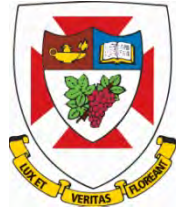
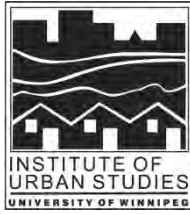


Yukon Housing Needs Study

1986

The Institute of Urban Studies





THE UNIVERSITY OF
WINNIPEG

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YUKON HOUSING NEEDS STUDY

Published 1986 by the Institute of Urban Studies, University of Winnipeg
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Note: The cover page and this information page are new replacements, 2016.

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YUKON HOUSING NEEDS STUDY

Submitted by:

Institute of Urban Studies
July 21, 1986

YUKON HOUSING NEEDS STUDY

ABSTRACT

This study offers an assessment of housing conditions in the Yukon. The assessment was made using original data created through a door-to-door survey technique in 17 communities identified by the Yukon Housing Corporation. The data base, which is computer-based, allows for an assessment of three housing indicators - crowding, adequacy and affordability from which core housing need can be derived.

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EXECUTIVE SUMMARY

The purpose of the study is to create a new data base which provides housing and household information for 17 communities in the Yukon. The data base will allow for an assessment of three housing indicators - crowding, adequacy and affordability from which core housing need will be derived. Core housing need means those households unable to afford adequate and uncrowded housing without spending 30% or more of their gross income. More specifically stated core housing need relates to those households:

- who occupy crowded or inadequate dwellings, and who currently pay less than 30% of their income for shelter but for whom basic shelter costs for an adequate and uncrowded dwelling would consume 30% or more of their income; or
- who pay 30% or more of their income for shelter and for whom an adequate and uncrowded dwelling would consume 30% or more of their income.

The core housing need calculation makes use of income thresholds which relate dwelling size (number of bedrooms) to household income. Thus, another indicator - suitability - is tested within the core housing need calculation.

Suitability can also relate to the special design features available in a dwelling to meet the needs of disabled residents. This type of suitability is also being tested using the new data base.

In March 1986, original data were collected using a door-to-door survey technique in the 17 communities identified by Yukon Housing Corporation. The sampling was as follows:

1. random sample of private households (as defined by Statistics Canada)
2. stratified by community (see Table 1) and evenly distributed within the residential areas of the community

TABLE 1

Sample Population

Location	Households Interviewed	Population in Sample	Average Household Size
Carmacks	26	83	3.2
Dawson	91	272	3.0
Faro	11	42	3.8
Haines Junction	37	108	2.9
Teslin	26	90	3.5
Watson Lake	101	360	3.6
Mayo	30	98	3.3
Ross River	24	79	3.3
Carcross	19	57	3.0
Pelly Crossing	12	44	3.7
Beaver Creek	7	20	2.9
Old Crow	19	59	3.1
Burwash Landing	6	12	2.0
Destruction Bay	6	21	3.5
Champagne	3	6	2.0
Keno	7	14	2.0
Whitehorse	573	1,953	3.4
Riverdale	194	712	3.7
Downtown	108	313	2.9
Porter Creek	124	429	3.5
Hillcrest	35	100	2.9
Takhini	32	119	3.7
Valleyview/Kopper King	27	81	3.0
Crestview/McPherson	26	102	3.9
Wolf Creek	20	75	3.8
Golden Horn/Canyon Crescent	7	22	3.1
Yukon	998	3,318	3.3

3. with a sample size of 10% of the total households in Whitehorse and 20% of the total households in the remaining communities.

Households were contacted in-person and asked to cooperate in the survey. The 'head' of the household was asked to respond to the questions. If the interview was refused, the interviewer proceeded to the adjacent housing unit (left side) and if again refused, proceeded to the adjacent housing unit (right side). To assist the interviewers in locating every 10th household (Whitehorse) or every 5th household (elsewhere), sampling maps were prepared in advance.

998 interviews were completed representing a sample population of 3318 persons (13.4% of the total 1985 population). The average household size was found to be 3.3 persons.

Data collection for each household had two components:

1. an in-person interview with the 'head' of the household using a set of questions concerning housing and household characteristics
2. an assessment of housing condition made by the interviewer following the interview.

A profile of housing circumstances was derived from the data as well as a calculation of core housing need. Findings included:

1. The data illustrate that 6.4% of Yukon households live in crowded conditions. The Canadian average is 2.3%. Crowding is more common among low income households, particularly renters and native households.
2. A high proportion (approximately 50%) of dwellings in the Yukon are inadequate for a variety of reasons. The most frequent problem is the lack of basic facilities such as running water, electrical service or a heating system other than a wood stove or space heater. Over 5.6% of all households have multiple problems - lack of facilities, poor interior condition and poor exterior condition.

As with crowding, inadequacy is most prevalent amongst renters and native households who are living in older, single detached housing.

In Canada, the proportion of households living in dwelling lacking basic facilities is 1.6% while 15% of housing units need major repairs.

3. The data illustrates that just over 20% of Yukon households pay 30% or more of their income for shelter. This is comparable to the Canadian experience.

Affordability is more of a problem for renters (26.7%) and native households (27.8%). Approximately 35% of native households who rent have an affordability problem.

4. Considering affordability by income ranges:

Some 70% of all households earning less than \$5,000 pay 30% or more of their income for shelter. The equivalent figure for all households earning less than \$25,000 is just over 40%.

Approximately 50% of all renter households earning less than \$15,000 pay 30% or more for shelter. The proportion is similar for both native and non-native renters.

Just over 7% of all renter households earning more than \$25,000 pay 30% or more for shelter. For native renters, the figure is 11.6% and 5.7% for non-native renters.

23.4% of all owner households earning less than \$25,000 pay 30% or more for shelter; 26.9% of native owners; and 36.2% of non-native owners.

Surprisingly, 11.0% of all owners earning more than \$25,000 pay 30% or more for shelter. For native owners, the figure is 7.8% and 10.4% for non-native owners.

Core housing need means those households unable to afford adequate and uncrowded housing without spending 30% or more of their gross income. The core housing need calculation makes use of income thresholds which relate dwelling size (number of bedrooms) to household income.

Several alternative sets of income thresholds were developed. The statistical basis for the establishment of the income thresholds progress from narrowly defined housing costs (CMHC Alternative based on market rents), to broadly defined housing costs (IUS Alternative Two based on rental costs including heat, electricity, sewer and water and home insurance costs), to a combination of rental costs in major centres and a spatial price index which reflects the cost of living in smaller centres (IUS Plus Price Index), to a cost of living index which includes housing costs (Isolated Post Alternative).

The alternatives and the level of core need calculated using each alternative are presented below:

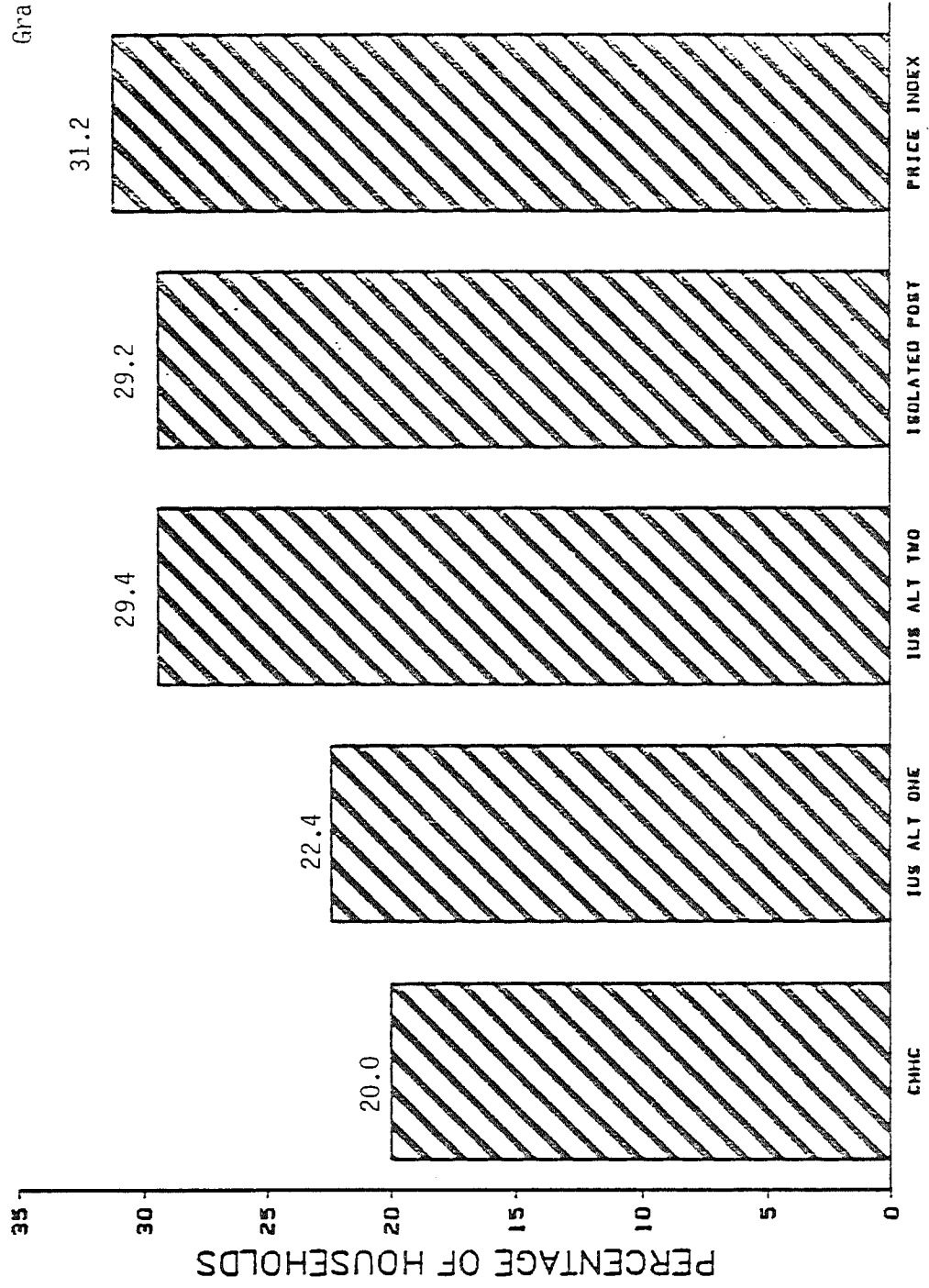
	Core Need in the Yukon	
	%	# of Hhlds.
CMHC Alternative	20.0	1517
IUS Alternative One	22.4	1700
IUS Alternative Two	29.4	2229
IUS Plus Price Index	31.2	2389
Isolated Post Alternative	29.2	2237

It appears threshold much higher than the CMHC Alternative or IUS Alternative One are justified and the Institute recommends the use of Alternative Two developed by IUS because:

- a) they are based on actual shelter expenditures of rental households and in spite of some data limitations, are considered to be a more valid reflection of housing costs;
- b) they approximate more closely thresholds developed for the NWT. Although housing costs may not be identical in NWT and Yukon, given the northern location of both, one would expect Yukon thresholds to approximate NWT thresholds more closely than that of southern locations in Canada. This is currently not the case with CMHC thresholds; and,
- c) they are also closer to thresholds developed using the isolated post allowance or spatial price index adjustments which are designed to reflect differences in the cost of living. The correspondence with the isolated post allowance thresholds is most noticeable in the 3-4 and 5 persons plus categories.

CORE HOUSING NEED IN THE YUKON

Graph 1



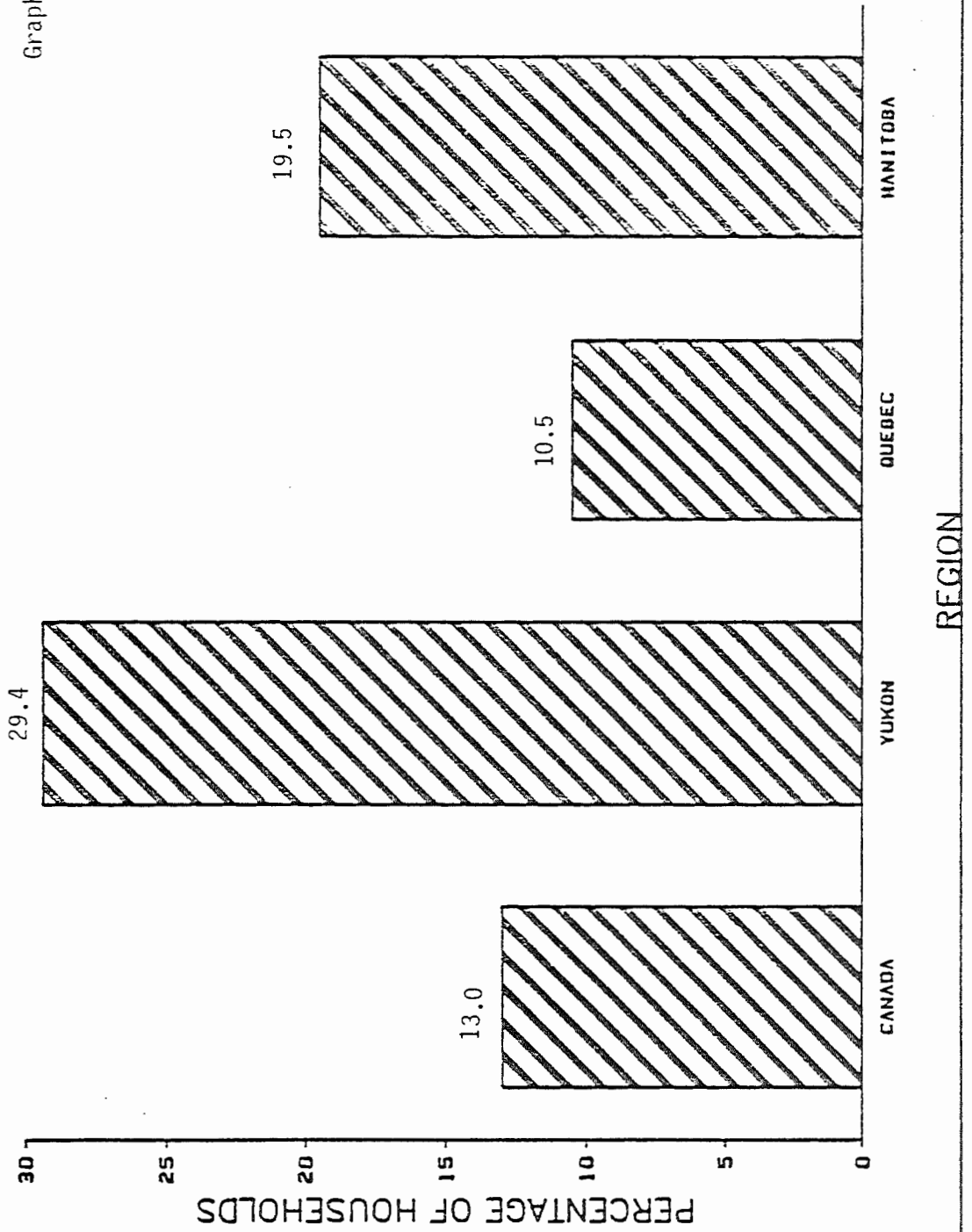
ALTERNATIVE

The most important distinguishing features of core housing need are:

1. Just over 29% of the sample households fall into the core need category. Applying this to the total population in the Yukon suggests that there are over 2200 households in core need.
2. The percentage of households in core need in the Yukon is much higher than the Canadian average of 13%. Core need in other areas of Canada varies from 10.5% in Quebec to 19.5% in Manitoba.
3. The distribution of core need in the Yukon varies from 21.5% of Whitehorse households to 40% of households in the smaller centres and close to 50% in Watson Lake.
4. Just over 50% of the households in need are renters. Tenure, however, varies significantly from one area to another with owners representing the majority of those in need in Watson Lake and Haines Junction.
5. Just over 50% of those in need are native households. This figure climbs to 84% in the smaller centres. The concentration of natives in the core need category is particularly pronounced when one considers that in the 1981 census, only 17% of the population were of native origin.
6. Approximately 45% of the housing units occupied by core need households lacked basic facilities. This dropped to a low of 22% in Whitehorse, but climbed to 84% in the smaller centres.
7. The interior condition of the units was a problem in 40% of the sample. Again, there were fewer problems in Whitehorse with the most serious problems in Watson Lake and Haines Junction.
8. Poor exterior condition was a problem in 29% of the sample.
9. As expected, overall, housing conditions are much better in Whitehorse. The stock in centres outside Whitehorse, however, has serious adequacy problems. It is also worth noting that many housing units have more than one type of adequacy problem, particularly outside of Whitehorse.
10. Just under 13% of core need households live in crowded circumstances. Crowding is more of a problem in smaller centres and other data examined in the sample indicates that it is a serious problem in native households.
11. As well as living in either crowded or inadequate circumstances, 54% of the households pay 30% or more of their income to cover housing costs. The affordability issue is most significant in Whitehorse.

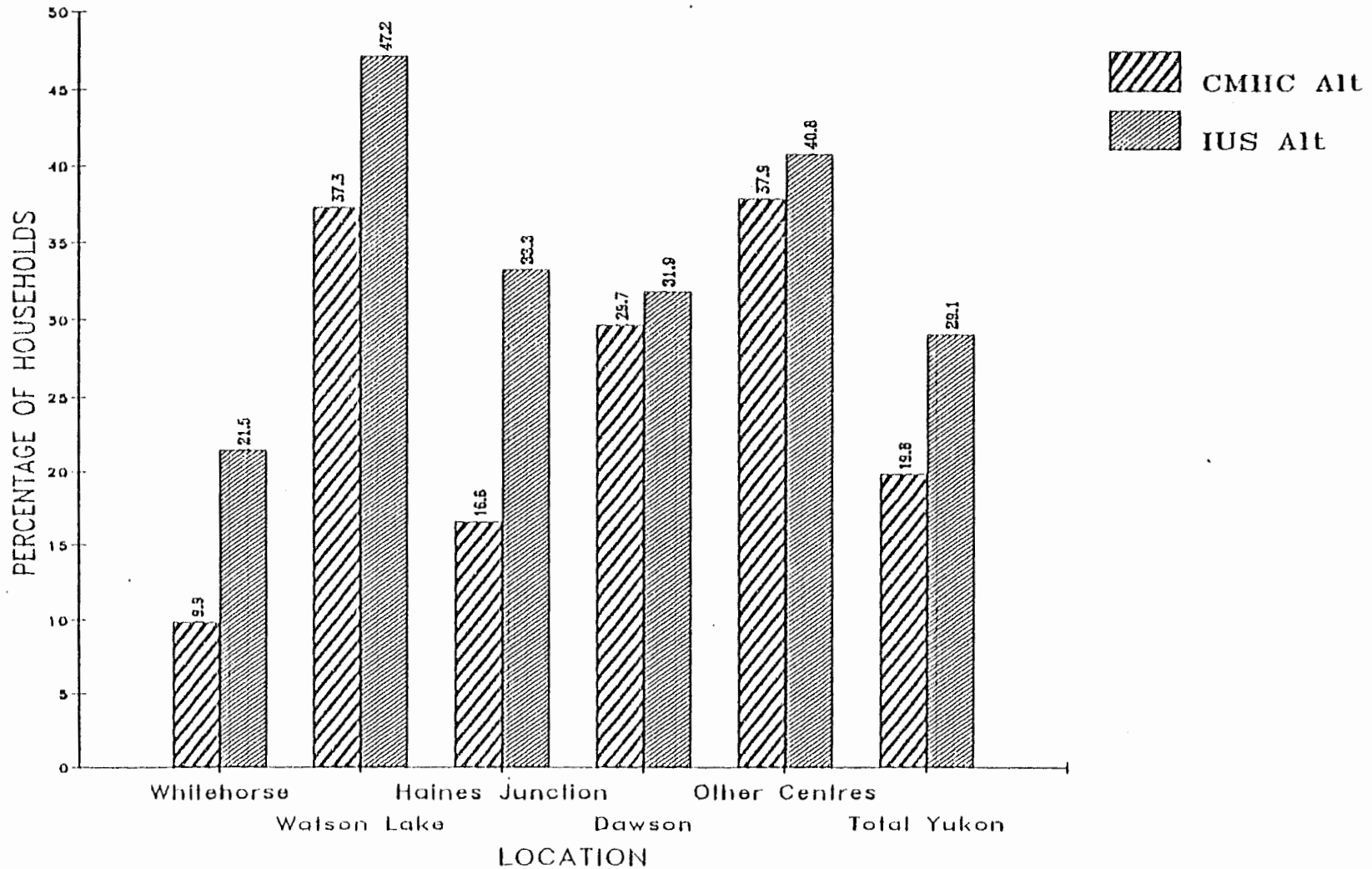
CORE HOUSING NEED IN CANADA

Graph 2



DISTRIBUTION OF CORE NEED IN THE YUKON

GRAPH 3



The affordability problem is least significant in the smaller centres. In these centres, adequacy and crowding are the key problem areas.

12. Just over 30% of the households in core need are faced with more than one housing problem. They have a combination of two problems (adequacy and affordability, adequacy and crowding or crowding and affordability). Approximately 3% of the households have all three problems.
13. With respect to household type, 14% of those in core need were elderly (over 55 as identified on the survey). In the population as a whole, only 8% of the population fall into this age category. Approximately 21% were single parent households, while their proportion of households in the total population is only 9%. Close to 35% of the core need group are families with children and 16% are non-elderly (under 55) single individuals.

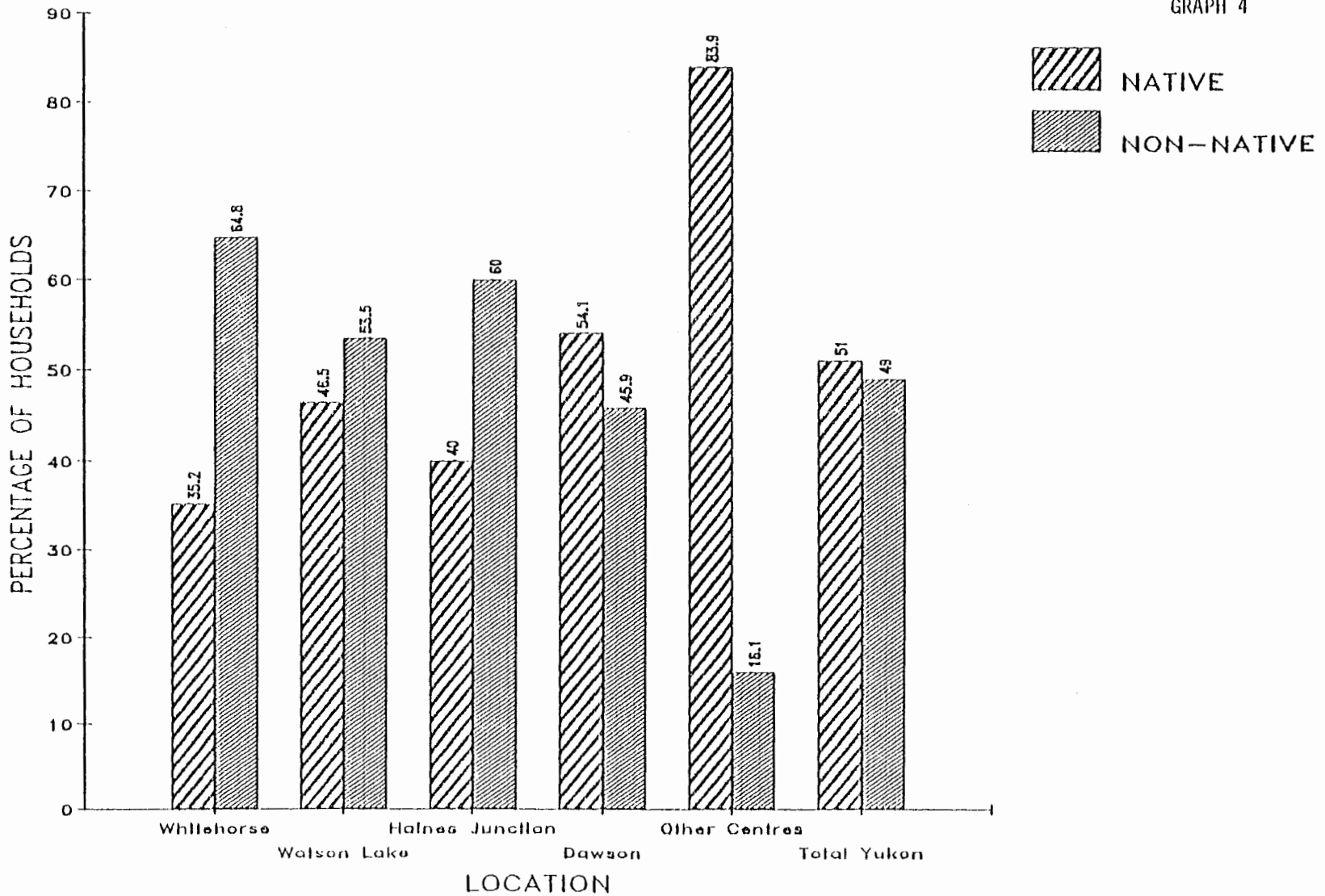
In the Canadian context, approximately 40% of core need households are senior citizens, 14% are families with children, 12% are single parent families and 25% are non-elderly single individuals. It is obvious that families are a much more significant element in the Yukon context.

14. Approximately 16% of the household units contained extended family and multiple household situations. These combinations included the true extended family situation, i.e., a young family and aged parents, but also included many other combinations such as two single parent groupings in the same housing unit. Extended family groupings were much more common amongst the native population. These combinations naturally exacerbate the adequacy, affordability and crowding problems.
15. Some 10% of households in core need contained disabled individuals. Individuals with disabilities are concentrated more in Whitehorse and the smaller centres.
16. The situation of single parents is particularly serious as 84% of all single parent households in the sample fall in the core need category.
17. Approximately 60% of senior citizen households are in core need.

Yukon Housing Corporation has been provided with a copy of the data base on computer tape in a user friendly format - SAS.

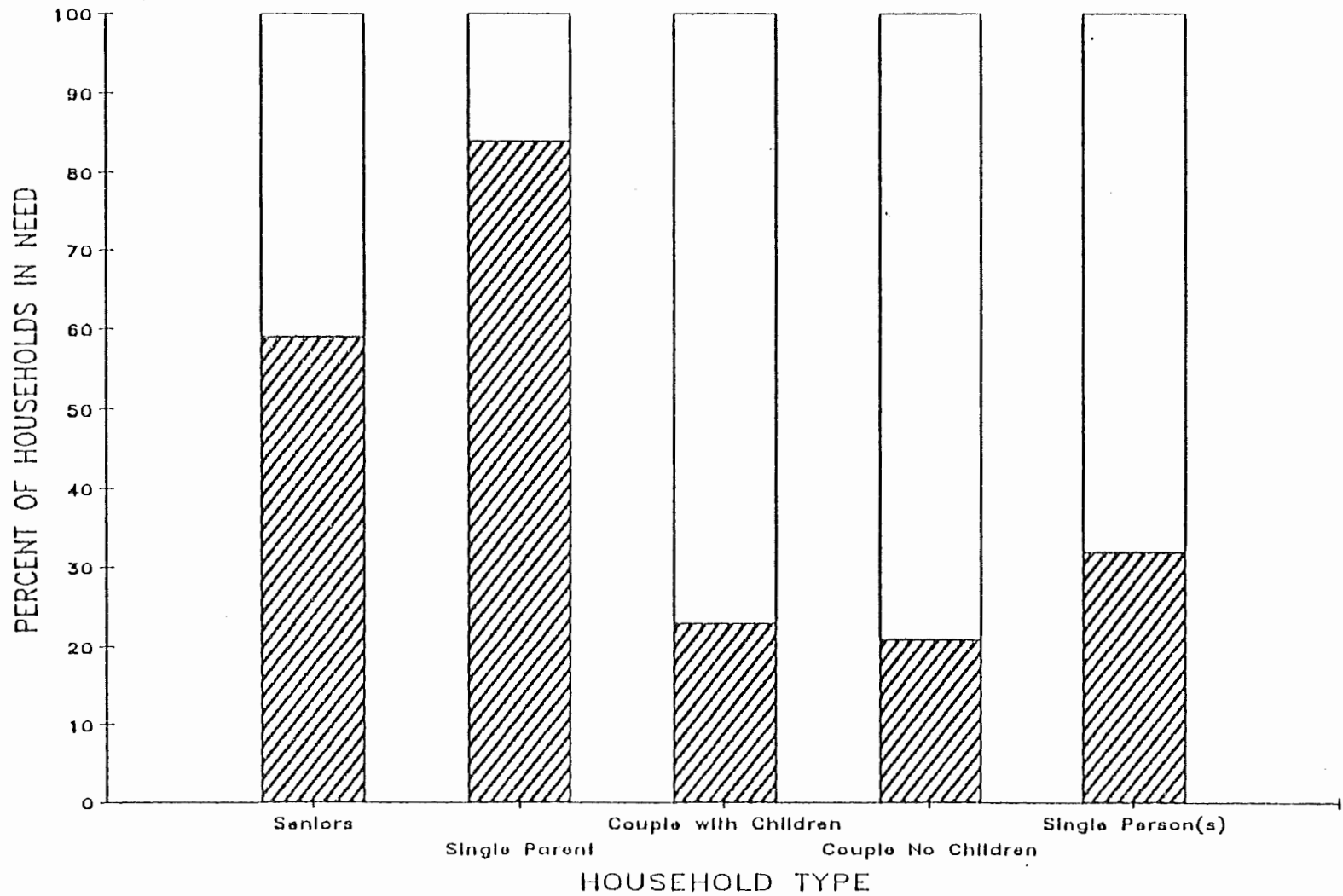
CORE NEED BY ETHNICITY

GRAPH 4



HOUSEHOLD TYPE BY PROPORTION IN CORE NEED

GRAPH 5



1.0 INTRODUCTION

The purpose of the study is to create a new data base which provides housing and household information for 17 communities in the Yukon. The data base will allow for an assessment of three housing indicators - crowding, adequacy and affordability from which core housing need will be derived. Core housing need means those households unable to afford adequate and uncrowded housing without spending 30% or more of their gross income. More specifically stated core housing need relates to those households:

- who occupy crowded or inadequate dwellings, and who currently pay less than 30% of their income for shelter but for whom basic shelter costs for an adequate and uncrowded dwelling would consume 30% or more of their income; or
- who pay 30% or more of their income for shelter and for whom an adequate and uncrowded dwelling would consume 30% or more of their income.

The core housing need calculation makes use of income thresholds which relate dwelling size (number of bedrooms) to household income. Thus, another indicator - suitability - is tested within the core housing need calculation.

Suitability can also relate to the special design features available in a dwelling to meet the needs of disabled residents. This type of suitability is also being tested using the new data base.

Yukon Housing Corporation is being provided with an analysis of core housing need as well as a copy of the data base on computer tape in a user friendly format - SAS.

Section 2.0 of the report will briefly outline the methodology and assess the quality of the data base. Section 3.0 will provide the core housing need analysis and Section 4.0 will profile two population groups of particular interest - native households and the disabled.

2.0 RESEARCH METHODOLOGY

In March 1986, original data were collected using a door-to-door survey technique in the 17 communities identified by Yukon Housing Corporation. The sampling was as follows:

1. random sample of private households (as defined by Statistics Canada)
2. stratified by community (see Table 1) and evenly distributed within the residential areas of the community
3. with a sample size of 10% of the total households in Whitehorse and 20% of the total households in the remaining communities.

Households were contacted in-person and asked to cooperate in the survey. The 'head' of the household was asked to respond to the questions. If the interview was refused, the interviewer proceeded to the adjacent housing unit (left side) and if again refused, proceeded to the adjacent housing unit (right side). To assist the interviewers in locating every 10th household (Whitehorse) or every 5th household (elsewhere), sampling maps were prepared in advance.

As Table 2 indicates, 998 interviews were completed representing a sample population of 3318 persons (13.4% of the total 1985 population). The average household size was found to be 3.3 persons.

Data collection for each household had two components:

1. an in-person interview with the 'head' of the household using a set of questions concerning housing and household characteristics
2. an assessment of housing condition made by the interviewer following the interview.

TABLE 1

Sample Size

Location	Total ^{1,2} Households	Sample Households	Interviews Completed
Carmacks	134	26	26
Dawson	506	101	91
Faro	280	10	11
Haines Junction	182	36	37
Teslin	126	26	26
Watson Lake	513	102	101
Mayo	165	33	30
Ross River	120	24	24
Carcross	103	20	19
Pelly Crossing	64	12	12
Beaver Creek	29	6	7
Old Crow	91	18	19
Burwash Landing	29	6	6
Destruction Bay	29	6	6
Champagne	?	6	3
Keno	29	6	7
Whitehorse	5,833	595	573
Riverdale	2,060	206	194
Downtown	1,060	106	108
Porter Creek	1,271	127	124
Hillcrest	381	38	35
Takhini	330	33	32
Valleyview/Kopper King	271	27	27
Crestview/McPherson	270	27	26
Wolf Creek	190	19	20
Golden Horn/Canyon Crescent	?	12	7
Yukon	8,233	1,033	998

NOTES

1. Based on 1981 Census findings, the average number of persons in a private household was 2.9 persons. Using 1985 population estimates of the Yukon Department of Health and Human Resources and the 2.9 persons per household average, total private households were estimated.
2. It is assumed that communities, other than Whitehorse, may have a higher average household size and thus, the sample size of households represents a greater proportion of total households (e.g., 25%) and a larger sample population.

TABLE 2

Sample Population

Location	Households Interviewed	Population in Sample	Average Household Size
Carmacks	26	83	3.2
Dawson	91	272	3.0
Faro	11	42	3.8
Haines Junction	37	108	2.9
Teslin	26	90	3.5
Watson Lake	101	360	3.6
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Pelly Crossing	12	44	3.7
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Old Crow	19	59	3.1
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Destruction Bay	6	21	3.5
Champagne	3	6	2.0
Keno	7	14	2.0
Whitehorse	573	1,953	3.4
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Crestview/McPherson	26	102	3.9
Wolf Creek	20	75	3.8
Golden Horn/Canyon Crescent	7	22	3.1
Yukon	998	3,318	3.3

The survey instrument (questionnaire and house assessment form) is found in Appendix A. An explanation of the use of the survey instrument in analyzing core housing need is found in Section 3.0. The survey results were coded and stored on computer in SAS format (code book for SAS format is found in Appendix A).

2.1. Quality of the Data

2.1.1 The Sample

The geographic distribution of the sample by location is very good. A review of the response/refusal rate also presents no problems. Less than 4% of the households contacted refused to be interviewed. A greater difficulty was the number of households unavailable at the time of the survey. This was particularly problematic in Dawson. Another concern is selectivity by housing type. The number of single-detached units captured in the survey is significantly higher than the actual distribution and concurrently, apartments are underrepresented (see Table 3). This may be attributable to interviewer bias-single detached houses are more easily accessed, or to the unavailability of households. It is not attributable to refusals.

Generally, the sample is considered to be random and that bias will not be a factor. A comparison of the survey results with other statistical sources shows a high level of comparability between the sample and the total population (see Appendix B).

2.1.2 The Questionnaire

As expected, the questions which received the poorest rate of response and quality of responses were those dealing with income and housing costs. Appendix C provides information on the response rate by question and presents a profile of households who did not respond on income and housing costs.

