

# **Housing Needs Assessment**

**Guelph (CY)**

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## Preface

[Canada's Housing Plan](#) and [Budget 2024](#) both signaled the Government of Canada's intent to use Housing Needs Assessments (HNAs) as a key tool in its evidence-based long-term approach to addressing housing needs across the country. This includes the renewal of the Canada Community-Building Fund and the previously announced permanent transit funding.

As the federal government strives to become a more informed investor, evidence-based tools that provide a clear assessment of local needs and gaps will be required to inform decision making. HNAs will help all levels of government understand the local housing needs of communities - how they may relate to infrastructure priorities - by providing the data necessary to determine what kind of housing needs to be built and where. The intent is to promote systematic planning of infrastructure that takes into consideration current and future housing needs.

## Funding Requirement

Under the Housing Accelerator Fund, the Government of Canada currently requires funding recipients to complete an HNA by year 3 of the program, if one has not already been completed within two years of the 2022 federal budget announcement (April 7, 2022).

Going forward, HNAs will be required for:

- Communities with a population of 30,000 and over receiving funding through the Canada Community-Building Fund;
- Communities with a population of 30,000 and over receiving funding through permanent transit funding; and,
- Future federal infrastructure funding applicants as required.

Once an HNA has been completed as a federal program requirement, a community will not be required to complete a new one for other Housing, Infrastructure and Communities Canada programs, other than to update it every five years.

## Purpose

When done properly and regularly, an HNA will allow a community to answer fundamental questions such as:

- Where does the greatest housing need exist in our community?
- How can we set meaningful housing targets and measure progress to support the right kind of housing for all residents?

- How much housing, which size and at what price point do we need to ensure that all current and future households can live in suitable, adequate and affordable housing?

HNAs will allow all levels of government (federal, provincial/territorial and municipal) to use this evidence base to inform their investments in enabling and supportive infrastructure as well as guide their policy and regulatory decision-making. HNAs as a tool can help communities plan for and build housing more effectively to address the needs of their residents and instill transparency and accountability across the board.

This HNA template has been informed by best practices from jurisdictions across Canada, consultations with experts, and engagements with provinces and territories. These include the City of Vancouver's [\*Housing Needs Report\*](#) and the City of Edmonton's [\*Affordable Housing Needs Assessment\*](#) (for the affordable housing side of needs assessments), as well as the Housing Research Collaborative at the University of British Columbia which brought together a national network of researchers and experts to develop the Housing Assessment Resource Tool (HART). The HART project provides formatted data from Statistics Canada on key housing indices such as core housing need for a wide variety of jurisdictions and geographic levels.

Based on these best practices, this guidance document includes the following necessary information, explained in more detail below.

1. Development and use of Housing Needs Assessments
2. Community profiles and trends
3. Household profiles and economic characteristics
4. Priority groups
5. Housing profiles
6. Projected housing needs and next steps

Communities completing an HNA as a requirement for federal infrastructure programming will be expected to complete all sections outlined in this template. Communities may use a previously completed HNA if an updated version is available; however, communities would be expected to address any gaps related to any of the sections of the guidance document – both qualitative and quantitative – between their existing HNA and this federal template. Additional details about the timelines for completion and submission of HNAs will be provided with specific infrastructure funding programs (e.g. Canada Community-Building Fund).

**While responding to the written questions, please use as much space as required.**

# 1. Methodology

In this section, applicants should outline the research methodology used to inform the completion of the assessment, where the methodology is derived from, any assumptions used, and any necessary justification. While different assessments may incorporate unique methodological elements or considerations depending on context, the following methods should generally be outlined:

- **Quantitative research** such as economic data, population and household forecasts; and,
- **Qualitative research** such as interviews, policy analysis and stakeholder engagement.

Both qualitative and quantitative aspects of this guidance document are equally important.

Communities will be required to engage with key stakeholders in the housing sector, including non-profit housing providers, developers, and public entities, as well as those with specific lived experiences, to develop a comprehensive Housing Needs Assessment (HNA). This section should include what forms of engagement were conducted, with whom, how learnings were incorporated into or informed the HNA's findings, and what engagement opportunities may exist to share findings with the community.

To the extent possible, publicly available data from the following sources will be prepopulated to facilitate automated completion of the quantitative components of the assessments:

- [Statistics Canada Census Data](#)
- [CMHC Housing Market Information Portal](#)
- [Statistics Canada Housing Statistics Dashboard](#)
- [CMHC Demographic Projections: Housing Market Insights, June 2022](#)
- [CMHC Proximity Measures Database](#)
- [Housing Assessment Resource Tool Dashboard](#)
- [Canadian Housing Evidence Collaborative – Housing Intelligence Platform](#)

In addition to this data, communities are required to incorporate internal and non-public facing, non-confidential data, into their HNAs in order to more fully capture local contexts and realities as needed.

If this data is unavailable at the time of completion of the first HNA, communities are expected to collect these data points for future iterations. Other fields will be pre-populated. Fields marked with an asterisk (\*) indicate data points which are unavailable from the source or suppressed due to low counts.

Please provide data from the latest census except where otherwise indicated.

**1.1 Please provide an overview of the methodology and assumptions used to develop this Housing Needs Assessment, using the guidelines above. This should include both quantitative and qualitative methods. Please also identify the publicly available data sources used to complete this assessment beyond the sources listed above, if applicable.**

This Housing Needs Assessment was based on information available from HART, and supplemented with information from Shaping Guelph and other sources, where available. Despite the household projections from HART being dissimilar to Shaping Guelph, where housing data was sourced from Shaping Guelph, it was proportionally adjusted to align with the HART forecasts to 2031 to allow for the best alignment of all data presented in this assessment. Questions related to 2031 population are from Shaping Guelph. The best available information was used to answer each response on the questionnaire.

This Housing Needs Assessment primarily uses data from HART, supplemented with information from Shaping Guelph and other sources when available. Shaping Guelph is Guelph's Growth Management Strategy that implements the policies of [A Place to Grow: Growth Plan for the Greater Golden Horseshoe \(2020\)](#), Ontario's Growth Plan. Although the household projections from HART differ from those of Shaping Guelph, any housing data sourced from Shaping Guelph was proportionally adjusted to match HART's forecasts for 2031. This ensures the best alignment of all data presented in this assessment. The best available information was used to answer each questionnaire response.

Guelph Community engagement for Guelph's Growth Management Strategy and background studies to inform Official Plan Amendment 80 occurred between January of 2020 and July of 2022. Indigenous governments, residents, stakeholders, advisory committees to City Council, and neighbouring municipalities were invited to provide input on background studies and proposed policy changes to Guelph's Official Plan. The input and perspectives from those who participated were used to help guide the City's future growth and the update to Guelph's Official Plan. Engagement summaries from consultations on Guelph's Official Plan Update, and the Housing Affordability Strategy were used to help inform this Housing Needs Assessment.

Additional qualitative research was collected primarily through engagement on the Housing Affordability Strategy with residents, partners in the housing sector, Wellington County (the Consolidated Municipal Service Manager), local housing developers, relevant agencies, people with lived experience, and local non-profit

organizations specializing in assisting and advocating for those living below the poverty line. Additional interviews were conducted with those local partners who advocate for those living below the poverty line to inform this Housing Needs Assessment.

Additional sources of both quantitative and qualitative data for this Housing Needs Assessment was sourced from Statistics Canada Census of Population, Canadian Mortgage and Housing Corporation (CMHC), and Municipal Property Assessment Corporation (MPAC).

Below are additional links for publicly available information that was used to inform this assessment:

1. City of Guelph Shaping Guelph and background studies
  - [Housing Analysis and Strategy \(2021\)](#)
  - [Guelph Growth Management and Land Needs Assessment \(2022\)](#)
  - [City of Guelph Long-Term Population and Housing Growth \(2022\)](#)
  - [Adopted Official Plan Amendment 80 \(2022\)](#)
2. City of Guelph Housing Affordability Strategy and background studies
  - [City of Guelph Housing Affordability Strategy \(2024\)](#)
  - [State of Housing in Guelph \(2023\)](#)
3. Guelph Growth Monitoring Report (2023)
  - [2023 City of Guelph Growth Management and Affordable Housing Monitoring Report](#)
4. Point-in-Time counts (2024)
  - [Wellington-Guelph 2024 Everyone Counts](#)
5. Wellington-Guelph Housing and Homelessness Plan Annual Report (2023)
  - [2023 Housing and Homelessness Plan Annual Report: A Place to Call Home](#)



**1.2 Please provide an overview of the methodology and assumptions used to engage with stakeholder groups, e.g. non-profit housing organizations, in the development of this Housing Needs Assessment. This should include qualitative and quantitative methods. Please provide a description of who was engaged, the type of engagement that took place, and the nature of the engagement (e.g. interviews, consultations)**

Guelph executed a significant and comprehensive engagement plan as part of Shaping Guelph to inform future growth in the city to the year 2051. This consultation sought opinions from residents, indigenous communities, local developers and builders, government agencies, neighbouring municipalities, and advisory committees of council through a series of open houses, workshops, online surveys, and focus groups on where and how to grow. The feedback from these consultations was instrumental in helping to inform Guelph's Growth Management Strategy and the City's update to its Official Plan.

The local development community was also engaged through a series of workshops, interviews, and focus groups. Agencies, neighbouring municipalities, and advisory committees were consulted through interviews, workshops, and focus group sessions. Multiple meetings also took place through facilitated engagement with indigenous governments, including the Six Nations of the Grand River, Metis Nation of Ontario, and Mississaugas of the Credit First Nation.

There was also a significant engagement component to inform Guelph's Housing Affordability Strategy (HAS). The HAS identifies policy changes, tools and incentives, promotes advocacy and partnership approaches, primarily to address the private-market affordable housing gap, which is outside the mandate of the Consolidated Municipal Service Manager (i.e. Wellington County). This consultation engaged residents, the local development community, local non-profit organizations, priority groups and people with lived experience. Residents, stakeholders and the local development community participated in a series of workshops, focus groups, and open houses. Online surveys were also made available for additional participation in the strategy. Several of the public events, such as open houses were also strategically located in accessible locations and community outreach centres that provide support for priority populations in need of affordable housing and those experiencing homelessness.

As part of the development of the City's Housing Affordability Strategy, priority groups and people with lived experience were consulted to help develop the strategy and action items to help address affordable housing needs in Guelph. These consultations were held in accessible locations and community outreach centres that focus on assisting priority groups.

Additional consultation occurred during the development of this Housing Needs Assessment with local partners, such as the Guelph & Wellington Task Force for Poverty Elimination. This task force is a not-for-profit organization that partners

with over 30 local organizations who advocate for affordable housing, and provide support and service to those facing housing pressures in the community.

The responses collected from these consultations provided valuable qualitative and quantitative data that supports this HNA. This comprehensive engagement ensured that this HNA was informed by a wide range of perspectives, providing robust relevant data for guiding Guelph's future housing policies and strategies.

**1.3 Please provide an overview of the methodology and assumptions used to conduct engagement with the priority groups (identified in Section 4) in the development of this Housing Needs Assessment. This should include qualitative and quantitative methods. Please provide a description of who was engaged, the type of engagement that took place, and the nature of the engagement (e.g. interviews, consultations). If a private individual has been engaged, please anonymize and remove any identifying features from the narrative.**

Priority groups were primarily engaged as part of Guelph's Housing Affordability Strategy through a series of public open houses and invitational workshops. As mentioned above, some of these engagement sessions were strategically located in accessible locations and community outreach centres that provide support for priority populations in need of affordable housing and those experiencing homelessness.

The Guelph & Wellington Task Force for Poverty Elimination, a not-for-profit that works collaboratively, informed by diverse voices of experience, to take local action and advocate for system and policy change to address the root causes of poverty was also directly consulted as part of this Housing Needs Assessment. They work directly with the target priority populations and those experiencing homelessness. Their perspective and insight into local housing affordability issues has been instrumental to the development of Guelph's Housing Affordability Strategy and this Housing Needs Assessment.

Wellington County, which is the Consolidated Municipal Service Manager (CMSM) for the area, also engages priority populations and those experiencing homelessness. The results of these consultations are released annually through Housing and Homelessness Annual Reports. Point-in-Time counts are released through Wellington-Guelph Everyone Counts reports; the latest report is from a survey conducted in October 2024.

Through the implementation of Guelph's Housing Affordability Strategy, the City will continue to engage the public, including local priority populations, community partners, and advocacy groups like the Guelph & Wellington Task Force for Poverty Elimination to gain insight into local trends and data on housing affordability in the community.

## **2. Community Profile and Trends**

In this section, communities are expected to tell their housing story through the lenses of their community and household profiles using both qualitative and quantitative data. Communities may structure this information in different ways, including by providing past benchmarks, present figures, future projections, and current growth rates at a local, regional and provincial level.

### **2.1 Please detail the existing municipal housing policy and regulatory context, such as approved housing strategies, action plans and policies within Official Community Plans.**

There are several provincial policy and regulatory tools that help guide and promote development of municipalities in Ontario, particularly around ensuring residential development is done in a sustainable manner that reduces the negative impacts of sprawl and unchecked urban growth. Ontario municipalities must bring their Official Plans into conformity with or be consistent with these tools that set the direction for future growth in municipalities to align with matters of provincial interest. These include the Provincial Policy Statement (2020) and A Place to Grow: Growth Plan for the Greater Golden Horseshoe (2020). Guelph's Official Plan was brought into conformity with these plans and adopted by Guelph City Council in July of 2022 and approved by the Ontario Minister of Municipal Affairs and Housing in May 2024, with modifications. These provincial plans promote intensification and more efficient use of infrastructure by aiming to curb urban sprawl, with a focus on building complete communities and protecting natural resources. The plans emphasize intensification, transit-supportive development, and sustainable infrastructure to accommodate future growth.

## **Shaping Guelph**

To conform to these provincial policy documents, the City of Guelph completed a series of background studies and a Growth Management Strategy as part of Shaping Guelph to inform the City's update to its Official Plan. This update extended the planning horizon of Guelph's Official Plan to the year 2051. These background documents include:

### **1. Vision and Principles for Growth**

The Vision and Principles for Growth identified locations where future growth should be concentrated in Guelph in the early stages of Shaping Guelph. It also provided a high-level growth framework for the purpose of guiding the development of the Growth Management Strategy.

### **2. Residential Intensification Analysis**

The Residential Intensification Analysis identified opportunities for additional residential growth within the existing built-up area of Guelph and examined the ability for the city to achieve its minimum residential intensification target. This report was completed as background to the Housing Analysis and Strategy and the information from the background study is contained within it.

### **3. The Housing Analysis and Strategy**

The Housing Analysis and Strategy (HAS) was a technical background study that identified strategies to determine the appropriate mix of housing and density targets to 2051. This strategy also confirmed the City's population and housing needs to 2051 with a recommended policy framework that addresses provincial conformity, while aligning with the City's vision for growth. The report covered specific land supply and intensification opportunities for the built-up area, urban growth centre, major transit station area, designated nodes and corridors, designated greenfield area, employment areas, and Provincially Significant Employment Zones.

