on two-bedroom units, with minimal reductions in three- or four+-bedroom units. The survey of CF members renting on the economy confirms this observation.

Findings

91. A total of approximately **558** MQ units are required at CFB Trenton. This includes 50 two-bedroom units, 405 three-bedroom units, and 103 four-bedroom units. This is a reduction from the existing stock of 698.

KINGSTON

Background

92. There are 2,754 CF members posted in Kingston, although the establishment level is set at 2,550. There is a significant difference between the posted strength and the establishment due primarily to the presence of the Royal Military College (RMC) and to the fact that Kingston is a training base. There are 646 Officer Cadets at RMC and in basic training. There are an additional 96 Non Commissioned Members (i.e. Chief Warrant Officer, Master Warrant Officer, Warrant Officer, Sergeant, Master Corporal, Corporal and Private) in advanced training and basic training and 78 senior officers in advanced training and basic training. Most of the 273 CF members in basic training and the 480 Officer Cadets at RMC are ordered into Single Quarters and as a result have very little effect on the need for MQs designated for CF families.

93. The vicinity of the study covers a 30-minute commuter shed extending 24 km from CFB Kingston. This includes the newly amalgamated City of Kingston (comprised of the former City of Kingston, Township of Pittsburgh and Township of Kingston), and the municipalities of South Frontenac and the Frontenac Islands.

Key Issues

94. Kingston represents a large centre of CF personnel. With a posting of 2,754 members and only 821 MQs (of which 12 are considered uninhabitable), members are primarily dependent on the economy for accommodation.

95. Kingston has a younger age profile than many of the other CF Bases primarily because of the large enrollment at the Royal Military College. In particular, there are 861 Officer Cadets in Kingston, with an average income of only \$13,590. Since they are ordered into singles quarters, they have been excluded from the analysis of housing requirements. Some consideration is given, however, to the 29 Officer Cadets currently occupying MQs with their families.

96. About a third of members live in MQs (692 of 1,893). Of the remaining two-thirds living on the economy (1,201 households), the majority (825) are owners, while 462 are renters. The Kingston market provides a range of affordable ownership and rental accommodation suited to the needs of these members.

97. Resale data available from the Kingston Real Estate Board show that the average resale dwellings in the Kingston market area range from \$102,793 for a semi-detached to \$156,472 for a detached two-storey unit. Using an assumption of 5% down payment at current interest rates, and property taxes at 1.64% of property value (the average taxes paid on residential property in the City of Kingston according to the City Treasurer), only row and semi-detached dwellings are affordable to the large number of members with incomes below \$50,000 per year. Ownership of the average detached unit is out of reach of over 70% of CF members, unless their spouses also earn a regular income. A scan of new housing developments for sale in the Kingston market area finds prices ranging upwards from \$126,900, making new housing units out of reach for all but a small percentage of higher ranking CF members.

98. From a rental standpoint, CMHC data indicate that average rents of apartments in the Kingston market are \$542 for a one-bedroom unit and \$679 for a two-bedroom unit. These rents are affordable by CF members within 25% of household income by all ranks, with the exception of Privates, whose annual income of \$28,236 is insufficient for an average two-bedroom unit. Thus, Privates are likely to experience severe affordability difficulties on the economy, especially those living with dependants.

99. In terms of overall rental availability, however, the situation presents less of a concern. The former City of Kingston, given the heavy student population, has an exceptionally large rental housing stock (61% of the total housing stock). When combined with the rental units in the remainder of the newly amalgamated City, there is a total supply of some 12,500 units. Most of these rental units are in the form of apartments in apartment buildings. Given that the City of Kingston currently has a vacancy rate of 3.4% in apartments, there appears to be a reasonable level of choice in the rental market.

100. However, the vacancy rate for rental units most suited to families (three-bedroom apartments and row units) is only 0.2% and 1.7%, respectively. Thus, those families seeking to rent on the economy are likely to experience difficulties finding accommodation.

Findings

101. In view of the affordability difficulties that would be experienced by many CF members currently residing in MQs, it is clear that MQ units play an important role in meeting housing requirements. At the same time, however, of the 821 MQ units at CFB Kingston, 97 are vacant, uninhabitable or occupied by non-CF households. There are approximately 100 CF families and 60 singles currently residing in MQs who would likely experience little difficulty securing adequate and affordable accommodation on the economy.

102. The total number of Crown units required to accommodate CF families and singles, as well as the existing 29 Officer Cadet residents at CFB Kingston is **560** (an additional 2 units are required to satisfy Foreign Military Training requirements). This includes 84 two-bedroom, 336 three-bedroom units and 140 four-bedroom units. This represents a reduction of 261 units.

NORTH BAY

Background

103. There are 522 Canadian Forces members posted in North Bay. The location of the market covers a 30-minute commuter shed extending 20 km from CFB North Bay and includes all the townships and villages encompassed by Mattawa, Trout Lake, Sturgeon Falls and Trout Creek. Most of the CF members who are housed in the private market are living in these villages and in the city of North Bay.

Key Issues

104. The base has 319 MQs, which includes 50 units bulk-leased from a private contractor and 23 trailer pads. Excluding the CF personnel living in singles quarters, just under half of the members live in MQs (231 of 474). Of those who are housed in the private market, the majority

are owners (about 60%). Thus, the North Bay market provides a range of affordable ownership and rental accommodation suited to the needs of these members.

105. North Bay has an older age profile than many of the other Canadian Forces Bases primarily because of the nature of the occupations that support the Base's radar installations. Most of the personnel are between the ages of 30 and 45.

106. Resale data available from the North Bay Real Estate Board show that the average resale price in the North Bay market area is approximately \$113,181 for a single-detached dwelling. Using an assumption of 5% down payment at current interest rates, and property taxes at 1.62% of property value (the average taxes paid on residential property in the City of North Bay), only row and semi-detached dwellings and single units located in limited areas in the city and in the adjacent communities are affordable to the large number of members with incomes below \$50,000 per year. Ownership of the average detached unit is possible for over 74% of CF members, but affordability pressures would exist along with the fact that additional income may be required. A scan of new housing developments for sale in the North Bay market area finds prices ranging upwards from \$120,000-\$130,000, making new housing units out of reach for all but a small percentage of higher ranking CF members currently occupying MQs.

107. From a rental standpoint, CMHC data indicate that average rents of apartments in the North Bay market are \$494 for a one-bedroom unit and \$621 for a two-bedroom unit. These rents are affordable by CF members within 25% of household income by all ranks, with the exception of Privates. Privates are likely to experience severe affordability difficulties on the economy, especially those with dependants.

108. In terms of overall rental availability, however, the situation presents less of a concern. Given that the City of North Bay currently has a vacancy rate of 5.1% in apartments, there appears to be a reasonable level of choice in the rental market.

Findings

109. In view of the affordability difficulties that would be experienced by many CF members currently residing in MQs, it is clear that MQ units play an important role in meeting accommodation needs. Of the 319 MQ units at CFB North Bay, however, 88 are vacant or occupied by non-CF households and are not required to meet the needs of CF members. There are roughly 31 CF members currently residing in MQs who would likely experience little difficulty securing adequate and affordable accommodation on the economy.

110. Accordingly, it has been concluded that the total number of Crown units required to accommodate CF families and singles at CFB North Bay is approximately **200** (an additional 9 units are required to satisfy Foreign Military Training requirements). This includes 30 two-bedroom units, 120 three-bedroom units and 50 four-bedroom units. This represents a reduction of 119 units.

PETAWAWA

Background

111. There are 4,509 CF members posted in Petawawa. The total establishment level is 4,944. The location of the market covers a 30-minute commuter shed extending 30 km from CFB Petawawa and incorporates the city of Pembroke, the townships of Stafford and Alice and the towns of Chalk River, Deep River, Beachburg, Westmeath and Petawawa.

Key Issues

112. Petawawa represents a large centre of CF personnel. The majority of these personnel (55%, or 2,495) live in Crown units (1,616 in MQs and 879 in singles quarters), while the remaining 45% (2,014) rent or own on the economy. Of the 3,170 families posted to Petawawa, 50% (1,587) live in MQs. The availability of a wide variety of amenities and services suitable for families within the base are an important factor in the choice of these families to live in MQs at CFB Petawawa.

113. It is estimated that a total of 1,398 of the members living on the economy are owners, while the remaining 616 are renters. In all, 69% of the total population posted to Petawawa are renters (including those in Crown units and those living on the economy). In view of the fact that over 2,000 CF members live on the economy, it can be concluded that the Pembroke/Petawawa market provides a range of affordable ownership and rental accommodation suited to the needs of many CF members.

114. Petawawa has a younger age profile than many of the other CF bases primarily because it supports one of the three Brigade posts in Canada and is the principal location for sending troops on overseas missions. There are 879 CF members living in single quarters on the base. Most of these personnel are single individuals under the age of 25 and are at the rank of private or corporal. Because of its function as a training base, posting terms are often short and many CF members do not wish to purchase homes on the economy for this reason. About 30% of MQs are vacated every 18 months, and every three years there is 100% turnover.

115. Resale data available from the Renfrew Real Estate Board show that the average resale dwellings in the Pembroke/Petawawa market area range from \$89,129 for a detached two-storey to \$95,731 for a detached bungalow. Using an assumption of 5% down payment at current interest rates, and property taxes at 1.55% of property value, most forms of housing are affordable for the large number of members with incomes below \$50,000 per year. Ownership of a single-detached house is a possibility for 79% of CF members (Privates are the exception). A scan of new housing developments for sale in the Pembroke/Petawawa market area finds prices ranging upwards from \$105,000, making new housing units affordable for all but a small percentage of lower ranking CF members currently occupying MQs.

116. CMHC data indicate that average rents for apartments in the Pembroke market are \$451 for a one-bedroom unit and \$566 for a two-bedroom unit. These rents are affordable by CF members within 25% of household income by all ranks, including Privates, whose annual income of \$28,236 is sufficient to afford an average two-bedroom unit. Privates with dependents could, however, experience affordability difficulties on the economy.

117. Despite a vacancy rate of 11.0% in apartments and 3.2% in rental row housing, the availability of family-oriented, three-bedroom apartments, row houses and other forms of housing is very minimal. While vacancy rates are high among apartments, the overall housing market is small. The absolute number of rental units available at present is no more than 300. Considering the size of the base and the number of CF personnel occupying MQs and singles quarters, this is very small. Were large numbers of these CF members to seek rental accommodation on the economy, many would experience significant difficulty.