Nineteen (19) percent of the households did not report income. The non-response/refusal rate was comparable between homeowners and renters, by household

TABLE 3

Sample by Housing Type

Housing Type	Total Housing by Type ¹ (%)	Sample ² by Type ² (%)
Single Detached	58.3	71.4
Semi-Detached/Duplex/ Row/Townhouse	14.2	14.6
Apartment	13.0	2.0
Mobile Home/Trailer	12.9	10.5
Other	1.6	1.5
	<hr/>	<hr/>
	100.0%	100.0%

NOTE

1. This data was taken from Statistics Canada for the 1981 Census year.
2. It should be noted that the vacancy rate in apartment buildings in March, 1986 was high in two centres outside Whitehorse and a contributing factor to underrepresentation of this type of housing.

type and housing type and only slightly higher for native versus non-native households. The primary income source for non-respondents is wages (74.3%). Approximately one-third of non-respondents are living in inadequate housing. Crowding is a problem for one-tenth of these households.

A large number of households did not report complete housing costs (57.6%). For homeowners, one or more of the following costs were omitted:

1. Mortgage/Loan Cost
2. Property Taxes
3. Utilities
 - i) Heating
 - ii) Electricity
 - iii) Water/Sewer
4. Property Insurance
5. Land/Pad Rental

For renters, one or more of the following costs were omitted:

1. Rental Payment
2. Utilities
 - i) Heating
 - ii) Electricity
 - iii) Water/Sewer
3. Tenants Insurance

Table 4 indicates the response rate for each housing cost by owner and renter. Non-response among renters is slightly higher than among owners but the source of non-response is very different. It is evident that non-response by homeowners most frequently occurs with mortgage/loan costs. For both homeowners and renters, non-response is high on water/sewer costs. Heating costs are also a problem with renters.

From the responses, it is evident that homeowners and renters were far more willing and/or able to provide income information than housing cost data. It was particularly difficult to obtain data on all components of housing cost for each household. Considering the poor response rate on the value of housing subsidies received, the conclusion drawn is that respondents are not fully aware of the cost of their housing. This is particularly so of native households.

TABLE 4

Response Rate by Housing Cost Question

	Total Sample	Non-Response
Homeowners	604	324 ¹ (53.6%)
Mortgage/Loan		203 (33.6%)
Property Taxes		96 (15.9%)
Utilities		
Heating		47 (7.8%)
Electricity		10 (1.7%)
Water/Sewer		114 (18.9%)
Property Insurance		95 (15.7%)
Land/Pad Rental		-
Renters	395	251 ¹ (63.5%)
Rental Payment		60 (15.2%)
Utilities		
Heating		110 (27.8%)
Electricity		56 (14.2%)
Water/Sewer		208 (52.7%)
Tenants Insurance		26 (6.6%)

NOTE:

1. Complete housing costs are not available.

A review of the homeowners and renters with incomplete housing costs reveals very little difference in their profiles and a high level of comparability between non-respondents and the total sample population (see Appendix C). Approximately one-quarter of non-respondents are living in inadequate housing. For the most part, housing is not crowded or unsuitable.

Substitution of housing cost data from other sources has not been done, to date. Serious consideration should be given to the efficacy of substitution in the case of utilities.

2.1.3 The House Assessment Form

There was concern initially with the ability of interviewers to assess the condition of housing. Fortunately, the performance of the interviewers, using the simple rating system, is good. Appendix C provides information on the response rate and the quality of responses by housing characteristic.

3.0 HOUSING CIRCUMSTANCES AND CORE HOUSING NEED ANALYSIS

Utilizing the data collected during the survey, it is possible to develop a profile of housing circumstances that is typical in the Yukon. The data can also be used to determine the proportion of households in "core need" and the housing and household characteristics of those in the core housing need category.

The definition of certain concepts and terms is crucial to the core housing need process and the most significant of these are defined below:

1. Core housing need means those households unable to afford adequate and uncrowded shelter without spending 30% or more of their gross income. More specifically stated core housing need relates to those households:
 - who occupy crowded or inadequate dwellings, and who currently pay less than 30% of their income for shelter but for whom basic shelter costs for an adequate and uncrowded dwelling would consume 30% or more of their income; or
 - who pay 30% or more of their income for shelter and for whom an adequate and uncrowded dwelling would consume 30% or more of their income.

The core housing need calculation makes use of income thresholds which relate dwelling size (number of bedrooms) to household income. Thus, another indicator - suitability - is tested within the core housing need calculation.

Suitability can also relate to the special design features available in a dwelling unit to meet the needs of disabled residents. This type of suitability is also being tested using the new data base.

2. Income refers to total gross income of all members of the household.
3. Basic shelter cost for homeowners refers to the following costs associated with a household's principal residence:
 - mortgage payment of principal and interest;
 - property taxes;
 - insurance premiums;
 - payment for electricity, oil, gas, coal, wood or other fuels;
 - payments for water;
 - trailer pad rental.

Basic shelter cost for renter households includes:

- rent;
- payments for electricity, oil, gas, coal, wood or other fuels, water and other municipal services.

4. Norm or average rental costs must be established in the process of identifying households in core need. Norm rental costs are average costs for unsubsidized rental dwellings requiring only regular maintenance where no rent is attributable to business. Norm costs were determined by shelter cost information collected on the survey supplemented with rental rate information from sources such as the Yukon Statistical Review which provides rents by unit type for selected centres.

Information was also obtained on the cost of fuel, oil, electricity, etc. from the appropriate companies or public utilities.

This provided a measure of housing costs (rent) by region or centre and by dwelling size.

Rents by region and dwelling size were then translated into income thresholds by assuming that a household could afford to spend up to 30% of their income for shelter. Income thresholds also vary with the size of the household as household size dictates the size of unit required. An example is set out in Table 5, using current income thresholds established by CMHC for the Yukon.

All households paying 30% or more of their income for shelter and those currently paying less than 30% but living in crowded or inadequate dwellings were then compared with the norm or average rents. If the average rents/income thresholds still exceed 30% or more of their income they are then allocated to the core housing need category. This exercise is necessary to prevent inclusion of high income households paying more than 30% of their income or living in inadequate or crowded units by choice when adequate accommodation is available at less than 30% of their income.

Average rental costs were used to qualify both owners and renters. If required, average ownership costs could be used to qualify homeowners under ownership programs although generally ownership subsidies would not be provided if a household could afford adequate and suitable rental accommodation.

5. Crowding is defined as more than one person per room. With the exception of bathrooms, halls, pantries and closets, and any rooms used for business purposes, all rooms in the dwelling considered separate by the household were counted.
6. Inadequate dwellings are defined as those needing major repairs or lacking basic facilities. Major repairs refer to defective plumbing or electrical wiring, structural repairs to walls, floors, ceilings, etc. Basic facilities refer to hot and cold running water, an indoor toilet and a bathtub or shower. The concept of adequacy is discussed in more detail later in Appendix D.

The discussion of housing circumstances and core housing need will be a two stage process. In the first stage, the housing of all households will be discussed focusing on the key elements of crowding, adequacy and affordability and dividing the population into components such as native, non-native, owners, renters, seniors, disabled, etcetera that illustrate substantially different housing circumstances. Where possible, comparisons of the situation in the Yukon have been made with Canadian housing or the situation in other areas of Canada to highlight the relative position of Yukon households.

Following the discussion of the housing circumstances of the general population, the income thresholds will be applied to determine core need households.

With respect to the development of core need, two sets of income thresholds will be utilized. The first set has been obtained from CMHC and represent those currently used in the Yukon to determine need and applicant eligibility for social housing programs (see Table 5). However, based on the data compiled during the study, IUS felt that some adjustments to CMHC thresholds were necessary to more adequately reflect housing costs and circumstances in the Yukon. Accordingly, a second set of thresholds were developed (see Table 6) and a second core need estimate was prepared.

Several other income threshold/core need scenarios were developed and are presented in Appendix D. Only two sets of thresholds are used in this section

TABLE 5

CMHC Alternative

<u>Household Size</u>	<u>Bedrooms Required</u>	<u>Income Thresholds By Region</u> (rents in brackets)				
		<u>Whitehorse</u>	<u>Watson Lake</u>	<u>Haines Junction</u>	<u>Dawson</u>	<u>All Others</u>
1 person	bach/one	13,000(325)	13,000(325)	13,000(325)	13,000(325)	13,000(325)
2 people	one	16,500(412)	16,000(400)	14,500(363)	22,000(550)	14,500(363)
3-4 people	two	18,500(463)	23,000(575)	17,000(425)	24,000(600)	17,000(425)
5+ people	three	20,500(513)	17,000(675)	21,000(525)	28,000(700)	20,500(512)

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SOURCE:

CMHC Ottawa, Debra Dark - personal conversation.

TABLE 6

IUS Alternative Two

Income Thresholds by Region

<u>Household Size</u>	<u>Bedrooms Required</u>	<u>Whitehorse</u>	<u>Watson Lake</u>	<u>Haines Junction</u>	<u>Dawson</u>	<u>All Others</u>
1 person	one	22,600	24,000	19,800	21,500	13,000
2 people	two	27,200	29,000	20,500	22,800	17,000
3-4 people	three	29,200	31,000	23,000	25,700	19,600
5+ people	four	30,600	32,200	24,000	28,000	21,600

SOURCE:

Rental housing costs extracted from the survey.

of the report. It should be noted that Yukon Housing can easily run its own scenarios of core need based on different parameters (associated with crowding, adequacy and affordability) simply by changing the formulas outlined in the appendix and applying them to the data base.

3.1 Housing Circumstances of the Yukon Population

3.1.1 Crowding

TABLE 7

Households Showing Crowding by Type of Household (%)

<u>Persons Per Room</u>	<u>All Households</u>	<u>Renters</u>	<u>Owners</u>	<u>Native</u>	<u>Non-Native</u>
Under 0.50	43.7	38.4	46.7	23.8	52.5
0.51 - 0.75	29.5	30.0	29.5	32.0	28.7
0.76 - 1.00	20.2	22.9	18.7	29.5	16.1

1.01 - 1.25	2.8	3.1	2.7	5.8	1.5
1.26 - 1.50	1.1	1.2	1.0	2.5	0.4
1.51 plus	2.5	4.4	1.4	6.4	0.8
	<u>100.0</u>	<u>100.0</u>	<u>100.0</u>	<u>100.0</u>	<u>100.0</u>

The data illustrate that 6.4% of Yukon households live under what would normally be considered as crowded circumstances. The Canadian average is 2.3%.*

The data also illustrate that crowding is substantially more of a problem for renters (8.7% are crowded) and for natives (14.7% are crowded) than for owners (5.1%) or for non-natives (2.7%).

* 1985 Consultation Paper on Housing

TABLE 8

Households Showing Crowding by Tenure: Native and Non-Native (%)

<u>Persons Per Room</u>	<u>Native</u>		<u>Non-Native</u>	
	<u>Renters</u>	<u>Owners</u>	<u>Renters</u>	<u>Owners</u>
Under 0.50	15	18	35	36
0.51 - 0.75	35	44	45	28
0.76 - 1.00	33	25	16	16

1.01 - 1.25	6	6	1	2
1.26 - 1.50	2	3	1	-
1.51 plus	9	3	1	1
	-----	-----	-----	-----
Total	100.0	100.0	100.0	100.0

The problems of natives and renters is further highlighted when considering native and non-native households by tenure. Approximately 17% of native renters and 12% of native owners live in crowded conditions. For non-natives, the equivalent figure is only 3.0% for both renters and owners.

TABLE 9

Proportion of Households Which Are Crowded by Income Range (%)

<u>Annual Income</u>	<u>All Households</u>	<u>Renters</u>	<u>Owners</u>	<u>Native</u>	<u>Non-Native</u>
Under \$ 5,000	11.7	6.6	15.7	13.6	8.3
5,000 - 9,999	17.1	6.6	25.0	20.0	10.0
10,000 - 14,999	18.9	27.3	8.0	29.0	7.7
15,000 - 19,999	6.3	9.0	3.3	10.7	3.8
20,000 - 24,999	14.4	15.9	12.5	24.0	6.5
25,000 - 29,999	2.4	2.6	2.2	4.0	1.7
30,000 - 39,999	3.0	1.8	3.6	8.1	1.6
40,000 plus	1.0	1.1	0.9	3.9	0.4
Under 25,000	13.5	15.0	11.9	20.0	6.6
25,000 plus	1.8	1.6	1.9	5.3	0.9

Table 9 illustrates the proportion of crowded households in each income category. The concentration of crowding in households earning under \$25,000 is illustrated in the summary statistics at the bottom of the table.

All categories illustrate higher proportions of crowded households in the lower income categories, particularly for incomes of \$5,000 - \$15,000. There is substantial crowding in native households up to incomes of \$25,000.

Fewer households earning under \$5,000 are crowded because most households in this group are one person households.

3.1.2 Dwelling Adequacy

A high proportion of dwellings in the Yukon are inadequate for a variety of reasons. The table below illustrates the extent and nature of inadequacy.

TABLE 10

Households by Type of Inadequacy

	<u>No. of Hhlds.</u>	<u>% of Total Hhlds.</u>
1. Lacking basic facilities	240	24.0
2. Poor interior condition	232	23.2
3. Poor exterior condition	160	16.0

Of the 998 households in the sample, 240 or 24.0% live in units lacking basic facilities (bath, shower, toilet, running water, electrical service, etc.). Another 23.2% or 232 households live in houses in which interior condition (doors, windows, thermal efficiency, electrical facilities, plumbing, etc.) are in poor condition. Finally, 16.0% or 160 households live in homes with poor exteriors. Overlap exists in these figures due to multiple problem households. However, when overlap is eliminated, 49.4% or 493 of the 998 households live in inadequate dwellings. In Canada, the proportion of households living in dwellings lacking basic facilities is 1.6% and less than 15.0% of Canadian housing units need major repairs.* Dwelling adequacy by location and tenure is presented in Table 11.

The situation is even more serious when it is considered that many of the dwellings occupied by these 493 households are inadequate in more than one category. 56 or 5.6% of the households live in dwelling that are inadequate in all three categories. A profile of these households is presented in Table 12.

The assessment of exterior condition should be treated with some degree of skepticism because the evaluation, as well as being undertaken by interviewers with limited building knowledge, was completed in the winter when snow often made assessments (particularly of foundations and roofs) difficult.

* 1985 Consultation Paper on Housing.

TABLE 11

Dwelling Adequacy By Community
and Tenure

Community/Tenure	Lacking Facilities		Inadequate Interior Condition		Inadequate Exterior Condition	
	#	%	#	%	#	%
Homeowners						
Whitehorse (N=352)	50	14.2	35	9.9	22	6.2
Watson Lake (N=70)	25	35.7	21	30.0	14	20.0
Haines Junction (N=23)	6	26.1	4	17.4	5	21.7
Dawson (N=57)	18	31.6	12	21.1	9	15.8
Other Centres (N=101)	47	46.5	24	23.8	26	25.7
Renters						
Whitehorse (N=220)	29	13.2	57	25.9	26	11.8
Watson Lake (N=31)	3	9.7	20	64.5	11	35.5
Haines Junction (N=14)	1	7.1	8	57.1	8	57.1
Dawson (N=34)	13	38.2	12	35.3	8	23.5
Other Centres (N=95)	48	50.5	39	41.1	31	32.6
Total Yukon (N=998)	240	24.0	232	23.2	160	16.0

NOTES:

1. N = Total Sample Size
2. Percentages are of total sample size.

TABLE 12

Profile of Households with Multiple Adequacy Problems

Location	Sample Households	
	#	%
Whitehorse	7	13.0
Watson Lake	8	14.3
Haines Junction	2	3.6
Dawson	11	19.6
Subtotal Major Centres	28	50.0
Beaver Creek	1	1.8
Burwash Landing	2	3.5
Carcross	3	5.3
Carmacks	5	8.9
Champagne	1	1.8
Mayo	6	10.7
Old Crow	3	5.3
Pelly Crossing	2	3.5
Ross River	2	3.5
Teslin	3	5.3
Subtotal Small Centres	28	50.0
Total Yukon	56	100.0
Ethnicity		
Native	34	61.0
Non-Native	22	39.0
Tenure		
Owner	27	48.0
Renter	29	52.0
Type of Household		
Seniors	15	25.0
Single Parent	2	3.0
Couple/Children	23	39.0
Couple/No Children	6	10.0
Single Person(s)	13	22.0
Total	59	100.0
Combination of Above	3	5.0
Disabled	3	5.0
Type of Unit		
Single-Detached	51	91.0
Semi-Detached	2	3.5
Mobile Home/Trailer	3	5.5

TABLE 13

Households Showing Inadequacy by Type of Household
and Type of Inadequacy

Inadequacy	All Households (998)		Native (316)		Non- -Native (682)		Renter (394)		Owner (604)	
	Inad.	%	Inad.	%	Inad.	%	Inad.	%	Inad.	%
1. Lack of Facilities	240	24.0	116	36.7	124	18.2	94	23.8	146	24.1
2. Interior Condition	232	23.2	101	32.0	131	19.2	136	34.5	96	15.9
3. Exterior Condition	160	16.0	74	23.4	86	12.6	84	21.3	76	12.6

As is the case with crowding, the problem of inadequate dwellings is most prevalent amongst native households and renters.

Lack of basic facilities is generally the most common problem, although interior condition is also a serious problem for all types of households, except owners. A high percentage of native and renter households also live in units with inadequate exterior conditions.

As with crowding, there is a relationship between dwelling adequacy and income although, as Table 14 indicates, adequacy problems are by no means restricted to low income groups. Many of the higher income households with inadequate units will not appear in the core need group because of the limiting income thresholds.

TABLE 14

Households Showing Inadequacy by Income

<u>Income and Type of Inadequacy</u>	<u>All Households</u>	<u>Native</u>	<u>Non- Native</u>	<u>Owner</u>	<u>Renter</u>
1. Lack of Facilities					
Under \$25,000	30.4	34.8	26.0	38.1	20.6
\$25,000 plus	12.7	14.1	12.0	14.1	10.0
2. Interior Condition					
Under \$25,000	15.7	14.8	17.5	10.3	20.7
\$25,000 plus	7.9	7.1	8.2	4.8	14.0
3. Exterior Condition					
Under \$25,000	5.3	2.2	9.2	7.1	3.6
\$25,000 plus	3.4	6.2	2.6	2.8	4.5

3.1.3 Affordability

TABLE 15

Households Showing Percentage of Income to Shelter Costs
by Type of Household (%)

<u>% of Income to Housing Costs</u>	<u>All Households</u>	<u>Renters</u>	<u>Owners</u>	<u>Native</u>	<u>Non- Native</u>
Under 19.9	55.6	45.8	61.0	52.9	56.2
20 - 24.9	13.8	15.8	13.3	11.7	15.0
25 - 29.9	10.2	11.5	9.2	7.6	11.2

30 - 34.9	6.0	7.9	4.5	7.6	5.1
35 plus	14.4	18.8	12.0	20.2	12.3
	<u>100.0</u>	<u>100.0</u>	<u>100.0</u>	<u>100.0</u>	<u>100.0</u>

The data illustrates that just over 20% of Yukon households pay 30% or more of their income for shelter. The equivalent figure for Canada is also slightly more than 20%.*

The data also illustrates that affordability is more of a problem for renters (26.7% pay 30% or more) and natives (27.8%) than it is for owners (16.5%) and non-natives (17.4%).

The problems of natives and renters is further highlighted when considering native and non-native households by tenure (see Table 16).

* 1981 Census

TABLE 16

Households Showing Percentage of Income to Shelter
by Tenure: Native and Non-Native (%)

% of Income to Housing Costs	Natives		Non-Native	
	Renters	Owners	Renters	Owners
Under 19.9	43.1	63.5	47.7	60.5
20.0 - 24.9	10.6	13.0	19.1	13.0
25.0 - 29.9	11.4	3.5	11.8	10.9

30.0 - 34.9	12.2	2.6	5.1	5.2
35.0 plus	22.8	17.4	16.3	10.4
	<u>100.0</u>	<u>100.0</u>	<u>100.0</u>	<u>100.0</u>

Approximately 35% of native renters pay 30% or more of their income for shelter, the equivalent figure for native homeowners is only 20%. For non-natives, 21.4% of renters pay 30% or more while only 15.6% of owners pay 30% or more.

TABLE 17

Proportion of Households with Affordability Problems
by Income Range (%)

	Proportion of Households Paying 30% or More for Shelter						
	All Households	Native		Non-Native		Renters	Owners
		Renters	Owners	Renters	Owners		
Under 5,000	70.5	73.3	68.4	72.7	63.6	75.0	75.0
5,000 - 9,999	47.1	53.3	42.1	46.2	45.5	100.0	37.5
10,000 - 14,999	32.1	43.6	16.6	25.0	14.3	62.5	22.2
15,000 - 19,999	47.6	69.7	23.3	63.1	-	78.6	33.3
20,000 - 24,999	28.1	31.7	23.3	38.1	-	26.3	30.4
25,000 - 29,999	20.5	23.7	17.7	30.7	16.6	20.8	15.2
30,000 - 39,999	15.9	3.9	21.1	7.7	29.2	2.6	20.2
40,000 plus	2.9	1.2	3.6	-	-	1.6	4.2
Under 25,000	41.8	50.7	23.4	47.5	26.9	49.1	36.2
25,000 plus	9.8	7.2	11.0	11.6	7.8	5.7	10.4

Table 17 illustrates affordability problems by income category for each household type and tenure. As expected affordability problems are concentrated at lower income levels. Key points indicated by the table include:

1. Some 70% of all households earning less than \$5,000 pay 30% or more of their income for shelter. The equivalent figure for all households earning less than \$25,000 is just over 40%.
2. Approximately 50% of all renter households earning less than \$25,000 pay 30% or more for shelter. The proportion is similar for both native and non-native renters.
3. Just over 7% of all renter households earning more than \$25,000 pay 30% or more for shelter. For native renters, the figure is 11.6% and 5.7% for non-native renters.
4. 23.4% of all owner households earning less than \$25,000 pay 30% or more for shelter; 26.9% of native owners; and 36.2% of non-native owners.
5. Surprisingly, 11.0% of all owners earning more than \$25,000 pay 30% or more for shelter. For native owners, the figure is 7.8% and 10.4% for non-native owners.

The figures suggest that a higher proportion of non-native owners both below and above \$25,000 have affordability problems. Closer examination of the survey data suggests that many native households, if they live in a band-built home (which the household now owns) on crown land, have virtually no shelter costs; pay no taxes; have no mortgage costs; and, in some cases, very low utility charges (often utilities are paid by the band).

3.2 Analysis of Core Housing Need

3.2.1 The Level and Distribution of Core Housing Need

Core housing need means those households unable to afford adequate and uncrowded housing without spending 30% or more of their gross income. The core housing need calculation makes use of income thresholds which relate dwelling size (number of bedrooms) to household income.

Several alternative sets of income thresholds were developed. The statistical basis for the establishment of the income thresholds progress from narrowly defined housing costs (CMHC Alternative based on market rents), to broadly defined housing cost (IUS Alternative Two based on rental costs including heat, electricity, sewer and water and home insurance costs), to a combination of rental costs in major centres and a spatial price index which reflects the cost of living in smaller centres (IUS Plus Price Index), to a cost of living index which includes housing costs (Isolated Post Alternative).

The alternatives and the level of core need calculated using each alternative are presented below:

TABLE 18

Core Need Alternatives: Yukon 1986

	Core Need in the Yukon	
	%	# of Hhlds.
CMHC Alternative	20.0	1517
IUS Alternative One	22.4	1700
IUS Alternative Two	29.4	2229
IUS Plus Price Index	31.2	2389
Isolated Post Alternative	29.2	2237

It appears threshold much higher than the CMHC Alternative or IUS Alternative One (developed for the preliminary report) are justified and the Institute recommends the use of Alternative Two developed by IUS because:

- a) they are based on actual shelter expenditures of rental households and in spite of some data limitations, are considered to be a more valid reflection of housing costs;
- b) they approximate more closely thresholds developed for the NWT. Although housing costs may not be identical in NWT and Yukon, given the northern location of both, one would expect Yukon thresholds to approximate NWT thresholds more closely than that of southern locations in Canada. This is currently not the case with CMHC thresholds; and,

- c) they are also closer to thresholds developed using the isolated post allowance or spatial price index adjustments which are designed to reflect differences in the cost of living. The correspondence with the isolated post allowance thresholds is most noticeable in the 3-4 and 5 persons plus categories.

A description of how the two alternatives (CMHC and IUS Alternative Two) discussed in the text of this report were determined is outlined below. More detail on the other alternatives is contained in Appendix D.

CMHC Alternative

- received from CMHC and developed using average market rents for all structures surveyed in the 1985 Vacancy Rate Survey. Averages were inflated by 4% to derive 1986 rents.
- where data was not available from the rental survey appraisal estimates were obtained from CMHC field offices.
- income limits were calculated from average rents (excluding heating) and assuming a 30% rent-to-income ratio.

IUS Alternative Two

- using survey data, the average shelter costs for rental units by number of bedrooms was determined
- these costs incorporated rent, heat, electricity, sewer and water and insurance costs
- thresholds developed based on these costs are substantially higher than CMHC thresholds in Whitehorse, Watson Lake, Dawson and Haines Junction. This can be attributed to the following:
 - a) thresholds incorporate more shelter cost elements than CMHC thresholds
 - b) thresholds include costs for rented single detached units which are not covered in the rental vacancy survey

- thresholds are lower in the other centres because housing costs are lower due to:
 - a) use of wood, lower taxes, etc.
 - b) native households living in band houses on crown land have very low housing costs.
- thresholds developed on the basis of housing costs taken from the survey can be considered very reliable in Whitehorse due to the sample size. Data is less reliable for the remaining communities due to the limited sample size and the reluctance of many households to provide complete housing costs. In some cases, thresholds could only be calculated for one or two categories using actual housing costs. Thresholds in other categories were then derived using the differential (percentage difference) that existed in the Whitehorse thresholds. In spite of these limitations, the thresholds are considered to be a valid reflection of housing costs.

Using the recommended IUS Alternative Two, 29.4% of all households in the sample fall into the core need category (Table 19). Based on 1982 figures, the proportion of core need households in Canada is approximately 13%.* Provincial averages run from a low of 10.5% in Quebec to approximately 19.5% in Manitoba. The 1982 figures were calculated during a period of much higher interest rates creating higher housing costs for many households, particularly homeowners. Current figures could be lower. The comparison illustrates that housing need in the Yukon is significantly higher than the Canadian average.

Extending the sample to the total population generates over 2200 households in the Yukon in core need (29.4% of total households).

Applying the income thresholds under the CMHC Alternative lowers the proportion of households in core need to approximately 20% and generates over 1500 core need households in the Yukon (Table 20).

Regardless of the alternative used, the analysis does illustrate a substantial housing need in the Yukon and indicates that the proportion of those in need is above the Canadian average.

* Based on figures taken from the Neilson Task Force Report (1986) and the Consultation Paper on Housing (1985).

TABLE 19

Households in Core Housing Need
Alternative - IUS Two

Location	Sample Households ¹ Total Core Need %			Total Households ² In Core Need
IUS Alternative Two				
Whitehorse	475	102	21.5	1136
Watson Lake	91	43	47.2	207
Haines Junction	30	10	33.3	61
Dawson	74	24	31.9	164
Other Centres	127	56	44.0	504
Total Yukon ³	797	235	29.4	2072

NOTES:

1. Includes only those households reporting household income.
2. Derived from total households in community multiplied by percentage of sample in core need.
3. 17 communities only. Based on the Yukon Statistical review, the territorial population in 1985 was 25,281. Using the average household size of 3.3 persons (survey finding) and the percentage of sample households in core housing need (shown above), the total number of households in core housing need in the Yukon is 2229.

TABLE 20

Households in Core Housing Need
Alternative - CMHC

Location	Sample Households ¹ Total Core Need %			Total Households ² In Core Need
CMHC Alternative				
Whitehorse	475	47	9.9	523
Watson Lake	91	34	37.3	163
Haines Junction	30	5	16.6	30
Dawson	74	22	29.7	153
Other Centres	127	52	44.0	468
Total Yukon ³	797	160	20.0	1337

NOTES:

1. Includes only those households reporting household income.
2. Derived from total households in community multiplied by percentage of sample in core need.
3. 17 communities only. Based on the Yukon Statistical review, the territorial population in 1985 was 25,281. Using the average household size of 3.3 persons (survey finding) and the percentage of sample households in core housing need (shown above), the total number of households in core housing need in the Yukon is 1517.

Within the Yukon itself, core housing need is not evenly distributed. There is a much higher proportion of households in need in Watson Lake, Haines Junction and the smaller centres than there is in Whitehorse. The proportion of households in need ranges from 21.5% in Whitehorse to nearly 50% in Watson Lake (Table 19).

Analysis under the CMHC Alternative lowers the proportions considerably in all centres and substantially in Haines Junction, but does not change the overall pattern (Table 20).

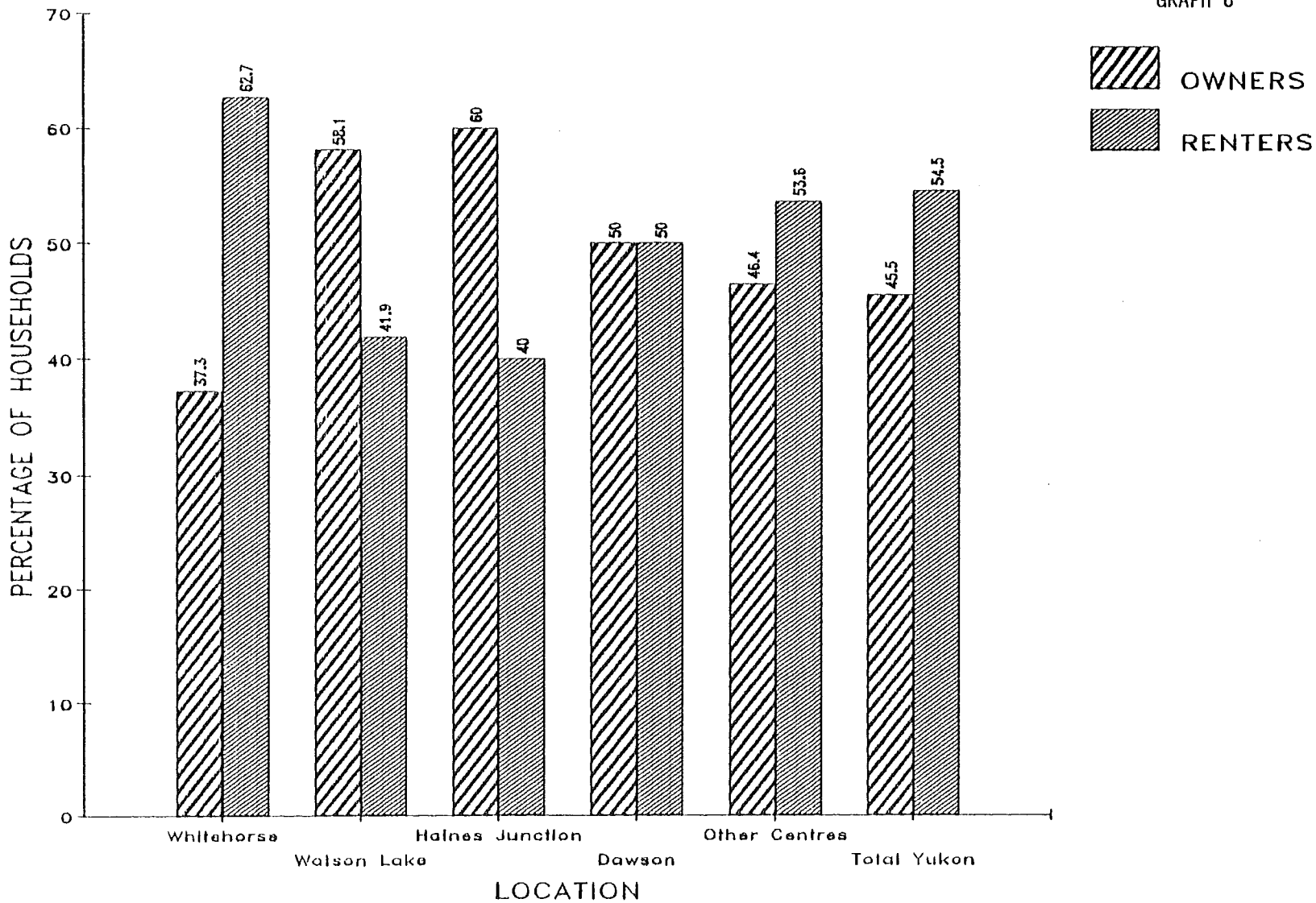
3.2.2 The Characteristics of Core Housing Need

The specific characteristics of core need households are illustrated in Table 21 and the most important distinguishing features are outlined below:

1. Just over 50% of the households in need are renters. Tenure, however, varies significantly from one area to another with owners representing the majority of those in need in Watson Lake and Haines Junction.
2. Just over 50% of those in need are native households. This figure climbs to 84% in the smaller centres ('other' category). The concentration of natives in the core need category is particularly pronounced when one considers that in the 1981 census, only 17% of the population were of native origin.
3. Approximately 45% of the housing units occupied by core need households lacked basic facilities. This dropped to a low of 22% in Whitehorse, but climbed to 84% in the smaller centres.
4. The interior condition of the units was a problem in 40% of the sample. Again, there were fewer problems in Whitehorse with the most serious problems in Watson Lake and Haines Junction.
5. Poor exterior condition was a problem in 29% of the sample.
6. As expected, overall, housing conditions are much better in Whitehorse. The stock in centres outside Whitehorse, however, has serious adequacy problems. It is also worth noting that many housing units have more than one type of adequacy problem, particularly outside of Whitehorse.

