

# Housing Needs Assessment

Town of Oakville



OAKVILLE



SHS CONSULTING




Engagement Presentation | February 21, 2024

# Today's Session

## Contents

1 Study Overview	3
2 Key Findings to Date	7
3 Discussion	19
4 Closing	22

## Purpose of Today

-  Provide a refresher on the purpose of the Housing Needs Assessment and an update on progress.
-  Present the findings of our analysis, including a summary of what we heard, key housing gaps, and housing projections.
-  Discuss the findings to date and work collaboratively towards potential solutions.



# 1 Study Overview

***The following slides will introduce the Housing Needs Assessment.***

*This includes the purpose of the study, the timeline, and how this series of conversations will inform the final report.*





# Introduction to the Study

## Study Purpose

The Town of Oakville is completing a **Housing Needs Assessment study to inform policies and programs to create affordable housing**. The study will help identify current and future housing needs and address housing gaps in the current and projected housing supply.











This study will support the future development of housing policies and programs including:

- **Inclusionary Zoning** policies and by-law for lands within protected Major Transit Stations Areas
- **Community Improvement Plan** that may incentivize the development of affordable housing
- **Official Plan** housing policies, updates and amendments
- **Community Planning Permit** by-law provisions

It will also strengthen advocacy efforts to be eligible for Federal funding programs such as the **Canada Community Building Fund**.

Methodology

The Housing Needs Assessment is made up of several streams of work:

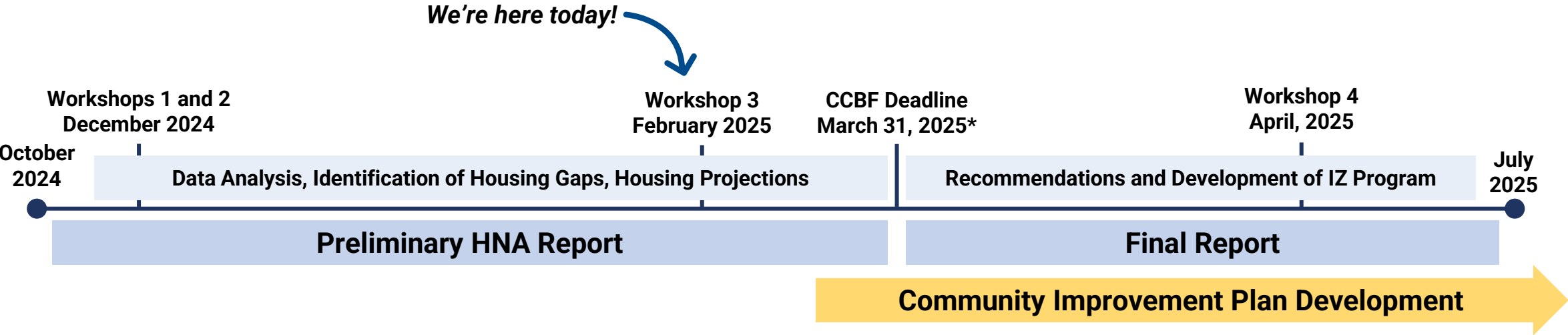
	Activity	Status
	<p><b>Quantitative analysis of data</b> from Statistics Canada, CMHC, the Town or other sources in order to assess:</p> <ul style="list-style-type: none"><li>• <b>Demographic patterns</b> that informs housing demand;</li><li>• Current and anticipated patterns within the <b>non-market and private housing stock</b> in the Town; and</li><li>• The <b>affordability of the Town’s current housing supply</b> and the associated impacts on Town residents.</li></ul>	 Complete
	<p><b>Analysis of qualitative data</b> collected through stakeholder conversations to inform, validate, and expand upon the above analysis and better understand the local housing needs and trends.</p>	 Ongoing
	<p><b>The development of housing projections</b>, including affordable housing targets that take into consideration current household trends and projected population growth.</p>	 Ongoing
	<p><b>Financial analysis and modelling</b> to assess the impacts of an Inclusionary Zoning by-law on the housing market, the impact of potential CIP policies and programs, and to inform the future development of a Community Planning Permit By-law.</p>	 Ongoing
	<p><b>The report will conclude with a discussion of existing promising practices, recommendations, and next steps</b></p>	 Forthcoming

## Today's Session

The purpose of today's session is to review the findings to date, including housing gaps and housing projections. Together we will discuss whether the findings are on track and work towards identifying solutions the Town can consider to address these housing gaps.

## Additional Workshop

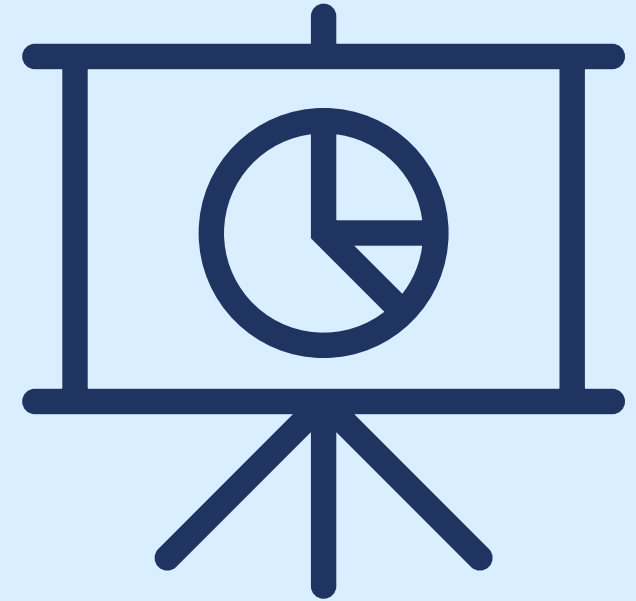
An additional session will take place in April, 2025. This session will be conducted with a smaller group of identified participants and take a more detailed look into the proposed Inclusionary Zoning program, including a review of the financial assumptions used to inform this program.



**\*Note:** the CCBF deadline has been extended to June 30<sup>th</sup>, however the draft HNA will still be made available for the end of March.