Findings

118. In view of the size of the surrounding rental market, it is clear that MQ units play a highly important role in meeting accommodation needs. Of the 1,682 MQ units at CFB Petawawa in 1999, 61 were vacant, uninhabitable or occupied by non-CF households. (In January 2000 the number of vacant units had increased to 140). There are roughly 50 CF families and singles currently residing in MQs who would likely experience little difficulty securing adequate and affordable accommodation on the economy.

119. Accordingly, it has been concluded that based on the current data, the total number of MQs required to accommodate CF families at CFB Petawawa is approximately **1,508**. This includes 37 two-bedroom units, 1056 three-bedroom units and 415 four-bedroom units. This represents a reduction of 174 units.

TORONTO

Background

120. Of the 466 CF members posted to Toronto, 222 CF members, or 47.6%, live in MQs (143 families and 28 singles at Downsview and 45 families and 6 singles at the Oakville site). Considering just the CF families, this translates into 188 of the total 388 occupying MQ's, or 48.5%.

121. The location of the market place for the study is defined as the Toronto CMA.

Key Issues

122. There are 466 CF members posted in Toronto. Of the 466 CF members, 246 are officers; 149 or 32% are senior officers (majors, lieutenant-colonels, and colonels).

123. Of the non-commissioned members, the combined ranks of warrant officers, master warrant officers and chief warrant officers represent 13.5% or 63 personnel, sergeants represent 15.9% or 74 personnel and only 17.9% or 83 personnel are posted to the ranks of privates, corporals, and master corporals.

124. The vacancy rate in Toronto continues to be extremely low. Having peaked at only 2.2% over the last ten years the vacancy rate has averaged less than 1%. This is well below a balanced market rate of 3 % which would provide reasonable access to rental housing. Ground-oriented rental housing required by most CF families has vacancy rates of 1.02% and 1.23% (for two- and

three-bedroom units respectively). Rental housing without ground orientation is even less accessible with vacancy rates of 0.77% and 0.82% for one- and two-bedroom apartment units respectively.

125. Given the current vacancy rates, CF families and singles occupying Crown housing would have significant difficulty in finding suitable rental housing within the private market.

126. In Toronto, there appears to be a reasonable supply of both resale and new homes. The issue for CF members is affordability. According to the 1996 census data, only 45% of CF households in the Toronto CMA own their own homes. Of the CF members posted to Toronto, 55% or 258 have an annual income over \$55,000. With the extension of the PLD to homeowners, some of the households that currently rent may choose to purchase a house. Given the high cost of homeownership, combined with the shorter stays in Toronto at the college, the potential to increase the incidence of homeownership may be limited.

127. Monitoring of CF tenure choices will be necessary to determine whether the PLD has an affect on levels of ownership. Regardless of whether the PLD affects tenure, it will definitely provide greater assistance in mitigating affordability problems than did the Accommodation Assistance Allowance (AAA).

Findings

128. The total number of MQs required to accommodate CF families in Toronto is approximately **198**. This includes 69 two-bedroom units, 74 three-bedroom units and 55 four-bedroom units. This represents a reduction from the existing stock of 289.

LONDON

Background

129. There are 118 CF members posted in London, and 8 posted in St. Thomas. These include 102 families and 24 singles. There are no MQs in the area: all CF members live on the economy. The location of the market covers a 30-minute commuter shed extending approximately 25kms from CFB London. The market area incorporates the City of London, the City of St. Thomas and a number of smaller surrounding communities such as Woodstock, Ingersoll and Strathroy.

Key Issues

130. London represents one of Ontario's smallest centres of CF personnel. Because there are no MQs at CFB London, all CF members live on the economy.

131. A review of housing market data in relation to the demographics of CF members posted to London finds that few concerns exist with respect to the availability of suitable, affordable accommodation for all CF members. For those in need of rental housing, vacancy rates have been consistently in the 3% to 4% range for both apartments and row housing, which indicates a reasonable availability of rental accommodation of all types. For those seeking ownership housing, there is a wide range of affordable units available through both the resale and the new construction market. In addition, the proximity of several attractive smaller communities such as

Woodstock, Ingersoll and St. Thomas within easy commuting distance of CFB London provide still further choice of housing at an affordable cost.

132. Discussions with personnel at the base confirm the above observations. Few concerns were expressed about the housing situation and virtually all CF members report good success in finding suitable accommodation at an affordable cost. Our survey of CF members who rent on the economy further supports this finding.

Findings

133. The estimated number of Crown units needed at CFB London, therefore, is 0.

MEAFORD

Background

134. There are 251 CF members posted in Meaford. This includes 101 families and 150 singles. There are no MQs in the area. All CF family members live on the economy. A total of 111 of the single CF members (109 Privates and 2 Corporals) are in basic training and are ordered into barracks. Some of these members live in one of the 80 single quarters units on the base (these are single or double occupancy rooms which are generally inhabited for short term periods by instructors or single personnel). Accordingly, the need for housing deals with the 140 CF members comprising the remainder of the posting.

135. In the early 1990's, Meaford became the focal point for training all reserve units in Ontario. More than \$480 million worth of construction, comprising buildings, roads, waterworks and sewage disposal, was completed at the site. It is known as the Area Training Centre – Meaford. The Training Centre includes ranges, training areas, facilities and equipment for the approximately 10,000 reserve soldiers in the Ontario area. As many as 2,000 students and staff use the Training Centre over the summer months, many staying in tents erected on site.

Key Issues

136. A review of housing market data in relation to the demographics of CF members posted to Meaford finds that few concerns exist with respect to the availability of suitable, affordable accommodation for all CF members. For those in need of rental housing, vacancy rates have been consistently high throughout the surrounding market area for both apartments and row housing for most of the past decade, which indicates a reasonable availability of rental accommodation of all types. For those seeking ownership housing, there is a wide range of affordable units available primarily through the resale market. Little new housing construction has taken place recently in the area. The proximity of several attractive communities within the Town of Meaford, the City of Owen Sound, the Town of Collingwood and rural areas throughout Gray County provide a wide choice of housing at an affordable cost.

137. Few concerns have been expressed about the housing situation and most CF members report success in finding suitable ownership and accommodation at affordable cost. Our survey of CF members who rent in the area further supports this finding, although a few concerns were expressed about availability of rental housing and the quality of the units available.

Findings

138. Given the stable economic environment of the Meaford area and the persistence of reasonable vacancy rates for many years, it is expected that this condition will continue for the foreseeable future. The estimated number of Crown units needed at Meaford, therefore, is 0.

HAMILTON**Background**

139. There are 59 CF members posted to the Hamilton area - 58 in Hamilton and 1 in Oakville. However, rather than working out of a specific Base, these CF members work out of a variety of locations in the area.

140. While there is no base as such, there is an MQ development of 75 units in Oakville that is available to CF members posted to the Hamilton area. Because of its relative proximity to CFB Downsview, this MQ is also used to house CF members posted to Downsview. At present, only 11 CF members posted to Hamilton reside in the Oakville MQ. The remaining residents are CF members posted to Downsview (41), or non-CF residents (17). There are currently 6 vacancies among these units.

Key Issues

141. Hamilton represents a very small centre for CF personnel. Only 11 of the 59 CF Hamilton members have chosen to live in MQs. The vast majority (81.4%) have found accommodation in the private market.

142. Discussion with the CFHA manager for the area indicates that, because of the strong economy in the Hamilton area and the older age profile of CF members posted to Hamilton, it is likely that most CF family households have two working spouses, and are thus in a position to afford home ownership. In addition, there are a variety of areas, particularly in the older section of the City of Hamilton and in surrounding communities such as Brantford and St. Catharines, where affordable ownership units can be found.

143. Vacancy rates are quite low, and likely to continue to decline. There is almost a complete absence of new rental housing production in the area. Nevertheless, CF members posted to Hamilton who are renters appear to be able to find reasonable rental accommodation on the economy due to the huge size of the market. Average rent levels, especially for the one- and two-bedroom units required by most of these renters, are affordable.

144. The principal function of the Oakville MQ at present is to house CF members from Downsview who commute daily. These members outnumber the Hamilton members at Oakville by a margin of four to one. The CFHA manager indicated that affordability was by far the main reason for this lengthy commute, as the closer one gets to Downsview, the higher the price of housing. In addition, many Downsview CF members prefer the residential environment and schools in the Oakville area to those nearer to Downsview. Any decision on reduction of MQ units, therefore, must take into account the housing needs of CF members posted to Downsview

rather than those posted to Hamilton. The fact that only 11 CF Hamilton members are living at Oakville, that 23 Oakville MQ units are currently vacant or occupied by non-CF residents, and that MQ rents are about to rise sharply, clearly demonstrates little rationale for maintaining MQ units to house the Hamilton posting.

Findings

145. There is little rationale for maintaining MQ units at Oakville to house CF members posted to Hamilton. Only 18.6% (11) of these members have chosen to live in the Oakville MQs, despite the fact that rents are quite affordable and that 6 are currently vacant and another 17 are occupied by non-CF residents. The current policy of increasing rents to bring them to market levels will further discourage members from living in the MQs. The survey results, though based on a limited sample, further support this conclusion.

146. Any decision on reductions to MQs in Oakville should take into account the needs of CF Downsview members, who currently occupy 41 of the Oakville MQs. Despite a tight rental market and higher cost of ownership housing than in most areas of Ontario, there is a sufficient range of units available across the Hamilton market area to absorb the 11 CF members currently living at Oakville, should the decision be made to reduce these units.