### **4. Employment Lands Strategy**

The Employment Lands Strategy (ELS) provides a comprehensive examination of the city's Employment Areas designated for employment uses. The ELS identified the city's long-term employment growth projections, assessed the ability to accommodate the city's long-term employment demand, recommended employment density targets, provided policy direction to promote intensification of existing employment lands, outlined conversion to accommodate non-employment uses, and provided strategic policy recommendations within the Employment Areas.

### **5. Land Needs Assessment**

A land needs assessment was used to determine the total quantity of land needed to accommodate the forecast growth to 2051. The results were used to inform a growth scenario evaluation and the recommended preferred growth scenario. This land needs assessment is embedded within the Growth Management Strategy.

### **6. Long-term Population and Housing Growth**

The Long-term Population and Housing Growth is a technical report that analyzed the city's long-term population and housing growth potential, extending the city's population forecast to 2051. This report examined macro-economic trends as well as regional economic and demographic trends that are anticipated to influence the amount, type, and the location of future residential development within the City of Guelph to the year 2051.

## **7. Growth scenario planning**

The Growth Scenario Planning report provided background details into the development of criteria to assess potential growth scenarios between three different scenarios for growth considered for evaluation. A preferred growth scenario was selected which informed the Growth Management Strategy.

## **8. Growth Management Strategy**

Guelph's Growth Management Strategy builds upon all the previous documents that form part of Shaping Guelph. It outlines recommendations for implementation of the population and employment projections, targets and policy directions of A Place to Grow: Growth Plan for the Greater Golden Horseshoe. It also includes recommendations for amendments to the Official Plan policies and land use designations that are proposed to implement the preferred growth scenario, strategy, and to conform to A Place to Grow.

## **Official Plan**

Guelph's Official Plan was revised through recommendations made through Shaping Guelph. Amendments were made to the Official Plan's vision, urban structure, population and employment figures, density and intensification targets, and associated policies and land use designations for conformity with A Place to Grow: The Growth Plan for the Greater Golden Horseshoe. These updated policies support sustainable growth, enhance urban development, and ensure that Guelph can effectively manage its growth, while preserving the quality of life for its current and future residents and is consistent with Ontario's provincial growth and environmental sustainability goals.

The Official Plan aims to make more efficient use of existing infrastructure by promoting complete communities, and targets 46 per cent of all future residential growth to its existing built-up area. The Official Plan also targets concentrated future mixed-use development into Strategic Growth Areas (SGAs), each with density targets to 2051. These SGAs will be the focus for higher-density, compact, transit-supportive developments. The City's Downtown is also identified as its Major Transit Station area, aiming to focus a significant portion of future residential intensification around the Guelph Central Station, with a target of 200 residents and jobs per hectare by 2051. Achievement of this target will be primarily through residential growth that would see a near doubling of the number of residents in Guelph's downtown.

Guelph is currently a primarily low-density community, with more than 51 per cent of the current housing stock in the form of single and semi-detached dwellings, 21 per cent in the form of townhomes, and 28 per cent in the form of apartments. One of the goals of Guelph's updated Official Plan is to increase housing options for current and future residents by providing for a more diverse mix and range of unit

types to suit the needs of the growing community by encouraging higher density developments. By 2051, it is expected that 38 per cent of the housing stock will be in the form of single and semi-detached dwellings, while townhomes and apartments combined are expected to form 39 per cent of the housing stock.

Guelph's updated Official Plan promotes the development of complete communities and supports aging in place, offering residents a diverse range of housing choices within their neighborhoods as their needs change over time. The Plan also aims to meet the needs of all current and future residents by providing housing options suitable for all incomes and ages.

## **Housing Affordability Strategy**

Guelph's Housing Affordability Strategy aims to address the growing housing affordability crisis in the city. The strategy outlines 30 actions that the city can take over the next decade to improve housing affordability and monitor progress towards affordable housing. These actions include policy changes, tools and incentives, advocacy, and partnership approaches to address gaps in the private-market housing supply in the short, medium, and long term.

The primary goal of the strategy is to ensure that all residents have access to suitable and affordable housing that meets their needs. By implementing these actions, Guelph aims to create a diverse range of housing options, support sustainable growth, and enhance the overall quality of life for its residents.

- monitoring success of actions through chosen indicators
- 4 units as of right (December council)

## **Regulations to Permit Four Dwelling Units (and 5+)**

In December of 2024, the City of Guelph passed an Official Plan Amendment and Zoning Bylaw Amendment to permit up to four residential units as-of-right on detached lots across the city. These amendments aim to increase densities in existing low-density neighbourhoods through a gentle density approach that will make more efficient use of existing infrastructure and provide for much needed supply of housing, including more affordable rental housing options in Guelph. The City of Guelph has been further directed to explore allowing 5 or more units (up to 12 units) as-of-right on lots in Guelph. This study is currently underway and is expected to go for decision before Guelph City Council by the end of 2025.

## **Downtown Heights Study**

In response to the need to meet Guelph's population density target of 200 people and jobs combined per hectare in the Downtown by 2051, the current maximum building heights for Downtown as set out by the Downtown Secondary Plan are

under review. The public meeting for this study occurred in February, 2025, and was approved by Guelph City Council in April, 2025. Council's decision has since been appealed to the Ontario Land Tribunal. This study aims to understand locations where taller buildings will be permitted downtown, including design considerations, and is expected to support sustainable growth and urban development in Guelph's downtown core, while maintaining a vibrant and livable downtown.

## 2.2 Community Profile

Table 1: 2.2.1 Population

Characteristic	Data	Value
Total Population (Number)	2016	131794
Total Population (Number)	2021	143740
Population Growth (Number)	Total	11946 (9.1%)
Age (Years)	Average	40.1
Age (Years)	Median	38.4
Age Distribution	0 - 14 years	23510
Age Distribution	15 - 64 years	96690
Age Distribution	65+ years	23545
Mobility	Non-movers	121675
Mobility	Non-migrants	10255
Mobility	Migrants	8445



Table 2: 2.2.2 Demographic Information

Characteristic	Data	Value
Immigrants	Total	33775
Non-Immigrants	Total	105375
Recent Immigrants (2016-2021)	Total	5855
Interprovincial migrants (2016-2021)	Total	2125
Indigenous Identity	Total	2220

### **2.3 How have population changes in your community as illustrated by the above data impacted your housing market?**

Guelph is one of the fastest growing municipalities in Canada with a population over 100,000 people. Between 2016 and 2021, the city added approximately 12,000 new residents, increasing its population by 9.1 per cent over the 5-year period. The increase in Guelph's population is largely the result of intra-provincial migration, primarily from the Greater Toronto and Hamilton Area (GTHA). Residents moving to Guelph, primarily from the GTHA who are selling their homes in markets where housing costs are higher than Guelph have increased buying power compared to Guelph residents, which has had the effect of driving up housing costs locally. Intra-provincial migration is projected to continue to be the largest driver in future growth for Guelph.

Guelph is planning to achieve a population of 208,000 people by 2051, an increase of 40 per cent from 2021. The City is also targeting 46 per cent of all future residential growth to occur within the existing built areas of the city (i.e. the built-up area). The majority of this intensification will be through the redevelopment of sites within the built-up area, the economics of which generally dictate that only townhouses and apartments are a viable redevelopment option on these sites. Intensifying the existing built-up area will make more efficient use of the city's existing infrastructure.

Much like other municipalities across the country, Guelph is experiencing a general trend toward smaller household sizes. A projected decrease in the overall household sizes for Guelph will drive up the demand for additional units to house a similar

population and the creation of housing units that will outpace population growth. This will drive demand for smaller units, particularly as housing affordability issues continue to deepen. These smaller household sizes will generally be driven by an aging population, which will increase the demand for seniors' housing that is adaptable, accessible, and affordable for seniors, especially for those living on fixed incomes. Guelph's current average household size is 2.57 persons per unit (including the net census undercoverage) and is projected to decrease to 2.43 persons per unit by 2051.

Despite the projected decrease in household sizes, Guelph saw an increase in multi-generational and multiple-census families living in the same household in 2021, making up 3.7 per cent of all households, an increase from 1.9 per cent in 2016. This signals that more families are living together, a potential symptom of the housing affordability issues being experienced locally and across the country.

### **3. Household Profiles and Economic Characteristics**

This section should provide a general overview of income, housing and economic characteristics of the community being studied. Understanding this data will make it easier to observe the incidence of housing need among different socio-economic groups within the community. Income categories could be used for this analysis and can be completed in accordance with the HART methodology and CMHC data.

Area Median Household Income (AMHI) can be used as the primary basis for determining income brackets (as a percentage of AMHI) and corresponding housing cost ceilings.

This section should also outline the percentage of households that currently fall into each of the income categories previously established. This will allow a better understanding of how municipalities compare to Canadian averages, and the proportion of households that fall into each household income category. This will also allow for a better understanding of drop-off levels between total households and the number of units required to meet anticipated need or demand in each category. Housing tenures allow for the comparison of renter and owner-occupied households experiences and is important for understanding a community's housing context.

Using a stratified, income-based approach to assessing current housing needs can enable communities to target new housing development in a broader and more inclusive and equitable way, resulting in housing that can respond to specific households in core housing need. This is shown in the next section.

## 3.1 Household Profiles

Table 3: 3.1.1 Household Income and Profile

Characteristic	Data	Value
Total number of households	2016	52090
Total number of households	2021	56480
Household income (Canadian dollars per year)	Average	111400
Household income (Canadian dollars per year)	Median	93000
Tenant Household Income (Canadian dollars per year, Only Available at Census Agglomeration Level)	Average	20025
Tenant Household Income (Canadian dollars per year, Only Available at Census Agglomeration Level)	Median	61200
Owner household income (Canadian dollars per year, Only Available at Census Agglomeration Level)	Average	43945
Owner household income (Canadian dollars per year, Only Available at Census Agglomeration Level)	Median	118000
Average household size (Number of members)	Total	2.5
Breakdown of household by size (Number of households)	Total	56480
Breakdown of household by size (Number of households)	1 person	15210
Breakdown of household by size (Number of households)	2 persons	18480
Breakdown of household by size (Number of households)	3 persons	8995

Characteristic	Data	Value
Breakdown of household by size (Number of households)	4 persons	8830
Breakdown of household by size (Number of households)	5 or more persons	4965
Tenant households (Number of households)	Total	19385 (34.322%)
Owner households (Number of households)	Total	37095 (65.678%)
Percentage of tenant households in subsidized housing	Percentage	13.3
Households within 800m of a higher- order/high frequency transit stop or station (#)	Total	3,885
Percentage of households within 800m of a high-order/high frequency transit stop or station (%)	Percentage	6.82
Number of one-parent families	Total	6420 (16.386%)
Number of one-parent families in which the parent is a woman+	Total	5065
Number of one-parent families in which the parent is a man+	Total	1355
Number of households by Income Category	Very Low (up to 20% below Area Median Household Income (AMHI)	2025
Number of households by Income Category	Low (21% – 50% AMHI)	9120

Characteristic	Data	Value
Number of households by Income Category	Moderate (51 – 80% AMHI)	10780
Number of households by Income Category	Median (81% - 120% AMHI)	12320
Number of households by Income Category	High (>120% AMHI)	22065

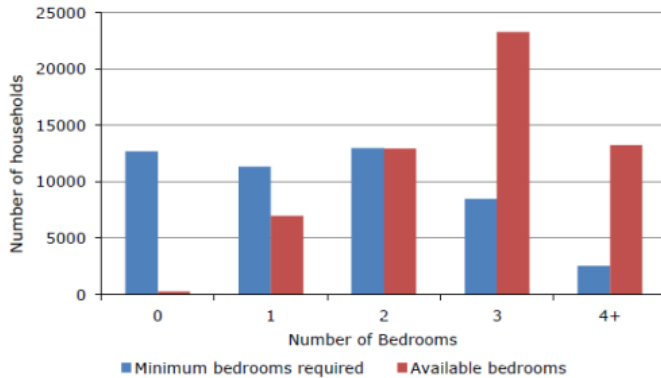
**3.2 Please provide context to the data above to situate it within your municipality. For example, is there a significant number of one-parent families? Are owner household incomes far surpassing tenant household incomes?**

Between 2016 and 2021, the proportion of renter households in Guelph increased. In 2016, 32.6% of all households were renters, rising to 34.3% by 2021. This increase is due in part to deepening housing affordability issues, and a rise in external migrants, whose numbers grew from 3.7% in the five years before 2016 to 5.3% in the following five years. External migrants are more likely to rent than own their dwelling when they first arrive in Canada.

According to the 2021 Census, renter households in Guelph have incomes that are on average, 47% lower than those of owner households. In 2021, over 22% of renter households were considered to be in core housing need, compared to 5% of owner households, making renters more than four times as likely to be in core housing need. Households with only one primary maintainer are also more likely to face core housing need, with 22% of one-parent households and 20% of one-person households affected. The primary reason for households to be in core housing need in Guelph is due to affordability.

Many households in Guelph are also overhoused, highlighting the need for smaller units, especially as household sizes continue to decrease. In 2021, Guelph had an oversupply of about 23,200 dwellings with three or more bedrooms, whose residents could be accommodated in smaller units, according to the National Occupancy Standards. Overhousing may also contribute to affordability issues in Guelph. There is an identified shortfall of approximately 21,200 bachelor or one-bedroom units. See Figure 1, below for more context.

Figure 1. Minimum number of bedrooms required according to the National Occupancy Standard in comparison to housing stock by unit size in Guelph, 2021



Source: Statistics Canada, 2021 Census of Population, custom tabulation

The number of existing households within 800 meters of Guelph's major transit station was calculated using dissemination block data from the 2021 Census of Population. All households within a dissemination block were included if more than 50% of the units in the dissemination block fell within the 800-meter radius of Guelph's Central Station, a transportation hub for local buses and the regional GO Train. This analysis used Guelph's building footprint data, which included information on housing types. In an effort to increase the number of units around Guelph's major transit station, the city is promoting and enabling future residential development in the downtown area through significant infrastructure investment. This will boost the servicing capacity in Guelph's downtown, which is currently limited development. Upgrades to this servicing infrastructure will support Guelph's plan to increase the density of residents and jobs (combined) downtown to grow from 105 today to 200 by 2051.

**3.3 Suppression of household formation (e.g., younger people living with their parents due to affordability pressures) and housing demand (e.g., “driving until you qualify”) can both indicate strained local housing market conditions. Please provide any data or information that speaks to how suppression of the formation of new households and suppression of housing demand has impacted your community since 2016, and how projected formation patterns are expected to be impacted over the next 5 to 10 years. Please indicate methods used to determine expected household formation, such as calculating headship rates broken down by specific age estimate impacts.<sup>1</sup>**

Despite the historic trend towards smaller household sizes in Guelph, the average household size stabilized between 2016 and 2021. This is largely believed to be a result of delays in adult children leaving home due to rising housing ownership and rental costs. An increase in multi-family (i.e. multi-generational) households is also believed to have contributed to this stabilization, which is also believed to be partially related to housing affordability. These trends have also been observed across many other GTHA municipalities, most notably the more populated, urbanized municipalities within the region.