## 2 Study Findings

*The following slides will explore our findings to date, including a summary of what we heard in previous sessions, an overview of key housing gaps, and the identification of housing projections.*



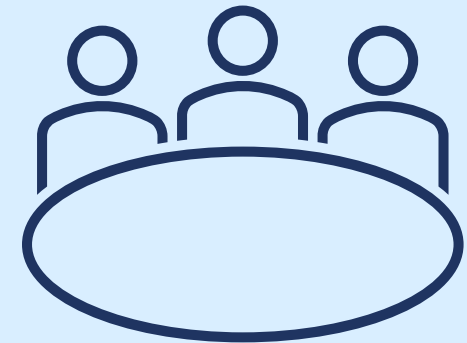
## Consultation to Date

### Session One – Understanding Community Needs:

- **Objective:** seek feedback on trends and patterns regarding housing supply and demand and identify challenges and barriers to maintaining and creating new affordable housing.
- **Participants:** community housing providers, community organizations and service agencies, representatives from private development, business community, and other local institutions

### Session Two – Understanding Development Requirements and Assumptions:

- **Objective:** introduce the preliminary methodology for the creation of Inclusionary Zoning policies and programs and seek confirmation regarding assumptions proposed in financial viability analysis.
- **Participants:** Real estate professionals, private developers, development and land-owner associations, community housing providers, and other local institutions.





### Housing Needs

#### Key themes:

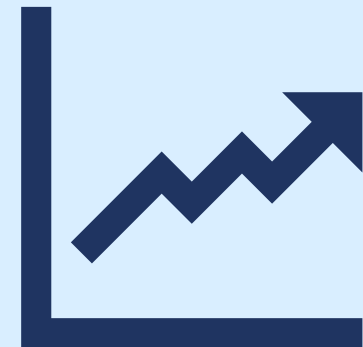
- **Lack of housing options**, including insufficient supply of emergency and low-barrier shelters, affordable housing, accessible housing, purpose-built rental, and associated housing supports.
- Households have **challenges moving, get stuck in bad housing situations, are displaced from Oakville, and/or experience homelessness**. Displacement places further strain on transit and contributes to labour shortages.
- **The lack of options and experiences of homelessness are particularly acute for priority populations**, including youth, seniors, pregnant women, LGBTQ2SI and racialized individuals, and individuals with disabilities. Barriers persist, including **discrimination, a lack of accessible options, or exclusive shelter or housing requirements** (e.g. requirements that separate families, lack of harm reduction options).
- Concerns around **poor housing conditions and protections for renters**.



### Changing Trends

#### Key trends:

- Increasing numbers of **no-fault evictions** and **reliance on informal rental situations**.
- **Growing waitlists and increased number and duration of experiences of homelessness**.  
Some service providers have had to alter or extend programs in response to evolving demand.
- **Changes in populations experiencing housing precarity or homelessness**, including more seniors, youth, low- and moderate-income households and full-time workers.



### Contributing Factors

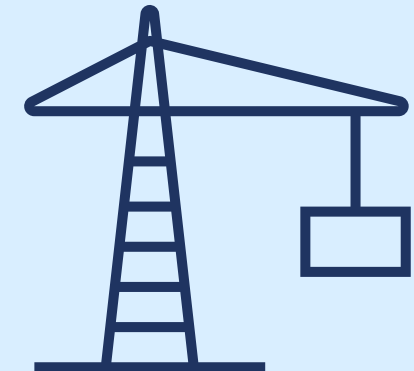
#### Supply barriers:

- **Red tape and bureaucracy in the planning process**, including long and unpredictable approval timelines that slow down development and raise costs.
- **Zoning and related requirements** (parking, allocation caps) can be a barrier, including to affordable housing, however pre-zoning is challenging amidst rapidly changing conditions.
- **High costs** associated with approvals, construction, and land.
- **High interest rates** causing uncertainty in the market.
- Challenges providing **affordable on-campus housing without external subsidy**

Participants emphasized the **importance of the community housing sector**, but identified challenges, including:

- **Insufficient funding**
- **Lack of affordable spaces to lease** for programs or shelter spaces, or **difficulty finding landlords to partner with**.

Other contributing factors included the **financialization of housing, overrepresentation of single detached housing** and **limited supply of purpose-built rental**, and the interrelated effects of **trauma, mental health, and addictions challenges**.



### Inclusionary Zoning

Considerations around the **feasibility of Inclusionary Zoning** were raised:

- **Difficulty making up residual value lost to inclusionary zoning** due to tight budgets and high costs.
- **Land value cannot be adjusted where land is already owned** by the developer.
- **Additional density and increased timelines may not be enough** to make up difference.
- **Properly tailored incentives** were recommended to improve program feasibility.

**Other considerations** included:

- Questions around **long-term maintenance and operation**.
- **Support for partnerships with community housing**, who may require additional funding and supports.



# Ownership Affordability Profile

Key Findings to Date 13

## Ownership Affordability

- **Low-income and the majority of moderate-income households**, meaning households in the lowest six (6) income deciles, **cannot afford any dwelling type** without paying over 30% of their household income on shelter costs
- **Even some high-income households cannot afford more expensive dwelling types.** Semi-detached dwellings and row dwellings are only affordable to the top 8<sup>th</sup> and 9<sup>th</sup> deciles respectively.

**Table 1:** Affordability table showing average home sale prices (new and resale prices, December 2024) for different dwelling types compared to affordable purchase prices for each income decile, Oakville, 2024

Decile	2024 Income, All Households	Max Affordable Price	Single-Detached: \$2,049,830	Semi-Detached: \$1,028,500	Row/Townhouse: \$1,153,173	Condo Apartment: \$685,655	All Dwellings: \$1,394,902
1	\$42,738	\$158,537	No	No	No	No	No
2	\$69,509	\$257,841	No	No	No	No	No
3	\$95,105	\$352,789	No	No	No	No	No
4	\$120,936	\$448,608	No	No	No	No	No
5	\$151,463	\$564,416	No	No	No	No	No
6	\$184,339	\$692,283	No	No	No	Yes	No
7	\$225,434	\$852,139	No	No	No	Yes	No
8	\$284,140	\$1,080,386	No	Yes	No	Yes	No
9	\$389,812	\$1,491,406	No	Yes	Yes	Yes	Yes

**Data Sources:** Statistics Canada Custom Tabulation, Toronto Regional Real Estate Board Market Watch, December 2024, Bank of Canada Mortgage Rates (5-year rolling average of conventional 5-year, 5.76% as of December 2024), Oakville Property Tax Rate, 2023, Ontario CPI from 2020 to 2024 (+17.4%), affordable price based on SHS calculation that assumes maximum affordable home price or rent with household spending 30% of their income on shelter costs. Calculations assume 5% down payment (or minimum down payment for units over \$1 million) and 25 year amortization period.