147. The estimated number of Crown units required to accommodate CF members posted to Hamilton, therefore, is 0.

SECTION 5 - WESTERN REGION SUMMARIES

TABLE 24 - WESTERN REGION SUMMARY

Site	Number of Units (excluding trailer pads)	Occupied by Families	Occupied by Singles	Occupied by Others including Reservists	Foreign Military Training	Uninhabitable	Vacant	CF Family Requirement + FMT = Target	Difference	% Change
Calgary	19	15	1	1	0	0	2	15	4	21%
Cold Lake / Medley	1051	815	134	21	0	1	81	815	236	22%
Edmonton	1261	982	48	20	0	86	125	1018	243	19%
Suffield	185	26	9	131	122	0	23	148	37	20%
Wainwright	126	107	4	6	0	0	9	115	11	9%
Dundurn	28	23	0	0	0	0	5	23	5	18%
Moose Jaw	280	249	8	3	0	0	20	249	31	11%
Shilo / Brandon	703	326	82	178	10	3	107	336	367	52%
Winnipeg	576	556	1	4	0	0	15	556	20	3%
Yellowknife (NWT)	82	55	16	5	0	0	6	60	22	27%
Total	4311	3154	303	369	132	90	393	3335	976	23%

CALGARY

Background

148. There are 91 CF households based at CFB Calgary. Taking into consideration the 16 occupied MQ units (one occupied by a CF single, the remaining 15 by CF families), this translates into 75 CF members living in the private market. This represents 82.5% of the 91 total with the remaining 17.5% of CF households living in MQs (there are no single quarters units at CFB Calgary).

149. The CMA of Calgary has been delineated as the study area. The size and threshold of the housing markets in this region (rental, resale and new construction) are deemed sufficient to provide CF households with an adequate and suitable choice in meeting their housing requirements.

Key Issues

150. A significant proportion of CF housing requirements are currently being met through the private housing market. Balanced market conditions in the resale market are present, with no advantage either to the seller or buyer. A sufficient selection of affordable resale homes is present that is within the financial means of CF members while maintaining suitability, adequacy

and affordability standards. Economic conditions over the forecast period will remain stable, thereby not altering housing market conditions.

151. Due to supply constraints, none of the CF rental housing requirements can be satisfied via the private market. Although affordability levels are good, with private market rents posing no impediments, the dearth of supply will continue to be an issue for CF members over the medium term (3-5 years).

Findings

152. The total number of MQs required to accommodate CF families at CFB Calgary is approximately **15**. This includes 1 two-bedroom unit, 7 three-bedroom units and 7 four-bedroom units. This represents a reduction of 4 units from the current 19.

COLD LAKE

Background

153. There are 2,142 CF households based at CFB Cold Lake. Taking into consideration the 949 MQ occupants and 135 singles quarters occupants, this translates into 1,058 CF members living in the private market. This represents 49.4% of the 2,142 total with the remaining 50.6% of CF households living in MQs or singles quarters.

154. For the purpose of defining the market area, the current city of Cold Lake, which incorporates the base and the CFHA housing development, and the Town of Bonnyville, located roughly 30 minutes away from CFB Cold Lake, are considered to constitute the relevant market areas. Although there are some villages (e. g. Glendon) in the district, they have less than 500 residents and are too small to be classified as market areas by the CMHC, which puts the threshold for classification at 2500 people. There are in addition several designated Indian Reserves in the area. Cold Lake and Bonnyville are thus the only market areas that are located within a 45-minute commuter shed from the base

Key Issues

155. A significant proportion of CFB housing requirements is currently being met through the private housing market. Balanced market conditions in the resale market are present with no advantage either to the seller or buyer. A sufficient selection of affordable resale homes is present that is within the financial means of CF members while maintaining suitability, adequacy and affordability standards. Economic conditions over the forecast period will remain relatively stable. However, increased oil drilling activity and the start up of NATO flight training will have an impact on the local housing market.

156. CMHC's annual Rental Market Survey found that vacancies in Grand Centre's privately-owned apartments stood at 27.8 % in October of 1999, a rise of 8.2 percentage points from the previous October. This translates into 160 vacant rental units. Preliminary results from the October 2000 rental survey indicate a 13% vacancy rate, a marked drop from the previous survey.

157. Despite the high vacancy rate, there is an insufficient supply of rental units in the private market to satisfy CF housing requirements currently being met through MQs. There are no affordability impediments for CF members but the overall size of the market limits possibilities for families searching for rental accommodation.

158. The needs of CF singles were also examined in the course of this study. There is presently a requirement for CF single members of 135 units.

Findings

159. There is a need for **815** Crown units for CF families posted to CFB Cold Lake. This includes 86 two-bedroom units, 484 three-bedroom units, 243 four-bedroom units, and 2 five-bedroom units. This represents a 236 unit reduction from the current 1051.

SUFFIELD

Background

160. According to CFHA figures, there are 91 CF households based at CFB Suffield. Taking into consideration the 32 occupied MQ and single quarters units, this translates into 59 CF members living in the private market. This represents 65% of the 91 total.

161. Foreign military members on training occupied 122 MQ units at the time of the study.

162. The size and threshold of the housing markets in the Medicine Hat CA (rental, resale and new construction) is deemed sufficient to provide CF households with an adequate and suitable choice to meet their housing requirements.

Key Issues

163. A significant proportion of CF housing requirements is currently being met through the private housing market. Balanced market conditions in the resale market are present with no advantage either to the seller or buyer. A sufficient selection of affordable resale homes is present that is within the financial means of CF members while maintaining suitability, adequacy and affordability standards. Economic conditions over the forecast period will remain stable, thereby, not altering housing market conditions.

164. CMHC's annual Rental Market Survey found that vacancies in Medicine Hat's privately-owned apartments stood at 1.1% in October of 1999, up slightly from 0.5% from the previous October.

165. Due to supply constraints, none of the CF rental housing requirements can be satisfied through the private market. Although affordability levels are good, with private market rents posing no impediments, the dearth of supply will continue to be an issue for CF members over the medium term (3-5 years).

166. The current requirement for CF single members is 6 units.

Findings

167. There is a need for **26** Crown units for CF families posted to CFB Suffield. This includes 6 two-bedroom units, 16 three-bedroom units, 2 four-bedroom units, and 2 other units. An additional 122 are necessary to satisfy Foreign Military Training requirements. This represents a reduction of 37 units from the current 185.

WAINWRIGHT**Background**

168. According to CFHA figures, there are 405 CF households based at CFB Wainwright. Taking into consideration the 188 occupied MQ and singles quarters units, this translates into 217 CF members living in the private market. This represents 53.6% of the 405 total.

169. For the purpose of this study, the data boundaries established in the 1996 Census for the Town of Wainwright will be used. The land area as defined by the Municipal District is too large (4,195 sq. kms) and does not best represent the study area for CFB Wainwright. Even though there are small villages such as Irma and Edgerton located in close proximity to the town of Wainwright; their population thresholds are too low to be classified as a market area.

Key Issues

170. A significant proportion of CF housing requirements is currently being met through the private housing market. Balanced market conditions in the resale market are present with no advantage either to the seller or buyer. A sufficient selection of affordable resale homes is present that is within the financial means of CF members while maintaining suitability, adequacy and affordability standards. Economic conditions over the forecast period will remain stable, thereby not altering housing market conditions.

171. Due to supply constraints, none of the CF rental housing requirements can be satisfied through the private market. Although affordability levels are good with private market rents posing no impediments, the dearth of supply will continue to be an issue for CF members over the medium term (3-5 years).

Findings

172. There is a need for **110** Crown units for CF families posted to CFB Wainwright. This includes 15 two-bedroom units, 78 three-bedroom units, 14 four-bedroom units, and 3 other units. This represents a 26-unit reduction from the current 136.

DUNDURN**Background**

173. According to CFHA figures, there are 113 CF households based at 17 Wing Detachment Dundurn. Taking into consideration the 23 occupied MQ and 20 singles quarters units; this translates into 70 CF members living in the private market. This represents 62% of the 113 total.

174. The study area for determining CF housing requirements will be the CMA of Saskatoon.

Key Issues

175. CMHC's annual Rental Market Survey found that vacancies in Saskatoon's privately-owned apartments stood at 0.9% in October of 1999, unchanged from the previous October. Saskatoon's vacancy rate is among the lowest for metropolitan areas in Canada.

176. CF family households occupy 83% of the MQ stock. There are no CF singles living in MQs.

177. A significant proportion of CF housing requirements is currently being met through the private housing market. A sufficient selection of affordable resale homes is present that is within the financial means of CF members while maintaining suitability, adequacy and affordability standards. However, Saskatoon's sales-to-active listing ratio according to CMHC is standing at 45%, indicative of sellers' market conditions. Economic conditions over the forecast period will remain stable, thereby not altering housing market conditions

178. Due to supply constraints, none of the CF rental housing requirements can be satisfied through the private market. Although affordability levels are very high with private market rents posing no impediments, the dearth of supply will continue to be an issue for CF members over the medium term (3-5 years).

Findings

179. There is a need for 23 Crown units for CF families posted to 17 Wing Detachment Dundurn. This includes 5 two-bedroom units, 16 three-bedroom units, and 2 four-bedroom units. This represents a 5-unit reduction from the current 28.

MOOSE JAW

Background

180. According to CFHA figures, there are 717 CF households based at CFB Moose Jaw. Taking into consideration the 257 occupied MQ and singles quarters units, this translates into 460 CF members living in the private market. This represents 64.2% of the 717 total.

181. Of the 257 occupied MQ units, CF family households occupy 249 while 8 are occupied by CF singles.

182. The CA of Moose Jaw has been used as the market area for determining CF housing requirements. The commuting distance to the closest significant housing market, Regina, is 50-60 minutes.

Key Issues

183. CMHC's annual Rental Market Survey found that vacancies in Moose Jaw's privately-owned rental row houses and apartments stood at 3.6% in October of 1999, up slightly from 3.2% from the previous October.

184. A significant proportion of CF housing requirements is currently being satisfied through the private housing market. Balanced market conditions in the resale market are present with no advantage either to the seller or buyer. A sufficient selection of affordable resale homes is present that is within the financial means of CF members while maintaining suitability, adequacy and affordability standards. Economic conditions over the forecast period will remain stable, thereby not altering housing market conditions.

185. Due to supply constraints, none of the CF rental housing requirements can be met through the private market. Although affordability levels are good with private market rents posing no impediments, the dearth of supply will continue to be an issue for CF members over the medium term (3-5 years).

186. The current requirement for CF single members is 8 units.

Findings

187. There is a need for **249** Crown units for CF families posted to CFB Moose Jaw. This includes 52 two-bedroom units, 147 three-bedroom units, and 50 four-bedroom units. This represents a 31-unit reduction from the current 280.

