



The Role of Municipalities in Settling Immigrants Successfully and Affordably

By 2015, 100 per cent of Canada's labour growth will come from new immigrants—a reality that directly ties the nation's economic future to its ability to successfully attract, integrate and retain new immigrants. Immigration and housing are economic priorities; nevertheless, statistics show that newcomers are earning less than their non-immigrant counterparts and are taking longer to find affordable housing and jobs that match their skills and education levels.

These are among the findings of a report released by the Federation of Canadian Municipalities (FCM), the national voice of municipalities across the country. *Starting on Solid Ground: The Municipal Role in Immigrant Settlement* sheds light on some of the challenges facing municipal governments as they seek to attract and retain immigrants to live and work in their communities and makes five recommendations for building on the federal government's current immigration policy and economic development strategies.

continued on page 2

About the National Housing Research Committee

The National Housing Research Committee (NHRC), established in 1986, is made up of federal, provincial and territorial, municipal, industry, social housing and academic community representatives. Its objectives include:

- identifying priority areas for housing-related research or demonstration,
- fostering greater co-operation, developing partnerships and minimizing overlap in research activities,
- encouraging support for housing research,
- promoting the dissemination, application and adoption of research results.

In addition to the Full Committee, the NHRC also operates through working groups to exchange information, discuss research gaps and undertake research projects. Currently, working groups meet on housing data, homelessness, sustainable housing and communities and distinct needs. The NHRC participants also contribute articles to the *NHRC Newsletter*, and network through their online community: www.nhrc-cnrl.ca.

The NHRC co-chairs are Duncan Hill of Canada Mortgage and Housing Corporation (CMHC) and Kildy Yuen of Alberta Municipal Affairs. CMHC provides the Secretariat for the Committee and produces this Newsletter.

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continued from cover page

"It is becoming increasingly evident," the report notes, "that a much broader range of services, beyond those provided by federally or provincially supported services like orientation, language training and employment, are needed to support immigrants in their first five to ten years to ensure long-term successful settlement and integration."

Among the report's other recommendations are finding ways to increase housing affordability and expand the supply of rental housing, as well as to improve public transit. "The current policy focus on jobs and language training is important and must continue, but new immigrants also need an affordable place to live, as well as a reliable way to get to and from work," says Leanne Holt, Policy Advisor at FCM. "Having stable housing near reliable public transportation is the foundation for finding a job, enrolling children in school, participating in language training and becoming part of community life."

continued on page 3

Table of Contents

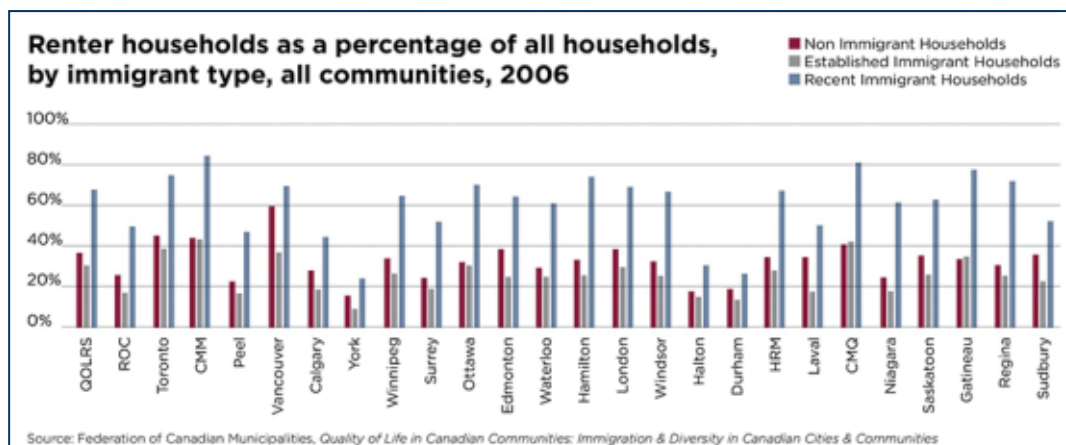
The Role of Municipalities in Settling Immigrants Successfully and Affordably	1	The MLS® Home Price Index: A New Way to Track Changes in Home Prices	11
CMHC Publishes Definitive Guide to Housing for Older Canadians	3	CMHC Survey Provides Accurate Picture of Seniors' Residences in Canada	12
Addressing Health Inequalities in Urban Physical Environments	5	The Importance of Adequate Transportation to Aging in Place...	13
They're Unpaving Paradise and Putting Up Fewer Parking Spots.....	6	Building Envelope Retrofits Can Help Homes Achieve Near Net-Zero Energy Use	14
Turning the Key to the Housing Door for People Living with Mental Illness.....	7	Earth Tube Ventilation Systems—What Are They and Are They Appropriate in Canada?	15
In Search of Best-Practice Evidence for <i>Housing First</i>	8	Small Houses with Big Energy Savings: The Now House Windsor 5 Project.....	16
Tip of the Iceberg: Results of the 2011 Metro Vancouver Homeless Count	9	Removing Barriers to Rainwater Harvesting for Efficient Household Water Use	18
Calgary's Comprehensive Non-market Rental Housing Survey: Not just for Calgary.....	10		

continued from page 2

Affordability is the largest constraint to housing choices for immigrants, especially in an era of historically low rental property vacancy rates. According to the 2006 Census, two-thirds of newcomers are renters, with nearly half of those spending more than 30 per cent of their income on shelter.

Municipalities are the “front-line first responders” in helping immigrants with their housing and other needs. “Immigrants often come to the municipality doorstep when they can’t find the housing and services they need,” says Holt. “Municipalities fill the gap.”

Given the important role municipalities play in the immigrant settlement process and the expertise they bring to the table, the report recommends that municipalities be recognized as key partners in developing immigration policy: “Municipalities are best positioned to convene key stakeholders and provide information on local/regional labour markets and skills gaps.”



The report, says Holt, has been well received by both government and frontline workers. “We know through conversations that the federal government is working on some of the measures we have recommended. We were pleased to hear that.” The report has also attracted international attention, with a municipal association in Australia requesting a copy. ■

Visit <http://www.fcm.ca/home/issues/housing/issue-resources.htm> to download the full report, overview and key findings. For more information, contact Leanne Holt at lholt@fcm.ca or 613-907-6234.

CMHC Publishes Definitive Guide to Housing for Older Canadians

Canadians 55 and older are a growing demographic group, with unique needs and preferences. To assist organizations and individuals interested in developing or sponsoring housing specifically geared to this diverse group, CMHC is publishing the five-volume *Housing for Older Canadians: The Definitive Guide to the Over-55 Market*.