CORE NEED BY TENURE

GRAPH 6



HOUSEHOLDS LACKING BASIC FACILITIES

GRAPH 7

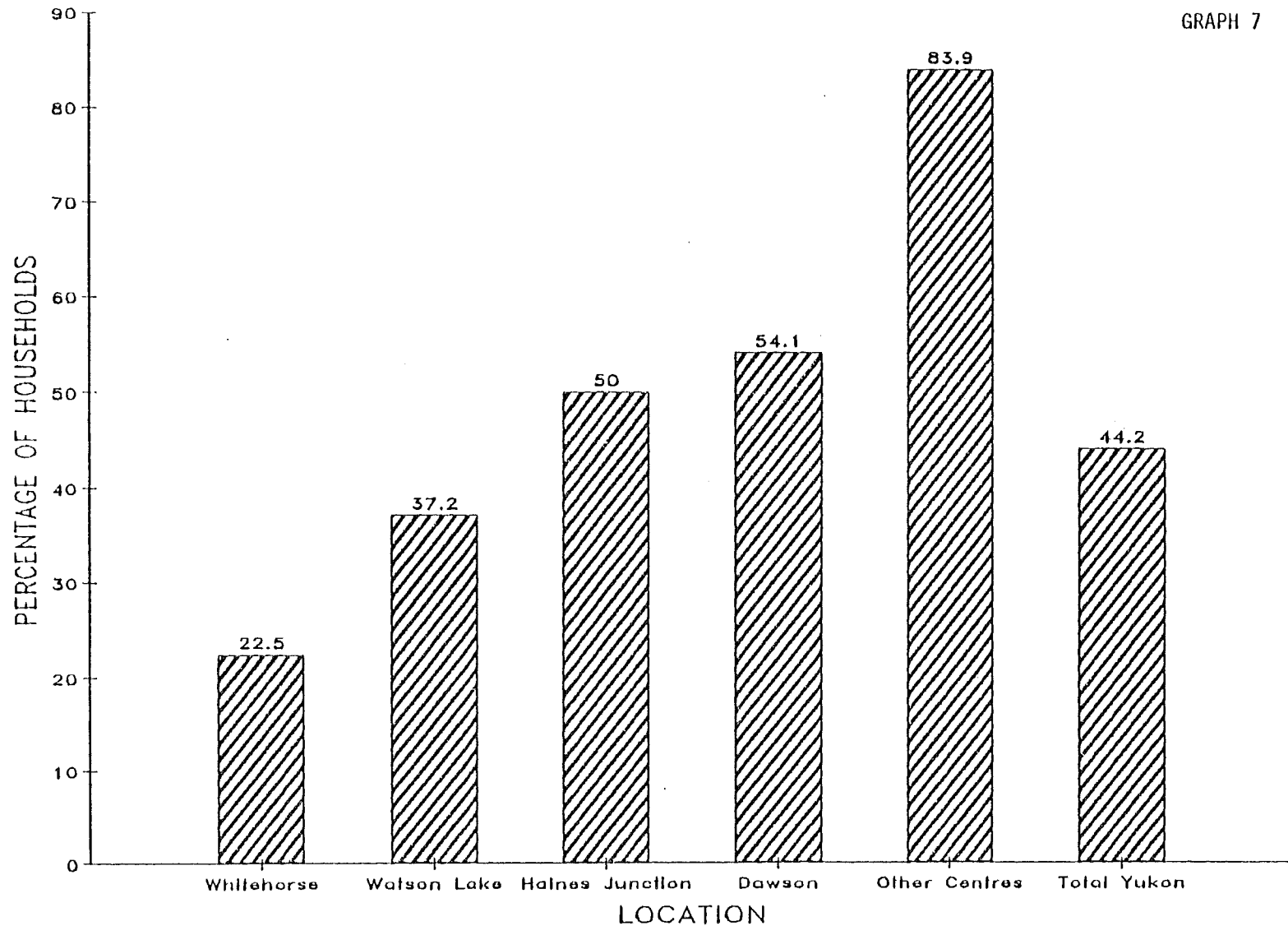


TABLE 21
Core Housing Need Summary Table
(Thresholds-IUS Alternative Two)

LOCATION	Whitehorse		Watson Lake		Haines Junction		Dawson		Other (Small Centres)		Total No.	Households %
	No.	%	No.	%	No.	%	No.	%	No.	%		
Households	102	43.4	43	18.2	10	4.2	24	10.2	56	24.0	235	100.0
Tenure	38	37.3	25	58.1	6	60.0	12	50.0	26	46.4	107	45.5
Own	64	62.7	18	41.9	4	40.0	12	50.0	30	53.6	128	54.5
Rent												
Ethnicity	36	35.2	20	46.5	4	40.0	13	54.1	47	83.9	120	51.0
Native	66	64.8	23	53.5	6	60.0	11	45.9	9	16.1	115	49.0
Non-Native												
Inadequacy ¹	23	22.5	16	37.2	5	50.0	13	54.1	47	83.9	104	44.2
Interior Facilities	33	32.3	23	53.4	5	50.0	13	54.1	20	35.7	94	40.0
Interior Condition	16	15.6	18	41.8	5	50.0	9	37.5	20	35.7	68	28.9
Exterior Condition												
Crowding ²	4	3.9	7	16.2	1	10.0	6	25.0	12	21.4	30	12.7
Affordability ³	75	73.5	24	55.8	2	20.0	14	58.3	12	21.4	127	54.0
Two Problem Households ⁴	30	29.4	14	32.5	3	30.0	11	45.9	20	35.7	78	33.1
Three Problem Households ⁵	2	1.9	4	9.3	-	0.0	1	4.1	1	1.7	8	3.4
Household Type												
Senior	9	7.3	9	17.3	2	20.0	6	22.2	15	21.4	41	14.5
Single Parent	25	20.4	11	21.1	2	20.0	3	11.1	17	24.2	58	20.6
Couple/Children	53	43.4	18	34.6	3	30.0	9	33.3	17	24.2	100	35.5
Couple/No Children	21	17.2	5	9.6	3	30.0	-	-	7	10.0	36	12.8
Single Person(s)	14	11.4	9	17.3	-	-	9	33.3	14	20.0	46	16.3
Total ⁶	122	100.0	52	100.0	10	100.0	27	100.0	70	100.0	281	100.0
Combination of Above ⁷	20	16.3	9	17.3	-	-	3	11.1	14	20.0	46	16.3
Disabled ⁸	12	9.8	4	7.6	-	-	2	7.4	10	14.2	28	9.9

NOTES:

1. Several units fall into two or more of the inadequate categories.
2. Defined as more than one person per room.
3. Households paying 30% or more of their income for shelter.
4. Households have adequacy and affordability, adequacy and crowding or crowding and affordability problems.
5. Households falling into all three problem areas.
6. There are more household types than household units because of extended family and doubling up situations.
7. Indicates extended family and double households.
8. Households containing a disabled individual.

7. Just under 13% of core need households live in crowded circumstances. Crowding is more of a problem in smaller centres and other data examined in the sample indicates that it is a serious problem in native households.
8. As well as living in either crowded or inadequate circumstances, 54% of the households pay 30% or more of their income to cover housing costs. The affordability issue is most significant in Whitehorse. The affordability problem is least significant in the smaller centres. In these centres, adequacy and crowding are the key problem areas.
9. Just over 30% of the households in core need are faced with more than one housing problem. They have a combination of two problems (adequacy and affordability, adequacy and crowding or crowding and affordability). Approximately 3% of the households have all three problems.
10. With respect to household type, 14% of those in core need were elderly (over 55 as identified on the survey). In the population as a whole, only 8% of the population fall into this age category. Approximately 21% were single parent households, while their proportion of households in the total population is only 9%. Close to 35% of the core need group are families with children and 16% are non-elderly (under 55) single individuals.

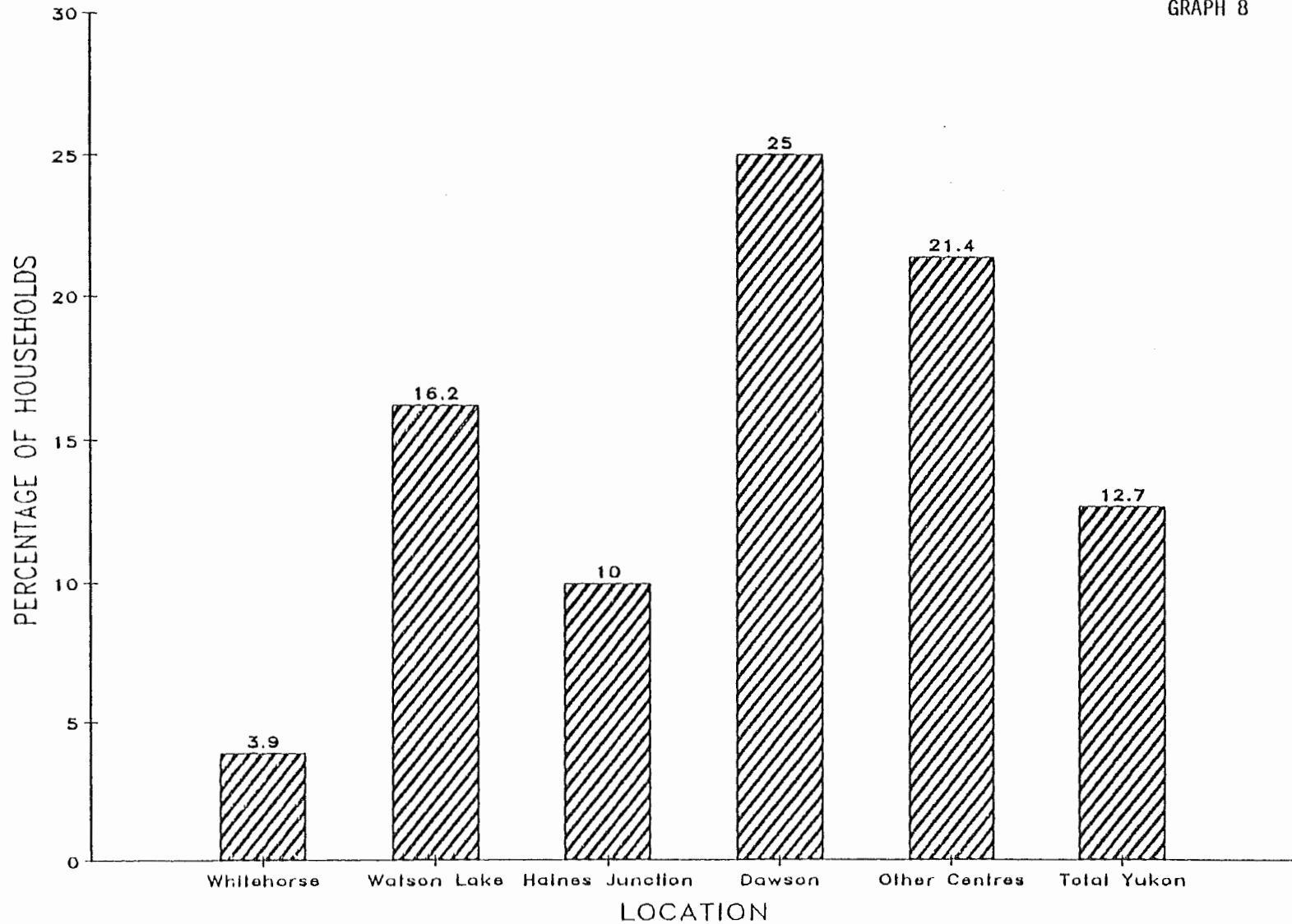
In the Canadian context, approximately 40% of core need households are senior citizens, 14% are families with children, 12% are single parent families and 25% are non-elderly single individuals. It is obvious that families are a much more significant element in the Yukon context.

11. Approximately 16% of the household units contained extended family and multiple household situations. These combinations included the true extended family situation, i.e., a young family and aged parents, but also included many other combinations such as two single parent groupings in the same housing unit. Extended family groupings were much more common amongst the native population. These combinations naturally exacerbate the adequacy, affordability and crowding problems.
12. Some 10% of households in core need contained disabled individuals. Individuals with disabilities are concentrated more in Whitehorse and the smaller centres.

The same information for the CMHC Alternative is presented in Table 22. Although the number of households decreases by 47%, the characteristics are very similar to those presented above.

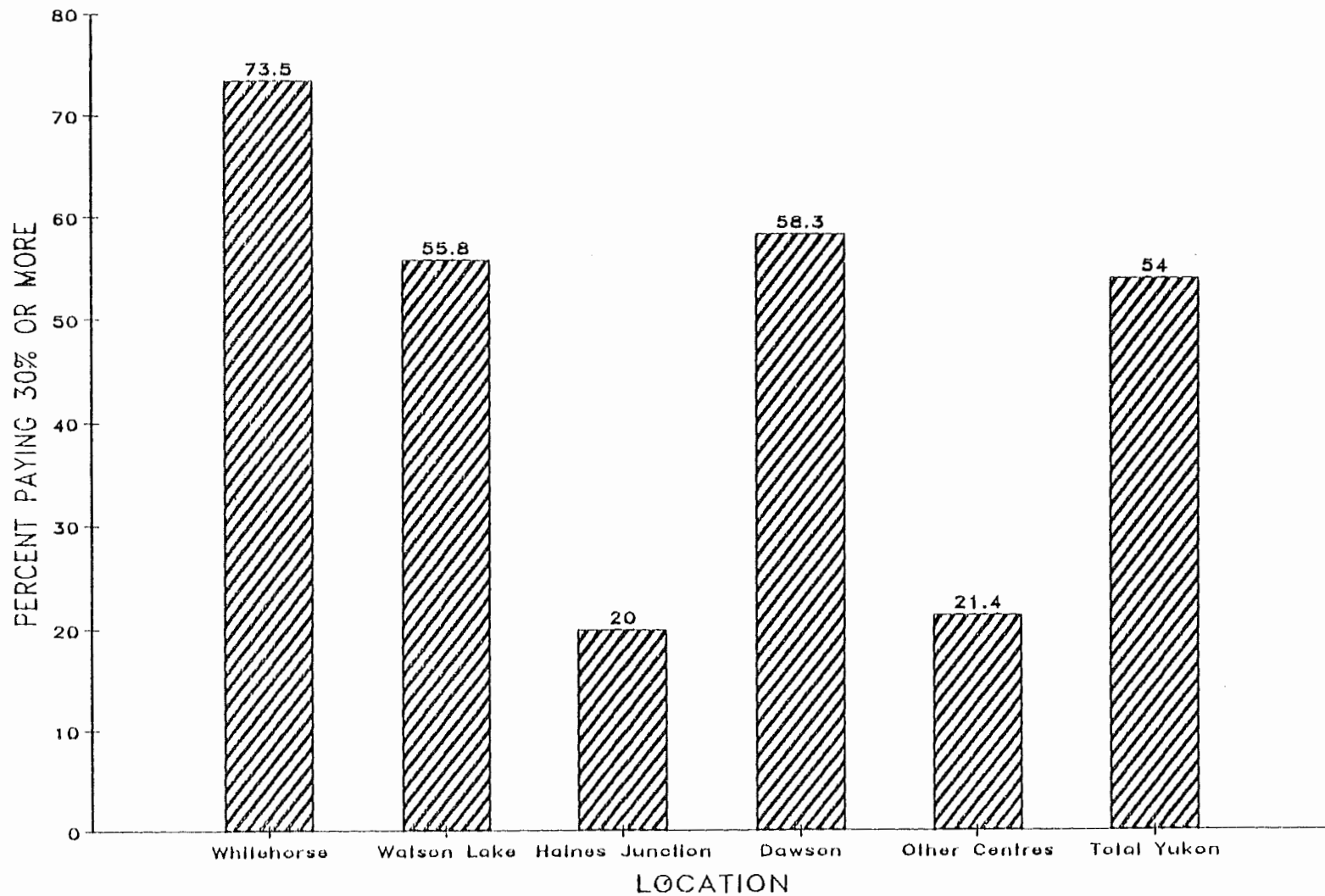
CROWDED HOUSEHOLDS

GRAPH 8



HOUSEHOLDS WITH AFFORDABILITY PROBLEMS

GRAPH 9



CORE NEED BY TYPE OF HOUSEHOLD

GRAPH 10

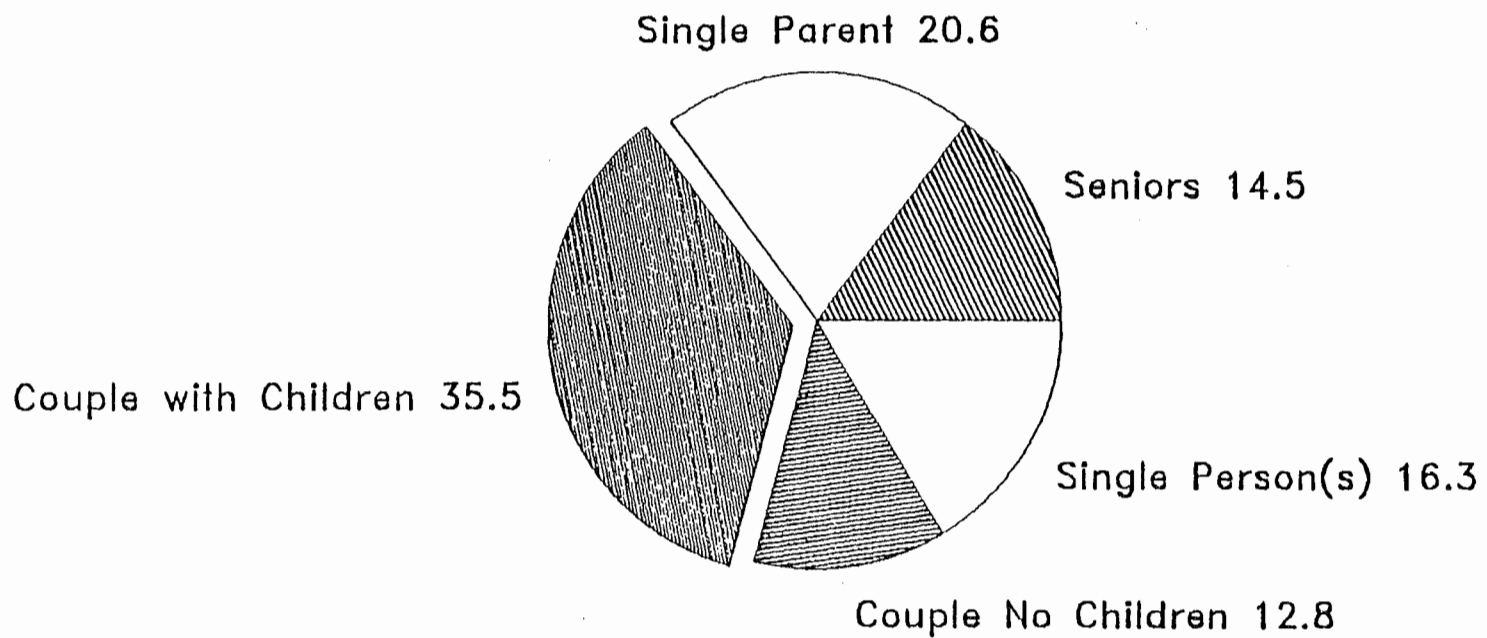


TABLE 22
Core Housing Need Summary Table
(Thresholds-CMHC Alternative)

LOCATION	Whitehorse		Watson Lake		Haines Junction		Dawson		Other (Small Centres)		Total No.	Households %
	No.	%	No.	%	No.	%	No.	%	No.	%		
Households	47	100.0	34	100.0	5	100.0	22	100.0	52	100.0	160	100.0
Tenure												
Own	15	31.9	22	64.7	4	80.0	11	50.0	23	44.2	75	46.8
Rent	32	68.1	12	35.3	1	20.0	11	50.0	29	55.8	85	53.2
Ethnicity												
Native	20	42.5	20	58.8	2	40.0	11	50.0	44	84.6	97	60.6
Non-Native	27	57.5	14	41.2	3	60.0	11	50.0	8	15.4	63	39.4
Inadequacy ¹												
Interior Facilities	7	14.8	16	47.0	3	60.0	12	54.5	44	84.6	82	51.2
Interior Condition	17	36.0	18	52.9	3	60.0	12	54.5	20	38.4	70	43.7
Exterior Condition	10	21.2	13	38.2	3	60.0	9	40.9	23	44.2	58	36.2
Crowding ²	4	8.5	5	14.7	0	0.0	6	27.2	15	28.8	30	18.7
Affordability ³	42	89.4	20	58.8	2	40.0	13	59.0	10	19.2	87	54.3
Two Problem Households ⁴	14	29.8	12	35.3	2	40.0	10	45.4	22	42.3	60	37.5
Three Problem Households ⁵	2	4.3	4	11.7	0	0.0	1	4.5	1	1.9	8	5.0
Household Type												
Senior	9	16.0	5	13.8	2	40.0	5	20.0	9	16.1	30	16.8
Single Parent	10	17.8	8	22.2	1	20.0	3	12.0	10	17.8	32	17.9
Couple/Children	21	37.5	17	47.2	1	20.0	9	36.0	18	32.1	66	37.0
Couple/No Children	6	10.7	2	5.5	1	20.0	0	0.0	6	10.7	15	8.4
Single Person(s)	10	17.8	4	11.1	0	0.0	8	32.0	13	23.2	35	19.6
Total ⁶	56	100.0	36	100.0	5	100.0	25	100.0	56	100.0	178	100.0
Combination of Above ⁷	9	16.0	2	5.5	0	0.0	3	12.0	4	7.1	18	10.1
Disabled ⁸	10	21.3	3	8.8	0	0.0	2	9.1	9	17.3	24	15.0

NOTES:

1. Several units fall into two or more of the inadequate categories.
2. Defined as more than one person per room.
3. Households paying 30% or more of their income for shelter.
4. Households have adequacy and affordability, adequacy and crowding or crowding and affordability problems.
5. Households falling into all three problem areas.
6. There are more household types than household units because of extended family and doubling up situations.
7. Indicates extended family and double households.
8. Households containing a disabled individual.

3.2.3 Core Need by Type of Household

The proportion of each type of household that fell in the core need category was also determined. The results of this analysis are presented in Table 23.

TABLE 23

<u>Household Type</u>	Core Need by Household Type		
	<u>No. In¹ Sample</u>	<u>No. In² Core Need</u>	<u>Percentage In Core Need</u>
Senior	69	41	59
Single Parent	69	58	84
Couple with Children	442	100	23
Couple No Children	168	36	21
Single Person(s)	144	46	32
Total	892	281	32 ³

NOTES:

1. Includes only those households reporting income.
2. Using the recommended IUS Alternative Two Thresholds.
3. This figure is higher than the 29.4% of households in core need under IUS Alternative Two because of the combined households included in the table.

Although 100 or 35.5% of total households in core need are couples with children (Table 21) only 23% of all couples with children in the sample fall in core need (Table 23). The equivalent figures for couples without children are 12.8% and 21%. The most interesting statistics relate to single parents and seniors. Single parents constitute only 20.6% of all households in core need (Table 21) but within the groups 84% fall in the core need category. Only

14.5% of total households in core need are seniors but 59% of seniors are in core need.

The analysis clearly points out that in an absolute sense, need is highest for families with children as there are more couples with children in core need. However, the situation of single parents with children and seniors is far more serious as a much higher proportion of each group, particularly the single parents, are in needy circumstances.

The results of this analysis will help Yukon Housing to prioritize the targetting of assistance under social housing program.

Although no recent or reliable statistics are available to transfer the results of Table 23 to the entire population once the 1986 census is available, it will be possible to determine total need by type of household for the Yukon.

3.2.4 Core Need In Small Centres

Housing problems in the smaller Yukon centres can be substantially different than in the larger centres. The problems and the level of need can also vary substantially from one centre to the next. To ensure that the different circumstances in the small centres are highlighted, details were extracted from the survey for each centre, documenting the characteristics of core need.

Table 24 below illustrates that the number and percentage of households in core need did not vary substantially under any of the various income threshold alternatives used in the analysis.

Table 24: Core Housing Need In Small Centres

<u>ALTERNATIVE</u> ¹⁾	<u>HOUSEHOLDS IN CORE NEED</u>	
	<u>NUMBER</u>	<u>PERCENT</u>
CMHC	52	40.9
IUS ONE	62	48.8
IUS TWO	56	44.1
ISOLATED POST	76	57.1
IUS PLUS PRICE INDEX	73	54.8

1) See Appendix D for explanation of the various alternatives.

The number of needy households ranged from 52 under the CMHC Alternative to 76 under the Isolated Post Alternative, a difference of less than 20%. Even the lower income thresholds under the CMHC Alternative capture a substantial amount of need. Raising the income thresholds substantially does not add significantly to the need, indicating that need is concentrated in the lower income groups. Higher income households apparently do not face the same difficult housing circumstances many households face in Whitehorse, perhaps because of the lower housing costs in smaller centres.

Housing need in the small centres is presented in detail under three different alternatives - the CMHC and the recommended IUS Alternative based

on survey housing costs plus the Alternative utilizing the Yukon spatial price index to calculate income thresholds. Approximately 40% or 52 of the households reporting income fell in the core need category under the CMHC Alternative, 56 or approximately 44% of the households under the IUS Alternative and 73 or 55% under the Price Index Alternative (Tables 25, 26, and 27). No need was evident in Destruction Bay under any of the three alternatives.

In the remaining centres (using IUS Alternative Two as a basis for discussion) need varied from 21.4% of households reporting income in Ross River to 100% in Champagne. The small number of households in the sample in some of these centres does, however, make such comparisons questionable. However, in centres where the sample size was larger housing circumstances are particularly difficult in Old Crow and Pelly Crossing.

Details in Table 28 indicate that:

1. Old Crow contains 20% of the need in small centres, Mayo 14%, Teslin 12.5% and Carcross, Carmacks, and Pelly Crossing 10.7% each;
2. the low proportion of renting households in small centres means that many households in need are homeowners. Exceptions are Burwash Landing, Mayo and Old Crow where nearly all households in need are renters;
3. in nearly all centres most households in need are native households;
4. in many of the small centres 100% of the units occupied by needy households lack basic facilities;
5. crowding is a significant problem in Old Crow;
6. Mayo and Old Crow have a substantial proportion of needy households with two problems (adequacy and crowding, adequacy and affordability, or crowding and affordability);
7. single parents and couples with children are significant need groups in most centres, however, senior citizens in need are prominent in several centres including Old Crow, Pelly Crossing and Teslin;
8. double or combined households are quite evident in Old Crow, Pelly Crossing and Teslin;

9. disabled households are scattered throughout all centres with no concentration in any particular centre.

Details for the other Alternatives are presented in Tables 29 and 30.

TABLE 25

HOUSEHOLDS IN CORE HOUSING NEED
(Small Centres)

Alternative - CMHC

LOCATION	SAMPLE HOUSEHOLDS		
	<u>Total 1</u>	<u>Core Need</u>	<u>% In Core Need</u>
Beaver Creek	7	1	14.2
Burwash Landing	6	4	66.6
Carcross	15	6	40.0
Carmacks	16	7	43.7
Champagne	2	2	100.0
Keno	6	1	16.6
Mayo	19	8	42.1
Old Crow	15	10	66.6
Pelly Crossing	7	4	57.1
Ross River	14	3	21.4
Teslin	20	6	30.0
Total Small Centres	127	52	40.9

Notes

1. Includes only those households reporting household income.

TABLE 26

HOUSEHOLDS IN CORE HOUSING NEED
(Small Centres)

Alternative: Survey Housing Costs (IUS Two)

LOCATION	SAMPLE HOUSEHOLDS		
	<u>Total 1</u>	<u>Core Need</u>	<u>% In Core Need</u>
Beaver Creek	7	2	28.5
Burwash Landing	6	3	50.0
Carcross	15	6	40.0
Carmacks	16	6	37.5
Champagne	2	2	100.0
Keno	6	2	33.3
Mayo	19	8	42.1
Old Crow	15	11	73.3
Pelly Crossing	7	6	85.7
Ross River	14	3	21.4
Teslin	20	7	35.0
Total Small Centres	127	56	44.1

Notes

1. Includes only households reporting household income.

TABLE 27

HOUSEHOLDS IN CORE HOUSING NEED
(Small Centres)

Alternative: Spatial Price Index

LOCATION	SAMPLE HOUSEHOLDS		
	<u>Total 1</u>	<u>Core Need</u>	<u>% In Core Need</u>
Beaver Creek	7	2	28.5
Burwash Landing	6	3	50.0
Carcross	15	8	53.3
Carmacks	16	8	50.0
Champagne	2	2	100.0
Faro	6	1	16.6
Keno	6	5	83.3
Mayo	19	10	52.6
Old Crow	15	13	86.6
Pelly Crossing	7	6	85.7
Ross River	14	5	35.7
Teslin	20	10	50.0
Total Small Centres	133	73	54.8

Note

1. Includes only those households reporting household income.

TABLE 28

Core Housing Need Summary Table: Small Centres
(Thresholds - IUS Alternative Two)

LOCATION	Beaver Creek No.	%	Burwash Landing No.	%	Carcross No.	%	Carmacks No.	%	Champagne No.	%	Keno No.	%	Mayo No.	%	Old Crow No.	%	Pelly Crossing No.	%	Ross River No.	%	Teslin No.	%	Total No.	%
Households	2	3.5	3	5.3	6	10.7	6	10.7	2	3.5	2	3.5	8	14.2	11	19.6	6	10.7	3	5.3	7	12.5	56	100.0
Tenure																								
Own	2	100.0	-	-	4	66.6	3	50.0	1	50.0	2	100.0	2	25.0	2	18.1	3	50.0	3	100.0	4	57.1	26	46.4
Rent	-	-	3	100.0	2	33.3	3	50.0	1	50.0	-	-	6	75.0	9	81.8	3	50.0	-	-	3	42.8	30	53.6
Ethnicity																								
Native	1	50.0	3	100.0	3	50.0	6	100.0	2	100.0	1	50.0	7	87.5	11	100.0	5	83.3	2	66.6	6	85.7	47	83.9
Non Native	1	50.0	-	-	3	50.0	-	-	-	-	1	50.0	1	12.5	-	-	1	16.6	1	33.3	1	14.3	9	16.1
Inadequacy ¹																								
Interior Facilities	-	-	3	100.0	6	100.0	5	83.3	2	100.0	1	50.0	5	62.5	11	100.0	4	66.6	3	100.0	7	100.0	47	83.9
Interior Condition	1	50.0	1	33.3	3	50.0	2	33.3	1	50.0	1	50.0	4	50.0	2	18.1	2	33.3	1	33.3	2	28.5	20	35.7
Exterior Condition	-	-	1	33.3	3	50.0	1	16.6	1	50.0	1	50.0	5	62.5	4	36.3	1	16.6	1	33.3	2	28.5	20	35.7
Crowding ²	-	-	-	-	1	16.6	1	16.6	1	50.0	-	-	2	25.0	4	36.3	1	16.6	-	-	2	28.5	12	21.4
Affordability ³	2	100.0	-	-	-	-	1	16.6	1	50.0	1	50.0	2	25.0	1	9.0	3	50.0	1	33.3	-	-	12	21.4
Two Problem Households ⁴	1	50.0	-	-	1	16.6	-	-	2	100.0	1	50.0	5	62.5	5	45.4	3	50.0	1	33.3	1	14.3	20	35.7
Three Problem Households ⁵	1	50.0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1	1.7
Household Type																								
Senior	1	33.3	2	66.7	-	-	-	-	1	33.3	-	-	-	-	4	28.5	2	20.0	1	33.3	4	40.0	15	21.4
Single Parent	1	33.3	-	-	-	-	1	14.3	-	-	-	-	4	44.4	5	35.7	5	50.0	-	-	1	10.0	17	24.2
Couple/Children	-	-	1	33.3	4	66.6	3	42.8	-	-	-	-	3	33.3	3	21.4	-	-	-	-	3	30.0	17	24.2
Couple/No Children	-	-	-	-	2	33.3	1	14.3	1	33.3	-	-	-	-	-	-	1	10.0	2	66.6	-	-	7	10.0
Single Person(s)	1	33.3	-	-	-	-	2	28.5	1	33.3	2	100.0	2	22.2	2	14.2	2	20.0	-	-	2	20.0	14	20.0
TOTAL ⁶	3	100.0	3	100.0	6	100.0	7	100.0	3	100.0	2	100.0	9	100.0	14	100.0	10	100.0	3	100.0	10	100.0	70	100.0
Combination Of Above ⁷	1	33.3	-	-	-	-	1	14.3	1	33.3	-	-	1	11.1	3	21.4	4	40.0	-	-	3	30.0	14	20.0
Disabled ⁸	-	-	1	33.3	1	16.6	2	28.5	1	33.3	1	50.0	1	11.1	1	7.1	1	10.0	-	-	1	10.0	10	14.2

NOTES:

- Several units fall into two or more of the inadequate categories.
- Defined as more than one person per room.
- Households paying 30% or more of their income for shelter.
- Households have adequacy and affordability, adequacy and crowding or crowding and affordability problems.
- Households falling into all three problem areas.
- There are more household types than household units because of extended family and doubling up situations.
- Indicates extended family and double households.
- Households containing a disabled individual.

TABLE 29

Core Housing Need Summary Table: Small Centres
(Thresholds - CMHC Alternative)

LOCATION	Beaver Creek		Burwash Landing		Carcross		Carmacks		Champagne		Keno		Mayo		Old Crow		Pelly Crossing		Ross River		Teslin		Total	
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
Households	1	1.9	4	7.6	4	7.6	8	15.3	2	3.8	1	1.9	8	15.3	11	21.1	4	7.6	3	5.7	6	11.5	52	100.0
Tenure																								
Own	1	100.0	-	-	3	75.0	5	62.5	1	50.0	1	100.0	2	25.0	2	18.1	2	50.0	3	100.0	3	50.0	23	44.2
Rent	-	-	4	100.0	1	-	3	37.5	1	50.0	-	-	6	75.0	9	81.8	2	50.0	-	-	3	50.0	29	55.8
Ethnicity																								
Native	-	-	4	100.0	2	50.0	8	100.0	2	100.0	-	-	7	87.5	11	100.0	3	75.0	2	66.6	5	83.3	44	84.6
None Native	1	100.0	-	-	2	50.0	-	-	-	-	1	100.0	1	12.5	-	-	1	25.0	1	33.3	1	16.6	8	15.4
Inadequacy ¹																								
Interior Facilities	1	100.0	3	75.0	4	100.0	7	87.5	2	100.0	-	-	5	62.5	11	100.0	3	75.0	3	100.0	5	83.3	44	84.6
Interior Condition	1	100.0	1	25.0	2	50.0	4	50.0	1	50.0	1	100.0	4	50.0	2	18.1	2	50.0	1	33.3	1	16.6	20	38.4
Exterior Condition	1	100.0	1	25.0	3	75.0	3	37.5	1	50.0	1	100.0	5	62.5	4	36.3	2	50.0	1	33.3	1	16.6	23	44.2
Crowding ²	-	-	1	25.0	1	25.0	2	25.0	1	50.0	-	-	3	37.5	4	36.3	1	25.0	-	-	2	33.3	15	28.8
Affordability ³	-	-	1	25.0	-	-	1	12.5	1	50.0	1	100.0	2	25.0	1	9.0	2	50.0	1	33.3	-	-	10	19.2
Two Problem Households ⁴	-	-	2	50.0	1	25.0	3	37.5	2	100.0	1	100.0	4	50.0	3	27.2	3	75.0	1	33.3	2	33.3	22	42.3
Three Problem Households ⁵	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1	9.0	-	-	-	-	-	-	1	1.9
Household Type																								
Senior	1	100.0	1	25.0	-	-	-	-	1	50.0	-	-	-	-	2	16.6	-	-	1	33.3	3	37.5	9	16.1
Single Parent	-	-	1	25.0	-	-	1	12.5	-	-	-	-	2	25.0	4	33.3	1	20.0	-	-	1	12.5	10	17.8
Couple/Children	-	-	-	-	4	100.0	5	62.5	-	-	-	-	3	37.5	4	33.3	1	20.0	-	-	1	12.5	18	32.1
Couple/No Children	-	-	-	-	-	-	1	12.5	-	-	-	-	1	12.5	-	-	1	20.0	2	66.6	1	12.5	6	10.7
Single Person(s)	-	-	2	50.0	-	-	1	12.5	1	50.0	1	100.0	2	25.0	2	16.6	2	40.0	-	-	2	25.0	13	23.2
TOTAL ⁶	1	100.0	4	100.0	4	100.0	8	100.0	2	100.0	1	100.0	8	100.0	12	100.0	5	100.0	3	100.0	8	100.0	56	100.0
Combination of Above ⁷	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1	8.3	1	20.0	-	-	2	25.0	4	7.1
Disabled ⁸	-	-	1	25.0	-	-	2	25.0	1	50.0	1	100.0	1	12.5	1	8.3	1	20.0	-	-	1	12.5	9	17.3

-49-

NOTES:

- Several Units fall into two or more of the inadequate categories.
- Defined as more than one person per room.
- Households paying 30% or more of their income for shelter.
- Households have adequacy and affordability, adequacy and crowding or crowding and affordability problems.
- Households falling into all three problem areas.
- There are more household types than household units because of extended family and doubling up situations.
- Indicates extended family and double households.
- Households containing a disabled individual.