SHILO**Background**

188. According to CFHA figures, there are 708 CF households based in Shilo. Taking into consideration the 485 occupied MQ and singles quarters units. This translates into 223 CF members living in the private market. This represents 31.5% of the 708 total.

189. The Brandon CA was used as the study area for determining CF housing requirements.

Key Issues

190. Some of the CF housing requirement is currently being met through the private housing market. Balanced market conditions in the resale market are present with no advantage either to the seller or buyer. A sufficient selection of affordable resale homes is present that is within the financial means of CF members while maintaining suitability, adequacy and affordability standards. Economic conditions over the forecast period will remain stable, thereby not altering housing market conditions.

191. CMHC's annual Rental Market Survey found that vacancies in Brandon's privately-owned rental row housing and apartments stood at 1.9% in October of 1999, up slightly from 1.4% from the previous October.

192. Due to supply constraints, none of CF rental housing requirements can be satisfied through the private market. Although affordability levels are good, with private market rents posing no impediments, the dearth of supply will continue to be an issue for CF members over the medium term (3-5 years).

193. CF Family households occupy 46.3% of the MQ stock. Single CF members occupy 11.6% of the MQ stock. The overall vacancy rate is 15.2%. Two and three-bedroom properties have a vacancy rate of 3.7 and 12.5% respectively. Four-bedroom units have a vacancy rate of 29.0%. Three units were deemed uninhabitable.

Findings

194. There is a need for **326** Crown units for CF families posted to CFB Shilo (an additional 10 units are necessary to satisfy Foreign Military Training requirements). This includes 24 two-bedroom units, 224 three-bedroom units, and 78 four-bedroom units. This represents a 377-unit reduction from the current 703.

WINNIPEG

Background

195. According to CFHA figures, there are 2,254 CF households based in Winnipeg. Taking into consideration the 778 occupied married quarter and singles quarters units, this translates into 1,476 CF members living in the private market. This represents 65.4% of the 2,254 total.

196. The Winnipeg CMA was used as the study area for determining CF housing requirements.

Key Issues

197. CF Family households occupy 96.5% of the MQ stock. Single CF members occupy only 0.17% of the MQ stock.

198. There were no vacancies and no units were deemed uninhabitable.

199. CMHC's annual Rental Market Survey found that vacancies in Winnipeg's privately owned apartments declined to 3.0% in October of 1999, falling a full percentage point since the previous October.

200. A significant proportion of CF housing requirements is currently being met through the private housing market. Balanced market conditions in the resale market are present with no advantage either to the seller or buyer. A sufficient selection of affordable resale homes is present that is within the financial means of CF members while maintaining suitability, adequacy and affordability standards. Economic conditions over the forecast period will remain stable, thereby not altering housing market conditions.

201. Due to supply constraints, none of the CF rental housing requirements can be satisfied through the private market. Although affordability levels are good, with private market rents

posing no impediments, the dearth of supply will continue to be an issue for CF members over the medium term (3-5 years).

Findings

202. There is a need for 556 Crown units for CF families posted to CFB Winnipeg. This includes 162 two-bedroom units, 317 three-bedroom units, and 77 four-bedroom units. This represents a 20-unit reduction from the current 576.

YELLOWKNIFE

Background

203. According to CFHA figures, there are 88 CF households based in Yellowknife. Taking into consideration the 71 occupied MQ units, this translates into 17 CF members living in the private market. This represents 19.3% of the 88 total with the remaining 80.7% of CF households living in MQs. There are no singles quarters units in Yellowknife.

204. The CA and city of Yellowknife boundaries are one and the same. For the purpose of this study, the data boundaries for the CA of Yellowknife will be used. There are no other towns that are within a 45-minute commuter shed.

Key Issues

205. CF Family households occupy 67.0% of the MQ stock. Single CF members occupy 19.5% of the MQ stock. Civilian (non-CF) residents occupy the remaining 6.0%.

206. The overall vacancy rate was 7.3%. There were no two-bedroom vacancies. The three-bedroom vacancy rate was 4.7% while the four-bedroom vacancy rate stood at 12.5%. No units were deemed uninhabitable.

207. CMHC's annual Rental Market Survey found that vacancies in Yellowknife's privately-owned apartments stood at 5.7% in October of 1999, a decline from the 9.0% vacancy rate of the previous October.

208. A very small proportion of CFB housing requirements is currently be meet through the private housing market (19.3%). Balanced market conditions in the resale market are present with no advantage either to the seller or buyer. However, house prices have been volatile and this may discourage CF members who are posted in on a short-term basis.

209. Due to affordability constraints, none of the CF rental housing requirements can be satisfied through the private market. Although supply levels are sufficient, high private market rents pose affordability impediments for CF members.

Findings

210. There is a need for 55 Married Quarter Crown Units for CF families posted to CF Yellowknife. This includes 35 three-bedroom units, and 20 four-bedroom units. This represents a 33-unit reduction from the current 88. As there are no singles quarters, the need of CF singles will have to be met through the MQ inventory. Currently 16 CF members occupy MQ units.

EDMONTON

Background

211. Of the 4,553 CF members posted to Edmonton, 1,030 or 22.6% currently live in MQs (there are 1,261 total units). This 1,030 is composed of 982 CF families and 48 CF singles. Of the 982 CF families occupying MQs, 789 or 80.4% are occupied by members with the rank of private, corporal or master corporal.

212. The location of the market place for the study is defined as the Edmonton Census Metropolitan Area.

Key Issues

213. The rental vacancy rate in Edmonton remains low at 2% overall, below the balanced market rate of 3%, which would provide reasonable access to rental housing. Ground-oriented rental housing most suitable for CF families is even less accessible with vacancy rates of 1.66% and 1.38% for two and three-bedroom units respectively. Of importance is also the small universe of these vacant units. Rental housing for singles is slightly more accessible but is nonetheless restricted with vacancy rates of 2.04% and 2.28% for one- and two-bedroom apartment units respectively.

214. Given the current vacancy rates, the CF families and singles occupying crown housing would have significant difficulty in finding suitable rental housing within the private market.

215. On the homeownership side, the resale market provides homes in a range of purchase prices. A small inventory has resulted in upward pressures. Sale prices for newly constructed homes have also increased recently and further increases of 5% to 6% are expected for both resale and new construction. The concern with entering the homeownership market in Edmonton would be the cyclical market conditions closely tied to the resource-based economy. At certain times CF members would be reluctant to enter the homeownership market because of the volatility of economic conditions.

216. Rental affordability is currently only a problem for privates and officer cadets. The Post Living Differential (PLD) does not significantly resolve the affordability problem for the privates or officer cadets. At eleven dollars per month, it also does not provide any additional incentive for CF renters to enter the ownership market.

Findings

217. There is a need for **1018** Crown units for CF families posted to CFB Edmonton. This includes 158 two-bedroom units, 629 three-bedroom units, and 231 four-bedroom units. This represents a 243-unit reduction from the current 1261.

SECTION 6 - BRITISH COLUMBIA REGION SUMMARIES

TABLE 25 - BRITISH COLUMBIA REGION SUMMARY

Site	Number of Units (excluding trailer pads)	Occupied by Families	Occupied by Singles	Occupied by Others including Reservists	Foreign Military Training (FMT)	Uninhabitable	Vacant	CF Family Requirement + FMT = Target	Difference	% Change
Aldergrove/Matsqui	50	28	2	14	0	0	6	20	30	60%
Chilliwack	388	32	2	218	0	100	36	32	356	92%
Comox	302	265	6	1	0	0	30	200	102	34%
Esquimalt	719							719	0	0%
Vancouver	110	46	18	39	0	0	7	50	60	55%
Total	1569	371	28	272	0	100	79	1021	548	35%

218. *The executive summaries completed by the Urban Aspects Consulting Group are included and follow this section. The reports conclude that, in most locations, the private rental market will be capable of providing rental housing for CF members posted to these locations.*

219. *The methodology that was developed for the investigation of the supply of the private rental housing markets relies on the vacancy rate data provided by CMHC. There is a portion of the rental market that is not measured by CMHC as it is small in scale and extremely difficult to measure. As it is unmeasured, there is no reliable way to determine the universe, form and vacancy rate. Therefore, dependence on this portion of the rental market to support the requirements of the CF members posted to these locations would be questionable until the quantity and form of vacant units could be clearly identified. There is also growing evidence that the unmeasured market is typically more constrained than the measured market.*

220. *Urban Aspects Consulting Group speculates and heavily relies on the availability of this unmeasured market for calculating private market availability. CFHA does not support this position because it is impossible to accurately quantify availability.*

221. *As a result, an additional assessment has been completed by CFHA, reviewing the CMHC vacancy data by form of housing and comparing this to the MQ occupancy requirements. The number of units required reflects this analysis.*

ALDERGROVE

Background

222. NRS Aldergrove is a Naval Radio Section located in the Township of Langley in the central Fraser Valley. The principal roles of the station are to provide communications with ships and aircraft of Maritime Command and Allied forces via Ship/Shore/Ship and Air/Ground/Air facilities; provide support for the Royal Canadian Sea Cadet Corps Columbia and for the Navy League Cadet Corps Columbia; and train incoming personnel to update and familiarize them with operations performed at the site.

223. The base is located within the Vancouver CMA on the eastern side. The market area is defined to be the City of Langley, the District of Langley and the Abbotsford Census Agglomeration (CA). The commuter shed extends over a larger area. However, analysis of postal code data shows that most CF members live in Langley and Abbotsford.

Key Issues

224. The establishment strength of 98 CF members makes NRS Aldergrove an important employer in Langley. A majority of CF members at NRS Aldergrove live in quarters with only 40% of households living on the economy. The posting strength distribution shows an even split between households with children and those without. The ownership rate among CF members at Aldergrove is low relative to civilian households. The rank distribution shows a very high percentage of NCM ranks and affordability is a major issue in the ownership market.

225. In the ownership market 84% of households cannot afford to buy a townhouse and no households can afford a single-detached house based on 25% of income as a mortgage payment. Things are not as bad in the rental market. Most ranks can afford a suitably-sized rental unit and stay within the 25% of income plus AAA guideline. Larger families of junior NCM ranks have an affordability problem for grade access housing of suitable bedroom count.