Between 2016 and 2021, the number of private households increased by 8.4 per cent, while the population increased by 9.1 per cent over the same period. This would indicate that household formation rate is not keeping pace with the overall increase in population. During that same period, one-maintainer households decreased by 6.4 per cent, while two-maintainer households increased by 20.1 per cent, and three-maintainer households increased by 107.2 per cent. Further to this, only older age cohorts (55 to 64, 65 to 74, and 75 to 84) saw household formation rates increase above the average. The remaining age cohorts saw household formation below average rates, while the 15 to 24 age cohort saw a decrease of 7.6 per cent between 2016 and 2021. As mentioned above, it is largely believed that the decreased rate of household formation is the result of rising housing costs. Although recent trends show there has been a decrease in household formation rates compared to historical levels, the background studies for Shaping Guelph indicate that household formation rates are expected to remain consistent to today’s rates over the planning horizon of Guelph’s Official Plan to 2051.

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<sup>1</sup> *We recognize that some municipalities may not have this data available at the time of completion, but encourage them to do their best in addressing this question. Municipalities will be expected to build this expertise in subsequent iterations of their Housing Needs Assessments.*



Table 4. 3.3.1 Household Formation

Household Head Age Category	2016 Pop.	2016 Headship Rate (%)	2016 House-holds	2021 Pop.	2021 Headship Rate (%)	2021 House-holds
15 to 24	18,130	13.4%	2,430	18,940	11.9%	2,245
25 to 34	19,290	44.3%	8,540	22,075	40.9%	9,020
35 to 44	17,695	54.4%	9,630	19,545	53.4%	10,445
45 to 54	18,705	56.9%	10,635	18,275	56%	10,230
55 to 64	16,080	58.6%	9,425	17,860	60.4%	10,780
65 to 74	10,435	59.9%	6,250	12,860	58.8%	7,560
75 to 84	5,720	60.2%	3,445	7,165	61.1%	4,380
85 plus	3,075	56.3%	1,730	3,520	52%	1,830

Table 5: 3.3.1 Household Formation

House-hold Head Age Category	2006 Pop.	2006 House-holds	2021 Pop.	2021 House-holds	2021 Headship Rate (% , 2006)	2021 Potential House-holds	2021 Suppressed House-holds
15 to 24	16,755	2,190	18,940	2,245	13.1%	2,475.6	230.6
25 to 34	17,025	8,150	22,075	9,020	47.9%	10,567.5	1,547.5
35 to 44	18,170	9,795	19,545	10,445	53.9%	10,536.2	91.2
45 to 54	16,510	9,545	18,275	10,230	57.8%	10,565.4	335.4
55 to 64	11,050	6,465	17,860	10,780	58.5%	10,449.3	0
65 to 74	6,900	4,010	12,860	7,560	58.1%	7,473.7	0
75 plus	7,360	4,545	10,685	6,210	61.8%	6,598.3	388.3

### 3.4 Economic Conditions

Table 6: 3.4.1 Economy and Labour Force

Characteristic	Data	Value
Number of workers in the Labour Force	Total	79945
Number of workers by industry #1	Manufacturing	14385
Number of workers by industry #2	Health care and social assistance	8625
Number of workers by industry #3	Educational services	8590
Number of workers by industry #4	Retail trade	8230
Number of workers by industry #5	Professional, scientific and technical services	6750
Number of workers by industry #6	Construction	4540
Number of workers by industry #7	Accommodation and food services	3745
Number of workers by industry #8	Public administration	3390
Number of workers by industry #9	Transportation and warehousing	3290
Number of workers by industry #10	Finance and insurance	3140
Unemployment rate (Percent)	Unemployment rate	10.832
Participation rate (Percent)	Participation rate	67.547
All classes of workers (Number)	Total	78175

Characteristic	Data	Value
Employees (Number)	Total	69320
Permanent position (Number)	Total	58865
Temporary position (Number)	Total	10455
Fixed term (1 year or more, Number)	Total	3550
Casual, seasonal or short-term position (less than 1 year, Number)	Total	6905
Self-employed (Number)	Total	8855
Number of commuters by commuting destination	Within census subdivision	32180
Number of commuters by commuting destination	To different census subdivision	3215
Number of commuters by commuting destination	To different census division	10560
Number of commuters by commuting destination	To another province/territory	140
Number of commuters by main mode of commuting for the employed labour force with a usual place of work or no fixed workplace address	Car, truck or van	45645
Number of commuters by main mode of commuting for the employed labour force with a usual place of work or no fixed workplace address	Public transit	2335
Number of commuters by main mode of commuting for the employed labour force with a usual place of work or no fixed workplace address	Walked	2685

Characteristic	Data	Value
Number of commuters by main mode of commuting for the employed labour force with a usual place of work or no fixed workplace address	Bicycle	585
Number of commuters by main mode of commuting for the employed labour force with a usual place of work or no fixed workplace address	Other method	975

### **3.5 How have labour conditions (e.g., prevalence of precarious employment, temporary or seasonal workforces, reliance on sectors such as natural resources, agriculture, tourism, etc.) in your community impacted housing supply and demand?**

Comparing employment trends with the 2021 Census is challenging because the data was collected during the third wave of the COVID-19 pandemic, which skewed employment figures. Temporary government restrictions, border closures, supply chain disruptions, and skilled labour shortages caused by the pandemic, led to significant changes in labour force characteristics and impacted the responses to Guelph's labour force in the 2021 Census.

However, Guelph has historically had some of the highest labour force participation rates and lowest unemployment levels in the country, dipping to as low as 2.0 per cent in early 2019. Guelph consistently has had unemployment rates below provincial and national levels, partly due to Guelph's diverse employment sectors. Low unemployment rates increase the purchasing power and consumer confidence of a community, fostering a favourable environment for the housing market. This drives demand for housing and creates a more competitive housing market, with homes often selling faster and at higher prices.

With the increase in temporary and contract work, there is a growing demand for affordable housing options, as these workers look for short-term and cost-effective living arrangements. Due to the precarious and short-term nature of temporary and contract employment, these workers often face housing instability challenges. These workers typically have lower and more unpredictable incomes, making it harder to qualify for mortgages. Consequently, contract and temporary workers usually seek rental accommodations, and place greater pressures on the need for affordable housing.

The increase in work-from-home and hybrid employment opportunities since the pandemic has shaped housing demand in Guelph. Many workers now have home-based office setups and are seeking larger units with more living space to accommodate a remote office workspace.

As part of its Economic Development Strategy, Guelph has prioritized promoting employment growth in knowledge-based and agri-innovation sectors, which generally offer higher incomes and more stable job opportunities than many other sectors. By reducing reliance on rural-based employment, such as natural resource sectors and farming, Guelph aims to create more stable and less land-intensive job opportunities. Over the long term, it is anticipated that Guelph's focus on the knowledge and agri-innovation sectors will help shape housing demand towards more home ownership. However, rural-based employment still exists in the surrounding rural municipalities, with many employees in those sectors residing in Guelph.

### 3.6 Households in Core Housing Need

A household is considered to be in core housing need if it meets two criteria:

1. A household is below one or more of the national adequacy, suitability and affordability standards; and,
2. The household would have to spend 30% or more of its before-tax household income to access local housing that meets all three standards.

Housing is considered to be affordable when housing costs less than 30% of before-tax household income. Housing is considered to be suitable when there are enough bedrooms for the size and make-up of the household. Housing is considered to be adequate when it is not in need of major repairs. Determining the percentage of core housing need would facilitate comparison with forecasts of population growth and household formation, in turn enabling more accurate projection of anticipated housing needs broken down by different factors such as income, household size and priority population, as explained below. It is important to note that official measures of those in core housing need exclude key groups, including those experiencing homelessness, students living independently of their guardians, people living in congregate housing, and migrant farm workers. This means that core housing need figures may underestimate overall housing need. Due to this, communities should also strive to include as much information as possible about these groups in the Priority Groups section below, in order to provide a comprehensive picture of who is affected by core housing need.

**Please use the following section to insert the following Housing Assessment Resource Tools Data Tables ([Housing Needs Assessment Tool | Housing Assessment Resource Project](#))**

Table 7. Income Categories and Affordable Shelter Costs

Income Category, relative to Area Median Household Income (AMHI)	Annual Household Income (Canadian Dollars per Year)	Affordable Shelter Cost (Canadian Dollars per Month)
Very Low Income (20% or less of AMHI)	<= \$18,600	<= \$465
Low Income (21% to 50% of AMHI)	\$18,600 - \$46,500	\$465 - \$1,163

Income Category, relative to Area Median Household Income (AMHI)	Annual Household Income (Canadian Dollars per Year)	Affordable Shelter Cost (Canadian Dollars per Month)
Moderate Income (51% to 80% of AMHI)	\$46,500 - \$74,400	\$1,163 - \$1,860
Median Income (81% to 120% of AMHI)	\$74,400 - \$111,600	\$1,860 - \$2,790
High Income (121% or more of AMHI)	>= \$111,601	>= \$2,791

Figure 2. Percentage of Households in Core Housing Need, by Income Category and Household Size

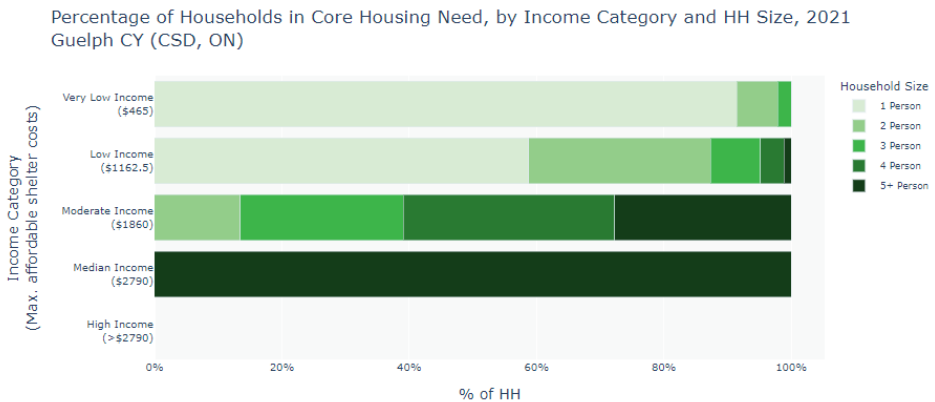


Figure 3. 2021 Affordable Housing Deficit

Guelph CY (CSD, ON)						
Income Category (Max. affordable shelter cost)	1 Person HH	2 Person HH	3 Person HH	4 Person HH	5+ Person HH	Total
Very Low Income (\$465)	645	45	15	0	0	705
Low Income (\$1162)	2,365	1,150	315	150	45	4,025
Moderate Income (\$1860)	0	160	305	395	330	1,190
Median Income (\$2790)	0	0	0	0	35	35
High Income (>\$2790)	0	0	0	0	0	0
<b>Total</b>	<b>3,010</b>	<b>1,355</b>	<b>635</b>	<b>545</b>	<b>410</b>	<b>5,955</b>

Table 8. 3.6.1 Households in Core Housing Need

Characteristic	Data	Value
Affordability – Owner and tenant households spending 30% or more on shelter costs (# and %)	Total	12910 (22.9%)
Affordability – Owner and tenant households spending 30% or more on shelter costs and in core need (# and %)	Total	5365 (9.7%)
Affordability – Tenant households spending 30% or more of income on shelter costs (# and %)	Total	7125 (37%)
Affordability – Tenant households spending 30% or more of income on shelter costs and in core need (# and %)	Total	3520 (6.4%)
Affordability – Owner households spending 30% or more of income on shelter costs (# and %)	Total	5780 (15.6%)



Characteristic	Data	Value
Affordability – Owner households spending 30% or more of income on shelter costs and in core need (# and %)	Total	1850 (3.4%)
Adequacy – Owner and tenant households in dwellings requiring major repair (# and %)	Total	2680 (4.7%)
Adequacy – Owner and tenant households in dwellings requiring major repair and in core need (# and %)	Total	775 (1.4%)
Adequacy – Tenant households in dwellings requiring major repairs (# and %)	Total	1385 (7.1%)
Adequacy – Tenant households in dwellings requiring major repairs and in core need (# and %)	Total	590 (1.1%)
Adequacy – Owner households in dwellings requiring major repairs (# and %)	Total	1290 (3.5%)
Adequacy – Owner households in dwellings requiring major repairs and in core need (# and %)	Total	185 (0.3%)
Suitability – Owner and tenant households in unsuitable dwellings (# and %)	Total	3125 (5.5%)

Characteristic	Data	Value
Suitability – Owner and tenant households in unsuitable dwellings and in core need (# and %)	Total	735 (1.3%)
Suitability – Tenant households in unsuitable dwellings (# and %)	Total	1885 (.97%)
Suitability – Tenant households in unsuitable dwellings and in core need (# and %)	Total	650 (1.2%)
Suitability – Owner households in unsuitable dwellings (# and %)	Total	1235 (3.3%)
Suitability – Owner households in unsuitable dwellings and in core need (# and %)	Total	90 (0.2%)
Total households in core housing need	Total	5960
Percentage of tenant households in core housing need	Percentage	21.8
Percentage of owner households in core housing need	Percentage	5.2

Table 9. 3.6.2 Percentage of Households (HH) in Core Housing Need (CHN), by Income Category and Household Size

Income Category	Affordable Shelter Cost (Canadian Dollars per Month)	1 Person Household	2 Person Households	3 Person Households	4 Person Households	5+ Person Households
Very Low Income (20% or less of AMHI)	<= \$465	91.5%	6.4%	2.1%	0%	0%
Low Income (21% to 50% of AMHI)	\$465 - \$1,163	58.8%	28.6%	7.8%	3.7%	1.1%
Moderate Income (51% to 80% of AMHI)	\$1,163 - \$1,860	0%	13.4%	25.6%	33.2%	27.7%
Median Income (81% to 120% of AMHI)	\$1,860 - \$2,790	0%	0%	0%	0%	100%
High Income (121% or more of AMHI)	>= \$2,791	*	*	*	*	*

Table 10. 3.6.3 2021 Affordable Housing Deficit by Household (HH)

Income Category	Affordable Shelter Cost (Canadian Dollars per Month)	1 Person Household	2 Person Households	3 Person Households	4 Person Households	5+ Person Households
Very Low Income (20% or less of AMHI)	<= \$465	645	45	15	0	0
Low Income (21% to 50% of AMHI)	\$465 - \$1,163	2,365	1,150	315	150	45
Moderate Income (51% to 80% of AMHI)	\$1,163 - \$1,860	0	160	305	395	330
Median Income (81% to 120% of AMHI)	\$1,860 - \$2,790	0	0	0	0	35
High Income (121% or more of AMHI)	>= \$2,791	0	0	0	0	0
Total	N/A	3,010	1,355	640	550	410

**3.7 Please provide any other available data or information that may further expand on, illustrate or contextualize the data provided above. The incidence of core housing need among all households in Guelph (10.9 per cent) is lower than the Ontario average (12.1 per cent) and similar to levels seen nationally (10.2 per cent).**

The main reason for households being in core housing need in Guelph is due to affordability. According to the 2021 Census, the median income of owner households (\$133,578) is 63 per cent higher than renter households (\$81,693). It is not surprising that the incidence of core housing need is more prevalent among renter households (21.8 per cent of all renter households) than owner households (5.2 per cent of all owner households). However, when looking at the median incomes of households in core housing need between owner (\$35,768) and renter (\$34,885) households, the income levels are similar.