The first volume, *Understanding the Market*, provides a broad overview of the seniors’ market in Canada, including current and emerging trends in lifestyles, housing choices, health, incomes

and retirement. “We gathered information from the latest statistics available, as well as from interviews with practitioners in different regions of Canada,” explains Ian Melzer, Manager, Housing Needs, at CMHC.

This volume covers the different factors that developers need to take into consideration when planning the number, size and type of housing units, including the proportion of seniors living in individual communities (since the demographic profile varies widely from

continued on page 4

continued from page 3

Dwelling Type	55 to 64	65 to 74	75+ years
Single detached	62.3%	59.3%	50.6%
Semi-detached	4.6%	4.2%	3.5%
Apartment, 5+ storeys	7.0%	9.9%	16.5%
Apartment, < 5 storeys	14.7%	15.8%	19.8%
Apartment, Duplex	4.8%	4.7%	4.3%
Row house	4.8%	4.3%	3.9%

Source: Statistics Canada, 2006 Census of Population, Statistics Canada catalogue numbers 97-554-XCB2006033 and 97-554-XCB2006048

Structure type by age of primary household maintainer, Canada, 2006 (excerpt)

province to province) and projected decreases in single-person households, given that current projections show men's life spans improving and relatively more elderly couples and fewer single women in the 85 and over age group by 2036.

It also discusses trends related to the elimination of mandatory retirement and seniors' propensity both to delay retirement and to work after retirement, which can affect housing choices and relocation choices. "There will likely always be demand for conventional retirement communities and housing arrangements," says Melzer, "but seniors who are still working will want to remain within commuting distance of employment opportunities."

Canadians' incomes generally decrease after age 65, and increasing numbers of seniors may decide to downsize to extract wealth from the home but may also want to stay in the same neighbourhood. This trend could present an opportunity for enterprising developers able to produce more affordable stock in desirable areas, and there may also be new opportunities for sustainable community planning and development, including intensification, brownfield and greyfield development for housing, and transit-oriented development.

Among other topics addressed in the first volume are the influence of ethnicity on housing choices, seniors' reasons for relocating and mobility rates in different provinces, the proportion of older Canadians living in urban versus rural areas, and whether seniors want to own or rent and the resulting implications for the rental market.

Baby boomers have different lifestyle preferences and practices than previous generations of seniors that housing developers need to take into consideration. While the first volume provides an overview of the general characteristics of older Canadians, Melzer points out that housing providers also need to keep abreast of changes in seniors' financial status, lifestyles, health and housing preferences by doing their own research on specific communities, in order to fully understand the markets in which they operate.

The other four volumes of the guide cover, respectively, conducting market analysis, planning a project, designing a project, and deciding which services and amenities to offer and how to offer them. ■

The volumes already published are available for download from www.cmhc.ca (search key words "Housing for Older Canadians: The Definitive Guide"); all volumes are expected to be published by the end of 2012. For more information, contact Ian Melzer at imelzer@cmhc.ca or 613-748-2328.

Addressing Health Inequalities in Urban Physical Environments

The vast majority of Canadians now live in urban areas, giving rise to concerns about increases in the health inequalities that are known to exist between and within Canada's cities. Building on previous research, the Canadian Institute for Health Information (CIHI) has recently published, in two reports, the results of research into health inequalities associated with socio-economic status and the physical environment in urban settings.

Through a literature review of Canadian research, as well as new analysis, the first report explores two aspects of the urban physical environment known to negatively affect health—outdoor air pollution and heat extremes. The second report reviews the extent, range and nature of interventions that have been implemented in various urban areas across Canada to explore their potential to mitigate health inequalities. “The first report says that socio-economic status does have an impact on your health, while the second report says, ‘here are some things we can do about it,’” says Jean Harvey, Director of CIHI’s Canadian Population Health Initiative.

The first report found that those of lower socio-economic status, who are already more vulnerable to poor health, may be at an increased risk of exposure to the effects of air pollution and heat extremes because of the areas of the city in which they live. “We found that hospitalization rates for respiratory and circulatory diseases are higher in areas located closer to pollution-emitting facilities, and it is people of lower socio-economic status who live in these areas,” says Harvey.

With the release of the first report, the CIHI took the unusual step of conducting a consultation workshop to help refine the focus of the second stage of the research. Among the 120 participants from across the country were researchers, policy makers and practitioners from a variety of sectors, as well as representatives from non-profit organizations and all levels of government. “They suggested interventions we hadn’t found in our own search, and they also pushed us to consider equity as a more sophisticated tool for gauging the success of these interventions,” explains Harvey. This resulted in what Harvey calls a broader “equity lens” that examined such things as whether the intervention was addressing the determinants of health, whether the message was reaching the targeted groups, and the level of community engagement.



Results indicate that common strategies for incorporating equity into the interventions were identifying and working with at-risk groups (such as through disseminating air quality and extreme heat advisories through radio, television and online announcements). Other interventions addressed the determinants of health (such as developing action plans encouraging municipalities to create safe and affordable transit, bike lanes and community gardens in urban spaces).

The report is intended for community leaders, decision makers and researchers with an interest in how the urban physical environment influences the health of residents in their jurisdictions. “We hope people can draw from the success of the different policies and programs described and apply them in their own urban areas,” says Harvey. She adds that the report may also provide guidance on applying the equity lens into future intervention planning and scoping reviews. ■

The two reports, *Urban Physical Environments and Health Inequalities* and *Urban Physical Environments and Health Inequalities: A Scoping Review of Interventions*, can be downloaded from www.cihi.ca. For more information, please contact Karen Weir at kweir@cihi.ca or 613-694-6651.

They're Unpaving Paradise and Putting Up Fewer Parking Spots

Reducing the amount of parking required for new condominium developments located near frequent transit service is one of the key recommendations of a comprehensive parking study completed recently by Metro Vancouver. The regional district, which provides services on behalf of 22 municipalities, one electoral area and one Treaty First Nation, is looking for ways to encourage compact communities, affordable housing choices and sustainable modes of travel in the region.

"Condominium apartments represent more than half of all new housing starts in the region today, and they're expected to remain so as the population grows, so efficient parking requirements are critical to achieving our goal of a sustainable region," explains Metro Vancouver's Senior Housing Planner Janet Kreda, who was involved in carrying out the study.

The Metro Vancouver Apartment Parking Study examined the match between residential parking supply and demand in condominium apartment buildings, particularly those close to local transit. The study comprised an exploration of emerging trends, review of recent parking studies of other cities, completion of two regional surveys involving 1,500 household respondents, and consultations with municipal planners, engineers and developers.

The region has seen a continuing rise in transit ridership and a steady decline in rate of vehicles added to the region—thus making a case for the need to revisit minimum parking requirements. Providing the right amount of parking can also reduce development costs and encourage residents to use transit and other alternatives to owning or driving a car.