226. The analysis shows that, based on historical averages, the private market can probably meet the needs of CF members stationed at Aldergrove, but the data is not conclusive. About 20% of the vacant units would be considered unsuitable for CF members; however, a significant surplus of all unit types would still exist if the unsuitable units are removed. The market norms indicate a strong preference for single-detached units for all household types. Current market conditions for larger townhouse units are very tight, but the CF requirement for these unit types is low and sufficient choice should still be available even under the tighter vacancy rate.

Findings

227. The results of the analysis show that the private market can probably meet the housing needs of all CF members at NRS Aldergrove. Despite a significant percentage of unsuitable units, the absorption of all CF households into the private market would not cause a drop in vacancy rates that would unbalance the market.

228. The vacancy rate for three-bedroom grade access units in Abbotsford, for the past two years, has remained at less than one percent. The total CMHC measured market for this type of unit for 1999 was 153 units with a vacancy rate of 0.7%. This represents one unit.

229. The other forms of measured rental units have healthier vacancy rates and could provide some CF members with alternatives.

230. As a result, until further investigation or research can take place, CFHA is recommending a need for 20 Crown units. This would include three- and four-bedroom grade access units.

CHILLIWACK

Background

231. CFB Chilliwack is located in the Fraser Valley Regional District, 100 kms east of metropolitan Vancouver on the Trans Canada Highway.

232. An analysis of postal code data for CF members working at Chilliwack indicates that most of them live within the boundaries of the Chilliwack Census Agglomeration. Therefore, for the purposes of this report, the market area is defined as the Chilliwack CA and the detailed analysis of housing need is confined to this area.

Key Issues

233. The posting strength at CFB Chilliwack is currently 57 households in contrast to an establishment strength of 49 households. Slightly more than half the posting strength is accounted for by two-parent families. The next largest concentration of household types is accounted for by individuals, of which there are 21. The remainder of the posting strength is composed of five couples without children and three single-parent families. Fully 96% of CFB Chilliwack members rent their accommodation, 63% in MQs (32 families and 2 singles) and 37% on the economy (4 families and 19 singles).

234. In addition to the CF members living in MQs, 218 civilians also live in MQs. Nothing is known about them in terms of household characteristics or income.

235. The housing stock in the Chilliwack area is predominantly single-detached. Almost 70% of the stock consists of single-detached dwellings, while a further 11% consists of ground-oriented semi-detached and row house dwellings. Apartments account for less than 20% of the housing stock. In terms of tenure, just over 70% of Chilliwack households own their dwelling unit and just under 30% rent. Ownership is especially typical of the single-detached stock, 85% of which is owned.

236. The private rental market in Chilliwack has been soft for several years. Vacancy rates in the conventional rental market have exceeded double digit levels since 1995. The rate in November, 1999 was 12.4%, down slightly from 1998's 13.9%. Vacancy rates in the rental townhouse stock are much lower but rates are very volatile in that sector because of very low numbers. CMHC counts only about 200 townhouse units in its rental market survey. However, CMHC monitors only about one-third of the rental market in Chilliwack.

237. The ownership market in Chilliwack is of less importance to this analysis than the rental market because 96% of the posting strength at CFB Chilliwack rents. The data show, however, that ownership housing is much more affordable in Chilliwack than in Vancouver and quite widely available. The average resale single-detached house sold for \$154,000 in 1999, while the average condominium sold for \$106,000. Over 1,500 listings are presently on the market.

Findings

238. Of the posted strength, 21 households are individuals, 19 of whom currently live on the economy although 6 Officer Cadet individuals theoretically cannot afford it.

239. On the assumption that such households would choose to (or already do) live in apartment style accommodation, there are currently a minimum of 320 vacant row and apartment units available in the conventional Chilliwack rental market and an unknown but probably greater number available in that part of the rental market not monitored by CMHC. Neither availability nor affordability are problems for these 19 households, except for the Officer Cadets.

240. In terms of the 36 family households, community norms indicate that were they to seek alternative accommodation, most would be expected to choose single-detached dwelling units. Just under 85% of couples with children in Chilliwack, 74% of couples, and 57% of lone parents live in single-detached dwellings.

241. Unfortunately, very little information about the stock of rented single-detached dwellings exists, beyond the fact that the 1996 Census counted 2,353 rented single-detached dwellings in the Chilliwack rental market. If rent levels are assumed to be 46% higher than rents for 3 bedroom townhouses (similar to price differentials in the ownership market) and if all 36 couples and families posted to CFB Chilliwack were assumed to require a single-detached rental home, 26 households would experience affordability problems.

242. If the 36 households were assumed instead to rent a 3 bedroom townhouse, none would experience affordability problems. The question of availability then arises. There are only about 200 townhouses in the conventional rental market and an unknown number in the non-conventional rental market, which outnumbers the conventional rental market by a factor of 2 to 1. According to the latest CMHC rental market survey, only 1.4% of the stock of 3 bedroom townhouse units were vacant, meaning only a handful of units. However, it is probable that in total, there are almost 900 vacant units in the Chilliwack market and it is also probable that the 36 CF households would be able to find suitable and affordable accommodation on the economy.

243. Ownership of a single-detached resale dwelling is not a realistic possibility for most members of CFB Chilliwack, notwithstanding community norms. Ownership of a resale condo is potentially a possibility, although questions of suitability remain because of imperfections in the data. In any case, 96% of CF members currently rent their accommodation.

244. As for the civilians living on the base, it is likely that their housing needs could fairly readily be met in Chilliwack or surrounding communities, although it is somewhat difficult to speculate on this point knowing nothing about the characteristics of the civilian households. However, these households are currently renting and would likely not face affordability

problems renting in the private market. Ownership costs in the Chilliwack market are sufficiently affordable that many could potentially buy.

245. With a vacancy rate of over 12% in the conventional rental market and an unknown number of vacant units in the non-conventional market, it is likely that the market could absorb all households living in MQs without reducing the vacancy rate to an unhealthily low level.

246. That being said, it is impossible to be certain about this conclusion because of the lack of information about the non-conventional rental market.

247. The CMHC vacancy rate for three-bedroom grade access units was 1.4% in 1999. There were a total of 169 three-bedroom units in the CMHC universe including both apartment units and row house units. As a result, there are only a few vacant grade access units. Large fluctuations in vacancy rates are also a concern in Chilliwack.

248. As a result, until further investigation or research can take place, CFHA is recommending a need for 32 Crown units. This would include three- and four-bedroom grade access units.

COMOX

Background

249. CFB Comox is an Air Force base located on the eastern side of Vancouver Island about 240 kms north of Victoria. The function of CFB Comox is to provide search and rescue and maritime patrol along with a combat support squadron (until 2002). The base is also a school for search and rescue and AESOP basic aircrew training. The search and rescue component of the base also performs a monitoring function for foreign submarines, illegal fishing, drug trafficking and pollution.

250. The base is located within the Courtenay Census Agglomeration area, which also defines the vicinity and market area for the base. The CA includes the towns of Courtenay and Comox, which are the major urban areas in the region.

Key Issues

251. With an establishment strength of 1,083, CFB Comox is one of the major employers in the Courtenay-Comox region. The private market already meets the needs of nearly 70% of CF households as quarters only house 94 singles and 263 families. For those living on the economy, ownership is a popular option. However, the ownership rate for all CF households is only 41.7%. Soft market conditions in both the ownership and rental markets for the last several years have provided a wide range of suitable units for CF households.

252. Affordability of rental units is not a significant problem for most households at CFB Comox, with only the Officer Cadet rank unable to afford a one- or two-bedroom apartment. Privates requiring a three-bedroom unit and Officer Cadets cannot afford to rent in townhouse market. On the ownership side, affordability problems are more severe. Community norms in

Comox are single-family homes in the ownership market and only officers at the rank of Captain and above can afford single-family homes.

253. Conditions in the rental market have seen high vacancy rates and limited rent increases over the last five or six years. The long-term vacancy rates show a large supply of units across all house types. In absolute terms the private market could absorb all the households currently living in quarters. However, the lack of production of new rental housing and the reduction in vacant units would put significant pressure on the rental market for apartments and townhouses. This means there is still a requirement for Crown housing at CFB Comox in order to maintain a balanced rental market and to assist families with children.

Findings

254. The results of the analysis in this report show that Crown intervention is still required in the Comox market. The apartment market has an adequate supply of suitable and affordable units, which will accommodate households with no children. A lack of information on the rental market for single family homes and duplexes makes it difficult to determine if the private rental market can provide a sufficient number of suitable units for CF households requiring ground-oriented housing.

255. Like many markets in BC the Courtenay area saw a run up in prices in the early part of the 1990s. Softer market conditions over the last several years have seen prices fall, but they are still well above the levels prior to the boom. Community norms in the area are for single-family homes in the ownership market and these are only affordable to CF households of senior officer ranks or two income households. Affordability considerations make it unlikely that many CF households would switch tenures if quarters were not available.

256. Although the 1999 CMHC vacancy data identifies a vacancy rate of 19.6% for three-bedroom row house units, the universe is relatively small. The actual number of vacant three-bedroom units with grade access is 29. As of the data collection date, there were 174 CF families living in three-bedroom units and 41 CF families living in four-bedroom units.

257. As a result, until further investigation or research can take place, CFHA is recommending a need for 200 Crown housing units. This would include three- and four-bedroom grade access units.

VANCOUVER

Background

258. CFB Vancouver is composed of several small worksites all located within the City of Vancouver itself. Six CF members are located in North Vancouver, another of the 20 separate municipalities that form the Vancouver Census Metropolitan Area (current population 2 million). The largest concentration of members for CFB Vancouver are located in what is known as Vancouver Westside, close to downtown Vancouver, the University of British Columbia, several major ocean beaches, and Stanley Park. This is also the location of the MQs. The current posted strength of CFB Vancouver is 75 members; the establishment strength is 66 members.

259. CF members posted to Vancouver are eligible for Accommodation Assistance Allowance.

Key Issues

260. Most CF members in Vancouver live in MQs. Of the 75 households posted to CFB Vancouver, 64 live in MQs - 46 families and 18 individuals. There are a total of 103 occupied properties at CFB Vancouver, the remainder of which are occupied by reservists (36), civilians (1), government employees (1), and commercial space (1).

261. Of the 11 households living on the economy, 7 are assumed to be owners and 4 are assumed to be renters.

262. The high rate of residency in MQs is likely due to two major factors – the desirable location of the MQs, and the high cost of housing in Vancouver, particularly in that location.