As shown in Figure 4. Average and median incomes of households in core housing need, by tenure, 2021 Figure 4, the median total income among all households living in core housing need, adjusted for inflation in 2022 is \$35,106, in comparison to \$114,811 for households not in core housing need.

Figure 4. Average and median incomes of households in core housing need, by tenure, 2021

	Not in core housing need		In core housing need	
	Average	Median	Average	Median
All households	\$136,007	\$114,811	\$39,212	\$35,106
Owner Households	\$154,774	\$133,578	\$39,919	\$35,768
Renter Households	\$91,739	\$81,693	\$38,859	\$34,885

Source: State of Housing in Guelph, 2023

Despite median monthly housing costs for owner households in Guelph (\$1,600) being higher than the provincial (\$1,440) and national (\$1,240) median, as shown in **Error! Reference source not found.**, below, the percentage of households in core housing need in Guelph is lower than the provincial and national average. Provincially, the incidence of core house housing need among renter households is higher than Guelph but is lower on the national level.

Figure 5. Median monthly shelter costs and households in core housing need, compared, 2021

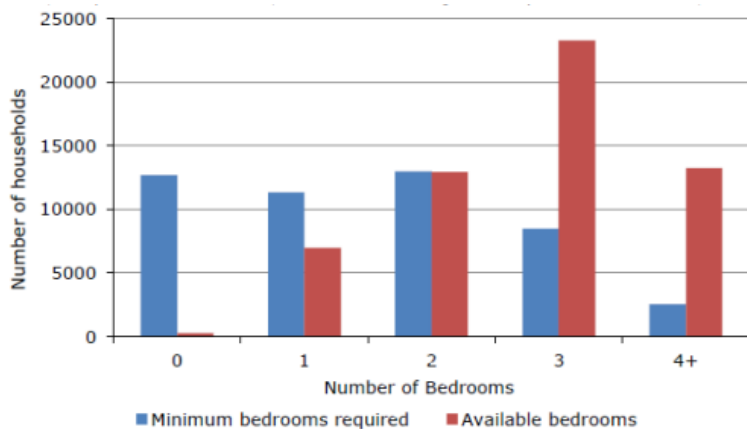
<b>Household Tenure</b>	<b>Guelph</b>		<b>Ontario</b>		<b>Canada</b>	
	Monthly Shelter Costs	% in core housing need	Monthly Shelter Costs	% in core housing need	Monthly Shelter Costs	% in core housing need
<b>Renter Households</b>	\$1,350	21.8	\$1,300	24.9	\$1,070	20.0
<b>Owner Households</b>	\$1,600	5.2	\$1,440	6.4	\$1,240	5.3

Source: Statistics Canada, 2021 Census of Population

According to the 2021 Census, the primary household maintainer age group in Guelph with the highest incidence of households living in core housing need were seniors aged 65 years of age and older, which make up over 32 per cent of all households in core housing need. Among lone-parent households, 22 per cent were in core housing need, and 20 per cent of all single person households were in core housing need. As household sizes continue to decrease, single person households are expected to increase in Guelph, along with the number of single person households in core housing need.

Some of the housing affordability issues can likely be attributed to housing suitability, which shows that many in Guelph are over-housed due to an overabundance of 3- and 4-bedroom units when many of these households could be accommodated in 0-, 1-, or 2-bedroom units. When comparing the National Occupancy Standards to Guelph's housing stock by number of bedrooms, there is a need for 0- and 1-bedroom units, especially as household sizes continue to decrease. According to Statistics Canada, there is a shortfall of approximately 21,200 bachelor and 1-bedroom units in Guelph, based on the National Occupancy Standards. Increasing the availability of bachelor and 1-bedroom units could also help to ease some of the housing affordability issues in Guelph.

Figure 6. Minimum number of bedrooms required according to the National Occupancy Standards, compared to Guelph's housing stock by unit size, 2021



Source: State of Housing in Guelph, 2023

Additional details on priority populations in core housing need can be found in Section 4 of this HNA.

## 4. Priority Groups

There are 12 groups that CMHC defines as priority populations for affordable homes: groups who face a proportionally far greater housing need than the general population. There is also a 13th group, women-led households and specifically single mothers, implied in the National Housing Strategy which targets 33% (with a minimum of 25%) of funding going to housing for women-led households. Priority population groups are:

- Women and children fleeing domestic violence
- Women-led households, especially single mothers
- Seniors 65+
- Young adults aged 18-29
- Indigenous Peoples
- Racialized people
- Recent immigrants, especially refugees
- LGBTQ2S+
- People with physical health or mobility challenges
- People with developmental disabilities
- People dealing with mental health and addictions issues
- Veterans
- People experiencing homelessness

Census data does not disaggregate core housing need data by all priority populations, including veterans, individuals who identify as LGBTQ2S+, survivors of domestic violence, and individuals experiencing homelessness. Many households may have members in multiple priority categories which may also not be represented in the data. With these limitations in mind, information on housing need by priority population would be helpful for developing inclusive housing policies.



**4.1 What information is available that reflects the housing need or challenges of priority populations in your community? If data is available, please report on the incidence of core housing need by CMHC priority population groups in your community. If no quantitative data is available, please use qualitative information to describe the need for these priority populations.**

Figure 7. Percentage of households in core housing need by priority population, 2021 Guelph CY (CSN, ON)

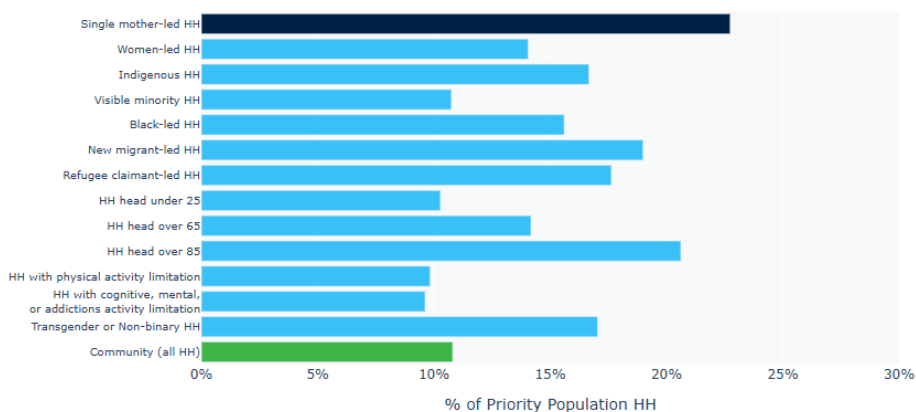


Figure 8. Percentage of households in core housing need by priority population and income category, 2021 Guelph CY (CSD, ON)

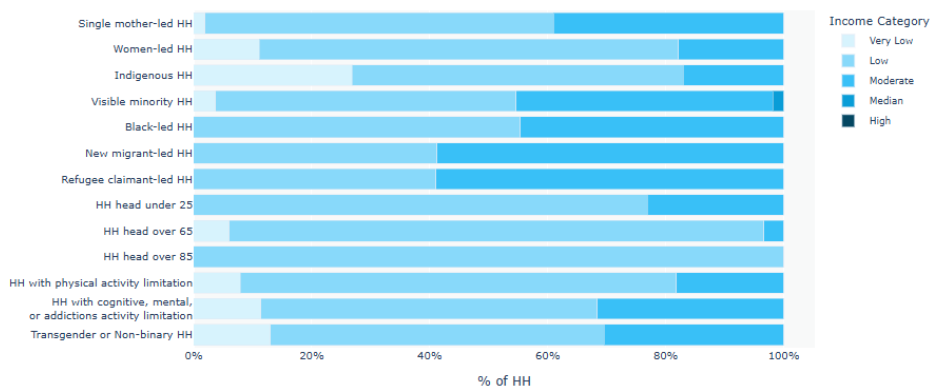


Table 11. 4.1.1 Core Housing Need (CHN) by CMHC Priority Groups

Characteristic	Data	Value
All households experiencing CHN	Total (Households)	5,960 (10.8% of all household)
CHN in households with women and/or children fleeing domestic violence	Total (Households)	N/A
CHN in households led by women	Total (Households)	3,510 (14.1% of priority group households)
CHN in households led by single mothers	Total (Households)	1,030 (22.7% of priority group households)
CHN in households led by senior(s) aged 65-84	Total (Households)	1,925 (14.2% of priority group households)
CHN in households led by senior(s) aged 85+	Total (Households)	370 (20.6% of priority group households)
CHN in households led by young adult(s) aged 18-29	Total (Households)	500 (8.6% of priority group households)
CHN in Indigenous-led households	Total (Households)	215 (16.7% of priority group households)
CHN in visible minority-led households	Total (Households)	1,355 (10.7% of priority group households)
CHN in Black-led households	Total (Households)	280 (15.6% of priority group households)
CHN in new-immigrant-led households	Total (Households)	320 (19% of priority group households)
CHN in refugee-led households	Total (Households)	490 (17.6% of priority group households)

Characteristic	Data	Value
CHN in households with a same-sex couple	Total (Households)	No data
CHN in households with Transgender member(s)	Total (Households)	115 (17% of priority group households)
CHN in households with Non-Binary member(s)	Total (Households)	No data
CHN in households with member(s) with physical health and/or mobility challenges	Total (Households)	1,465 (9.8% of priority group households)
CHN in households with member(s) with developmental disabilities	Total (Households)	1,150 (9.6% of priority group households)
CHN in households with member(s) dealing with mental health and addictions issues	Total (Households)	630 (7.9% of priority group households)
CHN in households with Veteran member(s)	Total (Households)	85 (6.4% of priority group households)
CHN in people experiencing homelessness	Total (people)	No data

**4.2 Please describe the incidence and severity of homelessness in your community, including an estimated number of individuals and/or families experiencing homelessness (hidden, visible, chronic, living in encampments, and episodic). If available, please include recent Point-in-Time counts.**

Wellington County, which is the Consolidated Municipal Service Manager (CMSM) who oversees the planning, management, and delivery of social services for both the City of Guelph and Wellington County conducts Point-in-Time counts of homelessness across the service area.

The latest Point-in-Time count was conducted between the 23<sup>rd</sup> and 25<sup>th</sup> of October 2024, providing a snapshot of those in the Wellington-Guelph community who were experiencing homelessness on the night of October 23, 2024. This count revealed

that there was a minimum of 335 individuals experiencing homelessness across the service area. Of the 335 individuals experiencing homelessness:

- 76 % were identified as chronic homelessness (homeless for 6 months or more)
- 67% were male/30% were female/3% were non-CIS gender
- 44% were experiencing unsheltered homelessness
- 39% did not complete high school
- 17% first experienced homelessness under the age of 16 years old
- 14% identified as Indigenous
- 43% experience an illness or medical condition
- 33% have a physical mobility challenge
- 34% experience cognitive function challenges (including learning or developmental difficulties)
- 71% experience mental health issues
- 73% experience substance abuse issues
- 7 families and 23 dependent children

This figure is up from 270 individuals experiencing homelessness across the service area in 2021, when the last Point-in-Time count was conducted, an increase of 24% over 3 years.

#### **4.3 Please describe local factors that are believed to contribute to homelessness in your community (e.g., the closing of a mental health facility, high numbers of refugee claimants, etc.).**

Economic, social, and health system factors, along with rising rental costs, low vacancy rates, and the increasing gap between incomes and housing expenses have all contributed to the ongoing housing crisis and homelessness experienced in Guelph. Since 2023, there has been a significant increase in the number of family households (55) experiencing housing instability and asylum claimants requiring emergency shelter options in the community.

The loss of deeply affordable housing units to the for-profit market has been one of the largest contributors to the number of homeless individuals in Guelph. 25 Wellington Street West, which served as a longer-term stay hotel, provided shelter for members of the community in precarious housing situations at affordable rates. This building was recently converted into a senior's residence building. The closure of an apartment building known as Stationview Apartments (90 Carden St.), which also provided housing solutions for some of Guelph's most vulnerable populations at affordable monthly rates was also recently sold to new owner in June 2023. The new owner began to issue buyouts and eviction notices to current residents. At the time of the sale, rents ranged from \$650 to \$1,050, leaving the building's former residents, many of whom are on fixed incomes from Ontario Disability Support Program (ODSP) searching for rentals at current market rates, which were at a minimum of double those rates. According to Wellington County in 2023, some of

the displaced residents of Stationview Apartments had been seeking shelter in the emergency shelter system.

Refugees and asylum seekers who have recently settled in Guelph are also experiencing homelessness, which historically has not been the case. Both the youth and adult emergency shelters are seeing an increase in those with refugee and asylum status in the shelter system. In some cases, local landlords have been stepping in to help offer units to these newcomers seeking shelter.

Local partners have expressed that victims of human trafficking are also experiencing housing instability. There are currently no specific or appropriate programs to support victims of human trafficking in permanent housing solutions in Guelph. Youth are most at risk and the most common victims of human trafficking. Some temporary shelter systems, such as Wyndam House, are seeing a rise of victims of human trafficking using their shelter systems.

Local partners have also expressed that members of the community who are being discharged from hospital and/or custody are experiencing higher rates of homelessness. These discharges occur with the expectation that people leaving hospital or custody have places to stay, but that is not always the case. In some cases, people are unaware of the dates they are being discharged until the discharge from the facility occurs. This does not provide them with the time to plan to find housing, nor do these facilities provide for a plan to house these individuals. This is also true for those being discharged from the Homewood Health Centre, which operates in Guelph as a mental health treatment centre.

As part of the provincial announcement that nine consumption sites in Ontario will be closed, the Guelph Consumption & Treatment Services (CTS) is one of them and permanently closed its doors on March 31, 2025 before it transitions to a Homelessness and Addiction Recovery Treatment (HART) hub that will no longer offer supervised consumption services. The CTS connected people to vital addiction treatment services, mental health services and primary care services. It is unknown at this time the full impact that the closure will have on the community, however, since 2018, the Guelph CTS has supported over 41,000 visits, made 1,000 referrals to primary care for unattached individuals, connecting an average of 44 people per month to on-demand additional treatment and managed to reverse 311 overdoses. The impact of this decision may result in members of community losing access to the services provided by CTS, which may impact homelessness in the community.