TABLE 30

Core Housing Need Summary Table: Small Centres
(Thresholds - Spatial Price Index)

LOCATION	Beaver Creek		Burwash Landing		Carcross		Carmacks		Champagne		Faro		Keno		Mayo		Old Crow		Pelly Crossing		Ross River		Teslin		Total		
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	
Households	2	2.7	3	4.1	8	10.9	8	10.9	2	2.7	1	1.3	5	6.8	10	13.6	13	17.8	6	8.2	5	6.8	10	13.7	73	100.0	
Tenure																											
-Own	2	100.0	-	-	4	50.0	4	50.0	1	50.0	1	100.0	5	100.0	3	30.0	3	23.1	3	50.0	5	100.0	6	60.0	37	50.7	
-Rent	-	-	3	100.0	4	50.0	4	50.0	1	50.0	-	-	-	-	7	70.0	10	76.9	3	50.0	-	-	4	40.0	36	49.3	
Ethnicity																											
-Native	1	50.0	3	100.0	5	62.5	6	75.0	2	100.0	-	-	2	40.0	8	80.0	13	100.0	5	83.3	3	60.0	8	80.0	56	76.7	
-Non-Native	1	50.0	-	-	3	37.5	2	25.0	-	-	1	100.0	3	60.0	2	20.0	-	-	1	16.6	2	40.0	2	20.0	17	23.3	
Inadequacy (1)																											
-Interior Facilities	-	-	3	100.0	6	75.0	5	62.5	2	100.0	-	-	2	40.0	6	60.0	13	100.0	4	66.6	4	80.0	9	90.0	54	74.0	
-Interior Condition	1	50.0	1	33.3	5	62.5	4	50.0	1	50.0	1	100.0	2	40.0	4	40.0	4	30.7	2	33.3	1	20.0	3	30.0	29	39.7	
-Exterior Condition	-	-	1	33.3	4	50.0	2	25.0	1	50.0	-	-	2	40.0	5	50.0	7	53.8	1	16.6	1	20.0	3	30.0	27	37.0	
Crowding (2)	-	-	-	-	1	12.5	1	12.5	1	50.0	-	-	-	-	4	40.0	6	46.1	1	16.6	2	40.0	3	30.0	19	26.0	
Affordability (3)	2	100.0	-	-	-	-	1	12.5	1	50.0	-	-	1	20.0	2	20.0	1	7.6	3	50.0	2	40.0	-	-	13	17.8	
Two Problem Households (4)	1	50.0	-	-	1	12.5	-	-	2	100.0	-	-	1	20.0	5	50.0	7	53.8	3	50.0	2	40.0	3	30.0	25	34.2	
Three Problem Households (5)	1	50.0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1	1.4	
Household Type																											
Senior	1	33.3	2	66.7	-	-	-	-	1	33.3	-	-	-	-	-	-	4	23.5	2	20.0	1	20.0	5	38.4	16	17.4	
Single Parent	1	33.3	-	-	-	-	1	11.1	-	-	-	-	-	4	30.7	6	35.3	5	50.0	-	-	1	7.6	18	19.6		
Couple/Children	-	-	1	33.3	6	75.0	4	44.4	-	-	-	-	3	42.8	4	30.7	4	23.5	-	-	1	20.0	4	30.7	27	29.3	
Couple/No Chldn.	-	-	-	-	2	25.0	1	11.1	1	33.3	-	-	1	14.2	1	7.6	-	-	1	10.0	3	60.0	-	-	10	10.9	
Single Person(s)	1	33.3	-	-	-	-	3	33.3	1	33.3	1	100.0	3	42.8	4	30.7	3	17.6	2	20.0	-	-	3	23.1	21	22.8	
TOTAL (6)	3	100.0	3	100.0	8	100.0	9	100.0	3	100.0	1	100.0	7	100.0	13	100.0	17	100.0	10	100.0	5	100.0	13	100.0	92	100.0	
Combination of																											
Above (7)	1	33.3	-	-	-	-	1	11.1	1	33.3	-	-	2	28.6	3	23.1	3	17.6	4	40.0	-	-	3	23.1	18	19.6	
Disabled (8)	-	-	1	33.3	1	12.5	2	22.2	1	33.3	-	-	1	14.3	1	7.6	1	5.9	1	10.0	-	-	1	7.6	10	10.9	

NOTES:

- Several units fall into two or more of the inadequate categories.
- Defined as more than one person per room.
- Households paying 30% or more of their income for shelter.
- Households have adequacy and affordability, adequacy and crowding or crowding and affordability problems.
- Households falling into all three problem areas.
- There are more household types than household units because of extended family and doubling up situations.
- Indicates extended family and double households.
- Households containing a disabled individual.

4.0 POPULATION PROFILES

4.1 Native Households

From the survey results, it was possible to identify households with members of native origin. A profile of these households is presented.

1. 316 or 31.7% of the total 998 households sampled, contained members of native origin. Of these, 259 or 82.0% had 'heads' of native origin.
2. The average household size is 3.6 persons.

Household Size	No. of Households
1 Person	19
2 Persons	63
3 Persons	65
4-5 Persons	139
6-9 Persons	29
10 or More	1
	<hr/>
	316

Native households are slightly larger than the average for all households (3.3 persons).

3. 53 households contain 84 adults who are unable to live elsewhere. The most commonly cited reasons were: co-existence was voluntary/chose to live in an extended family; and, couldn't afford to live elsewhere.
4. The types of households included:

Non-Family	51	16.1
1 Parent - Male Head	8	2.5
- Female Head	45	14.2
2 Parent Family	171	54.1
Couple without Children		
- Senior	3	1.1
- Non-Senior	38	12.0
	<hr/>	<hr/>
	316	100.0%

The distribution by household type is not significantly different from the total sample of households.

5. 19 households contained 21 disabled persons with the most common disabilities being wheelchair user and other mobility impairments.

6. The housing included:

Single Detached	237	75.0
Semi/Duplex/Row/Townhouse	42	13.3
Apartment	2	0.6
Mobile Home	17	5.4
Trailer	15	4.7
Unknown	3	1.0
	<hr/>	<hr/>
	316	100.0%

7. The average house size is 5 rooms and 3 bedrooms.

8. 85.1% of the households are not crowded while 14.6% are crowded. A larger percentage of the housing is suitable.

9. The housing was constructed:

Pre - 1946	26	8.2
1946- 60	34	10.6
1961- 70	55	17.4
1971- 80	104	32.9
1981 to Present	31	9.8
Unknown	66	21.1
	<hr/>	<hr/>
	316	100.0%

10. The adequacy of housing can be considered using several measures.

i) If two or more essential facilities or services are lacking, the housing is inadequate.

Inadequate	108	34.2
Adequate	208	65.8
	<hr/>	<hr/>
	316	100.0%

ii) If the condition of two or more facilities and services or the interior finish are poor, the housing is inadequate.

Inadequate	101	32.0
Adequate	215	68.0
	<hr/>	<hr/>
	316	100.0%

iii) If either the exterior walls or the roofing is in poor condition, the housing is inadequate.

Inadequate	74	23.4
Adequate	242	76.6
	<hr/>	<hr/>
	316	100.0%

11. 153 households indicated that they are owner-occupants. The remaining 163 households indicated that the property is owned by:

Landlord	65	39.9
Band	83	50.9
Other	15	10.2
	<hr/>	<hr/>
	163	100.0%

12. Household income is largely derived from wages/salary (76.9% of households). Important secondary sources are self-employment (19.3%) and unemployment insurance (27.2%).

Annual Household Income

Under \$5,000	17	5.4
5,000 - 9,999	29	9.2
10,000- 14,999	34	10.7
15,000- 19,999	28	8.9
20,000- 24,999	29	9.1
25,000- 29,999	25	7.9
30,000- 39,999	37	11.7
40,000 or More	51	16.1
Unknown	66	21.0
	<hr/>	<hr/>
	316	100.0%

13. 34 households are receiving housing cost subsidies and these are largely provided by the Band.

14. The average annual housing cost for renters is \$6248. The average ratio of housing costs to household income is 26.9%.

15. The average annual housing cost for homeowners is \$8868. The average ratio of housing costs to household income is 34.2%.

16. Native households captured in the core need calculation are discussed in Section 3.0.

4.2 Disabled Households

From the study results, it was possible to identify households with members who are disabled. A profile of these households is presented.

1. 41 or 4.0% of the total 998 households sampled, contained disabled members.
2. Approximately 1.5% of the total population has some form of disability.
3. Disabilities include:

Wheelchair User	8	19.5
Other Mobility Impairment	13	31.7
Chronic Health Problem (i.e., arthritis)	6	14.6
Mentally Handicapped	5	12.2
Hearing Impaired	4	9.8
Other	5	12.2
	41	100.0%
4. Only 4 of the 41 households had special housing features for disabled persons - ramps, hand railings/grab bars and other wheelchair design features.
5. As indicated in the native households profile, approximately one-half of all disabled persons are found in native households. This is a significant concentration of disabled persons.
6. 58.5% of disabled persons are found outside of Whitehorse; again, indicating a significant concentration of disabled persons in the smaller communities.
7. When considering household and housing types, no significant concentrations were found.
8. One-fifth of disabled households are crowded and living in inadequate housing. Inadequacy increases when consideration is given to special design features.
9. The average annual household income is \$22,805.
10. The average annual shelter cost is \$5,613.

11. The average ratio of housing costs to household income is 24.6% indicating that current housing is affordable.
12. Several disabled households were captured in the core housing need calculation (see Section 3.0).

APPENDIX A

YUKON HOUSING NEEDS SURVEY

□□

Community _____

Hello, my name is _____. I have been hired to interview some households concerning housing conditions. The study is being done for the Yukon Government.

Any information that you provide will be confidential.

The interview will take approximately 30 minutes. Are you willing to assist us? Thank you.

If time to return has been arranged:

Address: _____

Time: _____

Map Reference _____

House Characteristics

First, I would like to ask some questions concerning your home.

1. a) How many rooms are there in your home? Please exclude bathrooms, hallways and unfinished rooms.

b) How many rooms are bedrooms?

2. Do you have:

Yes

No

a) interior running water

b) water heater

c) kitchen sink

d) basin/sink

e) bath

f) shower

g) flush toilet

h) other indoor toilet

i) sewage system

septic

pipid

holding tank

privy pit

other (specify) _____

j) electrical service

k) water supply

pipid

trucked

well

other (specify) _____

l) smoke alarms

3. a) What type of heating system do you have?

b) Does the house have:

Full Basement

Partial Basement

Crawl Space

Cellar

None

c) What type of foundation does your home have (ask only for applicable house types)?

- Poured Concrete _____
- Pilings _____
- Slab On Grade _____
- Foundation On Posts _____
- Treated Logs on Ground _____
- Cement Block _____
- Other (specify) _____

4. Does your home have any of the following special features:

- | | <u>Yes</u> | <u>No</u> |
|--------------------------------------------------------------|------------|-----------|
| <input type="checkbox"/> a) ramps | _____ | _____ |
| <input type="checkbox"/> b) other wheelchair design features | _____ | _____ |
| <input type="checkbox"/> c) hand railings/grab bars | _____ | _____ |
| <input type="checkbox"/> d) sound sensors (for the deaf) | _____ | _____ |
| <input type="checkbox"/> e) other (specify) _____ | | |

5. When was your home built? _____

6. a) Do you rent out space which is separate from your own living space?

Yes _____ No _____

b) Do you have boarders?

Yes _____ No _____

If YES, how many? _____

c) What is the monthly income from these sources _____/month

d) Is there any retailing/manufacturing space? Include areas not used as living space. Yes _____ No _____

If YES, what is the approximate size? _____ sq. ft.

Concerning housing costs

7. Do you own your home?

Yes _____ No _____

If YES, move to question #8.

If NO, move to question #9.

8. a) If you borrowed money to build or buy this home, what are the monthly payments of principle and interest? \$ _____/month

b) What are your annual property taxes? \$ _____/annum

9. a) Who owns this property?

- Landlord _____
- Band _____
- Are you a squatter _____
- Government _____
- Other (specify) _____

b) If you rent this home, what are your monthly payments?

\$ _____/month

10. For the utilities you pay, what is the annual cost of:

- a) heating \$ _____/annum
- b) electricity \$ _____/annum
- c) water/sewer \$ _____/annum

- 11. a) Do you have property insurance Yes _____ No _____
- b) Do you have tenants insurance Yes _____ No _____
- c) If YES, what is the annual cost \$ _____/annum

12. a) Do you receive any subsidy on your housing costs?

- Yes _____ No _____

b) If YES, please specify type and amount (specify per month or per annum)

Household Characteristics

13. How many people live in this house in the following categories?
(Do not include an individual in two categories)

- a) Senior Citizen

<u>Male</u>	<u>Female</u>
55-64	_____
65 plus	_____

- b) Single Parent

<u>Male</u>	<u>Female</u>
15-19	_____
20-54	_____
55-64	_____
65 plus	_____

- c) Couple with Children

<u>Male</u>	<u>Female</u>
15-19	_____
20-54	_____
55-64	_____
65 plus	_____

- d) Couple without Children

<u>Male</u>	<u>Female</u>
15-19	_____
20-54	_____
55-64	_____
65 plus	_____

- e) Single Individual (include children/offspring living at home who are 20 years or older and unrelated individuals between the ages of 20 and 54)

<u>Male</u>	<u>Female</u>
20-54	_____

f) Children

		<u>Male</u>	<u>Female</u>
<input type="checkbox"/> <input type="checkbox"/>	0-5	_____	_____
<input type="checkbox"/> <input type="checkbox"/>	6-14	_____	_____
<input type="checkbox"/> <input type="checkbox"/>	15-19	_____	_____

g) In total how many individuals are living in this house?

Adults _____ Children _____

h) How many adults living here are unable to live anywhere else?

_____ no.

i) Why do these adults live here?

	<u>20-54</u>	<u>55-64</u>	<u>65 plus</u>	
<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>	By choice/extended family	_____	_____	_____
	Can't afford to live elsewhere	_____	_____	_____
	No other accommodation available	_____	_____	_____
	Medical reasons	_____	_____	_____
	Other (specify) _____	_____	_____	_____
	Don't Know	_____	_____	_____

14. a) Do any members of your household consider themselves to be of native origin? Yes _____ No _____

b) If YES, is the head of the household or the spouse of native origin? Yes _____ No _____

15. a) Are any members of the household disabled? Yes _____ No _____

If YES,

b) How many persons _____

c) What is the nature of the disability(s)?

<input type="checkbox"/> <input type="checkbox"/>	Wheelechair User	_____
	Other Mobility Impairment	_____
	Hearing Impaired	_____
	Visually Impaired	_____
	Mentally Handicapped	_____
	Mentally Ill	_____
	Other (specify) _____	_____

16. a) In 1985, what were the household's sources of income?

- Wages/Salary _____
- Self-Employment _____
- Government Pension/
Supplement _____
- Unemployment Insurance _____
- Other Government Income
Support _____
- Private Pensions,
Savings, etc. _____
- Other _____

b) In 1985, what was the total income of all household members from all sources? (to nearest \$1000)

\$ _____

House Assessment

17. Is this home a

- Single house _____
- Semi-detached, duplex, row or townhouse _____
- Apartment in a building with more than two (2) stories _____
- Mobile Home _____
- Trailer _____
- Other (specify) _____

18. Interior condition (poor, fair, good rating)

- a) electrical _____
- b) heating _____
- c) fire safety _____
- d) plumbing _____
- e) thermal efficiency _____
- f) walls/ceilings _____
- g) lighting _____
- h) windows _____
- i) doors _____
- j) structural _____
- k) floors/flooring _____

House Assessment (cont'd.)

19. Exterior condition (poor, fair, good rating)

- a) walls _____
- b) roofing _____
- c) porches/steps _____

(For single-detached, semi-detached, row, and duplex housing types only)

20. a) Construction type:

- Frame _____
- Brick/stone _____
- Log _____
- Other (specify) _____

b) What is the condition of the foundation of this house?

poor fair good don't know

21. Number of storeys/floors: _____

22. a) Length of exterior front wall _____ ft.

b) Length of exterior side wall _____ ft.

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Final Copy

of

Yukon Housing Need Study
Code Book

May 6, 1986

Columns	Input Label Format Label	Community
1-2	PLACE COMUNITY	1 Carmacks Whitehorse 21 Riverdale 22 Downtown 23 Porter Creek 24 Hillcrest 25 Takhini 26 Valleyview/Kopper King 27 Crestview McPherson 28 Wolf Creek 29 Golden Horn/Canyon Crescent 3 Dawson 4 Faro 5 Haines Junction 6 Teslin 7 Watson Lake 8 Mayo 9 Ross River 10 Carcross 11 Pelly Crossing 12 Beaver Creek 13 Old Crow 14 Burwash Landing 15 Destruction Bay 16 Champagne 17 Keno
3		Blank Housing Characteristics
4-5	ROOMS BEDROOMS	1. a) Actual Number of Rooms b) Actual Number of Bedrooms
7-14	FACIL1-8 SIMPLE	2. a) - h) 0-Don't Know 1-Yes 9-No 8-Unknown/No Response
15	FACIL9 SEWAGE	2. i) 0-Don't Know 2-Septic 3-Piped 4-Holding Tank 5-Privy Pit 6-Trucks Sewage 7-Slurry Pond 8-Unknown/No Response
16	FACIL10 SEWAGE	

- | | | |
|-------|-------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 17 | FACIL11
SIMPLE | 2. j) 0-Don't Know
1-Yes
9-No
8-Unknown/No Response |
| 18 | FACIL12
WATSUP | k) 0-Don't Know
1-Piped
2-Trucked
3-Well |
| 19 | FACIL13
WATSUP | 4-Well & Lake Water
5-Snow & Rainwater
6-Pumped
7-Hauls Own
8-Unknown/No Response |
| 20 | FACIL14
SIMPLE | l) 0-Don't Know
1-Yes
9-No
8-Unknown/No Response |
| 21 | HEAT1
WARM | 3. a) 0-Unknown/No Response
1-Oil Furnace
2-Electrical Baseboard
3-Wood Furnace |
| 22 | HEAT2
WARM | 4-Wood Stove
5-Space Heater/Oil Stove
6-Gas Furnace
7-Fireplace
8-Hot Water
9-Propane |
| 23 | UNDR TYP
BASIS | b) 1-Full Basement
2-Partial Basement
3-Crawl Space
4-Celler
5-None
8-Unknown/No Response |
| 24-25 | TYPFOUND
KIND | c) 00-Unknown/No Response
01-Poured Concrete
02-Pilings
03-Slab On Grade
04-Foundation On Posts
05-Treated Logs On Ground
06-Cement Block
07-Treated Wood Basement
08-Untreated Logs On Ground
09-Framed Wood
10-Ponywall
11-Other |

26-30	FEAT1-5 SIMPLE	4. a) - e) 1-Yes 9-No 8-Unknown/No Response
31	BUILT YEER	5. 1-Pre-1946 2-1946-60 3-1961-70 4-1971-80 5-1981 plus 8-Unknown
32	LNDLRD SIMPLE	6. a) 1-Yes 9-No 8-Unknown/No Response
33	BOARDERS SIMPLE	b) 1-Yes 9-No 8-Unknown/No Response
34	AMOUNT	Actual Number of Boarders 0-Unknown/No Response
35		Blank
36-39	INCOM1	c) Actual Annual Income 0000-Unknown/No Response
40	MANUF SIMPLE	d) 1-Yes 9-No 8-Unknown/No Response
41-43	AREA	Actual Footage 000-Unknown/No Response
44		Blank
		Housing Costs
45	OWN SIMPLE	7. 1-Yes 9-No 8-Unknown/No Response
		Homeowner
46-49	MORTLOAN	8. a) Actual Annual Mortgage/Loan Cost 0000-Unknown/No Response

50	MORTSTAT MOSTA	Mortgage/Loan Status 7-Paid Off/No Charge 8-Unknown/No Response
51-54	TAXES	b) Actual Annual Taxes 0000-Unknown/No Response
55	TAXSTAT TAXE	Tax Status 5-Included with Land/Pad Rental 6-Included with Mortgage Payment 7-No Tax Charge 8-Unknown/No Response
		Renter
56	OWNER OWNTYP	9. a) 1-Landlord 2-Band 3-Squatter 4-Government 5-Employer 6-House Society (Non-Profit) 7-Church 8-Unknown/No Response 9-Misc.
57-60	RENTPMNT	b) Actual Annual Rent 0000-Unknown/No Response
61	RENTSTAT RENSTA	Rent Status 6-Included with Land/Pad Rental 7-No Rental Charge 8-Unknown/No Response
62	UTIL UTIZ	Utilities Included with Rent 0-Unknown/No Response 1-All Utilities 2-Heat Only 3-Electricity Only 4-Water/Sewer Only 5-Heat & Electricity 6-Water & Electricity 7-Water & Heat 8-Misc. 9-No
63-66	HEATCOST	10. a) Actual Annual Heating Cost 0000-Unknown/No Response

67	HEATSTAT HEET	Heating Status 6-Included Elsewhere 7-No Charge 8-Unknown/No Response
68-71	ELEECOST	b) Actual Annual Electricity Cost 0000-Unknown/No Response
72	ELECSTAT ELECK	Electricity Status 6-Included Elsewhere 7-No Charge 8-Unknown/No Response
73-76	WATRCOST	c) Actual Annual Water/Sewer Cost 0000-Unknown/No Response
77	WATRSTAT WATSEW	Water & Sewer Status 4-Included Elsewhere 5- " " 6- " " 7-No Charge 8-Unknown/No Response
78	PROPINSR SIMPLE	11. a) 1-Yes 9-No 8-Unknown/No Response
79	TENINSR SIMPLE	b) 1-Yes 9-No 8-Unknown/No Response
LINE #2		
1-3	INSRCOST	c) Actual Annual Insurance Cost 0000-Unknown/No Response
4	INSRSTAT ISUR	Insurance Cost Status 7-No Charge 8-Unknown/No Response
5		Blank
6	SUBSIDY SIMPLE	12. a) 1-Yes 9-No 8-Unknown/No Response

7-8	SUBTYPE SUBSD	12. b) Subsidy Type	
			00-Unknown/No Response 01-Provided by Band 02-Electrical Subsidy (outside Whitehorse) 03-Isolated Post Allowance 04-Northern Allowance 05-Misc. Government Subsidies 06-Provided by Church 07-Seniors Utility Grant (Pioneer) 08-Property Tax Rebate (crown land) 09-CMHC Subsidy 10-Provided by Employer 11-Social Assistance 12-Provided by Yukon Housing Corporation 13-Northern Benefits Tax Credit 14,15,16-Combination of Subsidies
9-12	SUBAMNT	Actual Annual Subsidy Amount	
		0000-Unknown/No Response	
		Household Characteristics	
13	MSEN1	13. a) Actual Number of Male Seniors 55-64	
14	MSEN2	Actual Number of Male Seniors 65 Plus	
15	FSEN1	Actual Number of Female Seniors 55-64	
16	FSEN2	Actual Number of Female Seniors 65 Plus	
17		Blank	
18	SINMAPAR MPAR	b) Male Single Parent	15-19 - 1 20-54 - 2 55-64 - 3 65 plus- 4
19	SINFEPAR FPAR	Female Single Parent	15-19 - 5 20-54 - 6 55-64 - 7 65 plus- 8
20		Blank	
21	WCHILD1 MPAR	c) Couple with Children #1	Male 15-19 - 1 20-54 - 2 55-64 - 3 65 plus- 4

22	WCHILDF1 FPAR	13. c) Female	15-19 - 5 20-54 - 6 55-64 - 7 65 plus- 8
23	WCHILDM2 MPAR	Couple with Children #2	Male 15-19 - 1 20-54 - 2 55-64 - 3 65 plus- 4
24	WCHILDF2 FPAR	Female	15-19 - 5 20-54 - 6 55-64 - 7 65 plus- 8
25		Blank	
26	WOCHLDM1 MPAR	d) Couple without Children #1	Male 15-19 - 1 20-54 - 2 55-64 - 3 65 plus- 4
27	WOCHLDF1 FPAR	Female	15-19 - 5 20-54 - 6 55-64 - 7 65 plus- 8
28	WOCHLDF2 FPAR	Couple without Children #2	Male 15-19 - 1 20-54 - 2 55-64 - 3 65 plus- 4
29	WOCHLDF2 FPAR	Female	15-19 - 5 20-54 - 6 55-64 - 7 65 plus- 8
30	MALEIND	e) Actual Number of Male Single	
31	FEMALIND	Individuals	20-54
		Female Single Individuals	20-54
		f) Children	
32	CHILDM1	Actual Number of Males	0-5
33	CHILDM2 /CHIL		6-14
34	CHILDM3		15-19
35	CHILDF1	Actual Number of Females	0-5
36	CHILDF2 /CHIL		6-14
37	CHILDF3		15-19

38	ADULTS	g) Actual Number of Adults
39	CHILDREN	Actual Number of Children
40		Blank
41	UNABLE	h) Actual Number of Adults Unable to Live Elsewhere
		i) Reason for living here
		1-By choice/extended family
		2-Can't afford to live elsewhere
		3-No other accommodation available
		4-Medical reasons
		5-Younger family member stays to help older members
		6-Job provides house
		9-Don't know
42	REASON1	20-54)
43	REASON2 /REASLIV	55-64) Number within age
44	REASON3	64 plus) range by reason
45	NATIVE SIMPLE	14. a) 1-Yes 9-No 8-Unknown/No Response
46	NATIVEHD SIMPLE	b) 1-Yes 9-No 8-Unknown/No Response
47	DISABLED SIMPLE	15. a) 1-Yes 9-No 8-Unknown/No Response
48	AMTDISAB	b) Actual Number of Disabled Persons
49	TYPDISA1 IMPAIR	c) 1-Wheelchair User 2-Other Mobility Impairment 3-Hearing Impaired 4-Visually Impaired
50	TYPDISA2 IMPAIR	5-Mentally Handicapped 6-Mentally Ill 7-Chronic Health Problem (i.e., arthritis) 8-Unknown/No Response 9-Multiple Impairments
51	SOURCE1 INC	16. a) 0-Unknown/No Response 1-Wages/Salary
52	SOURCE2 INC	2-Self Employment 3-Government Pension/Supplement
53	SOURCE3 INC	

- 4-Unemployment Insurance
- 5-Other Government Income Support
- 6-Private Pensions, Savings
- 7-Disabled Subsidy from Band
- 8-General Band Subsidy
- 9-Other

54 Blank

55-59 TOTINCOM b) Annual Household Income
0000-Unknown/No Response

60 Blank

House Assessment

61 HOUSTYPE
KINDHS 17. 1-Single House
2-Semi-detached, duplex, row or townhouse
3-Apartment in a building more than
two (2) stories
4-Mobile Home
5-Trailer
6-Row Condo
7-Attached to Non-Residential Building
8-Unknown/No Response

62 ELECTRIC 18. a) - k) Interior Condition
63 HEATING 1-poor
64 FIRESAFE 2-fair
65 PLUMBING 3-good
66 THERMAL /RATING 4-don't know
67 WALLCEIL 5-none existing
68 LIGHTING 8-Unknown/No Response
69 WINDOWS
70 DOORS
71 STRUCTUR
72 FLOORS

73 Blank

74 WALLS 19. a) - c) Exterior Condition
75 ROOFING /RATING 1-poor
76 PORCH 2-fair
3-good
4-don't know
8-Unknown/No Response

LINE #3		20. a) Construction Type
1	CONSTYPE CON	1-Frame 2-Brick/Stone 3-Log 4-Log and Frame 5-Modular/Prefabricated 6-Combination of Above 8-Unknown/No Response
2	FOUNCOND RATING	b) Foundation Condition 1-poor 2-fair 3-good 4-don't know 8-Unknown/No Response
3		Blank
4	STOREYS	21. Actual No. of Storeys/Floors 0-Unknown/No Response
5	STORSTAT TORS	Storey/Floor Status 8-Unknown/No Response
6-7	FRONTWAL	22. a) Actual Footage, Front Wall 00-Unknown/No Response
8	FRWLSTAT TORS	Front Wall Status 8-Unknown/No Response
9-10	SIDEWALL	b) Actual Footage, Side Wall 00-Unknown/No Response
11	SDWLSTAT TORS	Side Wall Status 8-Unknown/No Response

Calculations

INADEQ1	Denotes lack of one or more of the following interior facilities; FACIL1 - Interior running water FACIL3/4 - Kitchen/Basin Sink FACIL5/6 - Bath/Shower FACIL7/8 - Flush Toilet/Other Indoor Toilet FACIL9 - Septic/Piped/Holding Tank FACIL11 - Electrical Service Type of heating system inadequate if system is wood fired only. HEAT1 - 3-Wood Furnace 4-Wood Stove 7-Wood Fireplace
TOTAL	Indicates the total number of interior conditions that are assessed as poor per household.
INADEQ2	Indicates that two or more inadequate interior conditions exist.
INADEQ3	Indicates inadequate exterior condition of walls, roofing or foundation.
INADQACY	Indicates households with inadequacies in interior facilities, interior housing condition and exterior housing condition.
SQFOOTGE	Indicates the actual square footage per household by multiplying width and length of dwelling.
PEOPTOT	Indicates the total number of persons per household by adding total number of adults and children.
CROWDTOT	Indicates the degree of household crowding by dividing the total number of persons per household by total number of habitable rooms.
SUITOT	Indicates the suitability of bedrooms to number of occupants by dividing total number of persons per household by number of bedrooms.

NOCOST	Indicates the number of households showing incomplete housing costs.
MORTOT	Calculates the addition of mortgage/loan payments and taxes per year.
UTILTOT	Calculates total utility costs per year.
OWNRSHIP	Calculates the addition of mortgage/loan costs, utility costs, insurance costs minus any existing subsidies for homeowners.
RENTER	Calculates the addition of rent payments, taxes, utility costs, insurance costs minus any existing subsidies for renters.
TOTINCOM	Calculates total annual income by adding any additional income from boarders/rental properties to reported household income.
SHLTCST1	Indicates the degree of affordability for homeowners by dividing 'OWNRSHIP' by 'TOTINCOM'.
SHLTCST2	Indicates the degree of affordability for renters by dividing 'RENTER' by 'TOTINCOM'.
INCOME1-8	Indicates a breakdown of income into ranges.
CROWD1-6	Indicates a breakdown of 'CROWDTOT' into ranges.
SHELT1-5	Indicates a breakdown of 'SHLTCST1' into ranges.
SHELT6-10	Indicates a breakdown of 'SHLTCST2' into ranges.

APPENDIX B

Comparison of Selected Variables
from Survey Findings and Other Sources
(%)

Variable	Yukon ¹	Survey Sample
Owner	52.7	60.5
Renter	47.3	39.5
Native Population	17.5	-
Non-Native Population	82.5	-
Native Household ²	-	31.6
Non-Native Household	-	68.4
Household Size		
1 Person	19.5	7.9
2 Persons	28.4	26.4
3 Persons	17.4	20.0
4-5 "	28.9	39.4
6-9 "	5.5	6.2
10 or More	0.3	0.1
Average Household Size	2.9 Persons	3.3 Persons
Household Type		
Non-Family	25.3	15.3
1 Parent Family	9.3	16.9
2 Parent Family	42.0	49.3
Couple without Children	23.4	18.5
Income		
	(1981)	(1986)
Under \$5,000	7.0	3.8
5,000- 9,999	8.2	5.4
10,000-14,999	8.6	7.2
15,000-19,999	10.0	7.8
20,000-24,999	9.9	9.4
25,000-29,999	10.4	10.3
30,000-39,999	18.3	20.2
40,000 or More	27.6	35.9

NOTES:

1. Yukon data has been taken from the Yukon Statistical Review (1985) and Statistics Canada (1981 Census).
2. A native household is any household with a member of native origin.