# Rental Affordability Profile

Key Findings to Date 13

## Rental Affordability

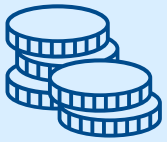
- **Low-income renter households cannot reliably afford average rents for any size of rental unit** without paying over 30% of their income on shelter.
- **Moderate-income renter households** (households within the fourth to sixth income decile) **cannot reliably afford average market rents for a one-bedroom or larger unit.**
- **Renter households** accounted for **22.5%** of all households in 2021, while the **primary rental universe** was just **7.0%** and **social and assisted housing** was **2.5%** of the housing stock.
- **The majority of renter households were estimated to be in the secondary rental universe (57.3%),** which made up 12.9% of the Town's housing supply.

**Table 2:** Affordability table showing average market rents for different unit sizes compared to affordable rents for each income decile, Oakville, 2024

Decile	2024 Income, Renter Households	Max Affordable Price	Bachelor \$1,205 – \$1,666	One Bedroom \$1,856 – \$2,331	Two Bedroom \$2,200 – \$3,146	Three or More Bedroom \$2,285 – \$3,715	All Units: \$2,096 – \$2,845
1	\$25,596	\$640	No	No	No	No	No
2	\$38,981	\$975	No	No	No	No	No
3	\$54,010	\$1,350	Maybe	No	No	No	No
4	\$69,978	\$1,749	Yes	No	No	No	No
5	\$86,886	\$2,172	Yes	Maybe	No	No	Maybe
6	\$106,846	\$2,671	Yes	Yes	Maybe	Maybe	Maybe
7	\$131,503	\$3,288	Yes	Yes	Yes	Maybe	Yes
8	\$164,379	\$4,109	Yes	Yes	Yes	Yes	Yes
9	\$230,130	\$5,753	Yes	Yes	Yes	Yes	Yes

**Data Sources:** Statistics Canada Custom Tabulation, CMHC Rental Market Survey, Point-in-Time scan data from Rentals.ca, Ontario CPI from 2020 to 2024 (+17.4%)

The following key gaps have been identified and are discussed further on the following pages:



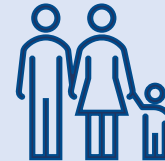
**Gap #1:** Housing is unaffordable to low- and moderate-income households, leaving many in housing stress.



**Gap #3:** Oakville's housing stock is inconsistent with current household sizes and is limited in typology, limiting choice for varied households.



**Gap #2:** There is a need for more affordable, purpose-built rental housing.



**Gap #4:** Priority population groups face disproportionate housing need relative to other households.

# Gap #1

**Housing is unaffordable to low- and moderate-income households, leaving many in housing stress.**

Among **low-income households** in 2021:

**61%** were facing affordability issues

**38%** were in core housing need\*

**21%** were in deep core housing need

Among **moderate-income households** in 2021:

**23%** were facing affordability issues

While no moderate-income households were in core housing need, it is **estimated that more will fall into core housing need** as they lose the ability to afford local market alternatives.

**Challenges may be driven in part by high income disparity in Oakville.**

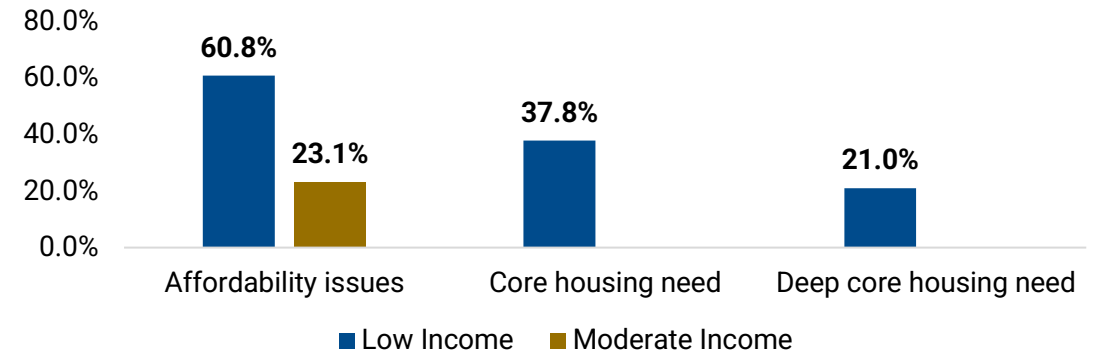
Home prices were higher in Oakville compared to Halton, despite incomes among low- and moderate-income households being comparable. **When comparing Oakville to Halton in 2021:**

Median dwelling values\* were **20% higher**

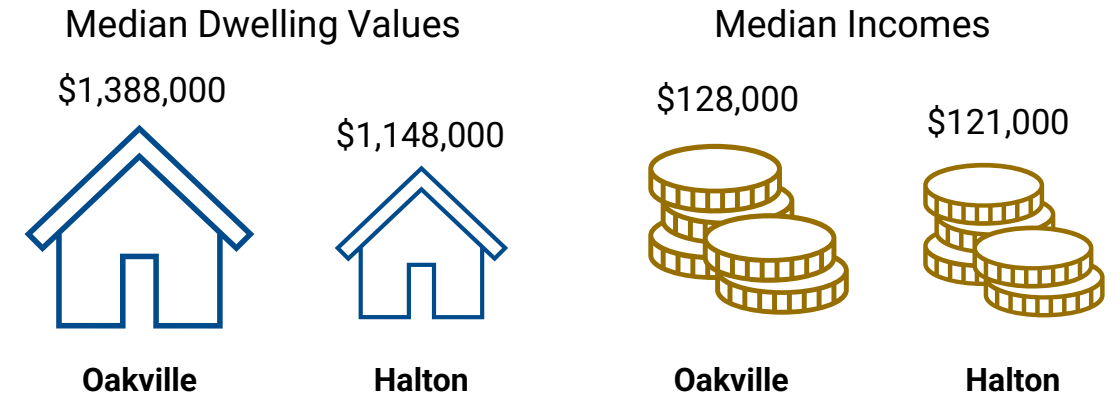
Median rental costs\*\* were **13% higher**

Median household income was **6% higher**

**Figure 1:** Proportion of low-income and moderate-income households facing housing challenges, Oakville, 2021



**Figure 2:** Median owner-estimated dwelling values and incomes, Oakville and Halton, 2021



\*Core housing need refers to whether a private household's housing falls below at least one of the standards of adequacy, affordability, or suitability, and would have to spend 30% or more of its total before-tax income to for alternative local housing that is acceptable