Some additional factors that may contribute to homelessness and emergency shelter usage locally include:

- Seniors on fixed incomes with lack of government subsidies for long-term care beds or retirement homes;
- Lack of units to meet specific needs of certain populations, such as those with mobility issues;

- Lack of accessible supports for people experiencing mental health issues, addiction, developmental disabilities, other health issues;
- Family relationship breakdowns, especially among non-binary, and non-CIS youth;
- Unique cultural needs with lack of adequate support, especially among marginalized communities, and;
- Shift in government funding away from programs to support those who are in precarious housing situations.

**4.4 Please identify temporary and emergency relief resources available for individuals experiencing homelessness in your community (e.g., number of shelter beds, resource centres, number of transitional beds available). If possible, please indicate whether capacity levels are commensurate with need. There will be an opportunity to provide information on local permanent solutions and resources further down.**

According to the 2023 Housing Annual Report by Wellington County (the Consolidated Municipal Service Manager for Guelph and Wellington County), across the Guelph-Wellington service area, there was a 40% increase in the number of unique individuals who stayed in emergency shelters in 2023. The number individuals in family households using emergency shelters in 2023 rose to 55 families with a total of 161 family members, nearly double the number in 2022. The average number of individuals using emergency shelter on a given night rose by 43% to 113 in 2023, compared to an average of 79 individuals in 2022.

At the time of the 2023 Housing Annual Report, there were 79 emergency shelter beds in the City of Guelph distributed across 3 shelter centres, including one specifically for women. This number is expected to increase to 103 beds once the renovations at Stepping Stone (23 Gordon Street) are completed, which was anticipated by the end of February 2025.

There are also currently 46 transitional units available in Guelph, with an additional 12 currently in development at Stepping Stone (23 Gordon Street), which was initially anticipated to be completed at the end of February 2025, but remains under construction as of March 2025.

The current capacity levels to provide temporary shelter for those in need are not adequate to meet the needs of the community. Wellington County (the CMSM), has a 10-year Housing and Homelessness Plan for Wellington-Guelph which aims to end chronic homelessness. It acknowledges that funding is the main issue in providing the adequate support needed to meet operational commitments and sustain capital investments in temporary shelter, transitional, and permanent supportive housing. As a result, encampments became more common in public spaces across Guelph for those experiencing homelessness. Guelph City Council acknowledged that a balance

needed to be met, allowing for spaces owned or operated by the City to be accessed and enjoyed by all residents for their intended community purposes, while safeguarding spaces for certain special-purposes and sensitive areas, while having compassion and consideration for those who are living unsheltered. Council approved a new Public Space Use Bylaw on October 1<sup>st</sup>, 2024 that regulates certain areas and specifies conditions which are intended to balance various uses of public space, including safe use by those living in or accessing an encampment and areas nearby.

**4.5 Some groups, including students, those in congregate housing, and temporary foreign workers, may be excluded from publicly available core housing need data sources. Communities are encouraged to use this section to describe the housing needs of these respective populations to ensure that all groups are represented in their HNA.**

The majority of temporary residents in Guelph are students attending the University of Guelph or the Conestoga College satellite campus. While specific data on the student population living in Guelph is not readily available, the University of Guelph now enrolls nearly 30,000 students, an increase of approximately 8,000 over the last decade. This growth in the student population has added additional pressure to the local housing market. The University provides on-campus housing for about 5,050 students, but many students commute from surrounding areas or live in off-campus accommodations. Due to their financial status and temporary residency, students generally seek rental housing for their accommodation.

Guelph's Long-term Population and Housing Growth study forecasts that the full-time student enrollment at the University of Guelph will continue to increase to 33,200 by 2051, or an additional 11,300 additional students above 2016 enrollment. Based on anticipated growth trends in enrolment by geographic location and local residency patterns, it is expected that 45% (i.e. 5,100 of 11,300 students) of the forecast enrolment growth over the 2016 to 2051 period, will reflect students not captured in the census (i.e. those who are counted elsewhere in Canada but require housing locally while they are studying in the City of Guelph). Based on current occupancy trends, it is anticipated that approximately 1,400 of the students not captured in the census (28% of total) will be accommodated in on-campus residences. The residual (72%, or 3,700 students) are anticipated to be accommodated in off-campus housing. Assuming an average PPU of 2.5, this will generate the need for approximately 1,500 off-campus dwelling units to accommodate post-secondary students not captured in the census over the 2016 to 2051 period. While international students are part of the non-permanent resident population of Guelph, it is important to note that they are already captured in the census. Based on a review of anticipated new off-campus student dwellings in Guelph as well as consideration of broader student housing trends in Ontario, it is assumed that most new off-campus student housing will be in the form of apartments. Figure 9 illustrates the city forecast population, which includes the total population (permanent and non-permanent residents adjusted for the net

census undercount) and students not captured by the census, while Figure 10 identifies the incremental population growth from 2016 to 2051 by population category (permanent, non-permanent, students not captured by the census). Over the 35- year forecast period from 2016, the total population in the City of Guelph is forecast to grow by 71,700, or 1.2% annually, whereas the student population is forecast to grow by 5,100, or 0.9% annually. Including the student population, the city population is forecast to increase by 76,800, or 1.5% annually. The Figures below also include the forecast growth of non-permanent residents of Canada who are not students, but reside in Guelph.

Additionally, Conestoga College has also recently purchased a vacant office building in Downtown Guelph with the anticipation that it will open as early as September 2026. According to reports from Conestoga College, the new campus is expected to support 5,000 additional students in Guelph. It is expected that this additional influx of students to Guelph will continue to add pressure to an already strained rental market. This was only announced recently, and this student population was not factored in to Guelph's Long Term Population and Housing Growth study.

Figure 9: City of Guelph, city population (includes population not captured in Census), 2016 to 2051.

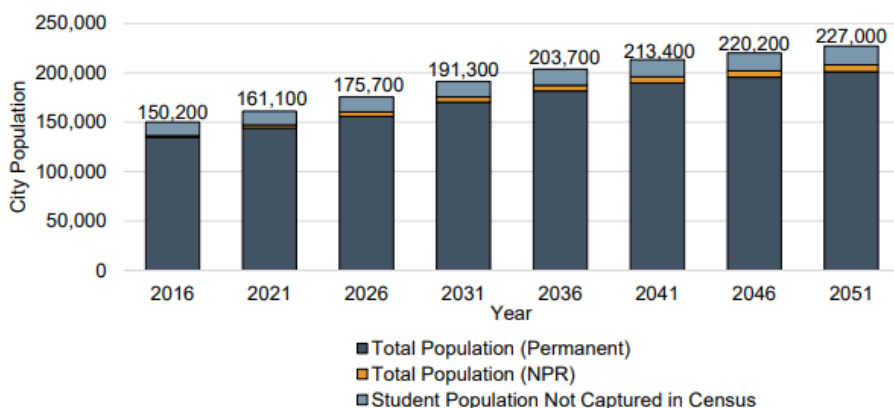
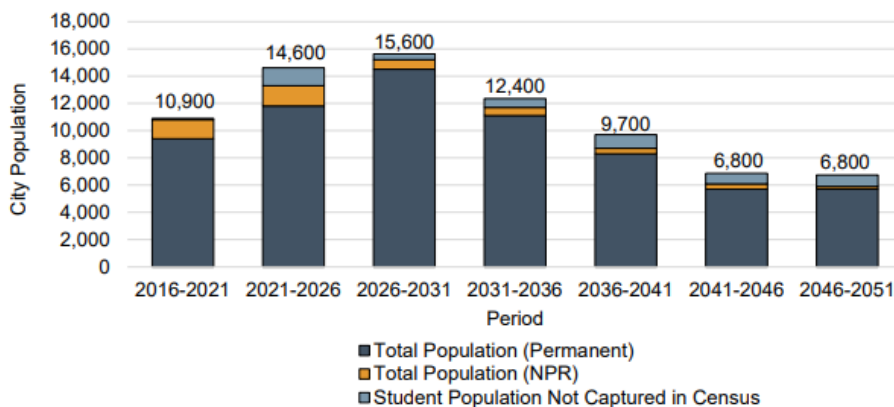




Figure 10. City of Guelph, city population growth (includes population not captured in census), 2016 to 2051



Over the 2016 to 2051 period, it is anticipated that the number of collective dwellings in the City of Guelph will steadily increase as the population grows and the population continues to age. This suggests that the number of collective dwellings related to facilities such as hospitals, retirement facilities and nursing homes will also increase. Over the 2016 to 2051 period, the City of Guelph population in collective dwellings is forecast to increase by approximately 2,300 persons to 3,965 people by 2051. This represents an annual increase of approximately 65 persons in collective dwellings per year, or a 2.4% annual growth rate. Over the 2016 to 2051 planning horizon, the share of population in collective dwellings relative to total population is forecast to increase from 1.3% to 1.9%.

## 5. Housing Profile

### 5.1 Key Trends in Housing Stock:

This section should tell a story of housing changes over time in a community through trends in net change of affordable or below-market housing. This should be expressed through illustrations of net losses or net gains in affordable and non-market housing over the previous three census periods.

### **5.2 Please provide a brief history of how housing in the community has been shaped by forces such as employment growth and economic development, infrastructure, transportation, climate impacts, and migration. Please include any long-term housing challenges the community has faced:**

A broad range of considerations related to demographics, economics and socioeconomics impact future growth trends in the City of Guelph to the city's Official Plan 2051 planning horizon. These factors will not only affect the rate and magnitude of growth but will also influence the form, density and location of residential development.

Future population growth to 2051 is anticipated to be largely driven by net migration to Guelph, accounting for approximately 69 per cent of all future population growth. The city is forecast to welcome just over 1,400 new net migrants per year (or 7,100 migrants every five years). Relative to historical trends, this represents a 31% increase compared to average historical levels of net migration between 2001 and 2016. The anticipated net migration is driven by long-term economic growth prospects in the regional economy, the surrounding commuter-shed, and outward growth pressure from the Greater Toronto and Hamilton Area (GTHA). Local housing opportunities for various demographic groups (e.g., first-time homebuyers, families, empty nesters, and seniors) and Guelph's appeal as a place to work, live, and study will also be key drivers of future migration.

The diverse demographics of migrants to Guelph create demand for different types and locations of housing. Population growth in the 0-64 age group is mainly driven by net migration of the working-age population and their dependents. Families with children and larger households typically demand larger, ground-oriented housing in newer neighborhoods with access to parks and open spaces, while smaller households (e.g., 1 or 2 person households) generally prefer smaller, higher-density units like townhouses and apartments. Population growth among those aged 65 and over will continue to be driven by the aging existing population, increasing demand for higher-density units, especially in areas with better access to services and amenities.

The diverse demographics of migrants moving to the City of Guelph create demand for various types and locations of housing. Population growth in the City of Guelph within the 0-64 age group is mainly driven by net migration associated with the working age population and their dependents. Families with children and larger households will generally place greater demand on larger, ground-oriented housing, generally in newer neighbourhoods with greater access to parks and open space away from the core of the city, while smaller migrant households (e.g. 1 or 2 person households) generally place demand on smaller, higher density units, such as townhouses and apartments. Population growth of the city's population aged 65 and over will continue to be driven by the aging of the existing population and will place greater demand on higher density units, particularly in areas with greater access to services and amenities.

Historically, Guelph has had some of the lowest unemployment rates across the country. This is in part due to the diverse employment base Guelph offers across a broad range of sectors. These lower unemployment rates compared to other communities across the country have helped to drive local demand for housing, which may be a factor in increased housing costs in the city.

Increased housing costs, in combination with policy changes encouraging intensification, along with decreasing household sizes have helped to shape demand for the types of new units that are constructed in Guelph. Guelph was predominantly a lower density community, and in 2006, 61 per cent of the units in the city were either single or semi-detached structures, while 14 per cent of the housing stock was in the form of apartments. Guelph's housing stock has gradually shifted to become more balanced, and by the end of 2023, single and semi-detached dwellings made up 51 per cent of the housing stock, while apartments accounted with 21 per cent. The proportion of townhomes as a percentage of the total housing stock has remained relatively stable, increasing slightly from 25 per cent in 2006 to 28 per cent in 2023.

Employment land prices in Guelph are competitive compared to surrounding municipalities in the GTHA and Waterloo Region. Situated along the 401 with access to national railways, Guelph's location allows businesses broader access to local regional markets, including the United States. This gives Guelph a competitive advantage, especially for land-expansive uses such as transportation, wholesale trade/logistics, warehousing and large-scale manufacturing. Employment opportunities within the City of Guelph are the primary driver of net migration to the city, driving local demand for housing.

The University of Guelph plays a significant role in driving the local economy and influencing housing in Guelph. It provides direct employment for nearly 4,000 people, and has increased its enrollment from approximately 22,000 students a decade ago to 30,000 students today. This increase in enrollment has placed additional pressures on the local housing market, particularly on rental properties. This increases demand for rental housing in Guelph and has the potential effect of

driving up rental prices and impacts the availability of rental housing for non-students living in the city. Further to this, the University of Guelph, which offers on-campus housing to 5,050 students, used to guarantee on-campus housing to all incoming first-year students. However, in September 2024, the University increased their enrollment for first year students beyond their on-campus housing capacity, forcing many of these incoming students into an off-campus living situation. This has the effect of further increasing competition for rental properties and may be a contributing factor to the low vacancy rates in Guelph where demand for rental units continues to outpace supply.

Table 12: 5.2.1 Housing Units: Currently Occupied/Available

Characteristic	Data	Value
Total private dwellings	Total	56480
Breakdown by structural types of units (number of units)	Single-detached	27445
Breakdown by structural types of units (number of units)	Semi-detached	2530
Breakdown by structural types of units (number of units)	Row house	8610
Breakdown by structural types of units (number of units)	Apartment/flat in a duplex	3620
Breakdown by structural types of units (number of units)	Apartment in a building that has fewer than 5 storeys	7715
Breakdown by structural types of units (number of units)	Apartment in a building that has 5 or more storeys	6510
Breakdown by structural types of units (number of units)	Other single attached	45
Breakdown by structural types of units (number of units)	Movable dwelling	5
Breakdown by size (number of units)	Total	56480

Characteristic	Data	Value
Breakdown by size (number of units)	No bedrooms	260
Breakdown by size (number of units)	1 bedroom	6950
Breakdown by size (number of units)	2 bedrooms	12925
Breakdown by size (number of units)	3 bedrooms	23190
Breakdown by size (number of units)	4 or more bedrooms	13160
Breakdown by date built (number of units)	Total	56480
Breakdown by date built (number of units)	1960 or before	11120
Breakdown by date built (number of units)	1961 to 1980	13565
Breakdown by date built (number of units)	1981 to 1990	7140
Breakdown by date built (number of units)	1991 to 2000	7620
Breakdown by date built (number of units)	2001 to 2005	5010
Breakdown by date built (number of units)	2006 to 2010	4240
Breakdown by date built (number of units)	2011 to 2015	3700
Breakdown by date built (number of units)	2016 to 2021	4085
Rental vacancy rate (Percent)	Total	1.9

Characteristic	Data	Value
Rental vacancy rate (Percent)	Bachelor	*
Rental vacancy rate (Percent)	1 bedroom	2.3
Rental vacancy rate (Percent)	2 bedrooms	1.7
Rental vacancy rate (Percent)	3 bedrooms+	0.9
Number of primary rental units	Primary	8461
Number of secondary rental units	Secondary	10,804
Number of short-term rental units	Total	Unknown

Note: The City of Guelph does not collect data on the number of short-term rental units.