APPENDIX C

Questionnaire Results

Variable	Rate of Response %	% of Responses as Don't Know
Place	100.0	0.0
Rooms	99.3	0.0
Bedrooms	100.0	0.0
Facilities	99.5	0.1
Heating	100.0	1.5
Basement, etcetera	100.0	0.5
Foundation	96.6	0.0
Special Features	97.9	0.0
Year of Construction	82.3	0.0
Landlord	99.6	0.0
Boarders	99.4	0.0
Tenure	99.9	0.0
Mortgage/Loan Costs	66.2	0.0
Taxes	84.2	0.0
Landlord(etcetera)	100.0	6.3
Rental Costs	80.8	0.0
Utilities 1	84.3	0.0
Utilities 2	93.4	0.0
Utilities 3	67.8	0.0
Insurance	97.5	0.0
Insurance Cost	79.1	0.0
Subsidies	95.4	13.7
Subsidy Amount	69.9	2.5
Household Type	100.0	0.0
Number of Adults	99.9	0.0
Number of Children	100.0	0.0
Adults Unable to Live Elsewhere	99.9	0.0
Native Occupants	98.9	0.1
Native 'Head'/Spouse	96.2	0.0
Disabled Occupants	96.6	0.1
Income Source	98.7	0.2
Income Amount	80.9	0.0

House Assessment Results

Variable	Rate of Response %	% of Responses as Don't Know
House Type	99.2	0.1
Interior Condition	98.6	0.0
Exterior Condition	98.4	0.1
Construction Type	94.0	2.8
Foundation	96.9	6.4
Storeys/Floors	92.0	0.0
Length of Walls	95.0	0.0

Households Not Reporting Income

Place	Total Interviews Completed	Households Not Reporting	% of Total Interviews
Carmacks	26	10	38.5
Dawson	91	17	18.7
Faro	11	5	45.4
Haines Junction	37	7	18.9
Teslin	26	6	23.1
Watson Lake	101	10	9.9
Mayo	30	11	36.7
Ross River	24	10	41.7
Carcross	19	4	21.0
Pelly Crossing	12	5	41.7
Beaver Creek	7	-	0.0
Old Crow	19	4	21.0
Burwash Landing	6	-	0.0
Destruction Bay	6	2	33.3
Champagne	3	1	33.3
Keno	7	1	14.3
Whitehorse	573	98	17.1
Riverdale	194	31	16.0
Downtown	108	16	14.8
Porter Creek	124	19	15.3
Hillcrest	35	9	25.7
Takhini	32	1	3.1
Valleyview/Kopper King	27	6	22.2
Crestview/McPherson	26	9	34.6
Wolf Creek	20	5	25.0
Golden Horn/Canyon Crescent	7	2	28.6
Yukon	998	191	19.1

	Total Sample	Non Respondents
Homeowner	604 (60.5%)	117 (61.3%)
Renter	394 (39.5%)	74 (38.7%)
Native	316 (31.7%)	70 (36.6%)
Non-Native	682 (68.3%)	121 (63.4%)
Non-Family	153 (15.3%)	42 (22.0%)
Single Parent Family	168 (16.9%)	25 (13.1%)
Couple without Children	184 (18.5%)	30 (15.7%)
Couple with Children	493 (49.3%)	94 (49.2%)

Households Not Reporting Income

Single Detached	713 (71.4%)	145 (75.9%)
Semi/Duplex/Row/Townhouse	146 (14.6%)	13 (6.8%)
Apartment	20 (2.0%)	-
Mobile Home/Trailer	105 (10.5%)	25 (13.1%)
Other	14 (1.5%)	8 (4.2%)
Income:		
Wages		142 (74.3%)
Self-Employment		21 (11.0%)
Other		28 (14.7%)
Crowding:		
Not Crowded		170 (89.0%)
Crowded		18 (9.4%)
Unknown		3 (1.6%)
Suitability:		
Suitable		180 (94.2%)
Unsuitable		9 (4.7%)
Unknown		2 (1.1%)
Adequacy:		
Facilities not present in dwelling unit		
Adequate		121 (63.4%)
Inadequate		70 (36.6%)
Condition of facilities and interior		
Adequate		141 (73.8%)
Inadequate		50 (26.2%)
Condition of exterior		
Adequate		161 (84.3%)
Inadequate		30 (15.7%)

Households Not Reporting Housing Costs

Place	Total Interviews Completed	Households Not Reporting	% of Total Interviews
Carmacks	26	20	76.9
Dawson	91	59	64.8
Faro	11	7	63.6
Haines Junction	37	29	78.4
Teslin	26	10	38.5
Watson Lake	101	29	28.7
Mayo	30	24	80.0
Ross River	24	21	87.5
Carcross	19	14	73.7
Pelly Crossing	12	11	91.7
Beaver Creek	7	7	100.0
Old Crow	19	9	47.4
Burwash Landing	6	4	66.7
Destruction Bay	6	5	83.3
Champagne	3	3	100.0
Keno	7	1	14.3
Whitehorse	573	322	56.2
Riverdale	194	64	33.0
Downtown	108	64	59.3
Porter Creek	124	88	71.0
Hillcrest	35	35	100.0
Takhini	32	14	43.8
Valleyview/Kopper King	27	21	77.8
Crestview/McPherson	26	21	80.8
Wolf Creek	20	12	60.0
Golden Horn/Canyon Crescent	7	3	42.9
Yukon	998	575	57.6
	Total Sample	Non Respondents	
Native	316 (31.7%)	214 (37.2%)	
Non-Native	682 (68.3%)	361 (62.8%)	
Non-Family	153 (15.3%)	94 (16.3%)	
Single Parent Family	168 (16.9%)	68 (11.8%)	
Couple without Children	184 (18.5%)	120 (20.9%)	
Couple with Children	493 (49.3%)	293 (51.0%)	
Single Detached	713 (71.4%)	389 (67.6%)	
Semi/Duplex/Row/Townhouse	146 (14.6%)	101 (17.6%)	
Apartment	20 (2.0%)	12 (2.1%)	
Mobile Home/Trailer	105 (10.5%)	65 (11.3%)	
Other	14 (1.5%)	8 (1.4%)	

Households Not Reporting Housing Costs

Crowding:

Not Crowded	534	(92.9%)
Crowded	38	(6.6%)
Unknown	3	(0.5%)

Suitability:

Suitable	543	(94.5%)
Unsuitable	29	(5.0%)
Unknown	3	(0.5%)

Adequacy:

Facilities not present in dwelling unit		
Adequate	430	(74.8%)
Inadequate	145	(25.2%)

Condition of facilities and interior		
Adequate	452	(78.6%)
Inadequate	123	(21.4%)

Condition of exterior		
Adequate	492	(85.6%)
Inadequate	83	(14.4%)

APPENDIX D

Identification of Housing Indicators and Core Housing Need

The Core Housing Need Formula

The basic concepts that must be considered in a core need approach are crowding, adequacy and affordability. The development of the formula utilizing these concepts is outlined below. This approach was presented to Yukon Housing and CMHC early in the contract work and acceptance of the approach received at that time. More detail on the actual variables used is contained in the code book which was developed to explain how the data contained on the survey form was organized and transferred to the computer data base.

Crowding

Using the questionnaire, crowding was determined as follows:

No. of rooms (Question 1(a)) ÷ No. of people (total for Question 13g)

Crowding is normally defined as more than one person per room. You may wish to use a different standard in future manipulations of the data base and the ranges provided in the report will allow you to apply a different standard. To be consistent with CMHC's current approach, the current one person per room standard was utilized.

All finished rooms in the dwelling excluding bathrooms, hallways and utility rooms or rooms used for business purposes were used in the calculation. Finished rooms in the basement will be included in the equation.

Suitability

Another aspect related to income thresholds and norm or average rent that was incorporated in the formula is suitability. Norm rents and the appropriate threshold incomes were developed according to the following standard:

<u>Household Size</u>	<u>Bedrooms Required</u>
1 person	bachelor/one bedroom
2 people	1 bedroom
3-4 people	2 bedrooms
5+ people	3+ bedrooms

In the data base suitability was determined by comparing the number of bedrooms (Question 1(b)) with total people identified in Question 13g.

The standard outlined above is the one currently used by CMHC, but we do have some difficulties with relationship between household size and number of bedrooms.

- a) A two person household could consist of a single parent and one child or two elderly seniors living together. A one bedroom unit in our opinion may not be suitable for either type of household.
- b) A three to four person household may consist of a single parent with two children (one male and one female) or a couple with the same type of family. Depending on the age of the children a two bedroom unit may not be suitable.

Perhaps in future use of the data base, Yukon Housing should give some consideration to utilizing a scale which is based more on household type and

age of occupants as opposed to just the size of the household. Such a standard could be established although it is more difficult to work with. For both crowding and suitability using existing CMHC standards certainly does not place the Yukon at a disadvantage when it comes to negotiating budgets because by using current standards (although they may relate more closely to conditions in southern centres of the country) one finds a high number of Yukon households in core need.

Adequacy

This is the most difficult part of the equation. On the questionnaire, the following questions are instrumental in determining adequacy.

Question 2

The simplest approach to determining adequacy and the one that could be applied under the strict definition of the core need concept would imply that the lack of any one of these attributes would make the dwelling inadequate. However, IUS felt there were certain attributes that must be present. If they are not, then the dwelling should be considered inadequate. We utilized the following approach.

The dwelling was considered inadequate if it did not have:

- a) interior running water
- c) d) either a kitchen sink or basin/sink (in the bathroom)
- e) f) either a bath or a shower
- g) h) either a flush toilet or other suitable (perhaps chemical) indoor toilet
- i) either a septic, piped or holding tank. A privy pit will not be considered as adequate
- j) electrical service
- k) either piped, trucked or well

Naturally the absence of some of these features will eliminate others, i.e., certain types of sewage systems are necessary for a home to have a flush toilet.

Question 3(a)

The heating system must also be considered in measuring adequacy. IUS felt this should be handled by identifying what systems are not adequate, for example:

- a space heater
- open piping without adequate protective heat shields, insulation or chimney

Question 3(c)

If any of the foundation types were considered to be in poor condition, the dwelling was placed in the inadequate category. This was determined by utilizing question 3(c) and question 20(b).

Question 18

The simplified approach would be to consider any dwelling inadequate if any one variable (a to k) receives a poor rating.

More realistically IUS felt that any dwelling receiving two or more poor ratings be considered inadequate.

Question 19

If either 19(a) or 19(b) receives a poor rating the dwelling was classified inadequate. Question 19(c) did not seem as important a factor in assessing adequacy.

Affordability

This is the most straightforward part of the core need equation and the following approach was utilized.

A = Total Household Income (Question 16(b))

B = Total Shelter Costs (determined as follows)

Ownership

[Questions 8a + 8b + (10a, b, and c) + 11c] - 12b

Rental

[Questions 9b + (10a, b and c) + 11c] - 12b

C = Gross Debt Service Ratio ($B \div A$)

All figures were adjusted to an annual base and the GDS ratio was expressed as a percentage based on annual costs divided by annual income.

Core Need Households

On the basis of this approach we then identify core housing need as those households:

- a) who occupy crowded or inadequate dwellings, and who currently pay less than 30% of their income for shelter but for whom basic shelter costs for an adequate and suitable dwelling would consume 30% or more of their income; or
- b) who pay 30% or more of their income for shelter and for whom an adequate and suitable dwelling would consume 30% or more of their income.

The qualifying factor, introduced above, is the costs of adequate and suitable dwellings in the Yukon (or specific areas within the Yukon) and the necessary threshold incomes required to afford such costs.

Core Need Income Thresholds

The concept of income thresholds has already been explained and current figures utilized by CMHC indicated in Table 5. Several alternative sets of income thresholds have been developed and are described below. The statistical basis for the establishment of the income thresholds progress from narrowly defined housing costs (CMHC Alternative) to broadly defined housing costs (IUS Alternative Two) to a combination of rental costs in major centres and a spatial price index which reflects the cost of living in smaller centres (IUS Plus Price Index) to a cost of living index which includes housing costs (Isolated Post Alternative).

1. CMHC Alternative

- received from CMHC and developed using average market rents for all structures surveyed in the 1985 Vacancy Rate Survey. Averages were inflated by 4% to derive 1986 rents.
- where data was not available from the rental survey appraisal estimates were obtained from CMHC field offices.
- income limits were calculated from average rents (excluding heating) and assuming a 30% rent-to-income ratio.

2. IUS Alternative One

- The development of this set of thresholds was based on several data sources including:
 - a) data on rents by unit type (one, two, three bedroom, etc.) taken from the Yukon Statistical Review
 - b) data on living costs taken from the Yukon Statistical Review
- the major differences between the development of CMHC and IUS thresholds are as follows:
 - a) Whitehorse thresholds are approximately 5% higher based on rents (including the cost of heat) taken from the Yukon Statistical Review
 - b) thresholds in other centres have also been raised on the basis of rents taken from the Yukon Statistical Review and adjustments using the spatial price index. This index indicates the difference in the cost of living in various centres in the Yukon. The index assumes that Whitehorse is 100. For example, the spatial price

index in the smaller centres in the Yukon indicates that on average the cost of living is 19 points higher. Therefore, CMHC thresholds for Whitehorse were adjusted upward by approximately that amount in the smaller centres if no suitable rental rate information was available.

- c) the same process was applied in Haines Junction, Watson Lake and Dawson if adequate rental information was not available.
 - d) the one person income threshold was raised significantly in all areas outside of Whitehorse. The income threshold appeared to reflect pension limits at \$13,000 in all areas across the country. Housing costs are definitely not consistent in all areas of the country and adjustments were made to the income threshold to more adequately reflect housing costs.
3. IUS Alternative Two
- using survey data, the average shelter costs for rental units by number of bedrooms was determined
 - these costs incorporated rent, heat, electricity, sewer and water and insurance costs
 - thresholds developed based on these costs are substantially higher than CMHC thresholds in Whitehorse, Watson Lake, Dawson and Haines Junction. This can be attributed to the following:
 - a) thresholds incorporate more shelter cost elements than CMHC thresholds
 - b) thresholds include costs for rented single detached units which are not covered in the rental vacancy survey
 - thresholds are lower in the other centres because housing costs are lower due to:
 - a) use of wood, lower taxes, etc.
 - b) native households living in band houses on crown land have very low housing costs.
 - thresholds developed on the basis of housing costs taken from the survey can be considered very reliable in Whitehorse due to the sample size. Data is less reliable for the remaining communities due to the limited sample size and the reluctance of many households to provide complete housing costs. In some cases, thresholds could only be calculated for one or two categories using actual housing costs. Thresholds in other categories were then derived using the differential (percentage difference)

that existed in the Whitehorse thresholds. In spite of these limitations, the thresholds are considered to be a valid reflection of housing costs.

4. Isolated Post Alternative

- thresholds were developed using the isolated post allowance indices developed by the federal government
- for this allowance, Vancouver is considered the base (100) and indices for centres in the Yukon represent the difference in the cost of living relative to Vancouver
- from Vancouver income thresholds and using the indices, thresholds for centres in the Yukon were derived.
- it should be noted that the allowance is based on retail prices and not specifically housing costs. They are designed to reflect the overall cost of living.
- thresholds derived in this case are again substantially higher than the CMHC Alternative and approximate more closely the thresholds developed by IUS using housing costs from the survey.

5. IUS Plus Price Index

- thresholds in Whitehorse, Watson Lake, Haines Junction and Dawson are the same as those developed under IUS Alternative Two. The same data and methodology was utilized.
- thresholds were developed for each of the small centres with the exception of Beaver Creek, Champagne, Faro, Keno, and Pelly Crossing. These centres were amalgamated into one group and a set of thresholds developed for the group based on the average for all centres.
- the thresholds in the individual smaller centres were developed using the spatial price index developed by the Bureau of Statistics in the Yukon Territorial Government.
- in developing the spatial price index Edmonton is considered the base (100) and indices for centres in the Yukon represent the difference in the cost of living relative to Edmonton.
- inflating the Edmonton thresholds by using the indices for each centre resulted in thresholds for these centres.

In summary, it appears thresholds much higher than the CMHC Alternative or IUS Alternative One are justified and the Institute recommends the use of Alternative Two developed by IUS because:

- a) they are based on actual shelter expenditures of rental households and in spite of some data limitations, are considered to be a more valid reflection of housing costs;
- b) they approximate more closely thresholds developed for the NWT. Although housing costs may not be identical in NWT and Yukon, given the northern location of both, one would expect Yukon thresholds to approximate NWT thresholds more closely than that of southern locations in Canada. This is currently not the case with CMHC thresholds; and,
- c) they are also closer to thresholds developed using the isolated post allowance or spatial price index adjustments which are designed to reflect differences in the cost of living. The correspondence with the isolated post allowance thresholds is most noticeable in the 3-4 and 5 persons plus categories.

Table D1 presents the income thresholds for each alternative. Tables D2 to D7 present the findings for IUS Alternative One, the Isolated Post Alternative and the IUS Plus Price Index Alternative.

TABLE D1

Category	Core Need Income Thresholds				
	Whitehorse	Watson Lake	Haines Junction	Dawson	Other
CMHC Alternative					
1 person	13,000	13,000	13,000	13,000	13,000
2 people	16,500	16,000	14,500	22,000	14,500
3-4 people	18,500	23,000	17,000	24,000	17,000
5+ persons	20,500	27,000	21,000	28,000	20,500
IUS Alternative One					
1 person	13,700	15,600	15,600	19,200	15,300
2 people	17,300	19,200	19,200	22,000	19,200
3-4 people	19,500	23,500	23,500	24,000	21,800
5+ persons	21,500	27,000	27,000	28,000	24,000
IUS Alternative Two					
1 person	22,600	24,000	19,800	21,500	13,000
2 people	27,200	29,000	20,500	22,800	17,000
3-4 people	29,200	31,000	23,000	25,700	19,600
5+ persons	30,600	32,200	24,000	28,000	21,600
Isolated Post Alternative					
1 person	16,700	18,200	16,100	18,900	19,600
2 people	20,230	22,100	19,500	23,000	23,800
3-4 people	27,370	29,900	26,450	31,000	32,200
5+ people	29,750	32,500	28,750	33,700	35,000

TABLE D1 (Continued)

Core Need Income Thresholds

Category	Whitehorse	Watson Lake	Haines Junction	Dawson	Burwash Landing	Carcross
Spatial Price Index Alternative						
1 person	22,600	24,000	19,800	21,500	18,000	17,500
2 people	27,200	29,000	20,500	22,800	22,000	21,500
3-4 people	29,200	31,000	23,000	25,700	26,000	25,000
5+ people	30,600	32,200	24,000	28,000	28,500	28,000
	Carmacks	Mayo	Old Crow	Ross River	Teslin	Other ¹⁾
1 person	19,000	18,000	22,500	18,000	15,500	19,700
2 people	23,500	22,000	28,000	22,500	19,000	23,500
3-4 people	28,000	26,000	33,000	26,500	22,500	26,900
5+ people	31,000	28,500	36,500	29,500	24,500	29,200

Notes

1. Includes Beaver Creek, Champagne, Faro, Keno, and Pelly Crossing.

TABLE D2

Households in Core Housing Need
Alternative - IUS One

Location	Sample Households ¹ Total Core Need %			Total Households ² In Core Need
IUS Alternative One				
Whitehorse	475	49	10.3	544
Watson Lake	91	36	39.5	173
Haines Junction	30	9	30.0	55
Dawson	74	23	31.0	160
Other Centres	127	62	48.4	558
Total Yukon ³	797	179	22.4	1490

NOTES:

1. Includes only those households reporting household income.
2. Derived from total households in community multiplied by percentage of sample in core need.
3. 17 communities only. Based on the Yukon Statistical review, the territorial population in 1985 was 25,281. Using the average household size of 3.3 persons (survey finding) and the percentage of sample households in core housing need (shown above), the total number of households in core housing need in the Yukon is 1700.

TABLE D3
Core Housing Need Summary Table
(Thresholds-IUS Alternative One)

LOCATION	Whitehorse		Watson Lake		Haines Junction		Dawson		Other (Small Centres)		Total Households	
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
Households	49	100.0	36	100.0	9	100.0	23	100.0	62	100.0	179	100.0
Tenure												
Own	15	30.6	22	61.1	5	55.6	12	52.2	29	46.7	83	46.3
Rent	34	69.4	14	38.9	4	44.4	11	47.8	33	53.2	96	53.6
Ethnicity												
Native	22	44.9	20	55.5	3	33.3	12	52.2	52	83.8	109	60.8
Non-Native	27	55.1	16	44.4	6	66.7	11	47.8	10	16.1	70	39.1
Inadequacy ¹												
Interior Facilities	8	16.3	16	44.4	4	44.4	12	52.2	50	80.6	90	50.2
Interior Condition	18	36.7	20	55.5	5	55.5	13	56.5	25	40.3	81	45.2
Exterior Condition	11	22.4	14	38.9	5	55.5	9	39.1	25	40.3	64	35.7
Crowding ²	4	8.2	5	13.9	1	11.1	6	26.1	17	27.4	33	18.4
Affordability ³	44	89.7	22	61.1	2	22.2	13	56.5	11	17.7	92	51.4
Two Problem Households ⁴	16	32.6	12	33.3	3	33.3	10	43.4	23	37.1	64	35.7
Three Problem Households ⁵	2	4.1	4	11.1	0	0.0	1	4.3	1	1.6	8	4.4
Household Type												
Senior	9	15.5	7	18.4	2	22.2	6	23.1	11	16.6	35	17.7
Single Parent	11	19.0	8	21.0	2	22.2	3	11.5	11	16.6	35	17.7
Couple/Children	21	36.2	17	44.7	3	33.3	9	34.6	24	36.3	74	37.5
Couple/No Children	7	12.1	2	5.3	2	22.2	0	0.0	7	10.6	18	9.1
Single Person(s)	10	17.2	4	10.5	0	0.0	8	30.7	13	19.7	35	17.7
Total ⁶	58	100.0	38	100.0	9	100.0	26	100.0	66	100.0	197	100.0
Combination of Above ⁷	9	15.5	2	5.3	0	0.0	3	11.5	4	6.0	18	9.1
Disabled ⁸	10	20.4	3	8.3	0	0.0	2	8.7	9	14.5	24	13.4

NOTES:

1. Several units fall into two or more of the inadequate categories.
2. Defined as more than one person per room.
3. Households paying 30% or more of their income for shelter.
4. Households have adequacy and affordability, adequacy and crowding or crowding and affordability problems.
5. Households falling into all three problem areas.
6. There are more household types than household units because of extended family and doubling up situations.
7. Indicates extended family and double households.
8. Households containing a disabled individual.

TABLE D4

Households in Core Housing Need
Alternative - Isolated Post

Location	Sample Households ¹ Total Core Need %			Total Households ² In Core Need
Isolated Post Alternative				
Whitehorse	475	82	17.2	909
Watson Lake	91	38	41.7	183
Haines Junction	30	10	33.3	61
Dawson	74	30	40.5	209
Other Centres	137	76	55.5	685
Total Yukon ³	807	236	29.2	2047

NOTES:

1. Includes only those households reporting household income.
2. Derived from total households in community multiplied by percentage of sample in core need.
3. 17 communities only. Based on the Yukon Statistical review, the territorial population in 1985 was 25,281. Using the average household size of 3.3 persons (survey finding) and the percentage of sample households in core housing need (shown above), the total number of households in core housing need in the Yukon is 2237.

TABLE D5

LOCATION	Whitehorse		Watson Lake		Haines Junction		Dawson		Other (Small Centres)		Total No.	Households %
	No.	%	No.	%	No.	%	No.	%	No.	%		
Households	82	100.0	38	100.0	10	100.0	30	100.0	76	100.0	236	100.0
Tenure												
Own	28	34.1	24	63.1	6	60.0	17	56.6	37	48.6	112	47.4
Rent	54	65.9	14	36.9	4	40.0	13	43.4	39	51.4	124	52.4
Ethnicity												
Native	32	39.0	20	52.6	4	40.0	18	60.0	57	75.0	131	55.5
Non-Native	50	61.0	18	47.4	6	60.0	12	40.0	19	25.0	105	44.4
Inadequacy ¹												
Interior Facilities	16	19.5	16	42.1	5	50.0	14	46.6	56	73.6	107	45.3
Interior Condition	27	32.9	18	47.3	5	50.0	14	46.6	32	42.1	96	40.6
Exterior Condition	13	15.8	15	39.4	5	50.0	11	36.6	27	35.5	71	30.0
Crowding ²	4	4.8	7	18.4	1	10.0	7	23.3	20	26.3	39	16.5
Affordability ³	65	79.2	24	63.1	2	20.0	19	63.3	12	15.7	122	51.6
Two Problem Households ⁴	26	31.7	14	36.8	3	30.0	12	40.0	25	32.8	80	33.8
Three Problem Households ⁵	2	2.4	4	10.5	-	-	1	3.3	1	1.3	8	3.3
Household Type												
Senior	9	9.2	8	17.0	2	20.0	6	18.1	15	16.3	40	14.3
Single Parent	18	18.5	11	23.4	2	20.0	3	9.0	18	19.5	52	18.6
Couple/Children	42	43.2	17	36.1	3	30.0	15	45.4	30	32.6	107	38.3
Couple/No Children	18	18.5	3	6.3	3	30.0	-	-	9	9.7	33	11.8
Single Person(s)	10	10.3	8	17.0	-	-	9	27.2	20	21.7	47	15.8
Total ⁶	97	100.0	47	100.0	10	100.0	33	100.0	92	100.0	279	100.0
Combination of Above ⁷	15	15.4	9	19.1	-	-	3	9.0	16	17.3	43	15.4
Disabled ⁸	11	11.3	4	8.5	-	-	2	6.0	10	10.8	27	9.6

NOTES:

1. Several units fall into two or more of the inadequate categories.
2. Defined as more than one person per room.
3. Households paying 30% or more of their income for shelter.
4. Households have adequacy and affordability, adequacy and crowding or crowding and affordability problems.
5. Households falling into all three problem areas.
6. There are more household types than household units because of extended family and doubling up situations.
7. Indicates extended family and double households.
8. Households containing a disabled individual.

TABLE D6

Households In Core Housing Need
Alternative - IUS Plus Price Index

LOCATION	Sample Households			Total Households In Core Need
	Total	Core Need	%	
Whitehorse	475	102	21.5	1136
Watson Lake	91	43	47.2	207
Haines Junction	30	10	33.3	61
Dawson	74	24	31.9	164
Other Centres	133	73	54.8	658
	<hr/>	<hr/>	<hr/>	<hr/>
Total Yukon	803	252	31.2	2226

Notes

1. Includes only those households reporting household income.
2. Derived from total households in community multiplied by percentage of sample in core need.
3. 17 communities only. Based on the Yukon Statistical review, the territorial population in 1985 was 25,281. Using the average household size of 3.3 persons (survey finding) and the percentage of sample households in core housing need (shown above), the total number of households in core housing need in the Yukon is 2389.

TABLE D7
Core Housing Need Summary Table
(Thresholds-[US Plus Price Index])

LOCATION	Whitehorse		Watson Lake		Haines Junction		Dawson		Other (Small Centres)		Total Households	
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
Households	102	40.4	43	17.1	10	4.0	24	9.5	73	29.0	252	100.0
Tenure												
Own	38	37.3	25	58.1	6	60.0	12	50.0	37	50.7	118	46.8
Rent	64	62.7	18	41.9	4	40.0	12	50.0	36	49.3	134	53.2
Ethnicity												
Native	36	35.2	20	46.5	4	40.0	13	54.1	56	76.7	129	51.2
Non-Native	66	64.8	23	53.5	6	60.0	11	45.9	17	23.3	123	48.8
Inadequacy ¹												
Interior Facilities	23	22.5	16	37.2	5	50.0	13	54.1	54	74.0	111	44.0
Interior Condition	33	32.3	23	53.4	5	50.0	13	54.1	29	39.7	103	40.8
Exterior Condition	16	15.6	18	41.8	5	50.0	9	37.5	27	37.0	75	29.7
Crowding ²	4	3.9	7	16.2	1	10.0	6	25.0	19	26.0	37	14.6
Affordability ³	75	73.5	24	55.8	2	20.0	14	58.3	13	17.8	128	50.7
Two Problem Households ⁴	30	29.4	14	32.5	3	30.0	11	45.9	25	34.2	83	32.9
Three Problem Households ⁵	2	1.9	4	9.3	-	0.0	1	4.1	1	1.4	8	3.2
Household Type												
Senior	9	7.3	9	17.3	2	20.0	6	22.2	16	17.4	42	13.8
Single Parent	25	20.4	11	21.1	2	20.0	3	11.1	18	19.6	59	19.4
Couple/Children	53	43.4	18	34.6	3	30.0	9	33.3	27	29.3	110	36.3
Couple/No Children	21	17.2	5	9.6	3	30.0	-	-	10	10.9	39	12.8
Single Person(s)	14	11.4	9	17.3	-	-	9	33.3	21	22.8	53	17.4
Total ⁶	122	100.0	52	100.0	10	100.0	27	100.0	92	100.0	303	100.0
Combination of Above ⁷	20	16.3	9	17.3	-	-	3	11.1	18	19.6	50	16.5
Disabled ⁸	12	9.8	4	7.6	-	-	2	7.4	10	10.9	28	9.2

NOTES:

1. Several units fall into two or more of the inadequate categories.
2. Defined as more than one person per room.
3. Households paying 30% or more of their income for shelter.
4. Households have adequacy and affordability, adequacy and crowding or crowding and affordability problems.
5. Households falling into all three problem areas.
6. There are more household types than household units because of extended family and doubling up situations.
7. Indicates extended family and double households.
8. Households containing a disabled individual.

APPENDIX E

POPULATION PROFILE

The initial report contained a profile of native and disabled households. From the survey results, profiles of seven additional household types have been prepared for the working document. The household types included native homeowners, native renters, non-native renters, singles, single parents, couples with children, and seniors. These groups were profiled because particular characteristics of each group are important in formulating a social housing policy.

It should be noted that the data describe households, and each profile describes data defined by particular profile groups (i.e., 'seniors' describes all households where seniors have been identified by the survey). Thus the profiles overlap. For example, a portion of the households described by the 'Native Homeowners' profile may also be described by the 'Seniors' profile, if seniors are present.

NATIVE HOMEOWNER HOUSEHOLDS

From the survey results, it is possible to identify households consisting of native homeowners. Data profiling this group is presented below.

Of the 998 households surveyed, 153 (15.3%) were native homeowner households.

Location of these households is described in the following table.

NATIVE HOMEOWNER HOUSEHOLDS

TABLE E1: Household Location

Place	<u>Native Homeowners</u>		<u>Total Sample</u>	
	No. of Households	%	No. of Households	%
Whitehorse	60	39.2	573	57.4
Watson Lake	20	13.1	101	10.1
Haines Junction	6	3.9	37	3.7
Dawson	21	13.7	91	9.1
Smaller Centres	46	30.1	196	19.6
TOTAL	153	100.0	998	99.9

It is apparent from Table E1 that a large proportion of native homeowners live in smaller centres. Only 19.6% of the entire sample lived in smaller centres but these smaller centres contain just over 30% of the native homeowners.

The study survey allowed for more than one source of income per household. The data allow both primary and secondary sources of income to be defined. The average household income for this profile group is \$26,208.20. The primary source of income is a wage or salary (82.2%), with secondary sources being self-employment (38.7%) and Unemployment Insurance (36.0%). The following table describes the distribution of annual household income for the profile group.

TABLE E2: Household Income

<u>Income</u>	<u>No. of Households</u>	<u>%</u>
Under - \$5,000	10	6.5
\$5,000 - \$9,999	14	9.2
\$10,000-\$14,999	14	9.2
\$15,000-\$19,999	9	5.9
\$20,000-\$24,999	8	5.2
\$25,000-\$29,999	12	7.8
\$30,000-\$39,999	24	15.7
\$40,000 or more	30	19.6
Unknown	32	20.9
TOTAL	153	100.0

The average household size is 3.8 persons. This is somewhat higher than the average for all households (3.3 persons). The table below describes household size for the profile group.

TABLE E3: Household Size

<u>No. of Persons</u>	<u>No. of Households</u>	<u>%</u>
1	8	5.2
2	29	19.0
3	32	20.9
4-5	68	44.4
6-9	15	9.8
10+	1	0.7
TOTAL	153	100.0

The number of profile households with disabled individuals is 9, or 5.9%, with the actual number of disabled persons being 10. This is somewhat higher than the percentage of disabled for the entire study (3.7%).

The following table describes the age breakdown, by sex, for household members of the profile group.

TABLE E4: Age Distribution

<u>Age</u>	<u>Male</u>	<u>%</u>	<u>Female</u>	<u>%</u>	<u>Total</u>	<u>%</u>
0-5	31	10.4	34	12.7	65	11.5
6-14	58	19.5	48	17.9	106	18.8
15-19	53	17.8	25	9.3	78	13.8
20-54	124	41.8	134	50.0	258	45.6
55-64	13	4.4	15	5.6	28	5.0
65+	18	6.1	12	4.5	30	5.3
TOTAL	297	100.0	268	100.0	565	100.0

It is important to note the large proportion of household members under the age of twenty.

NATIVE HOMEOWNER HOUSEHOLDS

The average dwelling size for the profile household is 5.3 rooms and the average number of bedrooms is 2.8. The following table illustrates dwelling size by number of rooms for the households in the profile group.

TABLE E5: Dwelling Size

<u>No. of Rooms</u>	<u>No. of Households</u>	<u>%</u>
1	3	2.0
2	6	3.9
3	19	12.4
4	23	15.0
5	37	24.2
6	24	15.7
7-10	39	25.5
10+	2	1.3
<hr/>		
TOTAL	153	100.0

A significant number of profile households live in single-detached dwellings (75.1%). The table below describes the distribution of dwelling types for the profile group.

TABLE E6: Type of Housing

<u>Type</u>	<u>No. of Households</u>	<u>%</u>
Single Detached	115	75.1
Semi/Duplex	16	10.5
Mobile Home	10	6.5
Trailer	10	6.5
Attached to Non-Res.	1	.7
Unknown	1	.7
<hr/>		
TOTAL	153	100.0

A significant number of profile households (36.6%), live in housing units built between 1971 and 1980, while 15 households (9.8%) live in housing constructed prior to 1946. The table below describes the age of the housing occupied by this profile group.

TABLE E7: Housing Age

<u>Year of Construction</u>	<u>No. of Households</u>	<u>%</u>
Pre-1946	15	9.8
1946-1960	16	10.4
1961-1970	39	25.5
1971-1980	56	36.6
1980 to Present	13	8.5
Unknown	14	9.2
<hr/>		
TOTAL	153	100.0

Of the 153 profile households, 19 or 12.4% can be considered crowded. This is almost twice the percentage for the entire survey (6.4%).

There are four measures which describe the adequacy of the profile group's housing. These are:

1. households lacking one or more interior facilities(1)
2. households having two or more inadequate interior facilities
3. households with inadequate exterior condition of walls, roofing or foundation
4. households with all three of the above conditions.

The following table describes the incidence of each type of housing inadequacy for the profile group. Lack of facilities is the most common adequacy problem although over 8% of the households live in units inadequate in all three areas.

1. As defined by the Yukon Housing Needs Study Code Book, p. A19.

TABLE E8: Housing Adequacy

<u>Adequacy Measure</u>	<u>No. of Households</u>	<u>%</u>
Measure #1	51	33.3
Measure #2	41	26.8
Measure #3	31	20.3
Measure #4	13	8.5

Of the 153 profile households, 91 (59.5%) carry property insurance.

The housing affordability problem can be illustrated by the percentage of household income required for shelter. If a household pay 30% or more of its income for shelter, it is considered to have a housing affordability problem. The following table illustrates the distribution of households by the percentage of income spent on housing.

TABLE E9: Housing Affordability

<u>% of Income</u>	<u>No. of Households</u>	<u>%</u>
< 19.9	77	64.2
20.0-24.9	15	12.5
25.0-29.9	4	3.3
30.0-34.9	3	2.5
≥ 35.0	21	17.5
TOTAL	120	100.0

From the above table, it is apparent that 20% of the households spent 30% or more of their income on shelter raising the possibility that they have a housing affordability problem, particularly if they are living in inadequate accommodation and paying more than average market rental rates.

NATIVE RENTER HOUSEHOLDS

From the survey results, it is possible to identify households having members who are Native Renters. Data profiling this group is presented below.

Of the 998 household surveyed, 163 (16.3%) were native renters.

In terms of location, 39.9% of these households are found in Whitehorse. Location of the profile households is described in the table below. Native renters, are however, concentrated in smaller centres. Small centres contained just under 20% of the sample, but over 40% of the native renters.

TABLE E10: Household Location

Place	<u>Native Renters</u>		<u>Total Sample</u>	
	No. of Households	%	No. of Hhlds.	%
Whitehorse	65	39.9	573	57.4
Watson Lake	12	7.4	101	10.1
Haines Junction	5	3.1	37	3.7
Dawson	14	8.5	91	9.1
Smaller Centres	67	41.1	196	19.6
TOTAL	163	100.0	998	99.9

The study survey allowed for more than one source of income per household. The data allows both primary and secondary sources of income to be defined. The average household income for this profile group is \$21,581.19. The primary source of income is a wage or salary (72.4%), with secondary sources being Unemployment Insurance (55.8%) and other government assistance (16.9%). The table below describes the distribution of annual household income for Native Renter Households.

NATIVE RENTER HOUSEHOLDS

TABLE E11: Household Income

<u>Income</u>	<u>No. of Households</u>	<u>%</u>
Under -\$ 5,000	7	4.3
\$ 5,000-\$ 9,999	18	11.0
\$10,000-\$14,999	17	10.4
\$15,000-\$19,999	19	11.6
\$20,000-\$24,999	21	12.9
\$25,000-\$29,999	13	8.0
\$30,000-\$39,999	13	8.0
\$40,000 or more	21	12.9
Unknown	34	20.9
TOTAL	163	100.0

The average household size is 3.5 persons. This is only slightly higher than the average for all households (3.3 persons). The following table describes household size for the profile group.

TABLE E12: Household Size

<u>No. of Persons</u>	<u>No. of Households</u>	<u>%</u>
1	11	6.7
2	34	20.9
3	33	20.2
4-5	71	43.6
6-9	14	8.6
10+	0	0.0
TOTAL	163	100.0

The number of profile households with disabled individuals is 10, or 6.1%, with the number of disabled persons being 11. This is somewhat higher than the percentage of disabled persons for the entire sample (4.0%).

