

Low-Income Housing in North Bay, Ontario, Canada

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### Research statement

The Ontario government has embraced various policies that have resulted in decreased availability of affordable houses, as well as reduced legal protection for tenants. For instance, the government cut the social assistance rates in 1995, a move that reduced shelter allowances by 21.6% (OHRC, 2016). In the same year, funding for the development of 17,000 units that were under a cooperative and non-profit development venture was amended (OHRC, 2016). Also, the government withdrew from ongoing social housing projects and passed the responsibility for social housing to the municipalities. The challenges in housing were further aggravated by the Tenant Protection Act of 1997 (Hulchanski, 2002). The law scrapped rent management programs on unoccupied residential buildings, making it appropriate for proprietors to eject residents. The changes impacted by the policies in the 1990s are still inflated even with the increase in vacancy rates in recent years (OHRC, 2016). The people are still waiting for discounted accommodation and the establishment of modern living units has been given little effort. Additionally, the private sector provision of rental residence is decreasing with many units being transformed to non-rental entities by private developers who prefer lucrative house markets to the less profitable rental housing (OHRC, 2016). With the reviewed facts, this paper proposes research on low-income housing in the North Bay area in Ontario, Canada.

### Objective

- To investigate the relationship between the level of wages and housing affordability in North Bay
- To Investigate the reasons for inadequate housing among individuals in the low-income level in North Bay

- To establish the influence of social assistance in housing among low-income earners in North Bay

### **Literature review**

North Bay area of Ontario has a steady population of 775,000 according to 2011 statistics that contrast the extensive Ontario area that shows an increase of over 10 percent each decade (Hulchanski, 2002). While vacancy rates have continuously amplified in the region over the years, many people experience various challenges in getting accommodation due to aspects contributing to unaffordability. According to the Statistics Canada Mortgage and Housing Corporation (CMHC), the affordability of a dwelling unit refers to the dwellings that a person incurs below thirty percent of the full family income before paying taxes (Hulchanski, 2002). The organizations identify that family income is all earnings that people at 15 and above years of age get in the same household. Housing conditions are the measures that are used to summarize the circumstances in which a particular family lives. The measures are used to determine if housing is physically in good condition, spacious to comfortably accommodate the inhabitants and if the house is affordable. Either, they check if the housing is adequate, suitable, and if it is priced reasonably. An affordable residence fits in the three criteria concerning the financial status of the people (Hulchanski, 2002).

Statistical reports in Canada suggest that affordability is a key issue in metropolitan areas such as North Bay than the factors of being adequate or suitable. In the case of Ontario, it is estimated that the mean rates for a two-bedroom studio have raised by 5.6% between 1999 and 2000. Consequently, the price resulted in a doubling of the rate of inflation. Prospects drawn from the inflation period suggest that the pricing of houses in Ontario cities multiplied by two (Suttor, 2012).

According to Bowes, Bridges, Campbell, Francoeur, and Plumstead (2008), the district of Nipissing has at least 22,420 individuals who are aged 15 and above, working full-time throughout the year. The data from 2005 represents a 31.6% of the population that is lower than the entire working population in the province at 37.1%. Further comparisons show that the people earned less than \$40,049 annually while the rest of the district recorded an average of \$44,748 per year. Additionally, the gender gap showed that men made over \$10,000 more than women. The employment is mainly in the retail trade sector that offers 13% of the jobs. Bowes, et al. (2008), report that the key employment sector in the Ontario province is the manufacturing industry and it offers better compensation than the retail sector. Conclusively, people living in the Nipissing areas such as North Bay are likely to be challenged in terms of income compared to other parts of Ontario.

Reports indicate that housing in the Ontario region has had cases of discrimination and harassment (OHRC, 2016). Although most landlords in the area are dedicated to complying with the codes and tenants needs, some indulge in discriminative ways when offering vacancies. In the context of low-income earners, discrimination arises in situations where tenants are under social assistance. Reported cases suggest that housing workers had trouble finding landlords who were willing to offer leases and it was common for advertisements to recommend that the houses were strictly available for working people or professionals only (OHRC, 2016). The ideology has become a norm in the area, such that people in the low-income class lack to raise questions regarding it. The issue is only raised when such individuals have other concerns rather than housing. The rent deposit landlords are allowed to collect from another base for discrimination (Bailey, 2009). There are cases where individuals have been asked to pay large sums of money as a deposit. Consequently, this discriminates against the persons with a low-

income range limiting them from acquiring decent housing (OHRC, 2016). Credit checks are also common before the owners admit residents in their premises. Individuals who have a poor credit rating are considered not applicable because they might prioritize paying their bills instead of rent (Levitt, 2016). The argument raised by various reviews in the housing sector in the Nipsining district suggests that the accessibility of reasonably priced houses is influenced by limited social help, inadequate compensation, and discrimination.

### **Methodology**

The study will be carried out through a qualitative approach that will focus on literature review. Studies will be carried out on census and employment reports to relate the trend in affordability of dwellings with income statistics in the area. Physical observations in the area will be made to identify the kind of housing and individuals that dwell in them.

### **Study Area and Subjects**

The study will be carried out in sample residential places in North Bay city. The study population includes individuals deemed to be living in deplorable conditions due to their low-income levels. The comparison will be made using observations in areas that host professionals with high-income levels.

### **Data Sources**

Data will be collected through observation of the type of housing and the economic status of the area. The findings will be supported by census and employment reports available on government records and credible internet sources. Literature review materials will be sourced from the internet and the library.

### **Study Variables**

The research will focus on the following variables that have emerged as concerns in the entire region of Ontario

- Type of employment and wage
- Types of discriminating factors
- The availability of social assistance
- Preference of inadequate housing

### **Analytical Techniques**

The findings of the research will be analyzed through a comparative approach that involves relating the observations made, the information on published literature and the data acquired from statistical reports from the area. Collectively, the research will emanate into a report that reviews the condition of low-income housing in North Bay, Ontario, Canada.

### **Study Plan**

The initial step in the study will involve carrying out a literature review of published articles on the topic. Secondly, data will be gathered from census and employment reports from the areas. Then observations will be made to confirm and make conclusions about the available information.

### **Potential Results**

The results of the study can be postulated to be the same as those in the larger district of Nipissing. Reviews show that the housing among the people who have a low income is affected by their low wages. Considering that most people work in the retail sector where the compensation is low compared to the manufacturing industry, people in North Bay are expected to earn limited finances that can justify affordable housing. Consequently, the discrimination aspect is suggested to emanate from the level of income a family can raise. It is predictable that

limitations to better housing are a result of discrimination due to low-income levels. The high preference of inadequate accommodation can be attributed to discriminating factors that not only arise because of financial levels but also credit history and requirements for the rent deposit. The housing situation can be attributed to the status of social assistance and the discriminating nature that accompanies it.

### **Conclusion**

Housing is a rudimentary human need that the government and the society should ensure it is available to all people. Affordable housing is highly dependent on the financial capacity of a household. Despite this, many discriminating factors have been identified that limit the availability of dwellings for people in the low-income level. A study of the situation faced by such people in North Bay can help in formulating sustainable plans for the community and achieving sufficient housing in the area.

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