263. Housing costs in Vancouver remain high in spite of the fact that the economy and the housing market of the metropolitan Vancouver area have been in a state of general decline since 1993. In 1999, metropolitan housing starts totaled 8,677 compared to the decade high of 21,307 starts in 1993. The underlying reasons for declining starts in metropolitan Vancouver and throughout the province are a struggling provincial economy in BC, reasonably healthy provincial economies in every other province in Canada, and struggling Asian economies. These three factors have combined to reduce population growth, employment growth, household incomes, and as a result, housing starts. Net interprovincial migration has been mostly negative since the third quarter of 1997. On a seasonally adjusted basis, net interprovincial migration has recently fallen to its lowest level since 1982, as the outflow of people from BC to other provinces continues. Vacancy rates are the highest they have been for over a decade. Although economic growth has improved in recent months, there is no sign of a dramatic reversal of economic fortunes on the horizon.

Findings

264. As already indicated, most CF Vancouver members live in MQs. The analysis in this report concludes that: Households with no dependents could in virtually all cases find available and affordable rental accommodation on the economy, even without AAA. The only exception are Officer Cadets, who would have an affordability problem even with AAA.

265. Where households with dependents are assumed to rent townhouse accommodation on the economy as an alternative to MQs, two households would experience affordability problems even with AAA. The rest would not experience an affordability problem. It should be noted however that in the conventional rental market (as measured by CMHC), there are only a total of 3,374 row housing units in the entire metropolitan area. There is a very significant amount of rental accommodation not measured by CMHC (rented condominiums, secondary suites, single and semi-detached houses), but nothing is known about this stock in terms of availability, suitability, and affordability. Therefore, it is difficult to be precise about the suitability of the total stock of ground-oriented attached housing in the Vancouver area.

266. The same problem arises in connection with households who could be expected, as a result of community norms, to rent a single-detached house as an alternative to living in MQs. There are no statistical data available on the stock of rented single-detached houses, beyond the fact that Census data indicate there are over 45,000 of them in the Vancouver metropolitan area. On the basis of estimated rents, most CF Vancouver households assumed to require single-detached rental housing on the economy would face substantial affordability problems. Even with AAA, only five of 23 households with 3 or 4 dependents could afford to rent a single-detached house on the economy.

267. Over 90% of CF Vancouver households rent. Whether they prefer to or not (they might prefer to rent because of the location of CFB Vancouver MQs), the fact is that ownership is not an option in most cases, particularly for single-detached housing. Even for resale housing and even with AAA, not one CF Vancouver household could afford to buy the average resale single-detached dwelling. Affordability improves for attached housing and apartment units in the resale market.

268. To summarize, households without dependents and households renting townhouse accommodation would in most cases not have difficulty renting on the economy with the exception of Officer Cadets. Households that might be expected to rent single-detached housing would face serious difficulty, as would households preferring to buy.

269. The CMHC vacancy rate for three-bedroom grade access units was 1.9% in 1999. There were a total of 2,287 three-bedroom units in the CMHC Vancouver universe of row house units of which 44 were vacant and the vacancy rate is continuing to decline.

270. With a very low vacancy rate and high ownership costs, it will be difficult to maintain operations in Vancouver without some form of suitable Crown rental accommodation. Currently, 85% of CF members posted to Vancouver rent Crown housing.

271. As a result, until further investigation or research can take place, CFHA is recommending a need for 50 Crown housing units. This would include three- and four-bedroom grade access units.

ESQUIMALT

Background

272. The CFB Esquimalt housing study was undertaken to understand the nature of the housing problems faced by CF members transferred to Victoria. The main objective of the study was to determine if the private rental market could provide affordable, adequate and suitable housing for all the CF member families at CFB Esquimalt.

273. The scope of the study was limited to CF families, especially those renting accommodation either in MQs or in the private market. An analysis of the ownership market was carried out, but the strategies developed deal with families looking for rental accommodation.

274. The research to complete the study consisted of several components. The first step was a focus group of CF members. The focus group was carried out to gain some insight into the nature of the housing problems faced by CF member families. A comprehensive analysis of the Victoria housing market was carried out looking at the demand for housing among CF member families and the supply of housing available to meet those needs. The availability of housing in the private market was based on affordability, adequacy and suitability criteria. Based on the results of the analysis, housing strategies were developed as the final part of the project. No objective data existed to provide a measure of the suitability of housing in the private market so a survey of CF members living in the private market was undertaken.

Key Issues

275. Families make-up nearly 70% of the households on the base. Family households are broken down into three groups: couples with children; couples without children; and lone parent families. Families with children (either couples with children or lone parent families) are the dominant household group making up nearly half of all households on the base.

276. The age structure of base personnel shows strong potential for growth in household size. Nearly three-quarters of the staff on the base are under the age of forty which means that those families without children may become families with children and those households with children may increase the number of children they have.

277. Families with children generally prefer ground-oriented housing with backyards such as townhouses or single family dwellings. Families also require schools and access to recreation facilities.

278. The average rent for apartments and townhouses is affordable for most CF families. Only families of Able Seamen and Officer Cadets are likely to have affordability problems based on current incomes and the AAA allowance. It is estimated that 166 families would have a potential affordability problem.

279. There is a limited supply of vacant rental units. Less than 30% of vacant units are suitable for CF member families. Vacancy rates of less than 3.0% for two- and three-bedroom units constrain the current availability of units in the market. Finding suitable rental housing is a greater challenge for families moving to the region. Results of the survey indicate that over half the households living in the civilian market have a suitability problem based on the size and condition of their current unit.

280. Availability of rental housing depends on the nature of housing required. Families with children looking for larger units (3 bedrooms or more) will have more of a problem than couples without children. Apartment units are likely to be easier to find than ground-oriented units. The availability analysis in this report assessed the availability of suitable vacant units under balanced market conditions such as exist at the current time. In a balanced market couples without children should be able to find a suitable rental unit. The analysis estimated a shortfall of between 100 and 250 units for families with children in a balanced market. This means there is a total requirement of between 820 and 970 MQ units to house CFB Esquimalt families.

281. Victoria is one of the most expensive housing markets in Canada and finding affordable housing is a challenge for many of the people that live in the region. Most ranks require a second income or a strong equity position to purchase ownership housing in Victoria and remain within the 25% limit on shelter cost set out by the Treasury Board and Queen's Regulation and Order policies. Families with two incomes or a strong equity position will find it easier to enter the ownership market. For first time buyers, junior NCMs and junior officers, entering the ownership market will be difficult.

282. While the housing market is expensive there are indications the situation will improve over the next couple of years. Recently, there has been a decline in demand in both the ownership and rental markets. The fall in demand has been accompanied by an expansion of the available supply and this has kept rents and prices in check. Inventories of new and completed homes are growing and the supply of existing homes is increasing relative to demand. In the rental market, vacancy rates are stabilizing at levels that are higher than recent years. With a slowdown in the local economy and reduced migration to the region these conditions are expected to continue over the next two to three years. This will likely lead to price reductions for ownership housing and lower rent levels. This will improve the affordability of housing in the region.

Findings

283. While market conditions will improve for buyers and renters over the next few years, these trends move in cycles. The economy will improve and migration to the region will increase. This will increase the demand for housing and lead to increases in prices and rents. The housing strategy developed in the project must not simply address the market conditions in the short-term, but contain options that will assist base personnel when conditions for buyers and renters are less favourable.

284. In terms of the intervention strategies required based on the analysis, there are three main conclusions. First, intervention is required to meet the estimated shortfall of 100 to 250 units for families with children. This would take the form of construction of additional MQ units that are ground-oriented and have two or more bedrooms. Second, while the current stock of MQs has a good mix of housing for families, the age of the stock and anecdotal evidence suggests that significant refurbishment of the stock is needed to meet the needs of modern families. Third, Able Seamen and Officer Cadets require additional monetary compensation to alleviate their affordability problems.

285. It needs to be emphasized that the private market could not absorb the families currently living in MQs. Rental construction levels have been very low over the past decade despite extremely tight market conditions, this would indicate that the market is unlikely to increase the supply in the face of the additional demand created by phasing out MQs. Replacement of the existing MQ stock will be required as the units wear out and are no longer adequate for base families. Refurbishment and replacement will need to be included in capital budgets beyond the construction cost of additional units.

CHAPTER 5 – MONITORING

1. The information and statistics collected for the period of the study provide a baseline for the collection of certain types of data. In other words, this is the first time this information or data is recorded and analyzed in this level of detail. By collecting similar data at reasonable intervals the analysis can begin to focus more closely on trends and assist in predicting future changes or requirements.
2. Not only do the patterns and behavior of individuals and households change but also housing market conditions. As a result, it is necessary to observe the markets to assess the impacts of these changes. In certain locations there are significant cyclical fluctuations in market conditions. In other markets there are obvious but more gradual changes that take place. These changes are however, only obvious when you have access to the information concerning them. Unfortunately, many housing decisions are based on anecdotal information or guidelines that are not accurate or reasonable.
3. The provision of current accurate information is necessary for the Department of National Defence and the CFHA in solving housing issues and supporting significant expenditures required for the rationalization and revitalization of the housing stock.
4. The analysis in this report has laid the foundation for modeling or predicting the general housing requirements for CF households. By monitoring the establishments, the changing demographic characteristics of the CF and the market conditions, it will be possible to more accurately determine the need and make adjustments to the housing stock wisely.
5. The successfulness of the rationalization, revitalization and application of the housing policy is heavily dependant on this information and monitoring changes to this information.