\*\*owner-estimated dwelling values \*\*\*self-identified shelter costs among renters



**Housing is unaffordable to low- and moderate-income households, leaving many in housing stress.**

Figure 3: Top sources of income for individuals experiencing homelessness in Halton in 2021

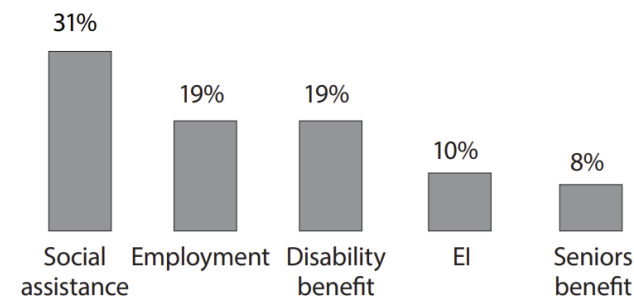


Figure 4: Reasons for housing loss for individuals experiencing homelessness in Halton in 2021



There is a **need for deeply affordable community housing and rent supplements** to ensure sufficient options, particularly for households with limited income. According to the 2021 Point-in-Time Count, **of 293 the individuals experiencing homelessness in Halton:**

**23%** cited **insufficient income** as their reason for housing loss

**31%** reported **social assistance** as their top income source

With regards to **rental affordability**, within renter households as of 2024: Households in the **1<sup>st</sup> to 3<sup>rd</sup> income decile could not reliably afford any unit size**

**An additional 30%** within the 4<sup>th</sup> to 6<sup>th</sup> income deciles **may have been unable to afford larger units**

With regards to **ownership affordability**, within all households as of 2024: Households in the **lowest 6 income deciles could not afford any dwelling type**

Households in the **7<sup>th</sup> and 8<sup>th</sup> income deciles could not afford more expensive dwelling types**

# Gap #2

*There is a need for more affordable, purpose-built rental housing.*

**Renter households are growing rapidly amidst rising rents and limited availability:**

<b>Renter households</b> grew <b>+36%</b> between 2016 and 2021, compared to +5.3% among owners	<b>Average market rent</b> grew by <b>+63%</b> over <b>10 years</b> , the fastest of any municipality in Halton.	While <b>vacancy</b> increased to <b>3.2%</b> in 2024, it is lower in units with rents below \$1,500, or in 2+ bedroom units
---	--	--

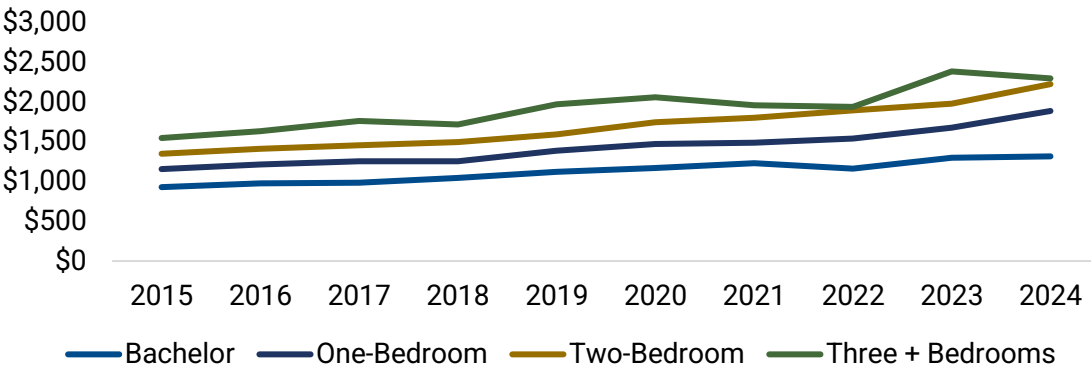
**Renters face higher rates of housing challenges compared to owners.**  
Among renter households in 2021:

<b>46%</b> were facing <b>affordability challenges</b>	<b>24%</b> were in <b>core housing need</b>	<b>13%</b> were in <b>deep core housing need</b>
--	---	--

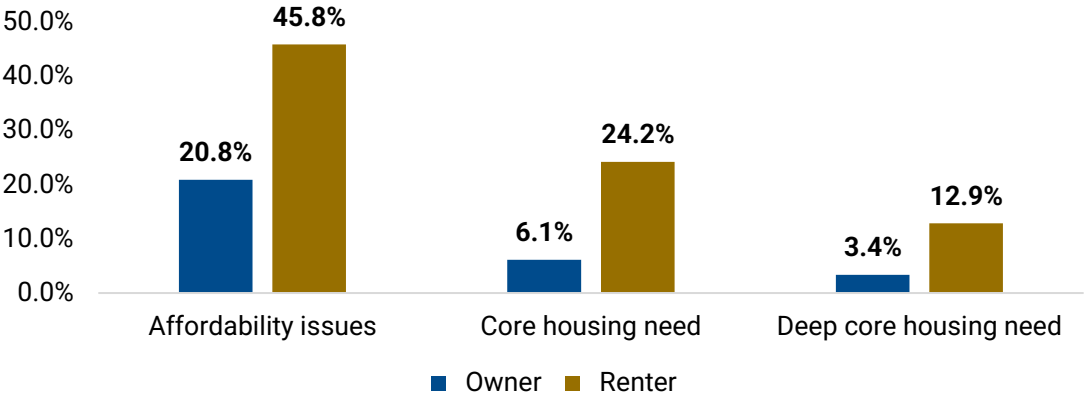
**Renters required to move may be at particular risk of housing stress.**

As of 2021, <b>65%</b> of renter households moved in the prior five years.	<b>Vacant units can average \$500 - \$1,000 more per month</b> than occupied ones as of 2024.
--	---

**Table 5:** Average Market Rent by Unit Size, Oakville, 2015 - 2024



**Figure 6:** Proportion of owner and renter households facing housing challenges, Oakville, 2021



There is a need for more affordable, purpose-built rental housing.