Survey results found that there is 18 to 35 per cent more parking supply than needed in condominium apartments across the region and that visitor parking may also be oversupplied. "These are important findings, given that the cost of constructing parking is \$20,000-\$45,000 per parking space," says Kreda. "Those costs are built into the cost of the housing, so if we reduce the amount of parking we increase housing affordability."

The study also found that demand for residential parking is lower in areas close to frequent transit service, and that parking demand is much lower for apartment renters than for homeowners.



Among the study's 10 "Opportunities for Action" are reducing the amount of parking at condominium buildings located close to frequent transit services and refining the amount of visitor parking required in all condominium apartments. Other opportunities identified include giving residents the choice to opt out of a parking stall to increase housing affordability, expanding car share programs, and encouraging the development of rental apartments located near frequent transit services. The opportunities are presented as a suite of actions that are intended to be used in concert with one another.

The final study was released in September 2012. Staff has also prepared a simplified and well-illustrated booklet detailing the study findings and Opportunities for Action for key stakeholders such as municipal planners. "The focus of our work is to change municipal planning practice," says Kreda. "We see it as an evolutionary process. Our findings point to the type of community and transit network we need to develop if we want to increase housing sustainability and reduce our reliance on automobiles. If we want to see those changes in 10 to 20 years, we need to start making them now." ■

For more information, contact Janet Kreda at janet.kreda@metrovancover.org or 604-432-6384. The final study is available for download at [http://public.metrovancover.org/planning/development/strategy/RGSDocs/Apartment_Parking_Study_TechnicalReport.pdf].

Turning the Key to the Housing Door for People Living with Mental Illness

"We have a crisis that is clearly solvable," says John Trainor.

The Director of the Centre for Addiction and Mental Health (CAMH)'s Community Support and Research Unit is referring to the main message of *Turning the Key: Assessing Housing and Related Supports for People Living with Mental Illness in Canada*. The project, funded by the Mental Health Commission of Canada (MHCC), was carried out jointly by CAMH and the Canadian Council on Social Development.

"Our approach was to take the pulse of housing for those with mental health issues and come up with recommendations for change," explains Trainor. Among other strategies, the project approach included consulting with both key system stakeholders and those living with mental health problems about existing needs, as well as creating "maps" of existing housing and related supports, key policy initiatives and promising practices.

It is well documented, the report notes, that secure housing is an important catalyst for recovery. "We're trying to build the understanding that housing is a health issue, as much as medication or therapy are, and that poor quality housing leads to poor outcomes," says Trainor. "When people have the foundation of a home, they are in a better position to recover."

Seven consultations representing every province and territory were held via webinar with participants living with mental illness. Here is a sample of what they had to say:

"We lack low-income housing. This is the biggest need. If they don't have housing, they don't have the energy to do anything else."

"I have to make sure I only work a certain amount of hours so they don't take money back and I get kicked off the program, and I need a career so I can afford to keep housing in the future."

"Working makes a huge difference in life ... but if you work full-time, you make less than when you are on disability and work part-time."

"There's a rotating door effect. Every time you get a little better, you lose support and it drags you back down."

"Our mental illnesses strike each of us very differently."

"When I finally moved to my apartment it was tremendous for my recovery."

The study found as many as 520,700 people with mental illness inadequately housed (with as many as 119,800 of them homeless) and only 25,367 housing units dedicated to the needs of this group. Without a range of housing and support options, they are often stuck in hospitals, shelters, or inadequate and unsafe housing situations that have a devastating impact on their ability to deal with mental illness.

These situations are also costing the system significantly more than necessary. The researchers found that the cost of housing a person in supportive housing is about 10 times less than the cost of institutional and emergency shelters. Providing supportive housing can get people who do not need inpatient care out of hospital and open the beds to those who do. The cost-savings factor alone could become the driving force for new investments in housing—and in some provinces already is, says Trainor.

Countering the "dire picture" of the inadequate housing conditions of many Canadians with mental illness are "signs of hope" in the form of many creative partnerships and innovative programs the researchers found across the country. The report describes a small sample of these initiatives, which demonstrate that the provision of individually appropriate housing and supports can help people change their lives.

Overall, the study findings reveal that the optimal outcomes for recovery-oriented housing and supports are affordable, quality housing and a range of housing and supports that work for and fit the individual needs of people with mental health issues.

Collaboration is key to the report's five recommendations. This includes collaboration of the MHCC with the 14 national and provincial/territorial reference groups set up through the project, as well as with regional health authorities and provincial/territorial governments, to increase the supply of housing and supports, with a minimum goal of developing and funding 100,000 supportive housing units over the next 10 years. ■

For more information, contact John Trainor at john.trainor@camh.ca or 416-535-8501, ext. 2071. For more details of the study, the report can be downloaded from www.camh.ca.

In Search of Best-Practice Evidence for *Housing First*

In the past decade, Housing First (HF) has become an increasingly popular approach to housing homeless people, particularly the many who have mental health and substance use issues. Housing First is both a program philosophy and a specific program that provides housing without treatment requirements.

Despite its growing use, there is an absence of research-based evidence to support HF as a best practice. “The danger of basing programming decisions on one or two positive experiences is that everyone jumps on the bandwagon thinking they’ve found the solution,” says Jeannette Waegemakers Schiff, Professor in the University of Calgary’s Faculty of Social Work. “But just because a program has been found to work for one group doesn’t mean it works for all.”

In 2011 Waegemakers Schiff and colleague John Rook undertook a study to find best-practice evidence for HF as a model for housing and rehousing homeless individuals. It was part of a larger study on building program evaluation capacity in the homelessness sector commissioned by Human Resources and Skills Development Canada.

Housing First—Where is the Evidence? describes three programs that, despite their unique characteristics and differences, can be considered the founding models for HF: Toronto’s *Houselink*, Los Angeles’s *Beyond Shelter* and New York City’s *Pathways to Housing*.



The study also included a literature review. All quantitative studies found are analyses of U.S. programs, in which there is an overreliance on data from one program (*Pathways to Housing*). In addition, many of the articles do not articulate in what way they adhere to HF principles, making it impossible for the researchers to make generalizations about the results.

Another limitation is that all of the research focused on individuals with a mental illness or dual diagnosis who are primarily single, with no dependents. According to the report, “These studies ignore the complexities that families, single parent adults and multi-generational households present, and they may not address the efficacy of HF approaches for other homeless and high-risk groups such as youth, Aboriginal people, immigrants and refugees.”

Housing First, the report concludes, has been shown to be effective in housing and maintaining housing for single adults with mental illness and substance use issues in urban locations where there is ample rental stock. The report also notes that, despite the lack of best-practice evidence, those employing the HF approach, including those in Canada, report substantial reductions in homelessness and associated costs for a number of subgroups in the homeless population, such as families, youth and those from diverse ethnic and indigenous backgrounds.