The following table describes the age breakdown, by the sex of household members for the profile group. It should be noted that there are a significant number of children in the native renter households. Some households also contain senior citizens living in an extended family situation.

NATIVE RENTER HOUSEHOLDS

TABLE E13: Age Distribution

<u>Age</u>	<u>Male</u>	<u>%</u>	<u>Female</u>	<u>%</u>	<u>Total</u>	<u>%</u>
0-5	42	15.2	48	16.6	90	15.9
6-14	47	17.0	40	13.9	87	15.4
15-19	23	8.3	19	6.6	42	7.4
20-54	144	52.0	153	52.9	297	52.5
55-64	9	3.2	13	4.5	22	3.9
65+	12	4.3	16	5.5	28	4.9
TOTAL	277	100.0	289	100.0	566	100.0

The average dwelling size based on number of rooms for the profile group is 4.7, and the average number of bedrooms is 2.6. The table below describes the distribution of dwelling units by size for the profile group.

TABLE E14: Dwelling Size

<u>No. of Rooms</u>	<u>No. of Households</u>	<u>%</u>
1	7	4.3
2	11	6.7
3	24	14.7
4	27	16.6
5	42	25.8
6	28	17.2
7-10	22	13.5
10+	1	.6
Unknown	1	.6
TOTAL	163	100.0

A significant number of profile households live in single-detached dwellings (74.8%). The following table describes the housing-type distribution of the profile group.

NATIVE RENTER HOUSEHOLDS

TABLE E15: Type of Housing

Type	No. of Households	%
Single Detached	122	74.8
Semi/Duplex	26	16.0
Mobile Home	7	4.3
Trailer	5	3.1
Attached to Non-Res.	1	.6
Apartment 2+ stories	2	1.2
TOTAL	163	100.0

A significant number of profile households live in housing built between 1971 and 1980 (29.5%), while 11 households (6.8%) live in housing constructed before 1946. The table below describes the age of the housing occupied by the profile group.

TABLE E16: Housing Age

Year of Construction	No. of Households	%
Pre - 1946	11	6.8
1946- 1960	18	11.0
1961- 1970	16	9.8
1971- 1980	48	29.5
1980 to Present	18	11.0
Unknown	52	31.9
TOTAL	163	100.0

Of the 163 profile households, 27 (16.6%) can be considered crowded. This is significantly higher than the figure for the entire survey (6.4%).

There are four measures which describe the adequacy of the profile group's housing. They are:

1. households lacking one or more interior facilities(1)

1. as defined by the Yukon Housing Needs Study Code Book, p. A19.

2. households having two or more inadequate interior facilities
3. households with inadequate exterior conditions of walls, roofs or foundations.
4. households with all three of the above conditions.

The table below describes the incidence of each type of housing inadequacy for the profile group.

TABLE E17: Housing Adequacy

<u>Adequacy Measure</u>	<u>No. of Households</u>	<u>%</u>
Measure #1	65	39.9
Measure #2	60	36.8
Measure #3	43	26.4
Measure #4	21	12.9

Lack of facilities is the most significant problem, but interior condition is also a significant concern. Close to 13% of households live in units inadequate in all three categories.

Of the 163 profile households, 18 (11.2%) carry tenants insurance.

The housing affordability problem can be illustrated by the percentage of household income required for shelter. If a household pays 30% or more of its income for shelter it is defined as having a housing affordability problem. The following table illustrates the distribution of households by the percentage of income spent on housing.

NATIVE RENTER HOUSEHOLDS

TABLE E18: Housing Affordability

<u>% of Income</u>	<u>No. of Households</u>	<u>%</u>
< 19.9	55	43.7
20.0 - 24.9	13	10.3
25.0 - 29.9	14	11.1
30.0 - 34.9	15	11.9
≥ 35.0	29	23.0
TOTAL	126	100.0

From the above table, it is apparent that 34.9% of Native Renter households spent 30% or more of their income on shelter, raising the possibility that they have a housing affordability problem, particularly if they are living in inadequate accommodation and paying more than average market rental rate.

NON-NATIVE RENTER HOUSEHOLDS

From the survey results, it is possible to identify households having members who are Non-Native Renters. Data profiling this group is presented below.

Of the 998 households surveyed, 228 (22.8%) contain members who are Non-Native Renters.

In terms of location, 67.1% of these households are found in Whitehorse. Location of the profile households is described in the table below.

TABLE E19: Household Location

Place	<u>Non-Native Renters</u>		<u>Total Sample</u>	
	No. of Households	%	No. of Hhlds.	%
Whitehorse	153	67.1	573	57.4
Watson Lake	19	8.3	101	10.1
Haines Junction	9	4.0	37	3.7
Dawson	19	8.3	91	9.1
Other Centres	28	12.3	196	19.6
TOTAL	228	100.0	998	99.9

The study survey allowed for more than one source of income per household. The data allows both primary and secondary sources of income to be defined. The average household income for this profile group is \$33,277.16. The primary source of income is a wage or salary (93.0%), with secondary sources being Unemployment Insurance (47.9%) and other government assistance (32.3%). The table below describes the distribution of annual household income for the profile group.

NON-NATIVE RENTER HOUSEHOLDS

TABLE E20: Household Income

<u>Income</u>	<u>No. of Households</u>	<u>%</u>
Under -\$ 5,000	3	1.3
\$ 5,000-\$ 9,999	3	1.3
\$10,000-\$14,999	16	7.0
\$15,000-\$19,999	14	6.2
\$20,000-\$24,999	22	9.7
\$25,000-\$29,999	24	10.5
\$30,000-\$39,999	40	17.5
\$40,000 or more	66	29.0
Unknown	40	17.5
TOTAL	228	100.0

The average household size is 2.9 persons. This is significantly lower than the average for all households (3.3 persons). The following table describes household size for Non-Native Renters.

TABLE E21: Household Size

<u>No. of Persons</u>	<u>No. of Households</u>	<u>%</u>
1	28	12.3
2	74	32.5
3	49	21.5
4-5	72	31.6
6-9	5	2.1
10+	0	0.0
TOTAL	228	100.0

The number of profile households with disabled individuals is 4, or 1.8%, with the number of disabled persons being 4. This is significantly lower than the figure for the entire sample (4.0%).

NON-NATIVE RENTER HOUSEHOLDS

The following table describes the age breakdown, by the sex of household members, for the profile group. There are a significant number of children in this profile group.

TABLE E22: Age Distribution

<u>Age</u>	<u>Male</u>	<u>%</u>	<u>Female</u>	<u>%</u>	<u>Total</u>	<u>%</u>
0 - 5	54	15.9	37	11.5	91	13.8
6 -14	50	14.7	54	16.8	104	15.7
15-19	12	3.5	14	4.4	26	3.9
20-54	215	63.2	204	63.6	419	63.4
55-64	8	2.4	9	2.8	17	2.6
65+	1	.3	3	.9	4	.6
TOTAL	340	100.0	321	100.0	661	100.0

Very few of the households contain senior citizens living in an extended family situation.

The average dwelling size based on number of rooms for the profile household is 5.3, and the average number of bedrooms is 2.7. The table below illustrates the distribution of dwelling units by size for the profile group.

TABLE E23: Dwelling Size

<u>No. of Rooms</u>	<u>No. of Households</u>	<u>%</u>
1	4	1.8
2	6	2.7
3	24	10.5
4	38	16.7
5	52	22.8
6	47	20.6
7-10	55	24.1
10+	1	0.4
Unknown	1	0.4
TOTAL	228	100.0

NON-NATIVE RENTER HOUSEHOLDS

The majority of Non-Native Renter Households live in single-detached dwellings (51.3%). As well, the proportion living in semi-detached or duplex homes is also significant (32.5%). The following table describes the housing-type distribution for the profile group.

TABLE E24: Type of Housing

Type	No. of Households	%
Single Detached	117	51.3
Semi/Duplex	74	32.5
Mobile Home	16	7.0
Trailer	5	2.2
Attached to Non-Res.	1	.4
Apartment 2+ Stories	15	6.6
TOTAL	228	100.0

Of the 228 profile households 33 (41.5%) live in housing constructed prior to 1946. The table below describes the age of the housing occupied by Non-Native Renters.

TABLE E25: Housing Age

Year of Construction	No. of Households	%
Pre -1946	33	14.5
1946-1960	46	20.2
1901-1970	31	13.6
1971-1980	45	19.7
1980 to Present	4	1.7
Unknown	69	30.3
TOTAL	228	100.0

Of the 228 profile households, 6 (2.6%) can be considered crowded. This is substantially lower than the figure for the entire survey (6.4%).

NON-NATIVE RENTER HOUSEHOLDS

There are four measures which describe the adequacy of the profile group's housing. These are:

1. households lacking one or more interior facilities (1)
2. households having two or more inadequate interior facilities
3. households with inadequate exterior condition of walls, roofing or foundation
4. households with all three of the above conditions.

The following table describes the incidence of each type of housing inadequacy for the profile group. Interior condition is the most significant problem. Very few households live in units falling in all three categories.

TABLE E26: Housing Adequacy

<u>Adequacy Measure</u>	<u>No. of Households</u>	<u>%</u>
Measure #1	29	12.7
Measure #2	74	32.5
Measure #3	40	17.5
Measure #4	8	3.5

Of the 228 Non-Native Renter households 63 (27.9%) have tenants insurance.

The housing affordability problem can be illustrated by the percentage of household income required for shelter. If a household pays 30% or more of its income for shelter it is defined as having a housing affordability problem. The following table illustrates the distribution of households by the percentage of income spent on housing.

(1) as defined by the Yukon Housing Needs Study Code Book, p. A19.

NON-NATIVE RENTER HOUSEHOLDS

TABLE E27: Housing Affordability

<u>% of Income</u>	<u>No. of Households</u>	<u>%</u>
≤ 19.9	87	47.8
20.0-24.9	35	19.2
25.0-29.9	21	11.5
30.0-34.9	10	5.5
≥ 35.0	29	15.9
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TOTAL	182	99.9

From the above table, it is apparent that 21.4% of Non-Native Renter households spent 30% or more of their income on shelter raising the possibility that they have a housing affordability problem, particularly if they are living in inadequate accommodation and paying more than average market rental rates.

SINGLES HOUSEHOLDS

From the survey results, it is possible to identify households having members who are single individuals or groups of unrelated individuals. Data profiling this group is presented below.

Of the 998 households surveyed, 190 (19.0%) were singles households.

In terms of location the majority (54.2%) are found in Whitehorse. However, a significant number of single households also reside in the smaller centres. Location of the profile households is described in the table below.

TABLE E28: Household Location

Place	Singles		Total Sample	
	No. of Households	%	No. of Hhld.	%
Whitehorse	103	54.2	573	57.4
Watson Lake	19	10.0	101	10.1
Haines Junction	7	3.7	37	3.7
Dawson	16	8.4	91	9.1
Smaller Centres	45	23.7	196	19.6
TOTAL	190	100.0	998	99.9

The study survey allowed for more than one source of income per households. The data allows both primary and secondary sources of income to be defined. The average household income for this profile group is \$30,237.21 for homeowners and \$25,811.56 for renters. The primary source of income is a wage or salary (79.5%), with secondary sources being Unemployment Insurance (43.2%) and self-employment (24.3%). The table below describes the distribution of annual household income for the profile group.

SINGLES HOUSEHOLDS

TABLE E29: Household Income

<u>Income</u>	<u>No. of Households</u>	<u>%</u>
Under -\$ 5,000	10	5.3
\$ 5,000-\$ 9,999	11	5.8
\$10,000-\$14,999	17	8.9
\$15,000-\$19,999	12	6.3
\$20,000-\$24,999	17	8.9
\$25,000-\$29,999	20	10.5
\$30,000-\$39,999	16	8.5
\$40,000 or more	41	21.6
Unknown	46	24.2
TOTAL	190	100.0

The average household size is 3.0 persons. This is just slightly less than the average for all households (3.3 persons). The following table describes household size for Singles.

TABLE E30: Household Size

<u>No. of Persons</u>	<u>No. of Households</u>	<u>%</u>
1	47	24.7
2	36	18.9
3	40	21.1
4-5	52	27.4
6-9	14	7.4
10+	1	.5
TOTAL	190	100.0

The number of profile households with disabled individuals is 12, or 6.3%, with the number of disabled persons being 13. This is somewhat higher than the percentage of disabled persons for the entire sample (4.0%).

The number of Singles households with members of native origin is 72. (37.9%).

SINGLES HOUSEHOLDS

The table below describes the age breakdown, by the sex of household members, for the profile group. Some of the households contain children that may or may not be related to the household head or seniors that are part of an extended family situation or cannot afford to live elsewhere.

TABLE E31: Age Distribution

Age	Male	%	Female	%	Total	%
0- 5	12	7.4	10	7.8	22	7.5
6-14	6	3.7	7	5.4	13	4.5
15-19	3	1.8	4	3.1	7	2.4
20-54	134	82.2	93	72.1	227	77.7
55-64	3	1.8	7	5.4	10	3.4
65+	5	3.1	8	6.2	13	4.5
TOTAL	163	100.0	129	100.0	292	100.0

The average dwelling size based on number of rooms for the profile household is 5.1, and the average number of bedrooms is 2.6. The table below illustrates the distribution of dwelling units by size for the profile group.

TABLE E32: Dwelling Size

No. of Rooms	No. of Households	%
1	7	3.7
2	15	7.9
3	23	12.1
4	32	16.8
5	35	18.4
6	33	17.4
7-10	42	22.1
10+	3	1.6
TOTAL	190	100.0

A significant number of Singles households live in single-detached dwellings (71.6%). The following table describes the housing-type distribution for the profile group.

SINGLES HOUSEHOLDS

TABLE E33: Type of Housing

<u>Type</u>	<u>No. of Households</u>	<u>%</u>
Single Detached	136	71.6
Semi/Duplex	22	11.6
Apartment 2+ stories	11	5.8
Mobile Home	11	5.8
Trailer	7	3.7
Row Condo	1	.5
Attached to Non-Res.	2	1.0
<hr/>		
TOTAL	190	100.0

Of the 190 profile households 19 (10.0%) live in housing constructed prior to 1946. The table below describes the age of the housing occupied by the profile group.

TABLE E34: Housing Age

<u>Year of Construction</u>	<u>No. of Households</u>	<u>%</u>
Pre -1946	19	10.0
1946-1960	24	12.6
1961-1970	36	18.9
1971-1980	52	27.4
1980 to Present	11	5.8
Unknown	48	25.3
<hr/>		
TOTAL	190	100.0

Of the 190 profile households, 14 (7.4%) can be considered crowded. This is somewhat higher than the figure for the entire survey (6.4%).

There are four measures which describe the adequacy of the profile group's housing. These are:

1. household's lacking one or more interior facilities(1)

(1) as defined by the Yukon Housing Needs Study Code Book, p. A19.

SINGLES HOUSEHOLDS

2. households having two or more inadequate interior facilities
3. households with inadequate exterior condition of walls, roofing or foundation
4. households with all three of the above conditions.

The following table describes the incidence of each type of housing inadequacy for the profile group. The most serious problem is interior condition and approximately 8% of the households live in units inadequate in all three categories.

TABLE E35: Housing Adequacy

<u>Adequacy Measure</u>	<u>No. of Households</u>	<u>%</u>
Measure #1	54	28.4
Measure #2	58	30.5
Measure #3	42	22.1
Measure #4	15	7.9

Of the 190 Singles households; 81 are homeowners and 58 (71.6%) have property insurance, 109 are renters and 11 (10.1%) carry tenant insurance.

The housing affordability problem can be illustrated by the percentage of household income required for shelter. If a household pays 30% or more of its income for shelter it is defined as having a housing affordability problem. The following tables illustrate the distribution of households by the percentage of income spent on housing.

From the two tables, it is apparent that 22.5% of singles homeowner households and 26.2% of singles renter households spent 30% or more of their income on shelter raising the possibility that they have a housing affordability problem, particularly if they are living in inadequate

SINGLES HOUSEHOLDS

accommodation and paying more than average market rental rates.

TABLE E36: Homeowner Housing Affordability

<u>% of Income</u>	<u>No. of Households</u>	<u>%</u>
< 19.9	36	58.1
20.0-24.9	6	9.7
25.0-29.9	6	9.7
30.0-34.9	0	0.0
≥ 35.0	14	22.5
<hr/>		
TOTAL	62	100.0

TABLE E37: Renter Housing Affordability

<u>% of Income</u>	<u>No. of Households</u>	<u>%</u>
< 19.9	35	43.8
20.0-24.9	12	15.0
25.0-29.9	12	15.0
30.0-34.9	10	12.5
≥ 35.0	11	13.7
<hr/>		
TOTAL	80	100.0

SINGLE PARENTS HOUSEHOLDS

From the survey results, it is possible to identify households having members who are Single Parents. Data profiling this group is presented below.

Of the 998 households surveyed, 92 (9.2%) contain members who are Single Parents.

In terms of location, 51.1% of these households are found in Whitehorse. Location of the profile households is described in the table below.

TABLE E38: Household Location

Place	<u>Single Parents</u>		<u>Total Sample</u>	
	No. of Households	%	No. of Hhlds.	%
Whitehorse	47	51.1	573	57.4
Watson Lake	14	15.2	101	10.1
Haines Junction	4	4.3	37	3.7
Dawson	11	12.0	91	9.1
Smaller Centres	16	17.4	196	19.6
TOTAL	92	100.0	998	99.9

The study survey allowed for more than one source of income per household. The data allows both primary and secondary sources of income to be defined. The average household income for this profile group is \$25,184.00 for homeowners and \$20,878.27 for renters. The primary source of income is a wage or salary (80.2%), with secondary sources being Unemployment Insurance (31.6%) and other government assistance (26.3%). The table below describes the distribution of annual household income for the profile group.

SINGLE PARENTS HOUSEHOLDS

TABLE E39: Household Income

<u>Income</u>	<u>No. of Households</u>	<u>%</u>
Under -\$ 5,000	10	10.9
\$ 5,000-\$ 9,999	6	6.5
\$10,000-\$14,999	6	6.5
\$15,000-\$19,999	13	14.1
\$20,000-\$24,999	4	4.4
\$25,000-\$29,999	13	14.1
\$30,000-\$39,999	3	3.3
\$40,000 or more	14	15.2
Unknown	23	25.0
TOTAL	92	100.0

The average household size is 3.4 persons. This is slightly higher than the average for all households (3.3 persons). The following table describes household size for Single Parents.

TABLE E40: Household Size

<u>No. of Persons</u>	<u>No. of Households</u>	<u>%</u>
1	3	3.3
2	25	27.2
3	28	30.4
4-5	28	30.4
6-9	8	8.7
10+	0	0.0
TOTAL	92	100.0

The number of profile households with disabled individuals is 3, or 3.3%, with the number of disabled persons being 3. This is slightly lower than the figure for the entire study (4.0%).

The number of Single Parents households with members of native origin is 47 (51.1%).

SINGLE PARENTS HOUSEHOLDS

The table below describes the age breakdown, by sex of household members, for the profile group. There are a significant number of very young children and a few senior citizens living in an extended family situation.

TABLE E41: Age Distribution

Age	Male	%	Female	%	Total	%
0-5	24	18.3	21	12.3	45	14.9
6-14	30	23.0	23	13.4	53	17.6
15-19	22	16.8	24	14.0	46	15.2
20-54	51	38.9	95	55.6	146	48.3
55-64	2	1.5	2	1.2	4	1.3
65+	2	1.5	6	3.5	8	2.7
TOTAL	131	100.0	171	100.0	302	100.0

The average dwelling size based on number of rooms for the profile household is 5.1, and the average number of bedrooms is 2.9. The table below illustrates the distribution of dwelling units by size for Single Parents households.

TABLE E42: Dwelling Size

No. of Rooms	No. of Households	%
1	2	2.2
2	5	5.4
3	7	7.6
4	16	17.4
5	30	32.6
6	13	14.1
7-10	17	18.5
10+	1	1.1
Unknown	1	1.1
TOTAL	92	100.0

A significant number of Single Parents households live in single-detached dwellings (71.8%). The following table describes the housing-type distributions for the profile group.

SINGLE PARENTS HOUSEHOLDS

TABLE E43: Type of Housing

<u>Type</u>	<u>No. of Households</u>	<u>%</u>
Single Detached	66	71.8
Semi/Duplex	12	13.1
Apartment 2+ stories	4	4.3
Mobile Home	4	4.3
Trailer	4	4.3
Row Condo.	1	1.1
Attached to Non-Res.	1	1.1
<hr/>		
TOTAL	92	100.0

Of the 92 profile households only 3 (3.2%) live in housing constructed prior to 1946. The table below describes the age of the housing occupied by the profile group.

TABLE E44: Housing Age

<u>Year of Construction</u>	<u>No. of Households</u>	<u>%</u>
Pre -1946	3	3.2
1946-1960	9	9.8
1961-1970	16	17.4
1971-1980	25	27.2
1981 to present	10	10.9
Unknown	29	31.5
<hr/>		
TOTAL	92	100.0

Of the 92 profile households, 9 (9.8%) can be considered crowded. This is somewhat higher than the figure of 6.4% given for the entire study.

SINGLE PARENTS HOUSEHOLDS

There are four measures which describe the adequacy of the profile group's housing. These are:

1. households lacking one or more interior facilities(1)
2. households having two or more inadequate interior facilities
3. households with inadequate exterior condition of walls, roofing or foundation.
4. households with all three of the above conditions.

The following table describes the incidence of each type of housing inadequacy for the profile group. Interior condition and lack of facilities are the most common problems and 8% of the households live in units inadequate in all three areas.

TABLE E45: Household Adequacy

<u>Adequacy Measure</u>	<u>No. of Households</u>	<u>%</u>
Measure #1	54	58.7
Measure #2	58	63.0
Measure #3	42	45.7
Measure #4	15	16.3

Of the 92 Single Parents households; 38 are homeowners and 32 (84.2%) carry property insurance, 54 are renters and 5 (9.4%) carry tenants insurance.

1. As defined by the Yukon Housing Needs Study Code Book, p. A19.

SINGLE PARENTS HOUSEHOLDS

The housing affordability problem can be illustrated by the percentage of household income required for shelter. If a household pays 30% or more of its income for shelter it is defined as having a housing affordability problem. The following tables illustrate the distribution of households by the percentage of income spent on housing.

TABLE E46: Homeowner Housing Affordability

<u>% of Income</u>	<u>No. of Households</u>	<u>%</u>
≤ 19.9	12	48.0
20.0-24.9	1	4.0
25.0-29.9	2	8.0
30.0-34.9	0	0.0
≥ 35.0	10	40.0
<hr/>		
TOTAL	25	100.0

From the two tables, it is apparent that 40% of single parent homeowners and 50% of single parent renters spent 30% or more of their income on shelter, raising the possibility that they have a housing affordability problem, particularly if they are living in inadequate accommodation and paying more than average market rental rates.

TABLE E47: Renter Housing Affordability

<u>% of Income</u>	<u>No. of Households</u>	<u>%</u>
≤ 19.9	14	31.8
20.0-24.9	6	13.6
25.0-29.9	2	4.6
30.0-34.9	7	15.9
≥ 35.0	15	34.1
<hr/>		
TOTAL	44	100.0

COUPLES WITH CHILDREN HOUSEHOLDS

From the survey results, it is possible to identify households having members who are Couples With Children. Data profiling this group is presented below.

Of the 998 households surveyed, 535 (53.6%) contain Couples With Children.

In terms of location, 62.3% of these households are found in Whitehorse. Location of the profile households is described in the table below.

TABLE E48: Household Location

Place	<u>Couples with Children</u>		<u>Total Sample</u>	
	No. of Households	%	No. of Hhlds.	%
Whitehorse	333	62.3	573	57.4
Watson Lake	54	10.1	101	10.1
Haines Junction	14	2.6	37	3.7
Dawson	44	8.2	91	9.1
Smaller Centres	90	16.8	196	19.6
TOTAL	535	100.0	998	99.9

The study survey allowed for more than one source of income per household. The data allow both primary and secondary sources of income to be defined. The average household income for Couples With Children is \$37,374.04 for homeowners and \$31,414.50 for renters. The primary source of income is a wage or salary (87.1%), with secondary sources being Unemployment Insurance (15.3%) and other government assistance (14.0%). The table below describes the distribution of annual household income for the profile group.

COUPLES WITH CHILDREN HOUSEHOLDS

TABLE E49: Household Income

<u>Income</u>	<u>No. of Households</u>	<u>%</u>
Under \$ 5,000	10	1.9
\$ 5,000-\$ 9,999	12	2.2
\$10,000-\$14,999	18	3.3
\$15,000-\$19,999	23	4.3
\$20,000-\$24,999	42	7.8
\$25,000-\$29,999	33	6.2
\$30,000-\$39,999	116	21.7
\$40,000 or more	187	35.0
Unknown	94	17.6
TOTAL	535	100.0

The average household size is 4.2 persons. This is significantly larger than the average for all households (3.3 persons). The following table describes households size for Couples With Children.

TABLE E50: Household Size

<u>No. of Persons</u>	<u>No. of Households</u>	<u>%</u>
1	0	0.0
2	3	0.6
3	140	26.2
4-5	341	63.7
6-9	50	9.3
10+	1	.2
TOTAL	535	100.0

The number of profile households with disabled individuals is 15, or 2.8%, with the number of disabled persons being 16. This is significantly lower than the figure for the entire survey (4.0%).

The number of households with members of native origin is 171 (32.0%).

COUPLES WITH CHILDREN HOUSEHOLDS

The table below describes the age breakdown, by sex of household members, for the profile group. The households contain some seniors who may be living in an extended family situation.

TABLE E51: Age Distribution

Age	Male	%	Female	%	Total	%
0-5	191	16.2	179	17.0	370	16.6
6-14	260	22.1	215	20.4	475	21.3
15-19	142	12.0	95	9.0	237	10.6
20-54	553	46.9	543	51.4	1096	49.0
55-64	25	2.1	13	1.2	38	1.7
65+	8	.7	11	1.0	19	0.8
TOTAL	1179	100.0	1056	100.0	2235	100.0

The average dwelling size based on number of rooms for the profile household is 6.1, and the average number of bedrooms is 3.1. The table below illustrates the distribution of dwelling units by size for Couples With Children households.

TABLE E52: Dwelling Size

No. of Rooms	No. of Households	%
1	3	0.6
2	6	1.1
3	20	3.7
4	57	10.7
5	111	20.7
6	115	21.5
7-10	214	40.0
10+	6	1.1
Unknown	3	.6
TOTAL	535	100.0

A significant number of households live in single-detached dwellings (70.1%). The following table describes the housing-type distribution for the profile group.

COUPLES WITH CHILDREN HOUSEHOLDS

TABLE E53: Type of Housing

Type	No. of Households	%
Single Detached	375	70.1
Semi/Duplex	94	17.5
Mobile Home	41	7.7
Trailer	16	3.0
Attached to Non-Res.	5	.9
Row Condo	1	.2
Apartment 2+ stories	3	.6
TOTAL	535	100.0

Of the 535 profile households only 36 (6.7%) live in housing constructed prior to 1946. The table below describes the age of the housing occupied by the profile group.

TABLE E54: Housing Age

Year of Construction	No. of Households	%
Pre -1946	36	6.7
1946-1960	63	11.8
1961-1970	80	15.0
1971-1980	229	42.8
1980 to Present	51	9.5
Unknown	76	14.2
TOTAL	535	100.0

Of the 535 profile households, 46 (8.6%) can be considered crowded. This is somewhat greater than the figure for the entire survey (6.4%).

There are four measures which describe the adequacy of the profile group's housing. These are:

1. households lacking one or more interior facilities.(1)

1. As defined by the Yukon Housing Needs Study Code Book, p. A19.

COUPLES WITH CHILDREN HOUSEHOLDS

2. households having two or more inadequate interior facilities.
3. households with inadequate exterior condition of walls, roofing or foundation.
4. households with all three of the above conditions.

The following table describes the incidence of each type of housing inadequacy for the profile group. Interior condition and the lack of basic facilities are the most common problems.

TABLE E55: Housing Adequacy

<u>Adequacy Measure</u>	<u>No. of Households</u>	<u>%</u>
Measure #1	102	19.1
Measure #2	113	21.1
Measure #3	76	14.2
Measure #4	22	4.1

Of the 535 profile households; 359 are homeowners and 317 (88.3%) carry property insurance, 176 are renters and 49 (28.0%) carry tenant insurance.

The housing affordability problem can be illustrated by the percentage of household income required for shelter. If a household pays 30% or more of its income for shelter it is defined as having a housing affordability problem. The following tables illustrate the distribution of households by the percentage of income spent on housing.

COUPLES WITH CHILDREN HOUSEHOLDS

TABLE E56: Homeowner Housing Affordability

<u>% of Income</u>	<u>No. of Households</u>	<u>%</u>
< 19.9	166	57.8
20.0-24.9	40	13.9
25.0-29.9	29	10.1
30.0-34.9	20	7.0
≥ 35.0	32	11.2
<hr/>		
TOTAL	287	100.0

From the two tables it is apparent that 18.2% of homeowner households and 20.1% of renter households spent 30% or more of their income on shelter, raising the possibility that they have a housing affordability problem, particularly if they are living in inadequate accommodation and paying more than average market rental rates.

TABLE E57: Renter Housing Affordability

<u>% of Income</u>	<u>No. of Households</u>	<u>%</u>
< 19.9	73	50.7
20.0-24.9	24	16.7
25.0-29.9	18	12.5
30.0-34.9	8	5.5
≥ 35.0	21	14.6
<hr/>		
TOTAL	144	100.0

SENIORS HOUSEHOLDS

From the survey results, it is possible to identify households having members who are Seniors. Data profiling this group is presented below.

Of the 998 households surveyed, 99 (9.9%) were Seniors households.

Location of the profile households is described in the table below.

TABLE E58: Household Location

Place	<u>Seniors</u>		<u>Total Sample</u>	
	No. of Households	%	No. of Hhlds.	%
Whitehorse	26	26.3	573	57.4
Watson Lake	13	13.1	101	10.1
Haines Junction	5	5.1	37	3.7
Dawson	15	15.2	91	9.1
Smaller Centres	40	40.3	196	19.6
<hr/>				
TOTAL	99	100.0	998	99.9

From this table it is apparent that seniors are concentrated in the smaller centres.

The survey allowed for more than one source of income per household and both primary and secondary sources of income to be defined. The average income for Seniors is, \$20,030.80 for homeowners and \$17,421.05 for renters. The primary sources of income are, wages and salary (43.4%) (1) and government pensions (35.4%). The secondary sources are, government pensions (41.3%) and Unemployment Insurance (19.6%). The table below describes the distribution of annual household income for the profile group.

1. Seniors were defined as aged 55 plus for the purposes of the study so many are still in the workforce.

TABLE E59: Household Income

<u>Income</u>	<u>No. of Households</u>	<u>%</u>
Under -\$ 5,000	5	5.1
\$ 5,000-\$ 9,999	17	17.2
\$10,000-\$14,999	14	14.1
\$15,000-\$19,999	12	12.1
\$20,000-\$24,999	2	2.0
\$25,000-\$29,999	3	3.0
\$30,000-\$39,999	5	5.1
\$40,000 or more	11	11.1
Unknown	30	30.3
TOTAL	99	100.00

The average household size is 2.4 persons. This is significantly lower than the average for all households (3.3 persons). The following table describes household size for Seniors households. Households with more than two persons are common because some seniors still have children living with them although these children may not necessarily be their own. Many seniors also live as part of an extended family situation.

TABLE E60: Household Size

<u>No. of Persons</u>	<u>No. of Households</u>	<u>%</u>
1	28	28.3
2	41	41.4
3	13	13.1
4-5	9	9.1
6-9	8	8.1
10+	0	0.0
TOTAL	99	100.0

The number of profile households with disabled individuals is 15, or 15.2%, with the number of disabled persons being 17. This is significantly higher than the percentage of disabled persons for the entire study (4.0%).

The number of profile households with members of native origin is 50 (50.1%).

SENIORS HOUSEHOLDS

The table below describes the age breakdown, by sex of household members, for the profile group.

TABLE E61: Age Distribution

Age	Male	%	Female	%	Total	%
0-5	7	5.7	5	4.3	12	5.0
6-14	10	8.1	7	5.9	17	7.1
15-19	12	9.8	6	5.1	18	7.5
20-54	24	19.5	24	20.3	48	19.9
55-64	31	25.2	45	38.1	76	31.5
65+	39	31.7	31	26.3	70	29.0
TOTAL	123	100.0	118	100.0	241	100.0

Again, large number of non-seniors described by the table above indicates that many seniors live in extended families or have children, not always their own, living with them.

The average dwelling size based on number of rooms for the profile household is 4.7. The average number of bedrooms is 2.4. The table below illustrates the distribution of dwelling units by size for Seniors Households.

TABLE E62: Dwelling Size

No. of Rooms	No. of Households	%
1	2	2.0
2	10	10.1
3	17	17.2
4	19	19.2
5	22	22.2
6	15	15.2
7-10	11	11.1
10+	2	2.0
Unknown	1	1.0
TOTAL	99	100.0

SENIORS HOUSEHOLDS

A significant number of Seniors live in single-detached dwellings (77.8%). The following table describes the housing-type distribution for the profile group.

TABLE E63: Type of Housing

<u>Type</u>	<u>No. of Households</u>	<u>%</u>
Single-Detached	77	77.8
Semi/Duplex	6	6.1
Apartment 2+ stories	2	2.0
Mobile Home	5	5.0
Trailer	7	7.1
Attached to Non-Res.	1	1.0
Unknown	1	1.0
TOTAL	99	100.0

Of the 99 profile households 11 (11.1%) live in housing constructed prior to 1946. The table below describes the age of the housing occupied by the profile group.

TABLE E64: Housing Age

<u>Year of Construction</u>	<u>No. of Households</u>	<u>%</u>
Pre -1946	11	11.1
1946-1960	12	12.1
1961-1970	22	22.2
1971-1980	23	23.2
1980 to Present	13	13.1
Unknown	18	18.2
TOTAL	99	99.9

Of the 99 profile households, 8 (8.1%) can be considered crowded. This is somewhat higher than the percentage of crowded households for the entire sample (6.4%).

SENIORS HOUSEHOLDS

There are four measures which describe the adequacy of the profile group's housing. These are:

1. households lacking one or more interior facilities. (1)
2. households having two or more inadequate interior facilities
3. households with inadequate exterior condition related to walls, roofing or foundation
4. households with all three of the above conditions.

The following table describes the incidence of each type of housing inadequacy for the profile group.

TABLE E65: Housing Adequacy

<u>Adequacy Measure</u>	<u>No. of Households</u>	<u>%</u>
Measure #1	39	39.4
Measure #2	26	26.3
Measure #3	22	22.2
Measure #4	12	12.1

Lack of interior facilities is the most serious problem and 12% of the households live in units inadequate in all three categories.

The housing affordability problem can be illustrated by the percentage of household income required for shelter. If a household pays 30% or more of its income for shelter it is defined as having a housing affordability problem. The following table illustrates the distribution of households by the percentage of income spent on housing.