Figure 7: Rental rates among households by characteristics of primary maintainer

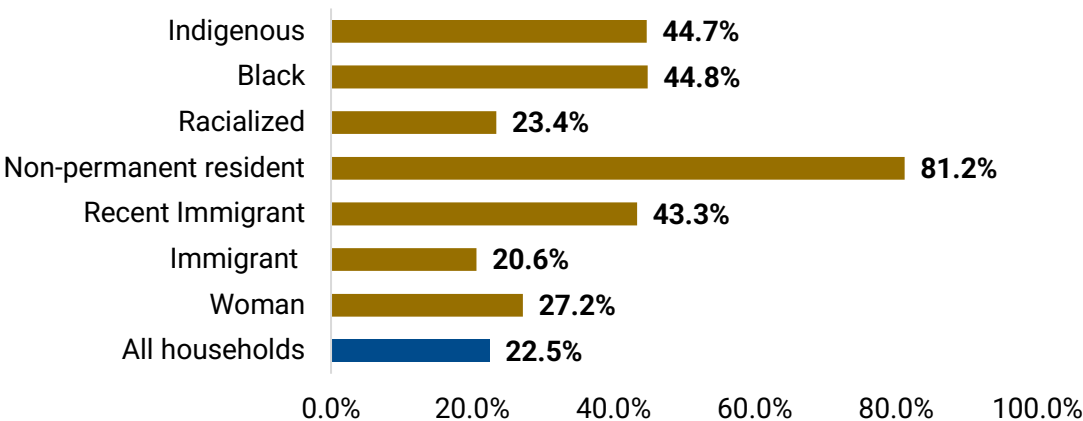
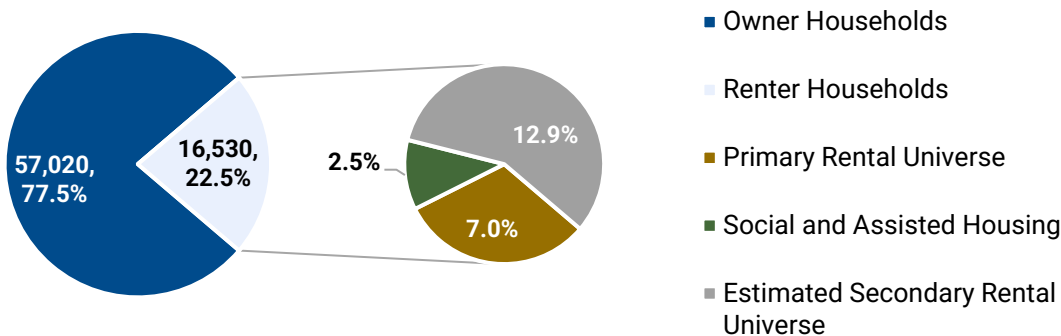


Figure 8: Proportion of Owner Households and Renter Households by Rental Universe in Oakville, 2021



Data Sources: Statistics Canada Census Profile, Town of Oakville Assisted Housing Data

**Low-income households and other priority households disproportionately rent.** Compared to the proportion of renters among all households (23%) in 2021:

**81%** of non-permanent-resident-led households were renters, the highest of any group measured.

Rental rates were **above 40%** among Black-Indigenous-, and recent immigrant-led households, and youth-led households (<24).

**Renters rely primarily on the secondary rental market** due to an undersupply of purpose-built rental units.

Only **7%** of Oakville households live in purpose-built rental, compared to an estimated 12% living in the secondary market.

**95%** of housing completions were intended for ownership in 2024

# Gap #3

*Oakville’s housing stock is inconsistent with current household sizes and is limited in typology, limiting choice for varied households.*

**Housing appears to be oversized among ownership households.**

Among owner households in 2021:

There were **17,420** fewer bachelor, one-bedroom and two-bedroom units relative to the number of one- and two-person households

There were **17,420** more three-or-more-bedroom units relative to the number of three-or-more-person households. This represents 31% of dwellings.

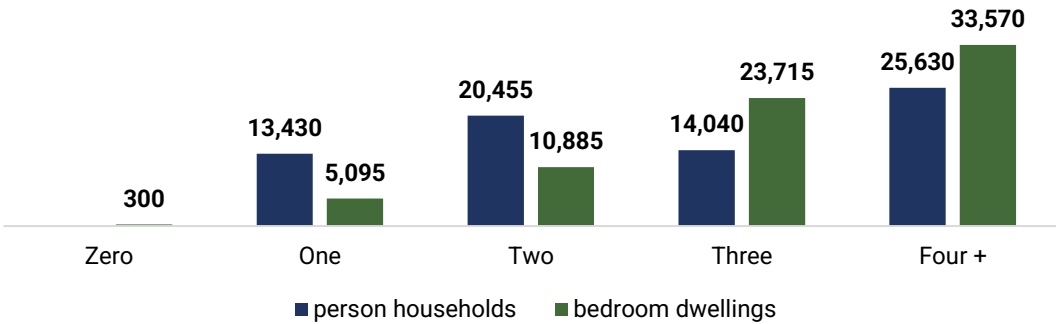
**Among renter households, there is an undersupply of the smallest and largest units.** Among renter households in 2021:

There were **1,220** fewer bachelor and one-bedroom units relative to one-person households

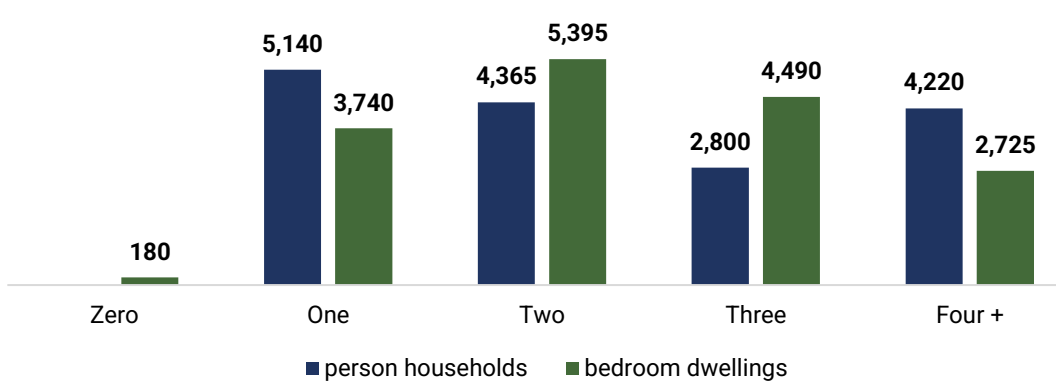
There were **1,495** fewer four-or-more-bedroom units relative to three-or-more-person households

The vacancy rate for three-or-more bedroom units was only **1.1%** in 2024.