“We’re saying it’s an approach that works but we’re not saying this is the only approach or that it should be used wholesale for everyone,” says Waegemakers Schiff. She adds that the results of the At Home/Chez Soi demonstration project taking place in five Canadian cities (see NHRC Spring 2012 Newsletter, p. 11) will provide more conclusive answers about the efficacy of using the HF approach for different target populations in Canada. In the meantime, the report concludes, since more people are being housed and remaining housed, the HF approach has achieved its primary purpose and has mitigated the inevitable poor social and health consequences of homelessness. ■

The full research report, *a*, can be downloaded from www.homelesshub.ca. For more information, contact Dr. Jeannette Waegemakers Schiff at schiff@ucalgary.ca or 403-220-2212.

Tip of the Iceberg: Results of the 2011 Metro Vancouver Homeless Count

The total number of homeless people in the metropolitan Vancouver area in 2011 remained virtually unchanged from 2008, and there was a significant increase in those who were sheltered, according to the results of the 2011 Metro Vancouver Homeless Count.

The Count, commissioned by the Greater Vancouver Regional Steering Committee on Homelessness (RSCH), is conducted over a 24-hour period to produce a “point-in-time snapshot” of homelessness, including a daytime count of people living on the streets and a nighttime count of those staying in sheltered facilities. Conducted most recently on March 15 and 16, 2011, the Count has been undertaken every three years since 2002.



A total of 2,650 homeless people were found in 2011, compared with 2,660 in 2008. This included a 52 per cent reduction in the number who remained unsheltered and a 74 per cent increase in those using emergency shelters and similar facilities. As a consequence, 71 per cent of the total homeless population was sheltered in 2011, a 30 per cent improvement over 2008. “This improvement is attributable to the work of the provincial and municipal governments in adding low-barrier emergency shelter spaces and transitional supportive housing across the region,” says Kingsley Okyere, Manager of the Homelessness Secretariat at Metro Vancouver. He adds that the Mental Health Commission of Canada’s At Home/Chez Soi project has absorbed about 300 of Vancouver’s homeless people.

What’s significant about the 2011 Count, says Okyere, is not only the plateauing of the number but also the shifts in the homeless population. In addition to the reduction in number of people who were unsheltered, these shifts included increases in the number of youth under the age of 25, in the number of families, and in the proportion of the homeless population that is female. Aboriginals remained overrepresented in the homeless population, and more seniors remained homeless longer.

The overwhelming majority (98 per cent) of those surveyed indicated that they would choose housing over homelessness; however, most reported not being able to do so because of low incomes or high rents.

The increase in youth represented a 34 per cent change from 2005 (to 397). Okyere, who oversees the Count process, explains that special emphasis was placed on counting youth who were not found in the previous counts. To this end, a special youth implementation plan was piloted in 2011: “So it may be that we found more youth because the special effort worked.”

Okyere’s comment highlights the fact that the Count is not definitive. “We’re counting only a very small percentage of people with housing challenges,” he says. “We’re looking at the tip of the iceberg, counting only those we can see.”

The Count results are used by community groups, service providers, local governments, health authorities and senior levels of government, as well as the RSCH itself, which uses the results for community planning purposes.

Okyere stresses that the Count is an important tool for understanding changes and trends in Metro Vancouver’s visible homeless population, but is just one step in the region’s efforts to prevent, reduce and ultimately eliminate homelessness. “It’s a starting point—a foundation for action.” ■

More highlights from the Count can be found in *One Step Forward... Results of the 2011 Metro Vancouver Homeless Count*, posted at www.stophomelessness.ca. For more information, contact Kingsley Okyere at kingsley.okyere@metrovancover.org.

Calgary's Comprehensive Non-market Rental Housing Survey: Not just for Calgary

The City of Calgary has carried out an unprecedented survey of its non-market rental housing stock. More than simply a "count," the survey was designed to identify a wide range of housing characteristics, including dwelling type, size and age, number of bedrooms, type of construction and state of repair. The survey also reports on the various levels of subsidy provided to households and the proportion of different population groups living in non-market rental housing (defined as subsidized, social or affordable housing units with minimal support services).

Being able to track non-market rental stock has become a particularly pressing need since the 2008 release of *Calgary's 10-Year Plan to End Homelessness*, explains Sharon Stroick, a social researcher with The City of Calgary. "Since the Plan is based on the 'housing first' approach to ending homelessness, it's imperative that we monitor the characteristics of our non-market rental housing. It's hard to house people if you don't know how many available units you have, what size they are, or where they are in the city. There's a big gap in the research when it comes to this kind of housing."

The survey was carried out as a pilot project to test the viability of surveying Calgary's non-market housing providers in such depth. "The most important finding is that this kind of comprehensive survey can be done," says Stroick, adding that the survey does for non-market rental housing what CMHC's *Rental Market Reports* do for market housing and covers similar characteristics so that it will make sense to readers of the *Reports*.

In the pilot, 31 of 39 organizations identified as non-market housing providers responded to the survey (a 79 per cent response rate). Survey data were analyzed in aggregate for the city as a whole. Geographic Information System (GIS) mapping was completed for select data city wide, for the nine "zones" used by CMHC in its *Rental Market Report* for Calgary, and for the eight "sectors" used by The City of Calgary for planning and forecasting purposes—creating a total of 76 maps. "The maps allow planners and others in the housing industry to see specific results at a glance without searching through a large report," says Stroick.

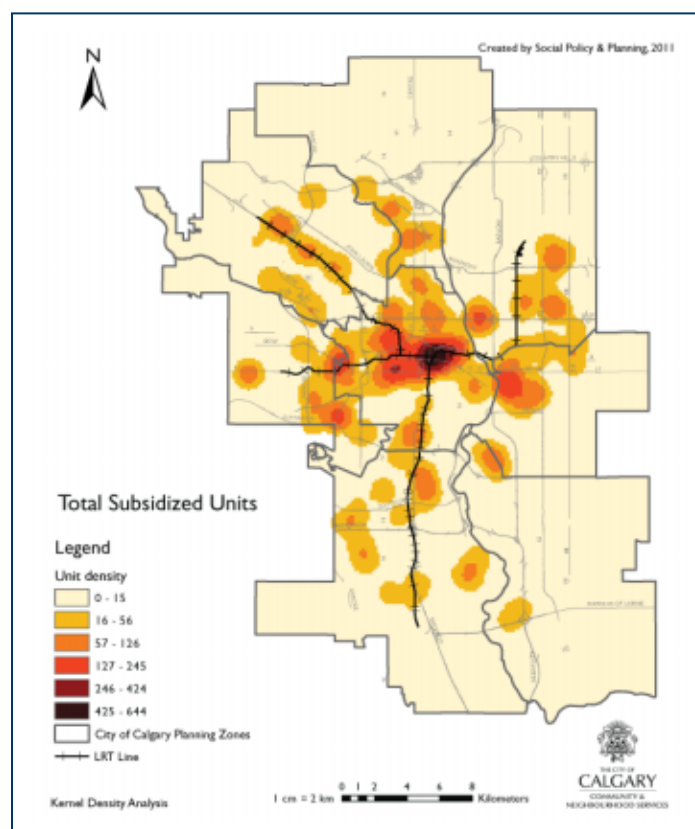
*Non-Market Unit
Concentration per
Square Kilometre*

The survey identified 11,759 housing units in 584 non-market housing projects in Calgary, as well as 4,351 households on waiting lists. "We found things we didn't know, like the fact that there is no relationship between the age of a project and its state of repair," says Stroick. "It's rich information that we haven't had access to before."