**5.3 In the last five years, how many affordable units for low and very low-income households have been built, and how many have been lost? If data is not available, please describe how the loss of affordable housing units may have impacted your community.**

Table 13.5.3.1 Change in Units Affordable to Low-Income Households

Characteristic	Data	Value
Affordable units built (number of units)	2016 to 2021	180
Change in number of affordable units built before 2016 (number of units)	2016 to 2021	-505
Change in number of affordable units (number of units)	2016 to 2021	-325

Approximately 4 per cent of the housing stock in Guelph exists as non-market housing. These figures are based on reports from Wellington County as of June 2023, adjusted to include known additional units constructed since that time. In Guelph, there exists:

- 2,138 rent-geared-to-income units

- 46 transitional housing units
- 79 emergency shelter beds
- 120 supportive housing units
- 443 households benefitting from rent support programmes

The following affordable housing developments have been constructed, or construction has begun within the last 5 years:

- The conversion of two existing recreation rooms in a rent-geared-to-income building at 238 Willow Road added two additional units that became ready for occupancy in January 2021.
- A Habitat for Humanity affordable housing project at 9 Cityview Drive South was completed in 2019. Larger units are included for families, while ground floor units are designed for seniors to age in place and others with mobility limitations.
- Grace Gardens located at 721 Woolwich Street provides permanent supportive housing for adults, opened in July 2023 and includes 32 bachelor suites, common areas and office spaces.
- Bellevue Permanent Supportive Housing for Youth, operated by Wyndham House re-opened their doors in May 2023. The site was transformed from a transitional congregate setting and expanded to add 8 permanent supportive housing units along with common areas for 8 youth between 16 and 25 years of age.
- Kindle Communities completed a permanent supportive housing project for adults at 10 Shelldale Crescent in June 2024 and includes 32 bachelor suites, common areas and 24/7 staff support for mental health and addiction issues.
- The Silver Maple senior's community located at 395 Edinburgh Road North provides 65 affordable subsidized and rent-geared-to-income housing units for seniors.
- 65 Delhi Street offers 28 transitional housing units for 28 individuals with communal living spaces, program rooms, and additional support services. It is currently under development and is anticipated to open in early 2025.
- An emergency overnight shelter at 23 Gordon Street operated by Stepping Stone will expand from the existing 27 emergency shelter beds to include 24 new beds and 12 transitional housing units. The expansion is currently under development and is anticipated to open in February 2025.

Additional dwelling units (ADUs) form an important part of Guelph's secondary rental market, particularly from an affordability standpoint. ADUs are typically the only units that are rented at or below market rental rates, providing privately-owned, affordable market housing options to the residents of Guelph who may not otherwise qualify for deeply affordable housing. There has been a significant Rental vacancy rate (Percent) increase in the construction of ADUs in Guelph, which now account for approximately 20-25 per cent of all new units constructed in the city in recent years. A recent survey conducted in 2019 indicated that approximately 67 per cent of all ADUs were being rented at or below the average market rental rates.

Despite the recent loss of affordable rental units on the private market, there has not been a net loss to the local non-market affordable housing stock in the last 5 years. Any loss to the affordable housing stock has an impact to housing affordability in the community and could result in a potential increase to the number of households in core housing need, particularly as housing prices and rents continue to increase. Seniors and single-person households, which represent the largest increases in household types and the highest proportion of households in core housing need, are most at risk.

#### **5.4 How have average rents changed over time in your community? What factors (economic, social, national, local, etc.) have influenced these changes?**

Table 14. 5.4.1 Average Rent by Year

Characteristic	Data	Value
Average Monthly Rent (number, by year)	2016	1,056
Average Monthly Rent (number, by year)	2017	1,093
Average Monthly Rent (number, by year)	2018	1,133
Average Monthly Rent (number, by year)	2019	1,245
Average Monthly Rent (number, by year)	2020	1,332
Average Monthly Rent (number, by year)	2021	1,379



Characteristic	Data	Value
Average Monthly Rent (number, by year)	2022	1,466
Average Monthly Rent (number, by year)	2023	1,624
Change in Average Monthly Rent (percent, by year)	2016-2017	3.5%
Change in Average Monthly Rent (percent, by year)	2017-2018	3.7%
Change in Average Monthly Rent (percent, by year)	2018-2019	9.9%
Change in Average Monthly Rent (percent, by year)	2019-2020	7%
Change in Average Monthly Rent (percent, by year)	2020-2021	3.5%
Change in Average Monthly Rent (percent, by year)	2021-2022	6.3%
Change in Average Monthly Rent (percent, by year)	2022-2023	10.8%

Average rents in Guelph have increased much faster than local incomes and inflation. In 2011, when rental prices in Guelph began to be reported in Guelph, the average rent among all primary rental units in Guelph was \$870. This has since increased by 94 per cent to \$1,688 in 2024, according to the Canadian Mortgage and Housing Corporation (CMHC). The largest increase has been among bachelor apartments, which saw a 106 per cent increase from \$617 in 2011 to \$1,217 in 2024. Three-bedroom apartments had the smallest increase of 71 per cent from \$1,129 in 2011 to \$1,935 in 2024. During this same period, inflation among all goods in Ontario was 35.3 per cent.

Several factors have influenced local rental rates, including the supply and availability of primary rental units. After decades of nearly no growth in the primary rental market, Guelph has seen new rental units constructed in recent years, however, demand continues to outpace supply. As home ownership less affordable, especially with the recent increases to interest rates, more people are turning to rental units for their shelter as a more affordable option.

Low vacancy rates in Guelph are also contributing to rising rental prices. Since 2011, the vacancy rate among Guelph's primary rentals has been below a healthy benchmark of 3 per cent according to CMHC. This has led to higher rental prices and fewer choices for renters. The City's Official Plan restricts the conversion of rental buildings to condominium when vacancy rates are below 3 per cent, and conversions are prohibited the vacancy rate is below 1.5 per cent. Despite a recent increase in purpose-built rental units over the last 10 years, demand continues to outpace supply. None of the purpose-built rental units that have been built in recent years on the private market are considered affordable.

International migrants settling in Guelph have also been on the rise in recent years. Newcomers to the country are more likely to rent their first homes than to purchase, adding to the demand for rental units in an already tight market, which can further drive up prices further.

The loss of long-standing, deeply affordable rental options being sold and converted into more profitable housing options on the private market in Guelph has also reduced rental options for many. This forces the occupants of those residences out of their affordable homes into housing options that are no longer affordable, further increasing competition among the private rental market and driving up rental prices.

## 5.5 How have vacancy rates changed over time? What factors have influenced this change?

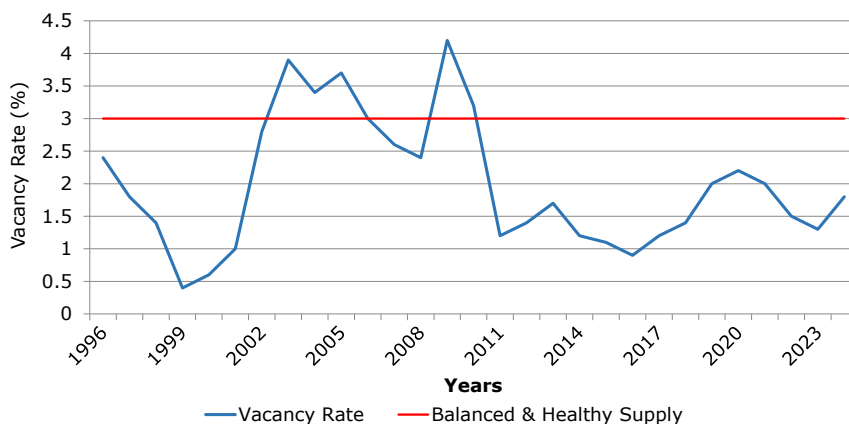
Table 15. 5.5.1 Rental Vacancy Rate by Year

Characteristic	Data	Value
Rental vacancy rate (percent, by year)	2016	0.9%
Rental vacancy rate (percent, by year)	2017	1.2%
Rental vacancy rate (percent, by year)	2018	1.4%
Rental vacancy rate (percent, by year)	2019	1.9%
Rental vacancy rate (percent, by year)	2020	2.1%
Rental vacancy rate (percent, by year)	2021	1.9%

Characteristic	Data	Value
Rental vacancy rate (percent, by year)	2022	1.4%
Rental vacancy rate (percent, by year)	2023	1.3%

Vacancy rates have remained consistently low in the City of Guelph over the past 15 years. In October 2024, the vacancy rate for primary rental units was 1.8 per cent, an increase from 1.3 per cent in October, 2023. A balanced and healthy supply of vacant rental units is considered to be 3 per cent, however, Guelph has not seen rental vacancy rates above this level since 2010, dipping to as low as 0.9 per cent in 2016. In 2009 and 2010, vacancy rates rose above the 3 per cent threshold largely due to an increase in the provision of primary rental units following decades of almost no growth in the construction of primary rental units. Increased housing prices over the last decade that have outpaced wage growth has contributed to an increase in the number of rental households. Demand for rental units continues to outpace the supply and since 2010, there has been low growth in the supply of primary rental units, which has contributed to lower vacancy rates since that time.

Figure 11. Rental vacancies in Guelph, 1996 to 2024



Source: Private Apartment Vacancy Rates, Primary Rental Market Statistics, CMHC

Several factors have influenced these changes in vacancy rates:

1. **Supply of Primary Rental Units:** After decades of minimal growth in the construction of primary rental units, there was a brief period in 2009 and 2010 when vacancy rates rose above 3% due to an increase in new rental units. However, since then, the growth in the supply of primary rental units has been slow, contributing to persistently low vacancy rates.
2. **Housing Prices and Affordability:** Over the last decade, housing prices in Guelph have increased significantly, outpacing wage growth. This has made home ownership less affordable for many residents, leading to a higher demand for rental units as a more affordable housing option.
3. **Population Growth and Migration:** Guelph has experienced steady population growth, driven largely by net migration. Newcomers, including international migrants, are more likely to rent their first homes, adding to the demand for rental units.
4. **Economic Factors:** Guelph's strong economy and low unemployment rates have attracted more people to the city, further increasing the demand for housing. The city's diverse employment base and economic opportunities make it an attractive place to live and work.
5. **University Enrollment:** The University of Guelph has seen a significant increase in enrollment over the past decade. With more students needing housing, the demand for rental units has risen. The university's decision in 2024 to increase first-year student enrollment beyond its on-campus housing capacity has forced many students into the off-campus rental market, adding further pressure.

These factors combined have created a tight rental market in Guelph, with demand consistently outpacing supply, leading to low vacancy rates and rising rental prices.

## 5.6 How have trends in core housing need changed over time between both tenant and owner-occupied households?

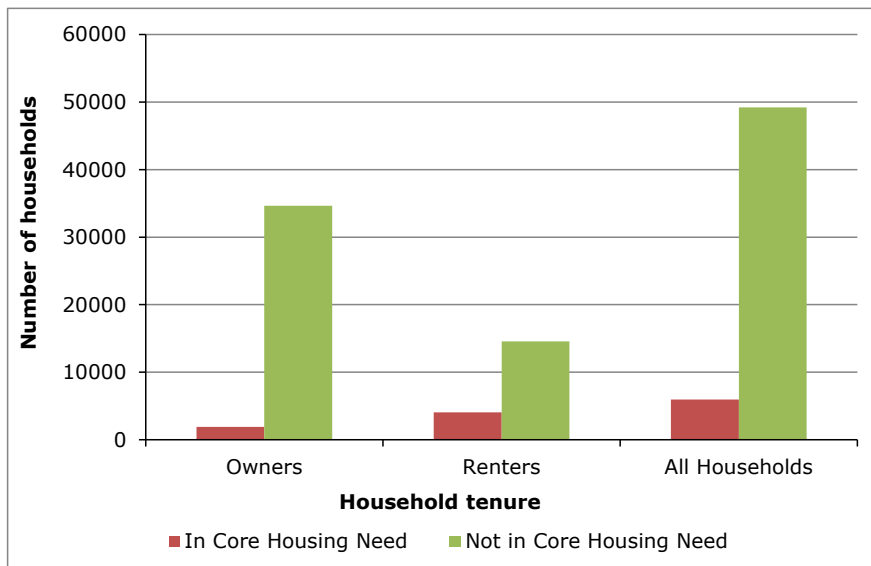
Table 16. 5.6.1 Core Housing Need by Year and Tenure

Characteristic	Data	Value
Owner households in Core Housing Need (number)	2016	1,720
Owner households in Core Housing Need (number)	2021	1,910
Owner households in Core Housing Need (number)	Total Change	190

Characteristic	Data	Value
Owner households in Core Housing Need (number)	Percent Change	11.05%
Tenant households in Core Housing Need (number)	2016	4,265
Tenant households in Core Housing Need (number)	2021	4,050
Tenant households in Core Housing Need (number)	Total Change	-215
Tenant households in Core Housing Need (number)	Percent Change	-5.04%
Owner households in Core Housing Need (percentage)	2016	5%
Owner households in Core Housing Need (percentage)	2021	5.23%
Tenant households in Core Housing Need (percentage)	2016	26.5%
Tenant households in Core Housing Need (percentage)	2021	21.76%

In 2021, 10.9 per cent of all households in Guelph were considered to be in core housing need. The incidence is highest among renter households, with over 22 per cent of all renter households in core housing need, compared to 5 per cent of all owner households. The main reason for households being in core housing need in Guelph is due to affordability. The median total income of a household living in core housing need, adjusted for inflation in 2022 was \$35,106, in comparison to \$114,811 for a household not in core housing need.

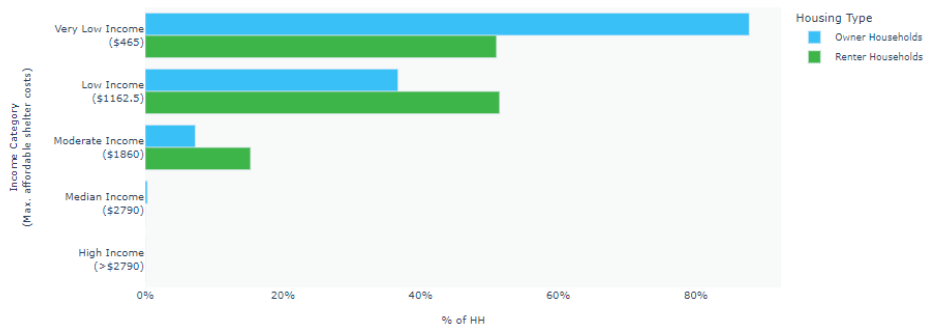
Figure 12. Households in core housing need in Guelph, by tenure, 2021



Source: Statistics Canada, 2021 Census of Population, custom tabulation

The incidence of core housing need is most prevalent among low and very low-income households, which speaks to the need for increased provision of affordable housing in the City of Guelph. The implementation of the City's Housing Affordability Strategy, which was adopted by Guelph City Council in December 2024, details a series of initiatives that aim to reduce the incidence of core housing need in Guelph, particularly from an affordability perspective.