From the two tables, it is apparent that 26% of seniors homeowner households and 36.8% of senior renter households spent 30% or more of their income on shelter raising the possibility that they have a housing

1. As defined by the Yukon Housing Needs Study Code Book, p. A19.

SENIORS HOUSEHOLDS

affordability problem, particularly if they are living in inadequate accommodation and paying more than average market rental rates.

TABLE E66: Homeowner Housing Affordability

<u>% of Income</u>	<u>No. of Households</u>	<u>%</u>
< 19.9	29	58.0
20.0-24.9	7	14.0
25.0-29.9	1	2.0
30.0-34.9	3	6.0
≥ 35.0	10	20.0
<hr/>		
TOTAL	50	100.0

TABLE E67: Renter Housing Affordability

<u>% of Income</u>	<u>No. of Households</u>	<u>%</u>
< 19.9	11	57.9
20.0-24.9	1	5.3
25.0-29.9	0	0.0
30.0-34.9	0	0.0
≥ 35.0	7	36.8
<hr/>		
TOTAL	19	100.0

PROFILE SUMMARY TABLE: Comments

1. Natives, both homeowners (30.1%) and renters (41.1%), and seniors (40.3%) are concentrated in smaller centres. The majority of surveys were administered in Whitehorse but the data indicate that a large proportion of these profile groups live in smaller centres even though the number of surveys administered in those centres represented not quite 20% of the total sample.
2. The average household incomes of natives, single-parents, and seniors (both homeowners and renters) are significantly lower than the average for the entire survey.
3. Seniors have a significantly higher proportion of disabled (15.2%) than any other profile group.
4. The proportion of single-parent households and senior households with members of native origin is much higher than the sample average.
5. Non-native renters are significantly less crowded than native renters. Non-native renters have smaller households on average (2.9 persons) than do native renters (3.5 persons), but have a larger average number of rooms (5.3) and bedrooms (2.7).
6. Though seniors' households are on average the smallest (2.4 persons) the percentage of seniors' households which are crowded (8.1%) is significantly higher than the percentage for the entire study (6.4%). This is because the average number of rooms in a seniors household is, along with native renters' households, the lowest at 4.7 rooms.

7. In terms of housing adequacy, seniors households and native households have a higher proportion of inadequate housing than that calculated for the entire study.
8. The majority of the survey population (71.3% for the entire survey) live in single-detached dwellings. Non-native renters have the lowest percentage of their population living in single detached dwellings (51.3%). This group also has the largest percentage of all profile groups living in dwellings constructed prior to 1971 (48.2%).
9. The housing cost to income ratio describes what proportion of a profile group's income is allocated to housing. Households paying 30% or more for shelter are considered to have affordability problems. The summary table suggests that native renters (34.9%), single-parent homeowners (40.0%) and renters (50.0%), and senior renters (36.8%) are the groups experiencing the most difficult affordability problems.

TABLE E68: PROFILE SUMMARY STATISTICS

Profile Variable	Native Homeowners	Native Renters	Non-Native Renters	Singles	Single Parents	Couples with Children	Seniors	Entire Survey
% of Survey Population	15.3	16.3	22.8	19.0	9.2	53.6	9.9	100.0
Location - %								
- Whitehorse	39.2	39.9	67.1	54.2	51.1	62.3	26.3	57.4
- Watson Lake	13.1	7.4	8.3	10.0	15.2	10.1	13.1	10.1
- Haines Junction	3.9	3.1	4.0	3.7	4.3	2.6	5.1	3.7
- Dawson	3.7	8.5	8.3	8.4	12.0	8.2	15.2	9.1
- Other Centres	30.1	41.1	12.3	23.7	17.4	16.8	40.3	19.6
Homeowner Avg. Income	\$ 26,208.20			\$30,237.21	\$25,184.00	\$37,374.04	\$20,030.80	\$34,131.51
Renter Avg. Income		\$21,581.19	\$33,277.16	\$25,811.56	\$20,878.27	\$31,414.50	\$17,421.05	\$28,495.57
% Disabled in Household	5.9	6.1	1.8	6.3	3.3	2.8	15.2	3.7
% Native Origin				37.9	51.1	32.0	50.1	31.7
Average Household Size	3.8	3.5	2.9	3.0	3.4	4.2	2.4	3.3
Average No. of Rooms	5.3	4.7	5.3	5.1	5.1	6.1	4.7	5.6
Average No. of Bedrooms	2.8	2.6	2.7	2.6	2.9	3.1	2.4	2.8
% Crowded	12.4	16.6	2.6	7.4	9.8	8.6	8.1	6.4
% Unsuitable	7.8	8.0	1.3	3.7	2.2	6.0	3.0	3.9
Adequacy%								
- Measure #1	33.3	39.9	12.7	28.4	23.9	19.1	39.4	24.1
- Measure #2	26.8	36.8	32.5	30.5	30.4	21.1	26.3	23.2
- Measure #3	20.3	26.4	17.5	22.1	17.4	14.2	22.2	16.0
- Measure #4	8.5	12.9	3.5	7.9	3.3	4.1	12.1	5.6
% in Single-Detached	75.1	74.8	53.1	71.6	71.8	70.1	77.8	71.3
% Constructed Pre-1971	45.8	27.6	48.2	41.6	30.4	33.5	45.5	37.0
Housing Cost: % ≥ 30%								
- Homeowners %	20.0			22.5	40.0	18.2	26.0	
- Renters %		34.9	21.4	26.2	50.0	20.1	36.8	

APPENDIX F

THRESHOLD INCOMES BASED ON A 25% RENT-TO-INCOME RATIO.

As requested by Yukon Housing, an estimate of core need was prepared based on a 25% as opposed to a 30% rent-to-income ratio. The rationale for the request is based on the possibility that higher expenditures on other goods and services in a northern environment reduces the income households can afford to spend on shelter. Higher costs for such basic necessities as food, transportation and clothing would support the use of a lower shelter-to-income ratio.

The following discussion and tables illustrate the impact of such an approach on need.

ALTERNATIVE: 25% Rent-To-Income Ratios

- assumes a 25% rent-to-income ratio.
- as requested by Yukon Housing, the threshold incomes were calculated based on the average rents used in the CMHC original alternative (Table F1).
- the new thresholds are illustrated in Table F2.

Based on this particular set of thresholds:

1. approximately 27% of Yukon households fall in core need. Total households in core need in the Yukon would be 2068 (Table F3), approximately 550 more than under the CMHC Alternative but 160 less than the recommended IUS Alternative.
2. the distribution of core need varies only slightly from the recommended IUS Alternative. The proportion of households in core need drops 5-7% in Whitehorse, Watson Lake and Dawson and remains the same in Haines Junction.
3. threshold incomes are higher in the smaller centres under this option and the proportion of households in core need increases 11% to 51.8%. The difference can be attributed to the fact that actual rental housing costs which formed the basis for the recommended IUS alternative were lower in the smaller centres than in Whitehorse or the other major centres.
4. the actual characteristics of core need under this alternative do not vary significantly from characteristics under the recommended IUS Alternative. A comparison of Table F4 with Table 21 in the report illustrates the similarities.

IUS would not recommend that this alternative be used by Yukon Housing because it is only an extension of the CMHC thresholds which are based on narrowly defined housing costs. As indicated in the final report, there are some data limitations in the recommended IUS Alternative, but it more adequately reflects housing costs. If Yukon Housing wishes to use a 25% rent-to-income ratio IUS would recommend that it be based on housing costs derived under IUS Alternative Two.

TABLE F1

CMHC Alternative

<u>Household Size</u>	<u>Bedrooms Required</u>	<u>Income Thresholds By Region</u> (rents in brackets)				
		<u>Whitehorse</u>	<u>Watson Lake</u>	<u>Haines Junction</u>	<u>Dawson</u>	<u>All Others</u>
1 person	bach/one	13,000(325)	13,000(325)	13,000(325)	13,000(325)	13,000(325)
2 people	one	16,500(412)	16,000(400)	14,500(363)	22,000(550)	14,500(363)
3-4 people	two	18,500(463)	23,000(575)	17,000(425)	24,000(600)	17,000(425)
5+ people	three	20,500(513)	17,000(675)	21,000(525)	28,000(700)	20,500(512)

SOURCE:

CMHC Ottawa, Debra Dark - personal conversation.

TABLE F2

25% Income Thresholds

Income Thresholds by Region

<u>Household Size</u>	<u>Bedrooms Required</u>	<u>Whitehorse</u>	<u>Watson Lake</u>	<u>Haines Junction</u>	<u>Dawson</u>	<u>All Others</u>
1 person	one	16,400	18,700	18,700	23,000	18,400
2 people	two	20,700	23,000	23,000	26,400	23,000
3-4 people	three	23,400	28,200	28,200	28,800	26,200
5+ people	four	25,800	32,400	32,400	33,600	28,800

SOURCE:

Calculated by IUS.

TABLE F3

Households in Core Housing Need
Alternative - 25% rent-to-income ratio

Location	Sample Households ¹			Total Households ² In Core Need
	Total	Core Need	%	
25% of Income				
Whitehorse	475	70	14.7	777
Watson Lake	91	39	42.8	188
Haines Junction	30	10	33.3	61
Dawson	74	28	37.8	195
Other Centres	137	71	51.8	640
Total Yukon ³	807	218	27.0	1861

NOTES:

1. Includes only those households reporting household income.
2. Derived from total households in community multiplied by percentage of sample in core need.
3. 17 communities only. Based on the Yukon Statistical review, the territorial population in 1985 was 25,281. Using the average household size of 3.3 persons (survey finding) and the percentage of sample households in core housing need (shown above), the total number of households in core housing need in the Yukon is 2068.

TABLE F4
Core Need Summary
(Thresholds Based on 25% of Income)

LOCATION	Whitehorse		Watson Lake		Haines Junction		Dawson		Other -(Small Centres)		Total No.	Households %
	No.	%	No.	%	No.	%	No.	%	No.	%		
Households	70	100.0	39	100.0	10	100.0	28	100.0	71	100.0	218	100.0
Tenure												
Own	21	30.0	24	61.5	6	60.0	15	53.5	34	47.8	100	45.8
Rent	49	70.0	15	38.5	4	40.0	13	46.5	37	52.2	118	54.1
Ethnicity												
Native	28	40.0	20	51.2	4	40.0	16	57.1	54	76.0	122	55.9
Non-Native	42	60.0	19	48.8	6	60.0	12	42.9	17	24.0	96	44.0
Inadequacy ¹												
Interior Facilities	11	15.7	16	41.0	5	50.0	14	50.0	54	76.0	100	45.8
Interior Condition	24	34.2	19	48.7	5	50.0	14	50.0	29	40.8	91	41.7
Exterior Condition	12	17.1	15	38.4	5	50.0	10	35.7	26	36.6	68	31.1
Crowding ²	4	5.7	7	17.9	1	10.0	7	25.0	18	25.3	37	16.9
Affordability ³	60	85.7	24	61.5	2	20.0	17	60.7	12	16.9	115	52.7
Two Problem Households ⁴	25	35.7	14	35.8	3	30.0	11	39.2	24	33.8	77	35.3
Three Problem Households ⁵	2	2.8	4	10.2	-	-	1	3.5	1	1.4	8	3.6
Household Type												
Senior	9	10.5	8	16.6	2	20.0	6	19.3	15	18.9	40	15.8
Single Parent	14	16.4	11	22.9	2	20.0	3	9.6	10	12.6	40	15.8
Couple/Children	35	41.1	17	35.4	3	30.0	12	38.7	25	31.6	92	35.3
Couple/No Children	18	21.1	4	8.3	3	30.0	-	-	9	11.3	34	13.4
Single Person(s)	9	10.5	8	16.6	-	-	10	32.2	20	25.3	47	18.5
Total ⁶	85	100.0	48	100.0	10	100.0	31	100.0	79	100.0	253	100.0
Combination of Above ⁷	15	17.6	5	10.4	-	-	3	9.6	8	10.1	31	12.2
Disabled ⁸	11	12.9	3	6.2	-	-	2	6.4	10	12.6	26	10.2

NOTES:

1. Several units fall into two or more of the inadequate categories.
2. Defined as more than one person per room.
3. Households paying 30% or more of their income for shelter.
4. Households have adequacy and affordability, adequacy and crowding or crowding and affordability problems.
5. Households falling into all three problem areas.
6. There are more household types than household units because of extended family and doubling up situations.
7. Indicates extended family and double households.
8. Households containing a disabled individual.

ALTERNATIVE: CMHC Extended Household Size

- the only difference between the original CMHC alternative and this option is an expanded framework which incorporates 5-6, 7-8 and 9 person plus households. Slightly higher income thresholds have been calculated for these larger households (see Table 5).
- although IUS ran the program for this alternative, it did not add sufficient additional core need households to the original CMHC Alternative to change the percentage or the characteristics of the core need group.
- IUS, therefore, feels that this option is not sufficiently different to warrant further discussion and analysis.

TABLE F5

CMHC Extended Household Size

<u>Household Size</u>	<u>Bedrooms Required</u>	<u>Income Thresholds by Region</u>				
		<u>Whitehorse</u>	<u>Watson Lake</u>	<u>Haines Junction</u>	<u>Dawson</u>	<u>All Others</u>
1 person	bach/one	13,000	13,000	13,000	13,000	13,000
2 people	one	16,500	16,000	14,500	22,000	14,500
3-4 people	two	18,500	23,000	17,000	24,000	17,000
5-6 people	three	20,500	27,000	21,000	28,000	20,500
7-8 people	four	24,000	29,000	23,000	28,500	23,000
9+ people	five	25,500	31,000	25,000	30,000	25,000

SOURCE:

CMHC Ottawa.

APPENDIX G

HOUSING COST FOR IUS ALTERNATIVE TWO

The following table illustrates the annual rental housing costs derived from the study by bedroom size and region of the Yukon.

TABLE G1

Annual Rental Housing Costs by Bedroom Size by Region

<u>Bedroom Size</u>	<u>Whitehorse</u>	<u>Watson Lake</u>	<u>Haines Junction</u>	<u>Dawson</u>	<u>Smaller Centres</u>
One	\$ 6791	N/A	5958	N/A	3778
Two	8161	8769	6175	N/A	5014
Three	8769	N/A	N/A	7724	5871
Four	9180	N/A	N/A	N/A	N/A

SOURCE:

Housing survey by IUS.

Data was much more reliable for Whitehorse than for other centres because of the higher number of rental units involved. Because of the small number of units in some of the other centres average costs could not reliably be calculated for all bedroom types. This was particularly true in Watson Lake and Dawson where the percentage of homeowners was particularly high reducing the number of rental units.

Using a 30% rent to income ratio, these housing costs were translated into threshold incomes. The resulting incomes are presented in Table G2.

TABLE G2

Threshold Incomes Calculated from Housing Costs

<u>Bedroom Size</u>	<u>Whitehorse</u>	<u>Watson Lake</u>	<u>Haines Junction</u>	<u>Dawson</u>	<u>Smaller Centres</u>
One	\$ 22,600	(24,000)	19,800	(21,500)	13,000
Two	27,200	29,200	20,500	(22,800)	17,000
Three	29,200	(31,000)	(23,000)	25,700	19,600
Four	30,600	(32,200)	(24,000)	(28,000)	(21,600)

Where a particular cell did not contain housing costs, the income thresholds had to be estimated. These cells were estimated by using the differential that existed between the different bedroom types in Whitehorse. Some rounding was also applied to the figures.

It should be noted that when the income thresholds were applied to the household size the match of bedroom types and persons per household is different than those employed by CMHC. The match and the differences are illustrated below.

<u>Household Size</u>	<u>CMHC Bedroom Types</u>	<u>IUS Bedroom Types</u>
1 person	bach/one	zero/one
2 people	one	two
3-4 people	two	three
5+ people	three	four

IUS approached it in this fashion because:

1. there are few, if any, bachelor units in the Yukon but there are units with no bedrooms;
2. we feel that many two person households are more suitably accommodated in a two bedroom unit, particularly with the high number of combination households, extended family situation in the north and the number of single parents in core need; and,
3. the same reasoning also applies to 3-4 person households and three bedroom units.

IUS realizes that there are data limitations in this approach to calculating threshold incomes, but still feel this is more appropriate than trying to establish thresholds based on narrowly defined rents as they exist in the market place.

One basic policy question that has to be addressed is - Should threshold incomes even be applied to non-market areas given the lack of valid market costs and the scarcity of reliable data on housing costs that is characteristic of such areas?

The final table in this section provides a breakdown of the housing costs by type of expenditure by size of unit for Whitehorse. The table illustrates why IUS thresholds are substantially higher than CMHC thresholds. There are considerable costs not associated with the rent itself that are captured in the IUS approach. This is due mainly to the fact that single detached units are included in the IUS costs, but are excluded in the CMHC approach. IUS feels they should be included because they are an important element in the rental market.

TABLE G3

Housing Costs by Type of Expenditure by Size of Unit

<u>Type of Expenditure</u>	<u>Whitehorse</u>			
	<u>Annual Average Costs</u>			
	<u>One</u>	<u>Two</u>	<u>Three</u>	<u>Four</u>
	<u>Bedroom</u>	<u>Bedroom</u>	<u>Bedroom</u>	<u>Bedroom</u>
	<u>\$</u>	<u>\$</u>	<u>\$</u>	<u>\$</u>
Rent (annual)	4887	5612	6314	6497
(monthly)	407	468	526	541
Heating	865	1149	1030	1100
Electricity	592	813	806	822
Water/Sewer	360	340	397	370
Insurance	87	247	222	319
Total	6791	8161	8769	9180

No attempt was made to standardize units for size, location and quality. To attempt to do so could reduce the number of units to a level that would again reduce the number of cells with cost figures.

IUS is considering pulling inadequate units out of the calculation which could raise average costs slightly.

APPENDIX H

YUKON HOUSING NEEDS STUDY : DWELLING FACILITIES AND CONDITION

As requested by Yukon Housing the following tables provide information on dwelling facilities, special features for the disabled and the condition of interior and exterior aspects of the dwelling units included in the survey.

Two complete sets of information are provided - one for owner occupied and one for rental units.

Geographically the information is provided for Whitehorse, Watson Lake, Haines Junction, and Dawson. The remaining small centres are combined into one category.

Each data set (for owners and renters) consists of seven tables as described below.

Table 1 - Dwelling Facilities

Table 2 - Type of Water Supply

Table 3 - Type of Sewage Supply

Table 4 - Type of Heating System

Table 5 - Type of Basement And Foundation

Table 6 - Special Features (For The Disabled)

Table 7 - Condition of Interior And Exterior Facilities

DWELLING FACILITIES AND CONDITION

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Haines Junction Renters	36-42
Dawson Owners	43-49
Dawson Renters	50-56
All Other Communities Owners	57-63
All Other Communities Renters	64-70

Table 1

Whitehorse Homeowners Facilities

N = 352 = Total Number of Sample Size

	<u>Present</u>		<u>Lacking</u>		<u>Don't know/Unknown</u>	
	#	%	#	%	#	%
Interior Running Water	345	98.01	6	1.70	1	0.28
Water Heater	346	98.29	6	1.70	-	-
Kitchen Sink	351	99.71	1	0.28	-	-
Basin Sink	346	98.29	5	1.42	1	0.28
Bath	345	98.01	7	1.98	-	-
Shower	340	96.59	12	3.40	-	-
Flush Toilet	340	96.59	9	2.55	3	0.85
Other Indoor Toilet	25	7.10	322	91.47	5	1.42
Electrical Service	350	99.43	1	0.28	1	0.28
Smoke Alarms	290	82.38	55	15.62	7	1.98

Table 2

Whitehorse Homeowners Facilities

	Type of Water Supply	
	#	%
Septic	-	-
Piped	305	86.64
Trucked	8	2.27
Well	34	9.65
Well & Lake	-	-
Snow & Rain	-	-
Pumped	-	-
Hauls Own	1	0.28
Piped & Well	-	-
Trucked & Well	-	-
Hauls Own & Well/Lake	-	-
Don't Know/Unknown	4	1.13

Table 3

Whitehorse Homeowners Facilities

	Type of Sewage Supply	
	#	%
Septic	44	12.50
Piped	296	84.09
Holding Tank	2	0.56
Privy Pit	2	0.56
Trucks Own Sewage	-	-
Slurry Pond	-	-
Septic & Holding Tank	-	-
Septic & Privy Pit	-	-
Holding Tank & Privy Pit	-	-
Privy Pit & Other	2	0.56
Septic & Other	-	-
Don't Know/Unknown	6	1.70

Table 4

Whitehorse Homeowners Facilities

Type of Heating System	#	%
Oil Furnace	80	22.72
Electrical Baseboard	28	7.95
Wood Furnace	7	1.98
Wood Stove	19	5.39
Space Heater	-	-
Gas Furnace	-	-
Fireplace	-	-
Hot Water	10	2.84
Propane	-	-
Oil & Wood Stove	100	28.40
Oil & Wood Furnace	26	7.38
Oil & Electrical Baseboard	3	0.85
Oil & Hot Water	2	0.56
Oil & Space Heater	-	-
Oil & Fireplace	9	2.55
Wood Stove & Hot Water	1	0.28
Wood Stove & Propane	1	0.28
Wood Stove & Space Heater	-	-
Electrical Bsbrd & Wood Frnce	15	4.26
Electrical Bsbrd & Wood Stove	46	13.06
Electrical Bsbrd & Hot Water	-	-
Electrical Bsbrd & Fireplace	-	-
Electrical Bsbrd & Space Htr	-	-
Electrical Baseboard & Gas	1	0.28
Hot Water & Fireplace	1	0.28
Don't Know/Unknown	3	0.85

Table 5

Whitehorse Homeowners Facilities

Type of Basement		
	#	%
Full Basement	233	66.19
Partial Basement	35	9.94
Crawl Space	46	13.06
Cellar	2	0.56
None	36	10.22

Table

Type of Foundation		
	#	%
Poured Concrete	256	72.72
Pilings	4	1.13
Slab on Grade	36	10.22
Foundation on Posts	10	2.84
Treated Logs on Ground	6	1.70
Cement Block	26	7.38
Treated Wood Basement	6	1.70
Untreated Logs on Ground	-	-
Framed Wood	-	-
Combo of Concrete & Wood	5	1.42
Ponywall	2	0.56
Don't Know/Unknown	1	0.28

Table 6

Whitehorse Homeowners Facilities

Special Features

	<u>Present</u>		<u>Lacking</u>		<u>Don't Know/Unknown</u>	
	#	%	#	%	#	%
Ramps	1	0.28	346	98.29	5	1.42
Other Wheel- chair	1	0.28	343	97.44	8	2.27
Hand Railings/ Grab bars	8	2.27	338	96.02	6	1.70
Sound Sensors	-	-	343	97.44	9	2.55
Other	1	0.28	343	97.44	8	2.27

Table 7

Whitehorse Homeowners Facilities

Interior
Facilities

	<u>Poor</u>		<u>Fair</u>		<u>Good</u>		<u>Non-existent</u>	
	#	%	#	%	#	%	#	%
Electrical	6	1.70	34	9.65	310	88.06	2	0.56
Heating	2	0.56	39	11.08	309	87.78	2	0.56
Fire Safety	7	1.98	72	20.45	272	77.27	1	0.28
Plumbing	11	3.12	33	9.37	303	86.08	5	1.42
Thermal	23	6.53	71	20.17	256	72.72	2	0.56
Walls/Ceilings	17	4.83	44	12.50	290	82.38	1	0.28
Lighting	7	1.98	62	17.61	282	80.11	1	0.28
Windows	29	8.23	68	19.31	254	72.15	1	0.28
Doors	23	6.53	64	18.18	264	75.00	1	0.28
Structural	6	1.70	28	7.95	317	90.05	1	0.28
Floors	14	3.97	29	8.23	308	87.50	1	0.28

Exterior
Facilities

Walls	13	3.69	43	12.21	292	82.95	4	1.12
Roofing	13	3.69	35	9.94	298	84.65	6	1.70
Porches/Steps	19	5.39	46	13.06	278	78.97	9	2.55
Foundation	5	1.42	33	9.37	301	85.51	13	3.68

Table 1

Whitehorse Renters Facilities

N = 220 = Total Number of Sample Size

	<u>Present</u>		<u>Lacking</u>		<u>Don't know/Unknown</u>	
	#	%	#	%	#	%
Interior Running Water	219	99.54	-	-	1	0.45
Water Heater	219	99.54	1	0.45	-	-
Kitchen Sink	219	99.54	-	-	1	0.45
Basin Sink	218	99.09	-	-	2	0.90
Bath	216	98.18	4	1.81	-	-
Shower	217	98.63	3	1.36	-	-
Flush Toilet	218	99.09	-	-	2	0.90
Other Indoor Toilet	17	7.72	202	91.81	1	0.45
Electrical Service	220	100.0	-	-	-	-
Smoke Alarms	145	65.90	67	30.45	8	3.63

Table 2

Whitehorse Renters Facilities

Type of Water Supply		
	#	%
Piped	217	98.63
Trucked	-	-
Well	2	0.90
Well & Lake	-	-
Snow & Rain	-	-
Pumped	-	-
Hauls Own	-	-
Piped & Well	-	-
Trucked & Well	-	-
Hauls Own & Well/Lake	-	-
Don't Know/Unknown	1	0.45

Table 3

Whitehorse Renters Facilities

Type of Sewage Supply		
	#	%
Septic	6	2.72
Piped	212	96.36
Holding Tank	1	0.45
Privy Pit	-	-
Trucks Own Sewage	-	-
Slurry Pond	-	-
Septic & Holding Tank	-	-
Septic & Privy Pit	-	-
Holding Tank & Privy Pit	-	-
Privy Pit & Other	-	-
Septic & Other	-	-
Don't Know/Unknown	1	0.45

Table 4

Whitehorse Renters Facilities

Type of Heating System	#	%
Oil Furnace	100	45.45
Electrical Baseboard	21	9.54
Wood Furnace	16	7.27
Wood Stove	8	3.63
Space Heater	-	-
Gas Furnace	-	-
Fireplace	-	-
Hot Water	6	2.72
Propane	-	-
Oil & Wood Stove	20	9.09
Oil & Wood Furnace	15	6.81
Oil & Electrical Baseboard	2	0.90
Oil & Hot Water	1	0.45
Oil & Space Heater	-	-
Oil & Fireplace	7	3.18
Wood Stove & Hot Water	2	0.90
Wood Stove & Propane	1	0.45
Wood Stove & Space Heater	-	-
Electrical Bsbrd & Wood Frnce	5	2.27
Electrical Bsbrd & Wood Stove	9	4.09
Electrical Bsbrd & Hot Water	1	0.45
Electrical Bsbrd & Fireplace	1	0.45
Electrical Bsbrd & Space Htr	-	-
Electrical Baseboard & Gas	-	-
Hot Water & Fireplace	-	-
Don't Know/Unknown	5	2.27

Table 5

Whitehorse Renters Facilities

Type of Basement

	#	%
Full Basement	125	57.05
Partial Basement	13	5.93
Crawl Space	16	7.30
Cellar	5	2.28
None	55	25.11
Don't Know/Unknown	6	2.72

Table

Type of Foundation

	#	%
Poured Concrete	140	63.63
Pilings	4	1.81
Slab on Grade	17	7.72
Foundation on Posts	6	2.72
Treated Logs on Ground	4	1.81
Cement Block	37	16.81
Treated Wood Basement	-	-
Untreated Logs on Ground	-	-
Framed Wood	-	-
Combo of Concrete & Wood	-	-
Ponywall	-	-
Don't Know/Unknown	12	5.45

Table 6

Whitehorse Renters Facilities

Special Features

	<u>Present</u>		<u>Lacking</u>		<u>Don't Know/Unknown</u>	
	#	%	#	%	#	%
Ramps	1	0.45	219	99.54	-	-
Other Wheel- chair	-	-	218	99.09	2	0.90
Hand Railings/ Grab bars	3	1.36	216	98.18	1	0.45
Sound Sensors	-	-	216	98.18	4	1.81
Other	-	-	218	99.09	2	0.90

Table 7

WHITEHORSE RENTER FACILITIES

Interior
Facilities

	<u>Poor</u>		<u>Fair</u>		<u>Good</u>		<u>Non-existent</u>	
	#	%	#	%	#	%	#	%
Electrical	14	6.36	47	21.36	159	72.27	-	-
Heating	13	5.90	48	21.81	159	72.27	-	-
Fire Safety	21	9.54	65	29.54	134	60.90	-	-
Plumbing	14	6.36	55	25.0	151	68.63	-	-
Thermal	61	27.72	66	30.0	93	42.27	-	-
Walls/Ceilings	19	8.63	58	26.36	143	65.0	-	-
Lighting	12	5.45	46	20.90	162	73.63	-	-
Windows	29	13.18	82	37.27	109	49.54	-	-
Doors	25	11.36	93	42.27	101	45.90	1	0.45
Structural	8	3.63	52	23.63	160	72.72	-	-
Floors	20	9.09	28	12.72	172	78.18	-	-

Exterior
Facilities

Walls	12	5.45	65	29.54	143	65.0	-	-
Roofing	16	7.27	38	17.27	165	75.0	1	0.45
Porches/Steps	37	16.81	68	30.90	114	51.81	1	0.45
Foundation	7	3.18	32	14.54	150	68.18	31	14.08

Table 1

Watson Lake Homeowners

N = 70 = Total Number of Sample Size

	<u>Present</u>		<u>Lacking</u>		<u>Don't know/Unknown</u>	
	#	%	#	%	#	%
Interior Running Water	60	85.71	10	14.28	-	-
Water Heater	61	87.14	9	12.85	-	-
Kitchen Sink	62	88.57	8	11.42	-	-
Basin Sink	59	84.28	11	15.71	-	-
Bath	61	87.14	9	12.85	-	-
Shower	58	82.85	12	17.14	-	-
Flush Toilet	59	84.28	11	15.71	-	-
Other Indoor Toilet	8	11.42	61	87.14	1	1.42
Electrical Service	69	98.57	1	1.42	-	-
Smoke Alarms	46	65.71	22	31.42	2	2.85

Table 2

Watson Lake Homeowners Facilities

Type of Water Supply		
	#	%
Piped	20	28.57
Trucked	12	17.14
Well	33	47.14
Well & Lake	-	-
Snow & Rain	-	-
Pumped	-	-
Hauls Own	-	-
Piped & Well	1	1.42
Trucked & Well	-	-
Hauls Own & Well/Lake	-	-
Don't Know/Unknown	3	4.28

Table 3

Watson Lake Homeowners Facilities

Type of Sewage Supply		
	#	%
Septic	32	45.71
Piped	23	32.85
Holding Tank	3	4.28
Privy Pit	4	5.71
Trucks Own Sewage	-	-
Slurry Pond	-	-
Septic & Holding Tank	4	5.71
Septic & Privy Pit	1	1.42
Holding Tank & Privy Pit	1	1.42
Privy Pit & Other	-	-
Septic & Other	-	-
Don't Know/Unknown	2	2.85

Table 4

Watson Lake Homeowners Facilities

Type of Heating System	#	%
Oil Furnace	34	48.57
Electrical Baseboard	-	-
Wood Furnace	-	-
Wood Stove	18	25.71
Space Heater	-	-
Gas Furnace	-	-
Fireplace	-	-
Hot Water	-	-
Propane	5	7.14
Oil & Wood Stove	20	28.57
Oil & Wood Furnace	4	5.71
Oil & Electrical Baseboard	-	-
Oil & Hot Water	-	-
Oil & Space Heater	-	-
Oil & Fireplace	-	-
Wood Stove & Hot Water	1	1.42
Wood Stove & Propane	-	-
Wood Stove & Space Heater	-	-
Electrical Bsbrd & Wood Frnce	-	-
Electrical Bsbrd & Wood Stove	1	1.42
Electrical Bsbrd & Hot Water	-	-
Electrical Bsbrd & Fireplace	-	-
Electrical Bsbrd & Space Htr	-	-
Electrical Baseboard & Gas	-	-
Hot Water & Fireplace	-	-
Don't Know/Unknown	3	4.28

Table 5

Watson Lake Homeowners Facilities

Type of Basement		
	#	%
Full Basement	19	27.14
Partial Basement	10	14.28
Crawl Space	24	34.28
Cellar	2	2.85
None	15	21.42

Table

Type of Foundation		
	#	%
Poured Concrete	26	37.14
Pilings	4	5.71
Slab on Grade	15	21.42
Foundation on Posts	6	8.57
Treated Logs on Ground	7	10.0
Cement Block	5	7.14
Treated Wood Basement	1	1.42
Untreated Logs on Ground	2	2.85
Framed Wood	1	1.42
Combo of Concrete & Wood	2	2.85
Ponywall	-	-
Don't Know/Unknown	1	1.42

Table 6

Watson Lake Homeowners Facilities

Special Features

	<u>Present</u>		<u>Lacking</u>		<u>Don't Know/Unknown</u>	
	#	%	#	%	#	%
Ramps	-	-	70	100.0	-	-
Other Wheel- chair	-	-	70	100.0	-	-
Hand Railings/ Grab bars	-	-	70	100.0	-	-
Sound Sensors	-	-	70	100.0	-	-
Other	-	-	70	100.0	-	-

Table 7

WATSON LAKE HOMEOWNERS FACILITIES

Interior
Facilities

	<u>Poor</u>		<u>Fair</u>		<u>Good</u>		<u>Non-existent</u>	
	#	%	#	%	#	%	#	%
Electrical	7	10.0	13	18.57	49	70.0	1	1.42
Heating	2	2.85	7	10.0	60	85.71	1	1.42
Fire Safety	2	2.85	17	24.28	50	71.42	1	1.42
Plumbing	8	11.42	11	15.71	43	61.42	8	11.42
Thermal	19	27.14	18	25.71	32	45.71	1	1.42
Walls/Ceilings	8	11.42	20	28.57	41	58.57	1	1.42
Lighting	3	4.28	9	12.85	56	80.0	2	2.85
Windows	14	20.0	11	15.71	40	57.14	5	7.14
Doors	10	14.28	16	22.85	42	60.0	2	2.85
Structural	5	7.14	15	21.42	49	70.0	1	1.42
Floors	7	10.0	13	18.57	49	70.0	1	1.42

Exterior
Facilities

Walls	5	7.14	19	27.14	46	65.71	-	-
Roofing	9	12.85	10	14.28	50	71.42	1	1.42
Porches/Steps	15	21.42	7	10.0	36	51.42	12	17.14
Foundation	3	4.28	14	20.0	43	61.42	10	14.28

Table 1

Watson Lake Renters Facilities

N = 31 = Total Number of Sample Size

	<u>Present</u>		<u>Lacking</u>		<u>Don't know/Unknown</u>	
	#	%	#	%	#	%
Interior Running Water	31	100.0	-	-	-	-
Water Heater	31	100.0	-	-	-	-
Kitchen Sink	31	100.0	-	-	-	-
Basin Sink	31	100.0	-	-	-	-
Bath	31	100.0	-	-	-	-
Shower	29	93.54	2	6.45	-	-
Flush Toilet	31	100.0	-	-	-	-
Other Indoor Toilet	-	-	31	100.0	-	-
Electrical Service	31	100.0	-	-	-	-
Smoke Alarms	13	41.93	18	58.06	-	-

Table 2

Watson Lake Renters Facilities

	Type of Water Supply	
	#	%
Piped	19	61.29
Trucked	-	-
Well	12	38.71
Well & Lake	-	-
Snow & Rain	-	-
Pumped	-	-
Hauls Own	-	-
Piped & Well	-	-
Trucked & Well	-	-
Hauls Own & Well/Lake	-	-
Don't Know/Unknown	-	-