The results create a baseline for tracking changes in non-market rental housing over time and will be used by City of Calgary planners, the Calgary Homeless Foundation and non-market housing developers and operators. The findings will also guide the creation of a short-term affordable housing development strategy by identifying what type of housing is needed in the city and where.

Stroick explains that the survey format is not specific to Calgary and is widely transferrable to other cities looking to track their non-market rental housing stock for planning and development purposes. ■

The 2011 Survey of Non-Market Rental Housing in Calgary can be downloaded from www.calgary.ca/spp. For more information, contact Sharon Stroick at sharon.stroick@calgary.ca or 403-850-1859.



The MLS® Home Price Index: A New Way to Track Changes in Home Prices

Consumers and REALTORS® have a new, reliable, consistent and timely way to measure changes in home prices: the MLS® Home Price Index (HPI).

The MLS® HPI comprises a set of software tools configured to provide time-related indices in five residential markets: Greater Vancouver, Fraser Valley (B.C.), Calgary, Greater Toronto and Greater Montréal. Launched in February 2012, it was pioneered by the real estate boards in these five markets and the Canadian Real Estate Association (CREA), in partnership with Altus Group, which designed and developed the MLS® HPI model.

“The MLS® Home Price Index is the best and purest way of determining price trends in the housing market,” says Gregory Klump, CREA’s Chief Economist. He explains that average and median price changes can be misinterpreted because they can swing dramatically from month to month in response to changes with high-end or low-end sale volumes. The MLS® HPI, however, is based on the value homeowners assign to various housing attributes, which tend to evolve gradually over time.

Housing attributes captured by the index include quantitative housing features such as number of rooms, number of bathrooms, age of home and lot size, and qualitative features such as whether the home has a finished basement, whether it has a waterfront or panoramic view, whether it is new construction or resale, and its proximity to schools, hospitals, parks and other amenities.

The MLS® HPI System uses hedonic modelling to calculate prices for benchmark homes—homes whose attributes are typical of homes bought and sold in the neighbourhood in which they are located. Benchmark housing categories tracked by the index include one- and two-storey single-detached homes, townhouse and row units and apartments units. The Chain Fisher approach is used to calculate aggregate and composite index values using benchmark prices in each neighbourhood.

The MLS® HPI is designed to provide the purest gauge of measuring price trends and answers the long-standing need for a constant quality price gauge. “The MLS® HPI gives home buyers, sellers and policy makers a clearer picture of home price trends,” explains Klump. “It also does so in greater detail than available anywhere else.”



The index tracks price gains by comparing price levels at a given point in time with price levels in a base, or reference, period. Because the base period value is always 100, it is easy to calculate the percentage increase or decrease.

CREA’s public-facing online tool for the MLS® HPI is essentially a “dashboard” that includes three views (tabs)—HPI by Timeframe and Property Type, Percentage Difference by Timeframe, and MLS® HPI Performance over Time. The dashboard displays the MLS® HPI in an easy-to-view and interactive environment, and can be displayed for either MLS® HPI values or benchmark property prices.

“We have had excellent feedback and usage,” says Klump. “The Bank of Canada has singled out the MLS® HPI as an important indicator for home price trends, and CREA’s public facing website for the index receives more than 3,800 unique visitors, including international traffic, when new data are released each month.” ■

The MLS® HPI can be accessed at <http://homepriceindex.ca>, along with instructions for use and other resources, including the downloadable *MLS® Home Price Index Methodology*, which provides detailed information on the background, calculations and specifications of the MLS® HPI. For technical enquiries or enquiries about index operations or business development regarding the MLS® HPI, please contact Gregory Klump at gklump@crea.ca or 613-237-1111.

CMHC Survey Provides Accurate Picture of Seniors' Residences in Canada

The 2012 results of CMHC's annual national survey of seniors' residences in Canada were released in June. The survey captures data from both private and non-profit residences in which the majority of residents are at least 65 years (most are over 75) and which offer an on-site meal plan. It excludes long-term care homes and wholly subsidized facilities. The eligibility criteria help ensure what Ken Sumnall, Principal of Surveys in CMHC's Ontario Market Analysis Centre, calls "apples to apples" comparisons among seniors' residences across the country.

Among the highlights of the 2012 survey:

- 202,091 seniors lived in the 2,586 residences surveyed.
- 204,496 spaces were on the market nationally, of which the vast majority (81.8 per cent) were standard spaces (spaces occupied by a permanent resident who pays market rent and does not pay for more than 1.5 hours of care per day).
- The average rent for bachelor units and private rooms, where at least one meal is included in the rent, was \$1,966 per month across the country, with the lowest average rent (\$1,410) found in Quebec and the highest (\$2,699) in Ontario.
- The national vacancy rate for standard spaces was 10.6 per cent, while the vacancy rate was lower (3.1 per cent) for non-standard spaces (spaces occupied by residents who pay for more than 1.5 hours of health care per day, have their rents subsidized, or use the space for temporary respite care).

The *Seniors' Housing Report: Canada Highlights* notes that across Canada, more than half (53.7 per cent) of the seniors' spaces were semi-private, ward, bachelor units and private rooms, with the largest proportion of these spaces found in Prince Edward Island (89.3 per cent) and Ontario (65.6 per cent) and the lowest in New Brunswick (17.5 per cent) and Manitoba (11.8 per cent).

Also highlighted is the wide variety of services and amenities that residences are offering to appeal to seniors' evolving needs and preferences. A 24-hour call bell service (92.9 per cent), transportation (46.6 per cent) and exercise facilities (42.4 per cent) were among the more popular amenities, while movie theatres (25.2 per cent) and swimming pools (10.4 per cent) are becoming the norm in luxury developments.

Sumnall explains that the survey is a census, in that it attempts to capture data from every eligible seniors' residence in the country, not just a sample. In this sense, he says, it differs from most other national housing surveys in Canada. "We need the census approach to ensure the results we release are accurate and reliable, not just at the provincial level but for our regional and individual market analyses. Protecting the confidentiality of the information released is also critical. We achieved both these objectives thanks to the high level of co-operation from the residence owners and managers." The survey obtained results for more than 95 per cent of the accommodation spaces.