Figure 13. Percentage of households in core housing need, by tenure and income category, Guelph CY (CSD, ON)



## 5.7 Non-Market Housing

Table 17: 5.7.1 Current Non-Market Housing Units

Characteristic	Data	Value
Number of housing units that are subsidized	Total	2,560
Number of housing units that are below market rent in the private market (can either be rent or income-based definition)	Total	13,295
Number of co-operative housing units	Total	555
Number of other non-market housing units (permanent supportive, transitional, etc.)	Total	166

Note: the number of co-operative units that exist in the City of Guelph is not available.

The number of housing units rented market rates in the private market is based on a survey of Additional Dwelling Units (ADUs) conducted in 2019 which determined that 67 per cent of ADUs were rented at or below market rates. As of October 2023, Guelph had an estimated 3,870 registered ADUs, and this assumption has been used to determine the total number of ADUs rented below market rental rates.

Non-market housing represents approximately 4 per cent of the total housing stock in Guelph. The City of Guelph currently supports the development of non-market housing by providing funding support to the Consolidated Municipal Service Manager (Wellington County), as well as through its historic use of Affordable Housing Reserve funds to incent the development of affordable housing units.

Guelph Non-Profit Housing Corporation, established in 1987, is the largest non-profit housing provider in the city, with ownership of 545 units across nine community properties. Guelph Non-Profit Housing has a management agreement with the County of Wellington, and a board of directors that provides governance responsibilities for the corporation.



**5.8 Please describe any other affordable and community housing options and needs/gaps currently in your community that are not captured in the table above.**

Examples can include:

- Are any of these affordable housing units accessible or specifically designed for seniors, including long-term care and assisted living?
- Does your municipality provide rent supplements or other assistance programs that deepen affordability for households?
- Is your community in need of supportive housing units with wrap-around supports, such as for those with disabilities?

Affordable and deeply affordable housing is primarily delivered by Wellington County as the Consolidated Municipal Service Manager (CMSM) in partnership with upper levels of government, local community services providers, and financial support from the City of Guelph. As the CMSM, Wellington County has developed multiple programs that help bring affordable housing units to the market, including emergency shelters, transitional housing, rent-geared-to-income/social housing, supportive housing, and rent subsidies (rent supplement/housing allowance/community agency delivery/community agency supported supported units/Canada-Ontario Housing Benefit). However, below-market affordable housing (i.e. 80-100% market rates) are an underserved housing segment, where the City will focus its initiatives to help address the needs of residents who cannot afford current market prices but do not qualify for deeply affordable housing. The need for increased affordable housing in Guelph is evidenced by the number of households that are on the Centralized Wait List for affordable rent-geared-to-income housing units. As of June 2023, Wellington County reported that the wait list had grown to 3,183 households waiting for rent-geared-to-income units, an increase of 60 per cent since 2019 when there were 1,986 households on the wait list.

The population is aging in Guelph, increasing the demand for seniors' housing that is adaptable, accessible, and affordable for seniors, especially for those living on fixed incomes. In 2021, the population aged 65 years and over, represented 17 per cent of the total population of Guelph. As the baby-boomer generation continues to age, the population in this age cohort is expected to grow to 25 per cent of the total population in Guelph by 2051. This will increase the demand for housing that will support seniors' needs as they continue to age. A recent affordable housing development geared towards seniors included an 87-unit mixed-income apartment building and 28 market-rate townhouses, providing more affordable housing options for seniors that incorporate barrier-free accessible design elements into the development. However, to meet the needs of the community, more affordable housing options for seniors are needed. Seniors 65 years of age and older represent the largest cohort that are in core housing need. Nearly one third of the households

in core housing are comprised of seniors in this age group, while 20% of all households in core housing need are seniors who rent.

Despite recent increases in non-market affordable housing options, more affordable housing options are needed in Guelph. Public consultation on the Affordable Housing Strategy revealed that more supportive housing options for those with disabilities. Guelph’s Housing Affordability Strategy was recently approved by Guelph City Council to help increase the supply of affordable housing options.

Guelph is committed to meeting the needs of all residents of the city and the recently approved Housing Affordability Strategy aims to reduce the number of households in core housing need. The City of Guelph continues to work with and provide financial support to the Consolidated Municipal Service Manager who administers the provision of deeply affordable housing.

**5.9 Housing Trends**

Table 18: 5.9.1 Housing Values

Characteristic	Data	Value
Median monthly shelter costs for rented dwellings (Canadian dollars)	Median	1350
Purpose-built rental prices by unit size (Average, Canadian dollars)	Total	1379
Purpose-built rental prices by unit size (Average, Canadian dollars)	Bachelor	935
Purpose-built rental prices by unit size (Average, Canadian dollars)	1 bedroom	1277
Purpose-built rental prices by unit size (Average, Canadian dollars)	2 bedrooms	1438

Characteristic	Data	Value
Purpose-built rental prices by unit size (Average, Canadian dollars)	3 bedrooms+	1466
Purpose-built rental prices by unit size (Median, Canadian dollars per month)	Total	1360
Purpose-built rental prices by unit size (Median, Canadian dollars per month)	Bachelor	900
Purpose-built rental prices by unit size (Median, Canadian dollars per month)	1 bedroom	1255
Purpose-built rental prices by unit size (Median, Canadian dollars per month)	2 bedrooms	1400
Purpose-built rental prices by unit size (Median, Canadian dollars per month)	3 bedrooms+	1465
Sale prices (Canadian dollars)  (MPAC, 2023)	Average	\$816,338
Sale prices (Canadian dollars)  (MPAC, 2023)	Median	\$785,000

Characteristic	Data	Value
Sale prices by unit size (Average, Canadian dollars)  (MPAC, 2023)	Average	\$816,338
Sale prices by unit size (Average, Canadian dollars)  (MPAC, 2023)	Bachelor	No bachelors sold in 2023
Sale prices by unit size (Average, Canadian dollars)  (MPAC, 2023)	1 bedroom	Apartment: \$592,634 Townhouse: \$790,000 Semi-detached: none sold in 2023 Single detached: \$653,000
Sale prices by unit size (Average, Canadian dollars)  (MPAC, 2023)	2 bedrooms	Apartment: \$764,343 Townhouse: \$725,690 Semi-detached: \$642,450 Single detached: \$827,963
Sale prices by unit size (Average, Canadian dollars)  (MPAC, 2023)	3 bedrooms+	Apartment: \$892,355 Townhouse: \$767,258 Semi-detached: \$794,225 Single detached: \$997,535
Sale prices by unit size (Median, Canadian dollars)  (MPAC, 2023)	Median	\$785,000
Sale prices by unit size (Median, Canadian dollars)  (MPAC, 2023)	Bachelor	None sold in 2023

Characteristic	Data	Value
Sale prices by unit size (Median, Canadian dollars) (MPAC, 2023)	1 bedrooms	Apartment: \$588,023 Townhouse: \$790,000 Semi-detached: none sold in 2023 Single detached: \$653,000
Sale prices by unit size (Median, Canadian dollars) (MPAC, 2023)	2 bedrooms	Apartment: \$735,000 Townhouse: \$700,000 Semi-detached: \$642,450 Single detached: \$675,000
Sale prices by unit size (Median, Canadian dollars) (MPAC, 2023)	3+ bedrooms	Apartment: \$913,812 Townhouse: \$755,000 Semi-detached: \$790,546 Single detached: \$936,000

Table 19: 5.9.2 Housing Units: Change in Housing Stock

Characteristic	Data	Value
Demolished – breakdown by tenure	Tenant	No data
Demolished – breakdown by tenure	Owner	No data
Completed – Overall and breakdown by structural type (annual, number of structures)	Total (2024)	468
Completed – Overall and breakdown by structural type (annual, number of structures)	Single	133
Completed – Overall and breakdown by structural type (annual, number of structures)	Semi-detached	60

Characteristic	Data	Value
Completed – Overall and breakdown by structural type (annual, number of structures)	Row	51
Completed – Overall and breakdown by structural type (annual, number of structures)	Apartment	224
Completed – Breakdown by tenure (annual, number of structures)	Tenant	38
Completed – Breakdown by tenure (annual, number of structures)	Owner	178
Completed – Breakdown by tenure (annual, number of structures)	Condo	252
Completed – Breakdown by tenure (annual, number of structures)	Coop	0
Housing starts by structural type and tenure	Total	

Note: No purpose-built primary rental units have been demolished since record keeping on residential demolitions began. The City of Guelph does not collect data on the tenure of units that are demolished.

The sales figures above use the most recent available data from MPAC in 2023 for resale homes on the open market and sales of new homes. Including sales by the number of bedrooms reduces the overall dataset for the number of sales available.

Table 20. 5.9.2 Housing Units: Change in Housing Stock

Characteristic	Data	Value
Starts – Overall and breakdown by structural type (2021, number of structures)	Total	677

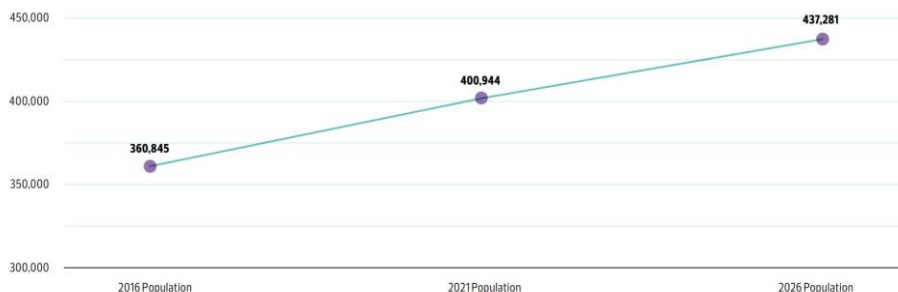
Characteristic	Data	Value
Starts – Overall and breakdown by structural type (2021, number of structures)	Single	117
Starts – Overall and breakdown by structural type (2021, number of structures)	Semi-detached	58
Starts – Overall and breakdown by structural type (2021, number of structures)	Row	134
Starts – Overall and breakdown by structural type (2021, number of structures)	Apartment	368
Starts – Breakdown by tenure (2021, number of structures)	Tenant	117
Starts – Breakdown by tenure (2021, number of structures)	Owner	175
Starts – Breakdown by tenure (2021, number of structures)	Condo	385
Starts – Breakdown by tenure (2021, number of structures)	Coop	No data

## 6. Projected Housing Needs and Next Steps

**This section aims to answer the question, how much and what type of housing is needed to meet the needs of the population over the next 10 years? How will this Housing Needs Assessment (HNA) be meaningfully used in planning and investment decisions?**

This section projects population trends from the previous 10 years, dividing by income category and target housing costs while considering migration trends. An example of a benchmarked projection from [Edmonton's Affordable Housing Needs Assessment](#) is provided below.

Figure 14. Housing growth projection 2016-2026



Source: Edmonton Affordable Housing Needs Assessment – August 2022

HNAs should be able to convey through their data-driven narrative how many housing units are needed by income category, household size and dwelling type over the next 10 years. In completing this section, communities must carefully consider their past growth trends and future demographic projections, including recent immigration patterns, aging population dynamics, and economic trends. Furthermore, it is also crucial for communities to consider any pre-existing housing shortages, as evidenced by indicators such as recent trends in rental vacancy rates, growth in prices/rents, the number of households in core housing need, and the aging of their current housing stock.

### 6.1 Projection Methodology Guidelines

There are several projection methodologies that can be used to project housing demand, [including the HART housing needs projection here](#). The federal government recommends using the HART methodology as a reference point, with additional considerations and data points to improve the validity of the methodology. These considerations, including economic data integration and supply capacity and gaps as well as steps for calculating the methodology are noted below. Provinces and territories, in consultation with their municipalities/communities, are invited to use a methodology that fits their regional circumstances, ensuring the assumptions that inform their preferred methodology are also clearly explained. The federal government will review the HNAs as a requirement for its various funding programs and assess the methodology and assumptions that inform it for their validity and robustness. If needed, further engagements can take place to better align the preferred methodology with the federal government's expectations.

In employing a projection methodology, jurisdictions may find the following list of key considerations and steps useful. The following approach involves first projecting the population into the future, then projecting household formation from headship



rates, and then **demand for housing by tenure, dwelling type and size, family type and income groups**. Following the Population Projection, Household Projection and Housing Demand Projection steps, a table is presented of the key considerations for each step in the process.

#### Step 1: Population Projection

- Conceptually the projected population is calculated as the survived population + births + projected net migrants. An example of an accepted method to calculate population projection is the Cohort-Component population projection method.

#### Step 2: Household Projection

- Project family and non-family households separately by multiplying the projected population by age group in a given year with projected headship rates (household formation) by age group in a given year.
  - A headship rate represents the probability that a member of a given age group will head (maintain) a household of a given type (family or non-family). Historical headship rates are calculated as the ratio of household heads in an age group to the population of that age group.
  - Total headship rates can be determined by adding family and non-family headship rates together for a given age group and year. An increase in the total headship of any particular age group means that overall a higher proportion of that group heads households than previously. The converse holds true for a decrease in the total headship rate. Thus, the total rate is an overall indication of the propensity to form households in a particular age group.
- Project both family and non-family households by household type (composition), including couples without children, couples with children, lone parents, multiple-family households, one-person households, and other non-family households. This can be achieved by multiplying the projected number of households in a particular age group by the projected household type proportions for that age group.
  - Historical proportions for family households are the ratio of the number of family households of a given type in an age group to the total number of family households headed by that age group.
  - Historical proportions for non-family households are the ratio of the number of non-family households of a given type in an age group to the total number of non-family households headed by that age group.

- Project net household formation according to family and non-family household types by calculating the difference between projected households in successive years.

### Step 3: Housing Demand (Need) Projection

- Project the number of owner households within a particular age range and household type by multiplying projected household by type (family and non-family) by projected ownership rates.
- Project the number renter households by calculating the difference between projected households and the number of projected owner households.
  - Historical ownership or renter rates are the ratio of the number of owning/ or renter households of a given type and age of head to the total number of households (owners and renters combined) of that type and age of head.
- Project dwelling type (single, semi, row, apartment) by multiplying projected age-specific renter and owner dwelling choice propensities by household type (family and non-family) with the projected number of renter and owner households of the given household type and age group.
  - Historical dwelling choice (occupancy) propensities describe the proportion of a given household type, tenure, and age of head group occupying each of the four dwelling types.
- Finally, communities should integrate assessments of pre-existing housing shortages into their final calculations. This integration should be informed by a thorough review of the preceding quantitative and qualitative analyses within the HNA. Additionally, communities should utilize the data and more advanced methodologies detailed in the Annex to ensure a comprehensive estimation of these shortages.