CHAPTER 6 – CONCLUSIONS

1. Changes in the composition of the Canadian Forces particularly with respect to age have led to changes in housing need. There has been a decline in occupancy of MQs since the mid-1980s. There has also been a decline in the percentage of CF households in rental tenure and an increase in the percentage of CF households that own their homes.
2. These changes are linked to broader changes within the CF. Severely reduced intake levels followed high levels of recruitment in the 1980s in the 1990s. The size and age composition of the CF changed in consequence. Since 1976 the number of members has declined by 39% with the bulk of this reduction occurring in the 1990s. At present, less than half of all CF members are under the age of 35, as compared with 63% in 1991. There has been a declining presence of singles and of young family and young couple households who all tend to be more reliant on rental stock, whether private or Crown-owned, for the satisfaction of their housing needs.
3. Some further reductions in MQ occupancy may be anticipated but future planning should take into account anticipated changes to the age composition of the CF. At present a large proportion of CF members are between the ages of 35 and 39. Changes to the age composition will occur as this large group ages and as its members leave or retire. Recruitment of younger members will also ultimately change the age structure. Processes of recruitment and attrition will thus condition future housing requirements. Rationalization of the portfolio should be tied to forecast changes in these areas.
4. Proximity to affordable ownership markets tends to increase levels of ownership among CF members and means less reliance on rental housing. However, CF members who are posted to a market for short periods appear to be less likely to enter the ownership market. In many Canadian communities the supply of available rental housing has recently become more constrained. New rental construction is very limited in most Canadian communities and reliance on Crown housing for CF members who need to rent will probably continue until the conditions that limit private rental construction change.
5. At present, 13,058 units are needed for the purpose of housing Canadian Forces families and members of foreign military units training at Canadian bases. There is an oversupply of 5,857 units.
6. At some bases there will be a continued need to house single members. In areas where the private market is small or constrained, consideration must be given to the possibility of continuing to house singles.
7. It is clearly recognized that the factors affecting housing need and demand must be monitored and that the stated requirement must be updated at appropriate intervals to reflect changing CF demographics, household characteristics and market conditions.

ANNEX A – METHODOLOGY

1. The methodology for the Housing Requirement Studies was designed to comply with the Treasury Board Living Accommodation Charges Directive. Treasury Board Housing Policy stipulates that Crown housing should only be provided if required for operational reasons or where no suitable living accommodation is available within the vicinity (Chapter 4-1, Living Accommodation Charges Directive).
2. For the purpose of identifying the housing requirements a number of assumptions were required:
 - a. The number of CF members posted to a location will remain constant over time unless otherwise advised by DND;
 - b. The demographic characteristics of members will remain constant (family distribution by rank and size);
 - c. CF members currently living in the private market are adequately housed (the exception to this assumption will be in locations where there are waiting lists for MQs or where there are no MQs);
 - d. The current tenure split (number of households who own or rent) will remain constant (the factors affecting tenure splits will be discussed further in the report);
 - e. Each CF member posted to a location requires one dwelling unit (it is recognized that there are exceptions).
3. The Housing Requirement Studies use recognized industry standards and the most current Census data (Census 1996) to define and measure suitability and availability. In line with DND policy, vicinity is defined as encompassing a 45-minute commuter shed, using private transport, around each of the bases.

SUITABILITY

4. There is no one Canadian benchmark to define suitability. There are minimum standards (such as the National Housing Occupancy Standard) that define overcrowding, and dictate whether a unit may be deemed to be in a state of disrepair. However, beyond minimum standards, 'suitability' is dependant largely on household characteristics such as number and age of people in the household, income and the typical housing forms and the neighbourhood composition of the study area.
5. A demographic and socio-economic profile of CF members was prepared for each study area. Inferred average income (based on rank), age, household composition and tenure data were compiled for CF members. Similar information was compiled on the civilian population in each of the communities where CF members were stationed. This information was used to assess what a household of similar demographic and socio-economic profile would consider suitable or within their personal circumstance within each community.

6. The occupancy profile of CF members living in MQs was also reviewed to assess their specific requirements and more specifically understand whether their socio-economic characteristics differed from that of the general CF population at each base.

7. Information on households in the community of residence was used to identify what would be the suitable form and size of housing for CF members with similar socio-economic and demographic characteristics. This formed the basis for the translation of CF household characteristics into requirements.

8. Following these assumptions and completing the translation of household characteristics into dwelling unit characteristics, the number, form and size of housing units that were assessed as suitable was determined. The next step was the determination of tenure.

AVAILABILITY

9. An investigation of the inventory of market housing was completed to determine availability. Data was collected on the number of dwelling units in the market area, the number of units that are owned and rented, and the number of units by type, condition and period of construction.

10. To understand the portion of the housing supply that is available, rental vacancy rate statistics for the past ten years were reviewed. An evaluation of the universe of rental units in terms of the form of the rental units and the actual number of units was completed along with a brief suitability assessment.

11. In assessing availability of market units to meet the needs of CF members occupying Crown housing, the number of vacant units that account for vacancies greater than 3% are calculated as the housing stock that is readily available to CF personnel. A vacancy rate of 3% is considered a balanced market in which vacant units account for normal turnover, and there is neither an oversupply nor a shortage of units. At vacancy rates of less than 3%, unit availability is restricted.

12. For the homeownership market data was collected for both the resale market and the new home market. The two common benchmarks or measurements for a balanced resale market are the sales-to active listing ratio (SALR) at 20% to 30% and the five month inventory of dwellings for sale. These measures were recorded to establish if the supply of homeownership units was constrained.

13. In the new home market, the number of housing starts and completions measures the ability of the market to supply new homes. The number of registered plans of subdivision, serviced lots and servicing capacity or constraints are good measurements of the potential for future availability.

14. As mentioned in the assumptions, CF members currently living in the private market were assumed to be adequately housed unless: a) there was a waiting list for MQs; or b) there were no MQs. In these situations CF members might have no alternative but to rent housing that

was not suitable. In locations where either of these two conditions attained, surveys were undertaken to identify households that could be renting unsuitable accommodation. The purpose of the survey was to determine if members who are housed in the private market experience housing problems. A standard survey instrument was used for all locations and was administered through the base contacts. The sites are as follows:

TABLE A - SITES WITH WAITING LISTS OR NO MQ UNITS

Region	Site
British Columbia Region	None
Western Region	Winnipeg
Ontario Region	London
	Meaford
	Hamilton
	Trenton
Quebec Region	St. Jean
	Valcartier
Atlantic Region	Shearwater

15. With custom cross tabulations from Statistics Canada, the tenure split for the CF population by location, age and income was identified. In certain locations where significant changes to posting strength occurred more detailed analysis was required.

16. The tenure data in conjunction with the requirement identifying the number, form and size of housing provided the total housing requirement for the entire CF population by location. Again, assuming that CF members living in the private market are suitably housed, the methodology now explores whether the private market can satisfy the need currently satisfied by Crown housing (over supply or under supply), the availability as per the Treasury Board Housing policy.

VICINITY

17. For each study area, the vicinity was defined using municipal boundaries, data boundaries established by Statistics Canada and, in large urban areas, a 30-45 minute private transport commuter shed. In most cases, the Statistics Canada Census Metropolitan Area (CMA), Census Agglomeration (CA) or a group of census subdivisions encompassed the vicinity and was the most logical boundary for the study. Outside of a CMA or CA housing options typically do not increase. By definition the CMA or CA is a single market with a high degree of social and economic integration.

AFFORDABILITY

18. It is recognized that housing affordability is a compensation issue and not a specific housing issue. Therefore, the cost of housing was not used in calculating the number of suitable units available to CF families in the private market. The number of households precluded from securing suitable housing due to limited income is not used to establish the number of units needed.

19. The affordability section is provided in the housing studies primarily as an impact statement. Potential affordability problems were assessed to establish the impact of withdrawing existing Crown housing. An affordability threshold for rental was established at 25% of gross member income. The affordability threshold for ownership was set at 30% of gross member income. An analysis was completed to determine the number of households, by family size and number of bedrooms that could not afford average rents. The studies also identified if entry into the homeownership market was affected by affordability.

20. The affordability analysis may overstate potential affordability problems because income was inferred from rank. Other non-CF sources of income (such as spousal income) did not form part of the analysis. Conversely, it should be recognized that the 25% and 30% thresholds are general guidelines that establish the maximum amount a household should spend on shelter. An analysis of norms indicates that comparable income groups often spend a much smaller percentage of income on shelter.

SUMMARY

21. The methodology addresses the issues relative to vicinity, availability and suitability with affordability as an impact statement limited to discussion on tenure choice and the inability to afford market rents.

ANNEX B – DATA SOURCES AND TIMELINES (COMPLETION DATES AND UPDATES)

1. Data used in the preparation of the various Housing Requirement Studies was derived from a variety of sources identified below. It is recognized that much of the data for specific locations reflects circumstances at the point in time at which the data was collected. Information must be updated at intervals when revised data is available and when it is practical and useful to do so. Although the different sources of data identified in Table B are only updated and available at specific times, these sources remain the superior sources.

CANADIAN FORCES HOUSING AGENCY (HAMIS DATA)

2. Housing Agency Management Information System (HAMIS) data, collected by CFHA, is the source for figures on occupancy of MQ units, and on the rank characteristics of CF occupants. Information on CF member occupancy was compiled for May 1999.

DIRECTORATE HUMAN RESOURCES AND INFORMATION MANAGEMENT

3. Information on the rank and age of members, their marital status and family size, and the bases to which they were posted is derived from data supplied by the Director, Human Resources and Information Management, Department of National Defence (DHRIM, DND). Data was compiled in January 1999.

DIRECTORATE PAY POLICY DEVELOPMENT DIRECTOR ACCOUNT PROCESSING, PAY AND PENSIONS

4. Information on income and percentage of income spent on Married Quarter shelter charges was supplied by the Directorate Pay Policy Development and the Director Account Processing, Pay and Pensions, Department of National Defence (DPPD & DAPPP, DND) in July 1999.

STATISTICS CANADA

5. Information on tenure status, dwelling types and other household characteristics of CF members (which cannot be derived from DND records) was derived from the most recent Census conducted in 1996. Special data runs prepared by Statistics Canada detailed the characteristics of households with and without CF members in 1996, and were used for community comparisons of CF and non-CF households. The Census, which is administered in Canada every five years, provides the only authoritative and reliable measures of these household characteristics.

6. Census data is broken down according to Census Metropolitan Areas or Census Agglomerations. Comparisons of CF and non-CF households rely on data from the CMA or CA that is closest to or encompasses the base where members are posted.

7. Roughly 21% of all CF households in Canada reside in non-urban areas that lie outside the bounds of a CMA or CA. Among CF members stationed in New Brunswick, for instance, the

majority (72.18%) were part of households that were resident in areas outside the bounds of a CMA or CA. In such instances consultants were asked to look at provincial figures for all non-urban areas in order to provide meaningful comparisons.