Total supply of spaces in seniors' residences, 2012



Survey results and highlighted trends are of interest not just to CMHC but to developers, operators, investors, lenders and others in the seniors' housing industry, says Sumnall. "It's a growing market, and the information can guide those in the industry to assess gaps in the market and make decisions about residence location, size, suite mix and rents." ■

More survey results are described in *Seniors' Housing Report: Canada Highlights*, as well as in the *Seniors' Housing Reports* for individual provinces and regions, all available at www.cmhc.ca/housingmarketinformation. For more information, contact Ken Sumnall at ksumnall@cmhc-schl.gc.ca or 519-873-2410.

The Importance of Adequate Transportation to Aging in Place

Most seniors want to remain in their own homes and stay socially active. To do so, they need adequate transportation for socializing, running errands and getting to appointments. This usually means having access to a private vehicle, since most seniors (like other Canadians) live in single-detached houses in low-density neighbourhoods designed around the use of cars. Given the importance of adequate transportation to aging in place, Statistics Canada undertook a study examining the issues surrounding seniors' access to transportation. The study, published in *Canadian Social Trends*, is based on data from a survey of 16,369 seniors age 65 and older living in private households in 2009.

The study found that 75 per cent of seniors (3.2 million people) had a driver's licence in 2009. "There is sometimes an assumption that as seniors age, they will use more public transportation, but this is not the case," says Martin Turcotte, Senior Analyst in Statistics Canada's Social and Aboriginal Division, and author of the report. "One of our goals was to highlight this reality."

However, a substantial gap exists between the sexes with respect to driving, particularly in the 85-and-older group (67 per cent of men 85 and older had a licence, compared with 26 per cent of women). Turcotte points out that this gender gap needs to be considered for the existing group of seniors, but that the gap will close up substantially as the baby boomers age. "Almost as many women as men in the boomer generation have driver's licences. If people of this generation continue living in low-density areas as they age, the car will remain the most practical option." The number and proportion of seniors who drive may therefore be expected to increase over the coming years.

Not surprisingly, type of transportation used is related to type of residential area, with people living in higher density neighbourhoods more likely to walk or take public transit. However, even in the most densely populated areas, the majority of senior men (56 per cent) drive their car, compared with 26 per cent of women.

It is not seniors' more advanced age but their medical conditions that increase the risk of traffic accidents. While most seniors have adequate visual, auditory and cognitive functions, the study found, for example, that 53 per cent of seniors with hearing impairments and 28 per cent of seniors with Alzheimer's disease had a driver's licence.

Proportion of people aged 65 and over with a driver's licence, who drove a vehicle in the previous month and for whom driving was the main form of transportation, by selected characteristics, 2009

	Total population	Had a valid driver's licence			Drove in the previous month		Driving was the main form of transportation	
		Both sexes	Men	Women	Men	Women	Men	Women
	number				percentage			
Total	4,344,500	3,254,500	74.9	88.8	63.4	86.3	56.1	43.8
Men	1,962,500	1,743,200	88.8*	...	...	...	...	...
Women†	2,381,900	1,511,300	63.4	...	...	...	...	...
Residential density of neighbourhood of residence¹								
Lowest level †	801,900	659,400	82.2	92.4	71.2†	90.0	65.9†	83.6
Level 2	736,900	596,800	81.0	92.3	70.7†	90.9	62.9†	83.7
Level 3	867,300	684,200	79.1	90.9	69.8†	88.7	62.8†	80.9
Level 4	933,500	697,500	74.7*	88.2*	63.8*†	85.6*	55.6*†	79.7
Level 5	507,900	339,100	66.8*	87.4*	51.8*†	84.8*	45.3*†	78.5
Highest level	494,000	273,000	55.3*	72.5*	45.6*†	66.9*	36.1*†	56.3*
Type of housing								
Single-detached house †	2,825,300	2,282,200	80.8	92.1	69.6†	90.2	63.0†	83.9
Semi-detached or row house	389,100	284,700	73.2*	84.3*	63.7*†	81.9*	56.3*†	73.0*
Apartment or duplex	1,128,600	687,600	60.9*	78.9*	51.6*†	74.2*	42.7*†	65.2*

† reference group
 * statistically significant difference from the reference group at $p < 0.05$
 † statistically significant difference between men and women at $p < 0.05$
 1. Residential density of a neighbourhood is calculated according to the percentage of people living in apartments. The neighbourhood corresponds to the census tract for people living in a census metropolitan area or a census agglomeration. For the others, the neighbourhood corresponds to the municipality.
 Note: The total of each characteristic may not equal the total population due to missing values.
 Source: Statistics Canada, Canadian Community Health Survey – Healthy Aging, 2009.

Among other findings are that alternatives to the car are virtually non-existent as primary means of travel outside urban areas. Only 1 per cent of seniors living outside urban areas reported using accessible transit or taxis as their primary means of transportation.

The study also highlighted a direct link between means of transportation and level of social participation. Seniors who travelled by car, either as the driver or as a passenger with a driver's licence, were more likely to participate in social activities than those who used any other form of transportation. This meant that women, particularly those 85 and older, had lower rates of participation.

The report received media attention, says Turcotte, and is intended for a vast audience, including policy makers in the areas of driver licensing, public transit and accessible transportation, as well as gerontologists and health practitioners. ■

The full study, *Profile of Seniors' Transportation Habits*, as well as a summary published in *The Daily*, can be downloaded from www.statcan.gc.ca. For more information, contact Martin Turcotte at martin.turcotte@statcan.gc.ca or 613-951-2290.

Building Envelope Retrofits Can Help Homes Achieve Near Net-Zero Energy Use

Retrofitting the building envelope is an important step in improving a house so that it produces almost as much energy as it consumes (approaches zero net energy use). A study commissioned by CMHC undertook to identify and assess various highly energy-efficient building envelope retrofits that could be part of a larger, whole-house retrofit project directed at creating a near net-zero energy house. Results of the research have been summarized in a recent CMHC Research Highlight.

A well-sealed and well-insulated building envelope (the layer that separates the interior living space from the outdoor environment) can minimize heating and cooling loads and maximize solar heat gain during the winter. "Air sealing is the first logical step to keeping heat or cold in the house, followed by insulating," explains Barry Craig, Senior Researcher in CMHC's Policy and Research Division.

Using computer simulation, different combinations of potential envelope energy efficiency measures (EEMs), such as air sealing, topping up existing attic insulation and installing thermally efficient windows, were tested to determine how they would work together to reduce energy consumption in four typical older house types. Each package of EEMs was designed to be applied to five interconnected areas of the house: roof or attic, above-grade walls, windows and doors, below-grade walls, and foundation floor slab.