**Figure 9:** Number of owner households by household size compared to number of dwellings by dwelling size.



**Figure 10:** Number of renter households by household size compared to number of dwellings by dwelling size.



***Oakville’s housing stock is inconsistent with current household sizes and is limited in typology, limiting choice for varied households.***

Figure 11: Dwellings by dwelling type, Oakville 2021

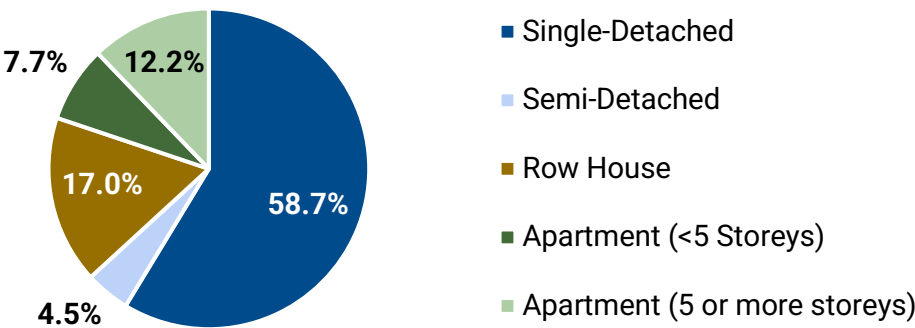
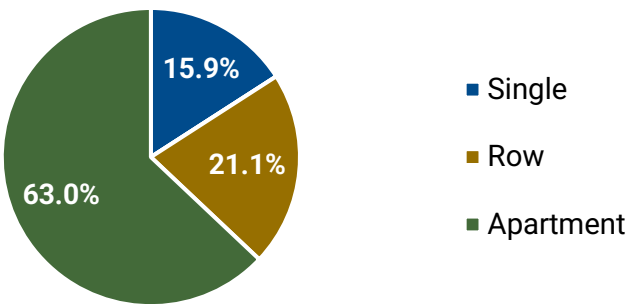


Figure 12: Housing completions by dwelling type, Oakville 2024



There were 3,472 completions in 2024, 2,186 of which were rentals

These patterns may **limit choice and contribute to affordability challenges among smaller households** while putting **larger renter households at risk for overcrowding**. As of 2021:

**46%** of one-person households were facing **affordability issues**

**24%** of one-person households were in **core housing need**

**10%** of renter households were facing **suitability issues**

**Oakville’s housing is predominantly ground-oriented**, however recent trends are helping to diversify stock.

**59%** of dwellings were **single-detached houses** in 2021

**17%** of dwellings were **row houses** in 2021

**63%** of housing completions were **apartments** in 2024

# Gap #4

*Priority population groups face disproportionate housing need relative to other households.*

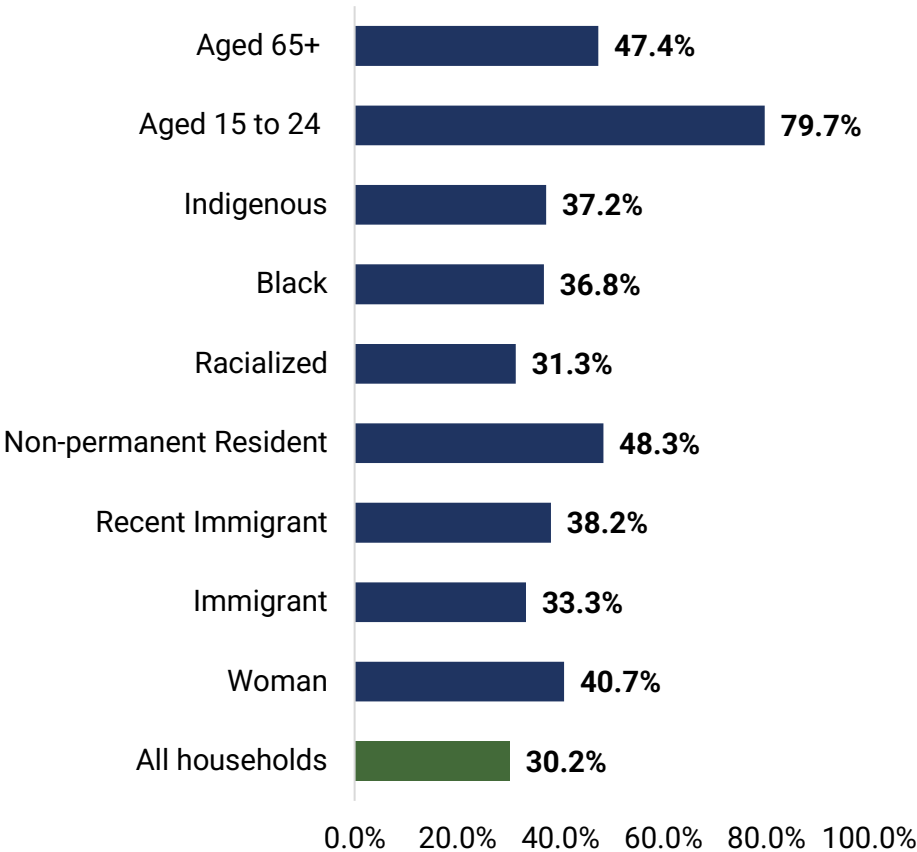
Several priority populations grew at a faster rate between 2016 and 2021 than the general population in Oakville (10.6%):

Recent immigrants and non-permanent residents grew by <b>+52%</b> and <b>+75%</b> , respectively	Racialized populations grew by <b>+53%</b>	Seniors (65+) grew by <b>+19%</b>
--	--	-----------------------------------

Households led by priority populations are disproportionately considered low-income. Compared to the proportion of households considered low-income in 2021 (30%):