CANADA MORTGAGE AND HOUSING CORPORATION (CMHC)

8. Data pertaining to rental markets, including vacancy rates, rental universe size, size and form of rental units, and market rents, was extracted from CMHC rental reports. Homeownership data on the resale and new construction markets were reviewed using CMHC housing market reports.

9. The following table (Table B) identifies the dates that the various housing requirement studies were completed and also the consultant/ group that undertook the studies. The table also summarizes the data and sources of the primary data.

TABLE B - STUDY DATA SOURCES

LOCATION	DATE DATA COLLECTED				CONSULTANT/ GROUP	DATE STUDY COMPLETED
	Statistics Canada (Census)	CFHA Housing Data (HAMIS)	CF Personnel Data (DHRIM)	CMHC Market Data		
Atlantic Region						
Greenwood Halifax Debert Gagetown Moncton Gander Goose Bay St. John's	May-96	May-99	Jan-99	Oct-99	Mount Allison University	All Studies Completed Jan-01
Quebec Region						
Bagotville Montreal Valcartier St. Jean	May-96	May-99	Jan-99	Oct-99	Avrum Miller Consulting	All Studies Completed Jul-00
Ontario Region						
Toronto	May-96	May-99	Jan-99	Oct-99	CFHA	Nov-00
Ottawa	May-96	May-99	Jan-99	Oct-99	Corporate Research Group	Jun-99
Borden Trenton Kingston North Bay Petawawa London Meaford Hamilton	May-96	May-99	Jan-99	Oct-99	Starr Group	All Studies Completed Dec-00
Western Region						
Edmonton	May-96	May-99	Jan-99	Oct-99	CFHA	Nov-00
Calgary Cold Lake Suffield Wainwright Dundurn Moose Jaw Shilo Winnipeg Yellowknife	May-96	May-99	Jan-99	Oct-99	Royal LePage	All Studies Completed March-01.
British Columbia Region						
Aldergrove Chilliwack Comox Vancouver Esquimalt	May-96	May-99	Jan-99	Oct-99	Urban Aspects Consulting Group	All Studies Completed March-01.

ANNEX C – ADDITIONAL RESOURCE MATERIAL

1. Angus Reid Group Incorporated. 1995. *Future Trends in Housing: Attitudes of Potential Home Buyers Towards Housing*. Canada Mortgage and Housing Corporation.
2. Brink, Satya. 1991. *Disengagement or Selective Intervention?* Ottawa: Canada Mortgage and Housing Corporation, National Office.
3. Canadian Housing and Renewal Association. 1993. *Beyond Housing*. Sackville, New Brunswick: Rural & Small Town Research & Studies Program, Mount Allison University.
4. Canada Mortgage and Housing Corporation. 1999. *Understanding Private Rental Housing Investment in Canada*. Ottawa: Canada Mortgage and Housing Corporation, National Office.
5. Canada Mortgage and Housing Corporation. 1997. *Research on an Improved Measure of Affordability for Estimating Housing Need in Canada*. Ottawa: Canada Mortgage and Housing Corporation, National Office.
6. Canada Mortgage and Housing Corporation. 1995. *Consumer Housing Preferences in the 1990's*. Ottawa: Canada Mortgage and Housing Corporation, National Office.
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10. Denhez, Marc. 1994. *The Canadian Home: From Cave to Electronic Cocoon*. Toronto & Oxford: Dundurn Press.
11. Dupre, K.E. and Flemming, S. 2000. *An Overview of Housing and Accommodation in the Canadian Forces*. Department of National Defence, Directorate of Strategic Human Resource Co-ordination
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17. Miron, John R. 1998. *Housing in Postwar Canada: Demographic Change, Household Formation, and Housing Demand*. Montreal, Kingston: McGill-Queens University Press.
18. Oberlander, Peter H., and Arthur L. Fallick. 1992. *Housing a Nation: The Evolution of Canadian Housing Policy*. Canada Mortgage and Housing Corporation.
19. Truscott, S. and Dupre, K.E. 1999. *Organizational, Social, and Demographic Change in the Canadian Forces: 1976 to 1996*. Department of National Defence, Directorate of Strategic Human Resource Co-ordination.

ANNEX D – DISTRIBUTION OF CF MEMBERS IN AGE COHORTS BY BASE 1999

Location	< 25	% <25	25-29	%25-29	30-34	%30-34	35-39	%35-39	40-44	%40-44	45-49	%45-49	50-54	% 50-54	> 55	% >55	Total
Atlantic Region																	
Greenwood	25	1.21	253	12.29	553	26.87	775	37.66	299	14.53	114	5.54	39	1.90		0.00	2058
Halifax	307	4.34	1409	19.92	1728	24.43	2037	28.8	923	13.05	522	7.38	146	2.06	2	0.03	7074
Debert		0.00		0.00	7	30.43	8	34.78	5	21.74	3	13.04		0.00		0.00	23
Gagetown	221	6.81	679	20.94	915	28.21	895	27.6	391	12.06	121	3.73	21	0.65		0.00	3243
Moncton		0.00	17	12.98	26	19.85	39	29.77	31	23.66	18	13.74		0.00		0.00	131
Gander	1	0.53	32	16.84	41	21.58	76	40	27	14.21	11	5.79	2	1.05		0.00	190
Goose Bay		0.00	10	10.99	18	19.78	36	39.56	16	17.58	11	12.09		0.00		0.00	91
St. John's	5	3.40	35	23.81	28	19.05	39	26.53	25	17.01	15	10.20		0.00		0.00	147
Atlantic Total	559	4.31	2435	18.79	3316	25.59	3905	30.14	1717	13.25	815	6.29	208	1.61	2	0.02	12957
Quebec Region																	
Bagotville	29	2.31	151	12.01	343	27.29	495	39.38	180	14.32	55	4.38	3	0.24	1	0.08	1257
Montreal	12	1.40	67	7.83	189	22.08	313	36.57	175	20.44	82	9.58	17	1.99	1	0.12	856
Valcartier	780	13.35	1696	29.03	1439	24.63	1285	22	450	7.70	171	2.93	21	0.36		0.00	5842
St. Jean	477	35.52	325	24.20	186	13.85	210	15.64	98	7.30	40	2.98	7	0.52		0.00	1343
Quebec Total	1298	13.96	2239	24.08	2157	23.2	2303	24.77	903	9.71	348	3.74	48	0.52	2	0.02	9298
Ontario Region																	
Borden	162	8.53	272	14.32	378	19.89	598	31.47	311	16.37	145	7.63	34	1.79		0.00	1900
Trenton	35	1.41	271	10.92	655	26.39	897	36.14	405	16.32	178	7.17	41	1.65		0.00	2482
Kingston	890	32.33	320	11.62	530	19.25	584	21.21	271	9.84	128	4.65	30	1.09		0.00	2753
North Bay	15	2.87	70	13.41	112	21.46	178	34.1	88	16.86	51	9.77	8	1.53		0.00	522
Petawawa	445	9.87	1390	30.84	1181	26.2	1019	22.61	368	8.17	93	2.06	11	0.24		0.00	4507
Ottawa	28	0.50	433	7.72	978	17.44	1533	27.34	1252	22.33	1006	17.94	367	6.54	11	0.20	5608
Toronto	7	1.50	23	4.94	73	15.67	164	35.19	119	25.54	65	13.95	15	3.22		0.00	466
London	3	2.38	9	7.14	21	16.67	33	26.19	38	30.16	14	11.11	8	6.35		0.00	126
Meaford	118	47.01	40	15.94	30	11.95	35	13.94	18	7.17	9	3.59	1	0.40		0.00	251
Hamilton	6	10.17	6	10.17	8	13.56	21	35.59	13	22.03	3	5.08	2	3.39		0.00	59
Ontario Total	1709	9.15	2834	15.18	3966	21.24	5062	27.11	2883	15.44	1692	9.06	517	2.77	11	0.06	18674
Western Region																	
Calgary	2	2.20	8	8.79	12	13.19	32	35.16	22	24.18	11	12.09	4	4.40		0.00	91
Cold Lake	42	1.96	257	12.00	582	27.17	813	37.96	324	15.13	99	4.62	25	1.17		0.00	2142
Suffield		0.00	10	10.99	23	25.27	33	36.26	13	14.29	8	8.79	4	4.40		0.00	91
Wainwright	123	30.37	54	13.33	67	16.54	87	21.48	39	9.63	29	7.16	6	1.48		0.00	405
Dundurn		0.00	9	12.33	26	35.62	22	30.14	10	13.70	5	6.85	1	1.37		0.00	73
Moose Jaw	22	3.07	138	19.25	185	25.8	235	32.78	89	12.41	36	5.02	12	1.67		0.00	717
Shilo	80	11.30	155	21.89	206	29.1	172	24.29	67	9.46	24	3.39	4	0.56		0.00	708
Winnipeg	131	5.81	432	19.17	506	22.46	635	28.18	308	13.67	188	8.34	52	2.31	1	0.04	2253
Yellowknife	1	1.14	7	7.95	17	19.32	42	47.73	14	15.91	7	7.95		0.00		0.00	88
Edmonton	465	10.21	1203	26.42	1186	26.05	1097	24.09	416	9.14	154	3.38	32	0.70		0.00	4553
Western Total	866	7.79	2273	20.44	2810	25.27	3168	28.49	1302	11.71	561	5.04	140	1.26	1	0.01	11121
British Columbia Region																	
Aldergrove		0.00	18	20.69	27	31.03	21	24.14	13	14.94	7	8.05	1	1.15		0.00	87
Chilliwack	5	8.77	10	17.54	8	14.04	14	24.56	13	22.81	5	8.77	2	3.51		0.00	57
Comox	17	1.42	132	11.06	305	25.54	459	38.44	182	15.24	78	6.53	21	1.76		0.00	1194
Vancouver	4	5.33	9	12.00	18	24	17	22.67	11	14.67	15	20.00	1	1.33		0.00	75
Esquimalt	345	8.88	922	23.74	924	23.79	957	24.64	435	11.20	234	6.02	66	1.70	1	0.03	3884
BC Total	371	7.00	1091	20.60	1282	24.2	1468	27.71	654	12.35	339	6.40	91	1.72	1	0.02	5297
Total	4803	8.38	10872	18.96	13531	23.6	15906	27.7	7459	13.01	3755	6.55	1004	1.75	17	0.03	57347

SOURCE: DHRIM, 1999