"The consultant created a list of dozens of different interventions, combined them in various packages, and then tested them with a computer to see how each package of interventions would reduce the energy consumption of the house," explains Craig. "He came up with a few packages of energy measures that, when applied together, would make the house more efficient."

Simulations were done to evaluate the annual energy consumption of the selected house types both before and after the various EEM packages were applied. EEM packages that

provided an EnerGuide for Houses (EGH) rating of 83 were used as a benchmark of a highly energy-efficient building envelope that would be part of a whole-house near net-zero energy retrofit.

Also evaluated in the simulations were construction feasibility, implementation cost, cost-effectiveness and hygrothermal (how effectively the wall manages the flow of moisture and heat) performance.

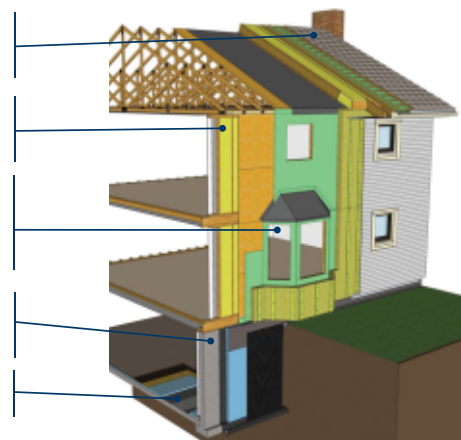
Results of the analysis showed that airtightness and insulation retrofits are technically feasible and can significantly reduce energy consumption but that they might have long payback periods (more than 20 years in some cases). But energy prices also have a significant effect on payback periods, says Craig. "If the energy cost were to double tomorrow, the payback time would be half as long." In addition, many of the building envelope EEMs studied were found to be more cost-effective than the installation of photovoltaics.

While the primary focus of the research was to reduce energy use in a home to near net zero, Craig points out that there are other important benefits of undertaking a retrofit that are hard to put a price on, including improved indoor comfort, reduced resource use and environmental impact compared with new construction. ■

The Research Highlight published by CMHC #67629 provides further details of the research evaluation. The full report, *Near Net Zero – Energy Retrofits for Houses* is also available for download. For more information, please contact Barry Craig at bcraig@cmhc-schl.gc.ca or 613-748-2300, ext. 3934.

Post-retrofit section through roof, walls, floors and basement slab

- 1. **Roof or Attic**
 - Install exterior joists and insulation, new roof sheathing with strapping and a ventilated drainage cavity
- 2. **Above-grade Walls**
 - Install exterior insulation with vertical strapping and ventilated drainage cavity
- 3. **Windows and Doors**
 - Replace windows with triple glazed, low-e, low conductivity frames with insulated spacers
 - Install insulated doors
- 4. **Below-grade Walls**
 - Install Extruded Polystyrene (XPS) insulation and drainage mat
- 5. **Basement Floor Slab**
 - Install Extruded Polystyrene (XPS) insulation



Earth Tube Ventilation Systems—What Are They and Are They Appropriate in Canada?

Earth tubes, also called earth-to-air heat exchangers (EAHX), are long plastic pipes laid underground that are connected to a building's air intake. Their purpose is to use the fairly constant ground temperature to warm the ventilation air in winter and cool it in summer. Promoted as simple and effective, earth tubes are popular in central Europe. The lack of comprehensive Canadian data on system performance, energy savings and impact on indoor air quality was the impetus behind a CMHC study, whose findings are summarized in a Research Highlight.

Along with a literature review, the research intent was to collect actual performance data on existing residential Canadian EAHX systems. However, it became clear that there were only a few existing Canadian residential systems and none with validated long-term performance data. The study was therefore broadened to include European and U.S. residential and commercial/institutional systems.

In the end, findings were based on European data, and mainly from commercial/institutional installations because very little monitoring has been done for residential EAHXs. The results show that under the right circumstances, earth tubes can provide some benefits, both daily and seasonal. However, the research highlights several concerns. "One of the attractions of earth tubes is their perceived simplicity," says CMHC Senior Researcher Ken Ruest. "But our research shows that they are more complex systems than they seem to be, as people discover when they install them."

Proper materials and careful construction techniques are needed to avoid potential infiltration of water and radon, mold problems and accumulation of condensates. Sophisticated controls may also be

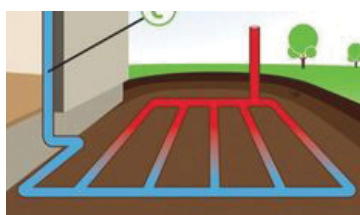
required to bypass the ventilation air from the earth tube during certain periods.

The literature strongly suggests that operating EAHXs 24/7 year round is not beneficial. Earth tubes have been reported to deliver warm air when cool air is needed, and vice versa, particularly in fall and spring when ground temperature lags behind ambient temperature. Manual controls or automated bypasses have been suggested to solve this problem, but this measure adds complexity to a system promoted for its simplicity.

There is also strong evidence that combining an EAHX with a heat recovery ventilation (HRV) system provides little benefit in heating mode and, in fact, causes the HRV to work less efficiently. The combined energy gain is much less than the sum of the gains of each system working independently. Finally, their long payback periods (from 10 to 20 years at a minimum) and high excavation costs make earth tubes economically unappealing.

"Our conclusion, based on this research," says Ruest, "is that there is not enough evidence to draw conclusions about the performance of earth tubes." The energy savings benefits have not been clearly demonstrated in the Canadian climate, and the potential indoor air quality issues remain a concern. ■

For more information on the applicability of earth tubes in the Canadian climate, download the CMHC Research Highlight #67558 or contact Ken Ruest at kruest@cmhc-schl.gc.ca or 613-748-2329.



Small Houses with Big Energy Savings: The Now House Windsor 5 Project

They were built in the 1940s to provide affordable housing for munitions workers, returning veterans and their families, and were so popular hundreds of thousands more were added in the 1950s. Today, an estimated one million 1½-storey post-war houses grace urban neighbourhoods across the country.

Although a legacy to our wartime history, these modest houses are among the many older Canadian homes that can be significantly improved for energy efficiency. To tackle this challenge, a team from the Now House® Project conducted an energy retrofit on five 1½-storey post-war houses built side by side in Windsor, Ontario. The results of the Now House Windsor 5 project, undertaken in partnership with Windsor Essex Community Housing Corporation, are summarized in a CMHC Research Highlight.

"Existing houses are one of Canada's biggest environmental challenges," says Lorraine Gauthier, co-founder of Work Worth Doing, the design consultancy that conceived the Now House®. "Our goal is to dramatically reduce their energy consumption and greenhouse gas emissions by retrofitting them to net zero or near net zero energy use."