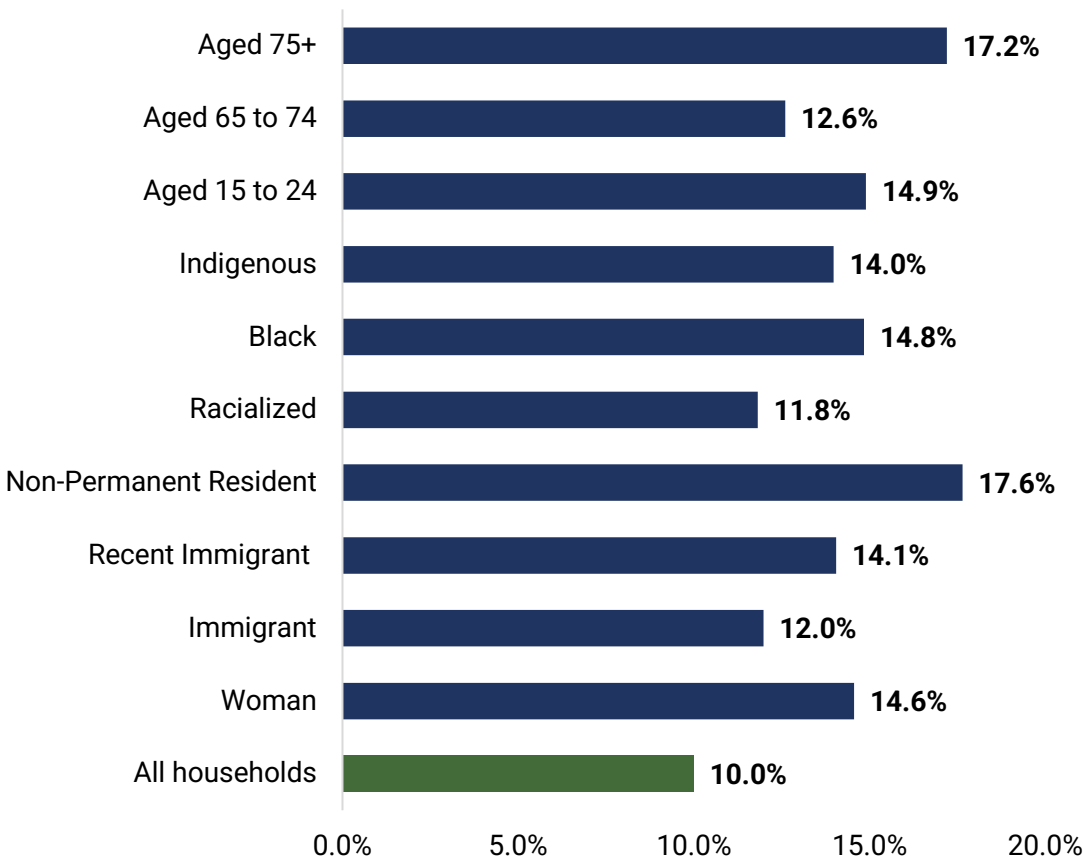
<b>80%</b> and <b>47%</b> of households with a maintainer aged <b>15 to 24</b> or <b>65+</b> were low-income, respectively	<b>48%</b> and <b>38%</b> of non-permanent resident- and recent immigrant-led households were low-income, respectively	<b>37%</b> to <b>41%</b> of Black-led, Indigenous-led, and women-led households, and households with a member with difficulty with physical activities or hearing were low-income
--	--	---

**Figure 13:** Proportion of households considered low-income by characteristics of primary maintainer, Oakville, 2021



*Priority population groups face disproportionate housing need relative to other households.*

**Figure 14:** Proportion of households in core housing need by characteristics of primary maintainer, Oakville, 2021



**Priority populations experienced higher rates of core housing need.** Compared to the rate of core housing need among all households in 2021 (10%):

**22%** of households led by a female lone-parent were in core housing need

**14% to 18%** of households with a household maintainer who was a woman, recent immigrant, non-permanent resident, Black, Indigenous or aged 15 to 24 or 75+ were in core housing need.

**12% to 14%** of households with an activity limitation were in core housing need

**Priority populations are overrepresented among individuals experiencing homelessness.** Of those experiencing homelessness surveyed during the 2021 Point-in-Time count:

**9%** had arrived to Canada in the last five years, despite this group making up only 6% of Halton’s population

**42%** identified as racialized, compared to 36% of Halton’s general population

**24% to 65%** had a physical limitation, mental health issue, learning or cognitive limitations and/or other medical condition

# Population and Household Projections

## Population Growth

From 2021, Oakville's population is expected to grow by:

**~92,000 new people  
by 2036**  
(+43% from 2021)

and

**~145,000 new people  
by 2046**  
(+68% from 2021)

## Household Growth

From 2021, Oakville is projected to add:

**~35,800 new households  
by 2036**  
(+49% from 2021)

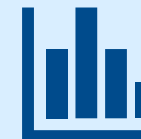
and

**~57,830 new households  
by 2046**  
(+79% from 2021)

- Oakville's population is **growing**, imposing upward pressure on the **demand for housing**
- **Housing availability, affordability, and suitability** will affect the number, type, and composition of future households



Projections prepared by Watson & Associates Economists Ltd. For the Town of Oakville



**Forthcoming work** will estimate future demand for different forms of housing, including **affordable housing** and **varied dwelling sizes and types**.



# Recommendations to Date

## What We Heard

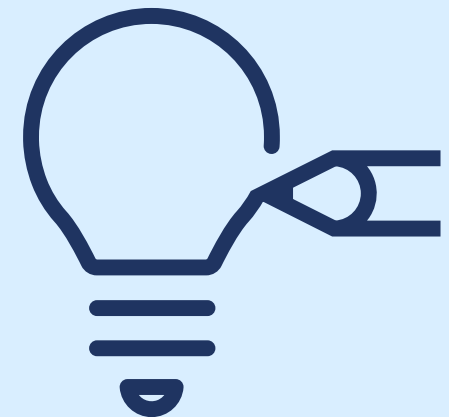
Gap	Recommendations
Gap 1	<ul style="list-style-type: none"><li>• <b>Encouraging community housing</b>, including through incentives</li><li>• Using <b>surplus lands or underutilized spaces for community housing</b></li><li>• Increased <b>rent supplements</b></li><li>• Encouraging landlords to participate in partnerships for affordable housing</li></ul>
Gap 2	<ul style="list-style-type: none"><li>• <b>Encouraging purpose-built rental</b>, including through incentives</li><li>• Providing <b>education to landlords and tenants</b> and</li></ul>
Gap 3	<ul style="list-style-type: none"><li>• <b>Faster and more predictable timelines</b> and <b>removing zoning barriers</b></li></ul>
Gap 4	<ul style="list-style-type: none"><li>• Using <b>surplus lands or underutilized spaces for emergency shelter or homelessness services</b></li><li>• <b>Encouraging landlords to participate in partnerships</b> for housing and homelessness services</li></ul>
All Gaps	<ul style="list-style-type: none"><li>• <b>Increased coordination and communication</b> across actors in the housing system, including <b>increased data sharing</b> from the Town</li><li>• <b>Recommendations for higher levels of government</b>, including rent control, increased funding for community housing, and removing barriers associated with building code</li></ul>

**Gap #1:** Housing is unaffordable to low- and moderate-income households, leaving many in housing stress.

**Gap #2:** There is a need for more affordable, purpose-built rental housing.

**Gap #3:** Oakville's housing stock is inconsistent with current household sizes and is limited in typology, limiting choice for varied households.