Table 3

Watson Lake Renters Facilities

Type of Sewage Supply	#	%
Septic	11	35.48
Piped	18	58.06
Holding Tank	-	-
Privy Pit	-	-
Trucks Own Sewage	-	-
Slurry Pond	-	-
Septic & Holding Tank	1	3.22
Septic & Privy Pit	-	-
Holding Tank & Privy Pit	-	-
Privy Pit & Other	-	-
Septic & Other	1	3.22
Don't Know/Unknown	-	-

Table 4

Watson Lake Renters Facilities

Type of Heating System	#	%
Oil Furnace	21	67.74
Electrical Baseboard	1	3.22
Wood Furnace	-	-
Wood Stove	1	3.22
Space Heater	-	-
Gas Furnace	-	-
Fireplace	-	-
Hot Water	-	-
Propane	-	-
Oil & Wood Stove	5	16.12
Oil & Wood Furnace	-	-
Oil & Electrical Baseboard	-	-
Oil & Hot Water	-	-
Oil & Space Heater	-	-
Oil & Fireplace	-	-
Oil & Propane	1	3.22
Wood Stove & Hot Water	-	-
Wood Stove & Propane	2	6.45
Wood Stove & Space Heater	-	-
Electrical Bsbrd & Wood Frnce	-	-
Electrical Bsbrd & Wood Stove	-	-
Electrical Bsbrd & Hot Water	-	-
Electrical Bsbrd & Fireplace	-	-
Electrical Bsbrd & Space Htr	-	-
Electrical Baseboard & Gas	-	-
Hot Water & Fireplace	-	-
Don't Know/Unknown	-	-

Table 5

Watson Lake Renters Facilities

Type of Basement

	#	%
Full Basement	19	61.29
Partial Basement	-	-
Crawl Space	3	9.67
Cellar	1	3.22
None	8	25.80

Table

Type of Foundation

	#	%
Poured Concrete	20	64.51
Pilings	-	-
Slab on Grade	5	16.12
Foundation on Posts	1	3.22
Treated Logs on Ground	1	3.22
Cement Block	-	-
Treated Wood Basement	-	-
Untreated Logs on Ground	-	-
Framed Wood	-	-
Combo of Concrete & Wood	-	-
Ponywall	-	-
Don't Know/Unknown	4	12.90

Table 6

Watson Lake Renters Facilities

Special Features

	<u>Present</u>		<u>Lacking</u>		<u>Don't Know/Unknown</u>	
	#	%	#	%	#	%
Ramps	-	-	31	100.0	-	-
Other Wheel- chair	-	-	31	100.0	-	-
Hand Railings/ Grab bars	-	-	31	100.0	-	-
Sound Sensors	-	-	31	100.0	-	-
Other	-	-	31	100.0	-	-

Table 7

WATSON LAKE RENTERS FACILITIES

Interior
Facilities

	<u>Poor</u>		<u>Fair</u>		<u>Good</u>		<u>Non-existent</u>	
	#	%	#	%	#	%	#	%
Electrical	5	16.12	9	29.03	17	54.83	-	-
Heating	2	6.45	10	32.25	19	61.29	-	-
Fire Safety	3	9.67	7	22.58	20	64.51	-	3.22
Plumbing	5	16.12	9	29.03	17	54.83	-	-
Thermal	12	38.71	11	35.48	18	25.80	-	-
Walls/Ceilings	9	29.03	8	25.80	14	45.16	-	-
Lighting	2	6.45	7	22.58	22	70.96	-	-
Windows	15	48.38	7	22.58	9	29.03	-	-
Doors	14	45.16	6	19.35	11	35.48	-	-
Structural	3	9.67	14	45.16	14	45.16	-	-
Floors	3	9.67	10	32.25	18	58.06	-	-

Exterior
Facilities

Walls	6	19.35	8	25.80	17	54.83	-	-
Roofing	7	22.58	4	12.90	20	64.51	-	-
Porches/Steps	4	12.90	9	29.03	10	32.25	8	25.80
Foundation	3	9.67	5	16.12	20	64.51	3	9.67

Table 1

Haines Junction Homeowners Facilities

N = 23 = Total Number of Sample Size

	<u>Present</u>		<u>Lacking</u>		<u>Don't know/Unknown</u>	
	#	%	#	%	#	%
Interior Running Water	20	86.95	3	13.04	-	-
Water Heater	20	86.95	3	13.04	-	-
Kitchen Sink	21	91.30	2	8.69	-	-
Basin Sink	20	86.95	3	13.04	-	-
Bath	20	86.95	3	13.04	-	-
Shower	19	82.60	4	17.39	-	-
Flush Toilet	20	86.95	3	13.04	-	-
Other Indoor Toilet	-	-	23	100.0	-	-
Electrical Service	23	100.0	-	-	-	-
Smoke Alarms	16	69.56	7	30.43	-	-

Table 2

Haines Junction Homeowners Facilities

	#	%
Piped	16	69.56
Trucked	3	13.04
Well	3	13.04
Well & Lake	-	-
Snow & Rain	1	4.34
Pumped	-	-
Hauls Own	-	-
Piped & Well	-	-
Trucked & Well	-	-
Hauls Own & Well/Lake	-	-
Don't Know/Unknown	-	-

Table 3

Haines Junction Homeowners Facilities

Type of Sewage Supply		
	#	%
Septic	4	17.39
Piped	16	69.56
Holding Tank	-	-
Privy Pit	3	13.04
Trucks Own Sewage	-	-
Slurry Pond	-	-
Septic & Holding Tank	-	-
Septic & Privy Pit	-	-
Holding Tank & Privy Pit	-	-
Privy Pit & Other	-	-
Septic & Other	-	-
Don't Know/Unknown	-	-

Table 4

Haines Junction Homeowner Facilities

Type of Heating System	#	%
Oil Furnace	15	65.21
Electrical Baseboard	-	-
Wood Furnace	2	8.69
Wood Stove	1	4.34
Space Heater	1	4.34
Gas Furnace	-	-
Fireplace	-	-
Hot Water	-	-
Propane	-	-
Oil & Wood Stove	5	21.73
Oil & Wood Furnace	8	34.78
Oil & Electrical Baseboard	-	-
Oil & Hot Water	-	-
Oil & Space Heater	-	-
Oil & Fireplace	-	-
Wood Stove & Hot Water	-	-
Wood Stove & Propane	-	-
Wood Stove & Space Heater	-	-
Electrical Bsbrd & Wood Frnce	-	-
Electrical Bsbrd & Wood Stove	-	-
Electrical Bsbrd & Hot Water	-	-
Electrical Bsbrd & Fireplace	-	-
Electrical Bsbrd & Space Htr	-	-
Electrical Baseboard & Gas	-	-
Hot Water & Fireplace	-	-
Don't Know/Unknown	-	-

Table 5

Haines Junction Homeowners Facilities

Type of Basement		
	#	%
Full Basement	13	56.52
Partial Basement	3	13.04
Crawl Space	3	13.04
Cellar	-	-
None	4	17.39

Table

Type of Foundation		
	#	%
Poured Concrete	9	39.13
Pilings	-	-
Slab on Grade	-	-
Foundation on Posts	2	8.69
Treated Logs on Ground	2	8.69
Cement Block	9	39.13
Treated Wood Basement	1	4.34
Untreated Logs on Ground	-	-
Framed Wood	-	-
Combo of Concrete & Wood	-	-
Ponywall	-	-
Don't Know/Unknown	-	-

Table 6

Haines Junction Homeowners Facilities

Special Features

	<u>Present</u>		<u>Lacking</u>		<u>Don't Know/Unknown</u>	
	#	%	#	%	#	%
Ramps	-	-	23	100.0	-	-
Other Wheel- chair	-	-	23	100.0	-	-
Hand Railings/ Grab bars	-	-	23	100.0	-	-
Sound Sensors	-	-	23	100.0	-	-
Other	-	-	23	100.0	-	-

Table 7

HAINES JUNCTION HOMEOWNERS FACILITIES

Interior
Facilities

	<u>Poor</u>		<u>Fair</u>		<u>Good</u>		<u>Non-existent</u>	
	#	%	#	%	#	%	#	%
Electrical	3	13.04	2	8.69	18	78.26	-	-
Heating	2	8.69	3	13.04	18	78.26	-	-
Fire Safety	1	4.34	3	13.04	19	82.60	-	-
Plumbing	3	13.04	3	13.04	15	65.21	2	8.69
Thermal	4	17.39	8	34.78	11	47.82	-	-
Walls/Ceilings	3	13.04	5	21.73	15	65.21	-	-
Lighting	1	4.34	4	17.39	18	78.26	-	-
Windows	5	21.73	3	13.04	15	65.21	-	-
Doors	4	17.39	4	17.39	15	65.21	-	-
Structural	3	13.04	4	17.39	16	69.56	-	-
Floors	3	13.04	4	17.39	16	69.56	-	-

Exterior
Facilities

Walls	3	13.04	7	30.43	13	56.52	-	-
Roofing	2	8.69	6	26.08	15	65.21	-	-
Porches/Steps	2	8.69	7	30.43	14	60.87	-	-
Foundation	1	4.34	2	8.69	19	82.60	1	4.34

Table 1

Haines Junction Renters Facilities

N = 14 = Total Number of Sample Size

	<u>Present</u>		<u>Lacking</u>		<u>Don't know/Unknown</u>	
	#	%	#	%	#	%
Interior Running Water	13	92.85	1	7.14	-	-
Water Heater	13	92.85	1	7.14	-	-
Kitchen Sink	13	92.85	1	7.14	-	-
Basin Sink	13	92.85	1	7.14	-	-
Bath	13	92.85	1	7.14	-	-
Shower	13	92.85	1	7.14	-	-
Flush Toilet	13	92.85	1	7.14	-	-
Other Indoor Toilet	-	-	14	100.0	-	-
Electrical Service	14	100.0	-	-	-	-
Smoke Alarms	9	64.28	5	35.71	-	-

Table 2

Haines Junction Renters Facilities

Type of Water Supply		
	#	%
Piped	12	85.71
Trucked	2	14.28
Well	-	-
Well & Lake	-	-
Snow & Rain	-	-
Pumped	-	-
Hauls Own	-	-
Piped & Well	-	-
Trucked & Well	-	-
Hauls Own & Well/Lake	-	-
Don't Know/Unknown	-	-

Table 3

Haines Junction Renters Facilities

Type of Sewage Supply		
	#	%
Septic	-	-
Piped	13	92.85
Holding Tank	-	-
Privy Pit	1	7.14
Trucks Own Sewage	-	-
Slurry Pond	-	-
Septic & Holding Tank	-	-
Septic & Privy Pit	-	-
Holding Tank & Privy Pit	-	-
Privy Pit & Other	-	-
Septic & Other	-	-
Don't Know/Unknown	-	-

Table 4

Haines Junction Renters Facilities

Type of Heating System	#	%
Oil Furnace	7	50.0
Electrical Baseboard	-	-
Wood Furnace	-	-
Wood Stove	1	7.14
Space Heater	-	-
Gas Furnace	-	-
Fireplace	-	-
Hot Water	-	-
Propane	-	-
Oil & Wood Stove	2	14.28
Oil & Wood Furnace	4	28.57
Oil & Electrical Baseboard	-	-
Oil & Hot Water	-	-
Oil & Space Heater	-	-
Oil & Fireplace	-	-
Wood Stove & Hot Water	-	-
Wood Stove & Propane	-	-
Wood Stove & Space Heater	-	-
Electrical Bsbrd & Wood Frnce	-	-
Electrical Bsbrd & Wood Stove	-	-
Electrical Bsbrd & Hot Water	-	-
Electrical Bsbrd & Fireplace	-	-
Electrical Bsbrd & Space Htr	-	-
Electrical Baseboard & Gas	-	-
Hot Water & Fireplace	-	-
Don't Know/Unknown	-	-

Table 5

Haines Junction Renters Facilities

Type of Basement		
	#	%
Full Basement	9	64.28
Partial Basement	-	-
Crawl Space	2	14.28
Cellar	-	-
None	3	21.42

Table

Type of Foundation		
	#	%
Poured Concrete	10	71.42
Pilings	-	-
Slab on Grade	1	7.14
Foundation on Posts	1	7.14
Treated Logs on Ground	-	-
Cement Block	2	14.28
Treated Wood Basement	-	-
Untreated Logs on Ground	-	-
Framed Wood	-	-
Combo of Concrete & Wood	-	-
Ponywall	-	-
Don't Know/Unknown	-	-

Table 6

Haines Junction Renters Facilities

Special Features

	<u>Present</u>		<u>Lacking</u>		<u>Don't Know/Unknown</u>	
	#	%	#	%	#	%
Ramps	-	-	14	100.0	-	-
Other Wheel- chair	-	-	14	100.0	-	-
Hand Railings/ Grab bars	-	-	14	100.0	-	-
Sound Sensors	-	-	14	100.0	-	-
Other	-	-	14	100.0	-	-

Table 7

HAINES JUNCTION RENTERS FACILITIES

Interior
Facilities

	<u>Poor</u>		<u>Fair</u>		<u>Good</u>		<u>Non-existent</u>	
	#	%	#	%	#	%	#	%
Electrical	4	28.57	3	21.42	7	50.0	-	-
Heating	4	28.57	2	14.28	8	57.14	-	-
Fire Safety	1	7.14	6	42.85	7	50.0	-	-
Plumbing	2	14.28	2	14.28	9	64.28	1	7.14
Thermal	6	42.85	4	28.57	4	28.57	-	-
Walls/Ceilings	5	35.71	4	28.57	5	35.71	-	-
Lighting	2	14.28	8	57.14	4	28.57	-	-
Windows	7	50.0	5	35.71	2	14.28	-	-
Doors	6	42.85	3	21.42	5	35.71	-	-
Structural	3	21.42	5	35.71	6	42.85	-	-
Floors	3	21.42	6	42.85	5	35.71	-	-

Exterior
Facilities

Walls	5	35.71	5	35.71	4	28.57	-	-
Roofing	6	42.85	3	21.42	5	35.71	-	-
Porches/Steps	5	35.71	5	35.71	4	28.57	-	-
Foundation	2	14.28	3	21.42	8	57.14	1	7.14

Table 1

Dawson Homeowner Facilities

N = 57 = Total Number of Sample Size

	<u>Present</u>		<u>Lacking</u>		<u>Don't know/Unknown</u>	
	#	%	#	%	#	%
Interior Running Water	49	85.96	7	12.28	1	1.75
Water Heater	48	84.21	8	14.03	1	1.75
Kitchen Sink	52	91.22	5	8.77	-	-
Basin Sink	50	87.71	5	8.77	2	3.50
Bath	47	82.45	9	15.78	1	1.75
Shower	42	73.68	11	19.29	4	7.01
Flush Toilet	48	84.21	8	14.03	1	1.75
Other Indoor Toilet	7	12.28	45	78.94	5	8.77
Electrical Service	56	98.24	-	-	1	1.75
Smoke Alarms	33	57.89	23	40.35	1	1.75

Table 2

Dawson Homeowner Facilities

Type of Water Supply		
	#	%
Piped	44	77.19
Trucked	8	14.03
Well	-	-
Well & Lake	1	1.75
Snow & Rain	-	-
Pumped	-	-
Hauls Own	-	-
Piped & Well	-	-
Trucked & Well	-	-
Hauls Own & Well/Lake	-	-
Don't Know/Unknown	4	7.01

Table 3

Dawson Homeowner Facilities

Type of Sewage Supply		
	#	%
Septic	-	-
Piped	45	78.94
Holding Tank	1	1.75
Privy Pit	4	7.01
Trucks Own Sewage	1	1.75
Privy Pit/Trucks Sewage	1	1.75
Slurry Pond	-	-
Septic & Holding Tank	-	-
Septic & Privy Pit	-	-
Holding Tank & Privy Pit	-	-
Privy Pit & Other	-	-
Septic & Other	-	-
Other	1	1.75
Don't Know/Unknown	4	7.01

Table 4

Dawson Homeowners Facilities

Type of Heating System	#	%
Oil Furnace	17	29.82
Electrical Baseboard	1	1.75
Wood Furnace	3	5.26
Wood Stove	7	12.28
Space Heater	1	1.75
Gas Furnace	-	-
Fireplace	-	-
Hot Water	-	-
Propane	-	-
Oil & Wood Stove	13	22.80
Oil & Wood Furnace	8	14.03
Oil & Electrical Baseboard	-	-
Oil & Hot Water	-	-
Oil & Space Heater	1	1.75
Oil & Fireplace	-	-
Wood Furnace & Propane	1	1.75
Wood Stove & Hot Water	2	3.50
Wood Stove & Propane	-	-
Wood Stove & Space Heater	2	3.50
Electrical Bsbrd & Wood Frnce	-	-
Electrical Bsbrd & Wood Stove	1	1.75
Electrical Bsbrd & Hot Water	-	-
Electrical Bsbrd & Fireplace	-	-
Electrical Bsbrd & Space Htr	-	-
Electrical Baseboard & Gas	-	-
Hot Water & Fireplace	-	-
Don't Know/Unknown	-	-

Table 5

Dawson Homeowners Facilities

Type of Basement		
	#	%
Full Basement	6	10.52
Partial Basement	6	10.52
Crawl Space	29	50.87
Cellar	1	1.75
None	15	26.31

Table

Type of Foundation		
	#	%
Poured Concrete	8	14.03
Pilings	9	15.78
Slab on Grade	3	5.26
Foundation on Posts	17	29.82
Treated Logs on Ground	11	19.29
Cement Block	1	1.75
Treated Wood Basement	1	1.75
Untreated Logs on Ground	4	7.01
Framed Wood	1	1.75
Combo of Concrete & Wood	-	-
Ponywall	-	-
Don't Know/Unknown	2	3.50

Table 6

Dawson Homeowner Facilities

Special Features

	<u>Present</u>		<u>Lacking</u>		<u>Don't Know/Unknown</u>	
	#	%	#	%	#	%
Ramps	-	-	50	87.71	7	12.28
Other Wheel- chair	-	-	50	87.71	7	12.28
Hand Railings/ Grab bars	8	14.03	43	75.43	6	10.52
Sound Sensors	-	-	49	85.96	8	14.03
Other	-	-	49	85.96	8	14.03

Table 7

 DAWSON HOMEOWNER FACILITIES

Interior
Facilities

	<u>Poor</u>		<u>Fair</u>		<u>Good</u>		<u>Non-existent</u>	
	#	%	#	%	#	%	#	%
Electrical	5	8.77	15	26.31	29	50.87	8	14.03
Heating	3	5.26	13	22.80	33	57.89	8	14.03
Fire Safety	9	15.78	16	28.07	24	42.10	8	14.03
Plumbing	6	10.52	12	21.05	28	49.12	11	19.29
Thermal	7	12.28	20	35.08	22	38.59	8	14.03
Walls/Ceilings	4	7.01	19	33.33	26	45.61	8	14.03
Lighting	5	8.77	14	24.56	30	52.63	8	14.03
Windows	7	12.28	15	26.31	26	45.61	9	15.78
Doors	6	10.52	19	33.33	24	42.10	8	14.03
Structural	4	7.01	15	26.31	30	52.63	8	14.03
Floors	5	8.77	17	29.82	27	47.36	8	14.03

Exterior
Facilities

Walls	5	8.77	12	21.05	32	56.14	8	14.03
Roofing	2	3.50	16	28.07	31	54.38	8	14.03
Porches/Steps	7	12.28	12	21.05	28	49.12	10	17.53
Foundation	6	10.52	16	28.07	25	43.86	10	17.53

Table 1

Dawson Renters Facilities

N = 34 = Total Number of Sample Size

	<u>Present</u>		<u>Lacking</u>		<u>Don't know/Unknown</u>	
	#	%	#	%	#	%
Interior Running Water	25	73.52	9	26.47	-	-
Water Heater	24	70.58	9	26.47	1	2.94
Kitchen Sink	26	76.47	7	20.58	1	2.94
Basin Sink	26	76.47	7	20.58	1	2.94
Bath	25	73.52	9	26.47	-	-
Shower	24	70.58	10	29.41	-	-
Flush Toilet	25	73.52	9	26.47	-	-
Other Indoor Toilet	6	17.64	27	79.41	1	2.94
Electrical Service	32	94.11	2	5.88	-	-
Smoke Alarms	20	58.82	13	38.23	1	2.94

Table 2

Dawson Renters Facilities

Type of Water Supply	#	%
Piped	23	67.64
Trucked	4	11.76
Well	-	-
Well & Lake	-	-
Snow & Rain	-	-
Pumped	-	-
Hauls Own	2	5.88
Piped & Well	-	-
Trucked & Well	-	-
Hauls Own & Well/Lake	-	-
Don't Know/Unknown	5	14.70

Table 3

Dawson Renters Facilities

Type of Sewage Supply		
	#	%
Septic	-	-
Piped	24	70.58
Holding Tank	-	-
Privy Pit	6	17.64
Trucks Own Sewage	1	2.94
Slurry Pond	1	2.94
Septic & Holding Tank	-	-
Septic & Privy Pit	-	-
Holding Tank & Privy Pit	-	-
Privy Pit & Other	-	-
Septic & Other	-	-
Don't Know/Unknown	2	5.88

Table 4

Dawson Renters Facilities

Type of Heating System	#	%
Oil Furnace	15	44.11
Electrical Baseboard	-	-
Wood Furnace	1	2.94
Wood Stove	8	23.52
Space Heater	-	-
Gas Furnace	-	-
Fireplace	-	-
Hot Water	1	2.94
Propane	-	-
Oil & Wood Stove	3	8.82
Oil & Wood Furnace	1	2.94
Oil & Electrical Baseboard	-	-
Oil & Hot Water	-	-
Oil & Space Heater	-	-
Oil & Fireplace	-	-
Wood Furnace & Hot Water	1	2.94
Wood Furnace & Propane	1	2.94
Wood Stove & Hot Water	-	-
Wood Stove & Propane	1	2.94
Wood Stove & Space Heater	-	-
Electrical Bsbrd & Wood Frnce	-	-
Electrical Bsbrd & Wood Stove	-	-
Electrical Bsbrd & Hot Water	-	-
Electrical Bsbrd & Fireplace	-	-
Electrical Bsbrd & Space Htr	1	2.94
Electrical Baseboard & Gas	-	-
Hot Water & Fireplace	-	-
Don't Know/Unknown	1	2.94

Table 5

Dawson Renters Facilities

Type of Basement

	#	%
Full Basement	2	5.88
Partial Basement	-	-
Crawl Space	17	50.0
Cellar	-	-
None	15	44.11

Table

Type of Foundation

	#	%
Poured Concrete	4	11.76
Pilings	2	5.88
Slab on Grade	2	5.88
Foundation on Posts	3	8.82
Treated Logs on Ground	11	32.35
Cement Block	2	5.88
Treated Wood Basement	1	2.94
Untreated Logs on Ground	4	11.76
Framed Wood	-	-
Combo of Concrete & Wood	-	-
Ponywall	-	-
Don't Know/Unknown	5	14.70

Table 6

Dawson Renters Facilities

Special Features

	<u>Present</u>		<u>Lacking</u>		<u>Don't Know/Unknown</u>	
	#	%	#	%	#	%
Ramps	3	8.82	27	79.41	4	11.76
Other Wheel- chair	1	2.94	29	85.29	4	11.76
Hand Railings/ Grab bars	7	20.58	23	67.64	4	11.76
Sound Sensors	1	2.94	29	85.29	4	11.76
Other	-	-	30	88.23	4	11.76

Table 7

 DAWSON RENTERS FACILITIES

Interior
Facilities

	<u>Poor</u>		<u>Fair</u>		<u>Good</u>		<u>Non-existent</u>	
	#	%	#	%	#	%	#	%
Electrical	4	11.76	12	35.29	16	47.05	2	5.88
Heating	4	11.76	14	41.17	15	44.11	1	2.94
Fire Safety	8	23.52	12	35.29	13	38.23	1	2.94
Plumbing	7	20.58	10	29.41	13	38.23	4	11.76
Thermal	8	23.52	16	47.05	8	23.52	2	5.88
Walls/Ceilings	7	20.58	12	35.29	14	41.17	1	2.94
Lighting	6	17.64	11	32.35	14	41.17	3	8.82
Windows	8	23.52	12	35.29	11	32.35	3	8.82
Doors	13	38.23	10	29.41	9	26.47	2	5.88
Structural	5	14.70	11	32.35	15	44.11	3	8.82
Floors	7	20.58	9	26.47	16	47.05	2	5.88

Exterior
Facilities

Walls	6	17.64	9	26.47	16	47.05	3	8.82
Roofing	5	14.70	11	32.35	14	41.17	4	11.76
Porches/Steps	8	23.52	10	29.41	13	38.23	3	8.82
Foundation	7	20.58	9	26.47	8	23.52	10	29.41

Table 1

All Other Homeowner Communities Facilities

N = 101 = Total Number of Sample Size

	<u>Present</u>		<u>Lacking</u>		<u>Don't know/Unknown</u>	
	#	%	#	%	#	%
Interior Running Water	73	72.27	28	27.72	-	-
Water Heater	73	72.27	28	27.72	-	-
Kitchen Sink	85	84.15	16	15.84	-	-
Basin Sink	82	81.18	19	18.81	-	-
Bath	74	73.26	27	26.73	-	-
Shower	61	60.39	37	36.63	3	2.97
Flush Toilet	74	73.26	27	26.73	-	-
Other Indoor Toilet	16	15.84	85	84.15	-	-
Electrical Service	100	99.01	1	0.99	-	-
Smoke Alarms	56	55.44	40	39.60	5	4.95

Table 2

All Other Homeowner Communities Facilities

	Type of Water Supply	
	#	%
Piped	23	22.77
Trucked	47	46.53
Well	22	21.78
Well & Lake	1	0.99
Snow & Rain	-	-
Pumped	-	-
Hauls Own	2	1.98
Piped & Well	2	1.98
Trucked & Well	3	2.97
Hauls Own & Well/Lake	1	0.99
Don't Know/Unknown	-	-

Table 3

All Other Homeowner Communities Facilities

Type of Sewage Supply		
	#	%
Septic	46	45.54
Piped	27	26.73
Holding Tank	2	1.98
Privy Pit	20	19.80
Trucks Own Sewage	3	2.97
Slurry Pond	-	-
Septic & Holding Tank	1	0.99
Septic & Privy Pit	-	-
Holding Tank & Privy Pit	-	-
Privy Pit & Other	-	-
Septic & Other	-	-
Don't Know/Unknown	-	-

Table 4

All Other Homeowner Communities Facilities

Type of Heating System	#	%
Oil Furnace	21	20.79
Electrical Baseboard	-	-
Wood Furnace	11	10.89
Wood Stove	26	25.74
Space Heater	-	-
Gas Furnace	-	-
Fireplace	-	-
Hot Water	-	-
Propane	-	-
Oil & Wood Stove	12	11.88
Oil & Wood Furnace	23	22.77
Oil & Electrical Baseboard	-	-
Oil & Hot Water	-	-
Oil & Space Heater	-	-
Oil & Fireplace	-	-
Wood Stove & Hot Water	2	1.98
Wood Stove & Propane	-	-
Wood Stove & Space Heater	2	1.98
Electrical Bsbrd & Wood Frnce	1	0.99
Electrical Bsbrd & Wood Stove	3	2.97
Electrical Bsbrd & Hot Water	-	-
Electrical Bsbrd & Fireplace	-	-
Electrical Bsbrd & Space Htr	-	-
Electrical Baseboard & Gas	-	-
Hot Water & Fireplace	-	-
Don't Know/Unknown	-	-

Table 5

All Other Homeowner Communities Facilities

Type of Basement		
	#	%
Full Basement	33	32.67
Partial Basement	15	14.85
Crawl Space	20	19.80
Cellar	9	8.91
None	24	23.76

Table

Type of Foundation		
	#	%
Poured Concrete	36	35.64
Pilings	2	1.98
Slab on Grade	4	3.96
Foundation on Posts	10	9.90
Treated Logs on Ground	23	22.77
Cement Block	8	7.92
Treated Wood Basement	6	5.94
Untreated Logs on Ground	8	7.92
Framed Wood	1	0.99
Combo of Concrete & Wood	-	-
Ponywall	1	0.99
Don't Know/Unknown	2	1.98

Table 6

All Other Homeowner Communities Facilities

Special Features

	<u>Present</u>		<u>Lacking</u>		<u>Don't Know/Unknown</u>	
	#	%	#	%	#	%
Ramps	-	-	101	100.0	-	-
Other Wheel- chair	-	-	100	99.01	1	0.99
Hand Railings/ Grab bars	1	0.99	99	98.02	1	0.99
Sound Sensors	-	-	100	99.01	1	0.99
Other	-	-	100	99.01	1	0.99

Table 7

ALL OTHER HOMEOWNER COMMUNITIES FACILITIES

Interior
Facilities

	<u>Poor</u>		<u>Fair</u>		<u>Good</u>		<u>Non-existent</u>	
	#	%	#	%	#	%	#	%
Electrical	12	11.88	25	24.75	62	61.38	2	1.98
Heating	4	3.96	21	20.79	74	73.26	2	1.98
Fire Safety	9	8.91	35	34.65	55	54.45	2	1.98
Plumbing	8	7.92	21	20.79	51	50.49	21	20.79
Thermal	12	11.88	32	31.68	56	55.44	1	0.99
Walls/Ceilings	13	12.87	33	32.67	54	53.46	1	0.99
Lighting	5	4.95	26	25.74	69	68.31	1	0.99
Windows	18	17.82	30	29.70	52	51.48	1	0.99
Doors	11	10.89	43	42.57	46	45.54	1	0.99
Structural	16	15.84	25	24.75	59	58.41	1	0.99
Floors	15	14.85	29	28.71	56	55.44	1	0.99

Exterior
Facilities

Walls	12	11.88	35	34.65	53	52.47	1	0.99
Roofing	15	14.85	29	28.71	56	55.44	1	0.99
Porches/Steps	18	17.82	35	34.65	44	43.56	4	3.96
Foundation	13	12.87	20	19.80	57	56.43	11	10.89

Table 1

All Other Renter Communities Facilities

N = 95 = Total Number of Sample Size

	<u>Present</u>		<u>Lacking</u>		<u>Don't know/Unknown</u>	
	#	%	#	%	#	%
Interior Running Water	61	64.21	34	35.78	-	-
Water Heater	63	66.31	32	33.68	-	-
Kitchen Sink	71	75.53	23	24.46	1	1.05
Basin Sink	67	70.52	28	29.47	-	-
Bath	57	60.0	38	40.0	-	-
Shower	55	57.89	40	42.10	-	-
Flush Toilet	63	66.31	32	33.68	-	-
Other Indoor Toilet	14	14.73	78	82.10	3	3.15
Electrical Service	93	97.89	2	2.10	-	-
Smoke Alarms	47	49.47	45	47.36	3	3.15

Table 2

All Other Renter Communities Facilities

Type of Water Supply		
	#	%
Piped	24	25.26
Trucked	46	48.42
Well	15	15.78
Well & Lake	3	3.15
Snow & Rain	-	-
Pumped	1	1.05
Hauls Own	2	2.10
Piped & Well	4	4.21
Trucked & Well	-	-
Hauls Own & Well/Lake	-	-
Don't Know/Unknown	-	-

Table 3

All Other Renter Communities Facilities

Type of Sewage Supply		
	#	%
Septic	23	24.21
Piped	28	29.47
Holding Tank	11	11.57
Privy Pit	20	21.05
Trucks Own Sewage	9	9.47
Slurry Pond	-	-
Septic & Holding Tank	-	-
Septic & Privy Pit	-	-
Holding Tank & Privy Pit	-	-
Privy Pit & Other	-	-
Septic & Other	-	-
Don't Know/Unknown	4	4.21

Table 4

All Other Renter Communities Facilities

Type of Heating System	#	%
Oil Furnace	24	25.26
Electrical Baseboard	2	2.10
Wood Furnace	11	11.57
Wood Stove	37	38.94
Space Heater	-	-
Gas Furnace	-	-
Fireplace	-	-
Hot Water	-	-
Propane	1	1.05
Oil & Wood Stove	7	7.36
Oil & Wood Furnace	9	9.47
Oil & Electrical Baseboard	1	1.05
Oil & Hot Water	-	-
Oil & Space Heater	-	-
Oil & Fireplace	1	1.05
Wood Stove & Hot Water	-	-
Wood Stove & Propane	-	-
Wood Stove & Space Heater	-	-
Electrical Bsbrd & Wood Frnce	1	1.05
Electrical Bsbrd & Wood Stove	-	-
Electrical Bsbrd & Hot Water	-	-
Electrical Bsbrd & Fireplace	-	-
Electrical Bsbrd & Space Htr	-	-
Electrical Baseboard & Gas	-	-
Hot Water & Fireplace	-	-
Don't Know/Unknown	1	1.05

Table 5

All Other Renter Communities Facilities

Type of Basement		
	#	%
Full Basement	26	27.36
Partial Basement	2	2.10
Crawl Space	13	13.68
Cellar	6	6.31
None	48	50.52

Table

Type of Foundation		
	#	%
Poured Concrete	30	31.57
Pilings	1	1.05
Slab on Grade	4	4.21
Foundation on Posts	5	5.26
Treated Logs on Ground	19	20.00
Cement Block	10	10.52
Treated Wood Basement	2	2.10
Untreated Logs on Ground	16	16.84
Framed Wood	-	-
Combo of Concrete & Wood	-	-
Ponywall	1	1.05
Don't Know/Unknown	7	7.36

Table 6

All Other Renter Communities Facilities

Special Features

	<u>Present</u>		<u>Lacking</u>		<u>Don't Know/Unknown</u>	
	#	%	#	%	#	%
Ramps	2	2.10	93	97.89	-	-
Other Wheel- chair	2	2.10	93	97.89	-	-
Hand Railings/ Grab bars	4	4.21	91	95.78	-	-
Sound Sensors	-	-	94	98.94	1	1.05
Other	-	-	94	98.94	1	1.05

Table 7

ALL OTHER RENTER COMMUNITIES FACILITIES

Interior
Facilities

	<u>Poor</u>		<u>Fair</u>		<u>Good</u>		<u>Non-existent</u>	
	#	%	#	%	#	%	#	%
Electrical	6	6.31	34	35.78	52	54.73	3	3.15
Heating	15	15.78	25	26.31	55	57.89	-	-
Fire Safety	17	17.89	43	45.26	35	36.84	-	-
Plumbing	10	10.52	23	24.21	36	37.89	26	27.36
Thermal	27	28.42	43	45.26	25	26.31	-	-
Walls/Ceilings	25	26.31	34	35.78	36	37.89	-	-
Lighting	12	12.63	31	32.63	52	54.73	-	-
Windows	29	30.52	31	32.63	35	36.84	-	-
Doors	31	32.63	38	40.00	26	27.36	-	-
Structural	21	22.10	33	34.73	41	43.15	-	-
Floors	24	25.26	39	41.05	31	32.63	1	1.05

Exterior
Facilities

Walls	14	14.73	32	33.68	49	51.57	-	-
Roofing	23	24.21	27	28.42	45	47.36	-	-
Porches/Steps	21	22.10	37	38.94	36	37.89	1	1.05
Foundation	21	22.34	28	29.78	42	44.68	4	4.21