A different set of retrofit strategies was applied to each of the five houses (on top of a base model applied to all). The strategies ranged from basic insulation and air sealing to the addition of solar photovoltaic (PV) panels. Energy and water use was then monitored for 12 months for comparison with baseline data. (House 3, which became a demonstration house, was excluded from the analysis.)

Among the results, electrical, water and gas savings reached a high, respectively, of 42 per cent, 60 per cent and 63 per cent, while energy audits conducted before and after showed significant improvements to all of the homes, with two coming just short of achieving the energy performance of new ENERGY STAR® homes and one surpassing the standard.

House 2, at a retrofit cost of \$41,000, showed the best performance overall, both in energy savings and CO₂ emission reductions. The addition of PV panels, which was part of its retrofit but not included in the energy analysis, made House 2 the most effective in reducing operating costs. With the PV panels, this home was also predicted to achieve a net-zero energy cost on an annual basis through the Ontario Feed-in-Tariff program, as was House 3 when it became occupied.



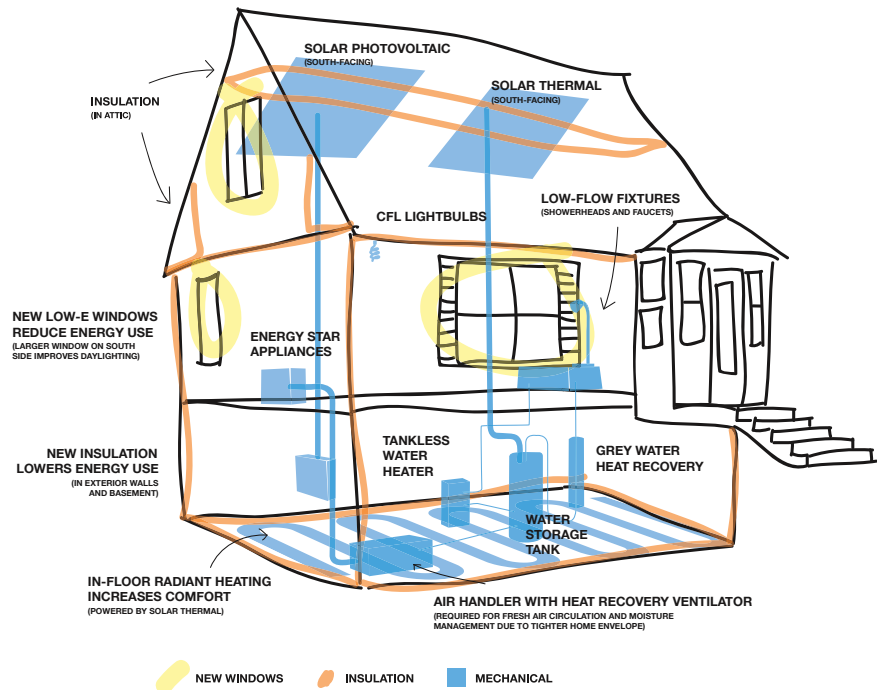
Now House™

"The project gives an impressive breadth of information," says Thomas Green, a senior researcher with CMHC. "All the models achieve great results, and the different options are mapped out in such a way that consumers can make informed decisions based on their preferences and budget."

Education and community engagement were among the project goals. Hundreds of visitors toured the demonstration house (House 3), which featured exhibitions detailing the changes to each house. "We're hoping to inspire people to use these ideas to make their homes more energy efficient," says Gauthier. "The strategies can be used not just for this particular type of house but for any older home."

"Many people are already renovating these post-war homes to create more space," adds Green. "We're saying that is also the ideal time to do improvements for energy efficiency, and the Now House provides an excellent roadmap for that, based on real-world results." ■

More project details and results can be found in CMHC's Research Highlight #67564 or at www.nowhouseproject.com. For more information, please contact Thomas Green at tgreen@cmhc.ca or 613-748-2340, or Lorraine Gauthier at lorraine@workworthdoing.com.



Removing Barriers to Rainwater Harvesting for Efficient Household Water Use

Rainwater, an ancient source of domestic water, is undergoing a modern-day revival as a means of improving the overall sustainability of housing and communities. Rainwater harvesting (RVH) systems collect, treat and store rainwater from the roof for toilet flushing, laundry, irrigation and in some cases drinking water. Because RVH systems include treatment and may be connected to plumbing systems, guidelines and a training workshop have been developed to ensure a consistent, national approach to their design, installation, performance and management, taking into account local plumbing codes and standards where possible. The work is summarized in a CMHC Research Highlight.

"The use of rainwater harvesting systems can make an important contribution to potable water conservation and stormwater management, especially in urban areas, where treatment plants can't always handle the excess runoff during severe storms," says Cate Soroczán, Senior Researcher in CMHC's Policy and Research Division. CMHC partnered with the University of Guelph's School of Engineering, Alberta Municipal Affairs, the Ontario Ministry of Municipal Affairs and Housing and other interested organizations to form a stakeholder group that contributed to the development and review of the guidelines and training materials.

The *Guidelines for Residential Rainwater Harvesting Systems* were developed in response to previous research that found RVH systems to be feasible but identified several barriers to their wide-scale implementation in Canada—including a lack of knowledge on implementing and managing the systems, specifically within the existing regulatory framework.

As well as covering the design, installation and maintenance processes, the guidelines outline the regulatory requirements applicable to RVH systems. While some provinces

and territories use the national building and plumbing codes, others have their own codes. The guidelines were formatted so that they reference the national codes but can be easily amended to reflect the regulations applicable to RVH systems in any given jurisdiction. Separate guidelines have already been developed for Alberta and Ontario.



"While developing the guidelines, we knew that teaching people how to use them would have the greatest impact on making RVH mainstream in Canada," says Chris Despins, President and Founder of Connect the Drops, the water conservation consulting firm commissioned to develop the guidelines and the training workshop. The *Fundamentals of Residential Rainwater Harvesting Systems Training Workshop* is a one-day course covering the regulatory and technical aspects of designing, installing and managing RVH systems. It is aimed at a wide audience, including municipal officials, engineers, architects, contractors and other industry members.

Since two pilots were held (in Toronto and Edmonton), five workshops have been delivered in partnership with organizations such as the Credit Valley Conservation Authority, the Canada Green Building Council and the Toronto and Region Conservation Authority. "The training workshop and guidelines are supporting the development of industry capacity to deliver effective RVH systems—as well as ensuring that there's a common approach to implementing these systems," says Despins. ■

CMHC's Research Highlight #67606 provides further details on the development and publication of the guidelines and training workshop. For more information, please contact Cate Soroczán at csorocza@cmhc-schl.gc.ca or 613-748-2284. The Alberta and Ontario guidelines for rainwater harvesting can be downloaded from <http://www.connectthedrops.ca/resources>.