**Gap #4:** Priority population groups face disproportionate housing need relative to other households.



## Proposed Town Initiatives

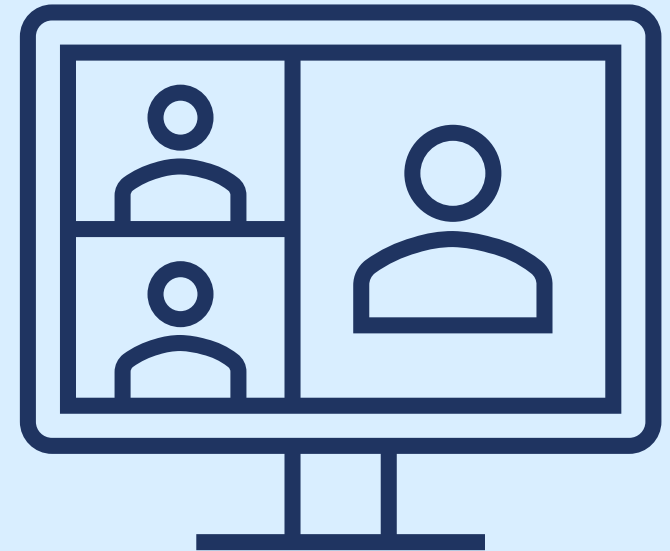
In addition, the **Town's Housing Strategy and Action Plan** provides guidance on actions that can address many of the challenges identified in this report. The Plan includes six goals, each with a series of associated actions:

Gap	Recommendations
Gap 1	<ul style="list-style-type: none"> <li>• <b>Goal 1:</b> Support Growth Management and Increase the Housing Supply, including by <b>identifying opportunities for surplus or under-utilized land</b>, with some being affordable.</li> <li>• <b>Goal 2:</b> Improve housing affordability, housing options and housing choice, including <b>prioritizing Regional projects for supportive and assisted housing</b>, etc.</li> </ul>
Gap 2	<ul style="list-style-type: none"> <li>• <b>Goal 2:</b> Improve housing affordability, housing options and housing choice, including through a <b>Rental Housing Protection by-law</b>.</li> </ul>
Gap 3	<ul style="list-style-type: none"> <li>• <b>Goal 1:</b> Support Growth Management and Increase the Housing Supply, including by <b>exploring locations for increased housing density</b>, housing-specific <b>Official Plan policies</b>, etc.</li> <li>• <b>Goal 2:</b> Improve housing affordability, housing options and housing choice, including through <b>policies requiring a mix of unit sizes</b>.</li> <li>• <b>Goal 4: Make housing feasible</b>, including through clarifying development-related by-laws, resolving appeals, coordinating with capital planning, and partnering with Halton to expedite infrastructure, among others.</li> </ul>
Gap 4	<ul style="list-style-type: none"> <li>• <b>Goal 2:</b> Improve housing affordability, housing options and housing choice, including <b>official plan policies that support housing options to meet needs of residents throughout all stages of life</b>.</li> </ul>
All Gaps	<ul style="list-style-type: none"> <li>• <b>Goal 3: Streamline approvals</b>, including through new and enhanced electronic processes, including pre-consultation processes, among others</li> <li>• <b>Goal 5: Engage, raise awareness, build capacity</b>, including by advocating to higher levels of government for funding and support, raising awareness of ongoing work and role of the Region, etc.</li> <li>• <b>Goal 6: Collaborate</b>, including by creating a Housing Secretariate Office, collaborating with the Region to promote partnerships between community housing and private sector, creating a Sheridan College Housing Task Force, etc.</li> </ul>

## 3 Discussion

***We'll be moving to breakout rooms for this section.***

*Following the discussion, we'll return together to conclude and outline next steps.*



## Before we begin, let's start with a quick round of introductions!

Let everyone know your name, organization, and a brief reason why you're here today.

***We have lots to discuss today, so we kindly ask you to keep introductions to under a minute.***



## Responding to the Findings

1. **Do the findings shared from the previous engagements feel accurate based on your experience in Oakville (see slides 9-12)?**  
Are there any key aspects from your conversations that are not captured here?
2. **Do the gaps identified here resonate with you and what you're seeing in Oakville (see slides 15-23)?** Do you feel any findings are misrepresented? Are any key considerations missing? Did anything surprise you?

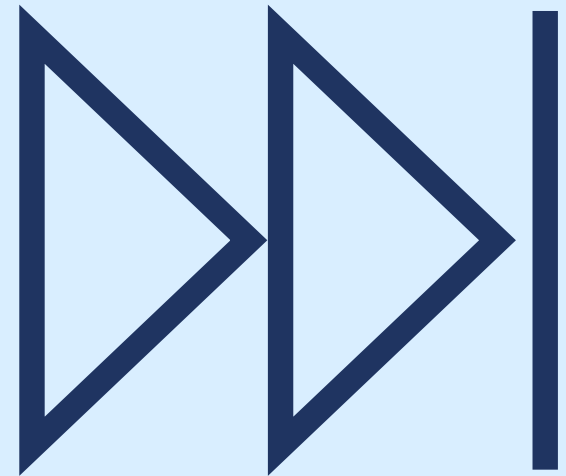
## Building Upon Recommendations

3. **Are there any recommendations shared today you would like to emphasize (see slides 25-26)?** Are there additional recommendations you think the Town should undertake to facilitate affordable housing?
4. **What are some of the key considerations Oakville should focus on when implementing solutions?** What barriers could you foresee in implementing any of the solutions discussed?



*Don't worry if we don't cover everything today – there will be opportunity after the session to provide further written input.*

## 4 Closing





# Closing

## Next Steps

The findings from today's session will be summarized, used to inform the next stages of analysis, and incorporated into the final report.

**Stay tuned for updates on the progress of this study, and for future opportunities to participate in upcoming work.**

# Thank you!