# HART Household Projections – Projected Households by Household Size and Income Category

- The HART methodology estimates the total number of units by type (number of bedrooms) and with reference to income categories that will be needed to house a community’s projected population.

**Please use the Housing Assessment Resource Tools Households Projections tab to fill out the table below for your jurisdiction – [Housing Needs Assessment Tool | HART](#)**

Table 21: 6.1.1 Projected Households by Household Size and Income Category

HH Income Category	1 person	2 person	3 person	4 person	5+ person	Total
Very Low Income	1,959	109	25	1	0	2,094
Low Income	7,047	2,539	553	223	0	10,362
Moderate Income	5,096	4,685	1,539	867	609	12,796
Median Income	2,534	5,701	2,672	1,780	832	13,519
High Income	1,138	7,706	5,417	6,857	4,029	25,147
Total	17,774	20,740	10,206	9,728	5,470	63,918

## **Key Considerations**

### **Population**

- It is strongly advised to use the updated post-census population estimates for 2022 as your base population provided by Statistics Canada's demographic estimates division. These estimates account for any discrepancies in population counts, whether they are undercounts or overcounts. These estimates also smooth out the sharp downturn in immigration due to the pandemic in 2020/21. Please refer to annex for links to Statistics Canada CSD and CMA estimates.
- If historical fertility, survival and mortality rates by age category are stable and not trending, apply average historical rates to current population by age to project forward. If rates do trend by age over time, estimate the average change in rates in percentage points and add to current rates when projecting forward for the baseline scenario.
- For larger communities and centres where the data exists, disaggregate and project baseline net migration flows for respective components (i.e., net interprovincial, net intra migration and net international). Disaggregate net international migration and project its components further (emigration, returning Canadians, non permanent residents, etc.) and use recent growth trends per flow to project total net international migration. In projecting international migration, it will be important for communities to use the more updated federal immigration targets as an anchor.
- Because of the economic uncertainty triggered by the COVID-19 pandemic and potential future shocks, larger communities are expected to create one additional population scenario (high) to supplement the baseline. Utilize StatsCan projection methodology for fertility, survival, and migration to establish the high scenario. Consult Statistics Canada's population projection report cited in the appendix. Communities should avoid using low population or migration scenarios to prevent housing need undercounting.
- **Smaller Communities:**
  - In smaller centers where population projection scenarios are unavailable from StatsCan, but there is the capacity to generate them, cities can resort to using historically high population growth rates or migration scenarios as alternative methods for projecting future population.
  - One industry communities should also develop multiple population scenarios to manage economic volatility

## Household Projections

- Headship rate is commonly defined as the ratio of the number of households by age to the population of adults by age in each community and can be used to project future households.
- If historical headship rates data is not trending or stable by age, apply the average historical census family/non-family headship rates by age group to the corresponding population within each age group.
- If historical headship rates by age is showing a trend over time, include the average historical census family/non-family headship rates percentage point change to the current headship rate. Subsequently, apply these adjusted headship rates by age to the corresponding population within each age group. By incorporating average historical headship rates into household projections, communities can mitigate the impact of potential decreases in recent headship rates that may be due to housing unaffordability, therefore avoiding artificially low household projections.
- **Optional for Smaller Communities:**
  - For the younger population aged 18-34, predict family/non-family headship rates using economic modeling. See UK study in annex for further guidance.
  - Project household composition by family/non-family households using latest census proportions by family type.
  - Project household size by age for family/nonfamily type by dividing population by households.

## Housing Demand

To project housing demand by tenure:

- If ownership rates for family/non-family households within specific age groups are not showing a trend over time, apply the average historical ownership rates to projected households by age. The remaining households are considered renter households by age.
- If ownership rates for family/non-family households within specific age groups are trending over time, include the average historical percentage point change to the current ownership rates. Apply these adjusted ownership rates to household counts by age to project tenure by age. The remaining households are considered renter households by age.

To project housing demand by dwelling type:

- If historical dwelling propensities by family type, age, and tenure are not exhibiting a trend, apply the average historical demand propensity by type, age, and tenure to project households by type, age, and tenure.
- If historical demand type propensities are trending, incorporate the average percentage point change in demand type propensities to the current propensities. Apply these adjusted propensities to household types to estimate future dwelling propensities.

### **Economic Data Integration**

- Relying solely on traditional demographic approaches to forecast housing needs can underestimate housing demand.
- Headship rates by age and family type can be projected by considering economic factors as explanatory drivers. These factors could include income, unemployment rates, prices, rents, and vacancy rates.
- CMHC is developing models to project headship rates for household maintainers aged 18-34 in provinces and larger metropolitan areas. Larger communities can benefit from leveraging these projections.
- Using an economic approach to project headship rates and incomes facilitates the estimation of household counts by age, size, tenure, and income. When integrated with dwelling type, price, and rent data, this approach assists in identifying potential households in core housing need.

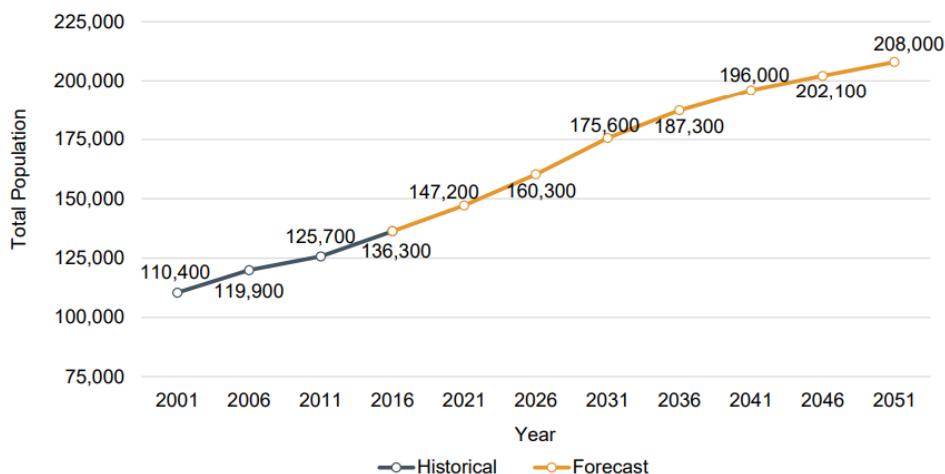
### **Supply Capacity & Supply Gaps**

- Housing need projections should be adjusted upwards or downwards to account for the net effects of conversions, demolitions, and vacant units in each community.
- Where data is available, communities should assess future capacity by compiling data on draft approved serviced lots, categorized by dwelling type and tenure, that will be available for residential development. When combined with household projections by dwelling type and tenure, help estimate supply gaps
- In addition, larger communities can leverage supply gap estimates from CMHC to help inform where need is greatest and to identify housing shortages.
- **Optional for Smaller Communities:**
  - Comparing housing need projections with supply capacity will enable communities to identify potential gaps in supply by dwelling type and tenure.

## 6.2 Projection Methodology

Please outline the methodology and calculations used to complete the projections here, including any assumptions made.

Figure 15. City of Guelph, total long-term forecast population, 2016 to 2051



The forecast proportion of women was calculated as an overall percentage of growth compared to the total population.

With an aging population, Guelph will be more reliant on net migration as a source of population as opposed to natural increase (i.e. net population growth from births less deaths). With respect to future housing needs, strong population growth in the 75+ age group is anticipated to place increasing demand on medium- and high-density forms including seniors' housing and affordable housing options.

People are having children at older age. According to Statistics Canada, one quarter of all births were mothers over the age of 35. In 2001, the mean age of mothers at the time of birth was 29, while in 2021, the mean age at the time of delivery was 31 years old.

The average household size has stabilized in recent years in Guelph and is believed to be a result of delays in adult children leaving home largely due to rising costs in housing ownership and increased rental rates. An increase in multi-family (i.e. multi-generational) dwellings is also believed to be driving this trend. These trends have also been observed across many other municipalities in the region, most notably the more populated, urbanized municipalities within the GTHA. Despite this,

headship rates by major age groups are anticipated to remain relatively stable over the long-term forecast period.

Average household sizes are anticipated remain stable to 2031, largely driven by strong net migration levels associated with young families arriving in the City of Guelph. Beyond 2031, the average household size is forecast to continue to decline. This decline, however, is anticipated to occur at a slower rate relative to historical trends, primarily as a result of strong net migration associated with young adults (both from permanent and non-permanent resident populations) anticipated over the forecast period, particularly over the next decade.

Table 22: 6.2.1 Projections

Characteristic	Data/Formula	Value
Women by age distribution (# and %)	0-14	13,582
Women by age distribution (# and %)	15-19	4,945
Women by age distribution (# and %)	20-24	6,239
Women by age distribution (# and %)	25-64	47,124
Women by age distribution (# and %)	65-84	13,212
Women by age distribution (# and %)	85+	2,804
Male Births	Births x Estimated Proportion of Male Births	863 births annually rate = 0.5026
Female Births	Total births – Male Births	854 births annually rate = 0.4974
Survival Rate	Survival rate for those not yet born at the beginning of the census year	99.99%



Characteristic	Data/Formula	Value
Net Migrations	Net migration (in and out) of those not yet born at the beginning of the census year	1,400 per year  14,000 total (2021-2031)
Projected Family Households	Age-group population x projected age-specific family headship rate	44,319
Projected Non-family Households	Age-group population x projected age-specific non-family headship rate	19,577
Total Projected Headship Rate	Family headship rates + non-family headship rates	31.1% (0.311) (new households only)
Projected Net Household Formation	Projected households by type (family and non-family) (Year 2) – Projected households by type (family and non-family) (Year 1)	Family: 5,144  Non-family: 4,367
Projected Owner Households	Projected households by type, year and age group x Projected ownership rate by type, year and age group	41,966
Projected Renter Households	Projected households by type, year and age group – projected owner households by type, year and age group	21,930
Projected Dwelling Choice	Projected households by type, tenure and age group x projected dwelling choice propensities by type, tenure and age group	apartments

### 6.3 Population and Households Projections

Table 23: 6.3.1 Anticipated Population by 2031

Characteristic	Data	Value
Anticipated population	Total	175,600
Anticipated population growth	Total	28,800 (19.6%)
Anticipated age	Average	41.1
Anticipated age	Median	38.9
Anticipated age distribution (# and %)	0-14	27,458 (16.2%)
Anticipated age distribution (# and %)	15-19	9,830 (5.8%)
Anticipated age distribution (# and %)	20-24	12,544 (7.4%)
Anticipated age distribution (# and %)	25-64	91,163 (53.9%)
Anticipated age distribution (# and %)	65-84	23,950 (14.2%)
Anticipated age distribution (# and %)	85+	4,225 (2.5%)

Table 24: 6.3.2 Anticipated Households by 2031

Characteristic	Data	Value
Current number of households	Total	57,200
Anticipated number of households	Total	63,896
Anticipated Household Age	Average	No data
Anticipated Household Age	Median	No data
Anticipated Households by Tenure	Renter	21,930
Anticipated Households by Tenure	Owner	41,966
Anticipated Units by Type	Total	63,896
Anticipated Units by Type	Single	28,232
Anticipated Units by Type	Semi-detached	2,603
Anticipated Units by Type	Row	14,161
Anticipated Units by Type	Apartment	20,479
Anticipated Units by Number of Bedrooms	0 & 1 bedroom	8,156
Anticipated Units by Number of Bedrooms	2 bedroom	14,621
Anticipated Units by Number of Bedrooms	3 bedroom	26,233
Anticipated Units by Number of Bedrooms	4 bedroom +	14,887
Anticipated Units by Number of Bedrooms	5 bedroom	No data (census only provides 4+ bedrooms)

Characteristic	Data	Value
Anticipated Households by Income	Average	12,579
Anticipated Households by Income	Median	11,974
Anticipated Households by Income	Very Low	2,101
Anticipated Households by Income	Low	10,347
Anticipated Households by Income	Moderate	14,339
Anticipated Households by Income	High	25,135
Anticipated average household size	Total	Single detached and Semi-detached: 3.4 persons per unit Townhouses: 2.45 persons per unit Apartments: 1.86 persons per unit
Draft approved lots by planned housing type	Total	Single detached: 156 Semi-detached: 4 Townhouses: 41 Apartments: 618 Total: 819
Draft approved lots by tenure	Tenant	Data not collected at time of draft approval
	Owner	Data not collected at time of draft approval

Note: The tenure of units at draft plan approval stage is not known. There is too much uncertainty at that stage. In most cases, the final tenure of the building is not known until the building permit stage, or until the City receives an application for

registration of a condominium. We also do not have data on the anticipated household age, which may require a custom data request from Statistics Canada to understand our baseline figures from the 2021 Census of Population.

The tables above were largely sourced from Guelph's Long-term Population and Housing Growth report, supplemented with data from HART.

## 7. Use of Housing Needs Assessments in Long-Term Planning

**7.1 This final section aims to determine how your community anticipates using the results and findings captured in the Housing Needs Assessment to inform long-term planning as well as concrete actions that can address identified needs. Please use the following questions to describe how those linkages will be made.**

- How will this HNA inform your official community or development plan, housing policies and/or actions going forward? For example, if the HNA identifies specific needs in your community across the housing spectrum – such as housing needed for priority populations, units for large households in denser form factors, more diverse structural types such as missing middle housing, or more affordable and higher-density housing near transit - how could actions and changes in policy and planning help address those needs?

The City of Guelph Official Plan, amended through Official Plan Amendment 80 is Guelph's growth management strategy which sets the policy foundation for the city's future development, ensuring that Guelph grows in a thoughtful and sustainable manner. The Official Plan encourages the development of complete communities, walkable neighborhoods, thriving community hubs, an interconnected transportation network, and addresses housing concerns in the community. The plan encourages the development of a variety of housing options, promoting a more balanced and diverse housing stock by providing a plan for housing that meets the needs of the community for people of all ages and incomes. The plan also encourages increased density in areas with access to frequent transit, and gentle density by allowing up to 4 units as-of-right in low density residential areas.

This Housing Needs Assessment will be used to help supplement the City of Guelph's existing policy framework, background studies, and the continued implementation of the Official Plan, including helping to inform future policy initiatives. Guelph is currently exploring a Community Planning Permit System that will be used as a tool to encourage the development of affordable housing, and additional work that will expand on the 4 unit as-of-right work to explore allowing 5 or more units as-of-right in ground-oriented structures.

- How will data collected through the HNA help direct those plans and policies as they aim to improve housing locally and regionally, and how will this intersect with major development patterns, growth management strategies, as well as master plans and capital plans that guide infrastructure investments?

Together, along with Guelph's existing studies and reports that identify existing gaps and needs to address Guelph's housing issues, the data collected through the HNA will help to inform Guelph's future housing policies and the continued

implementation of the Official Plan. The data contained in this HNA provides a comprehensive understanding of Guelph's current and future housing needs, which is essential for informed decision-making.

The HNA data will inform the development of future housing studies and policy recommendations that address specific housing needs, such as affordable housing, seniors housing, and diverse housing options, ensuring that policies are targeted and effective in meeting the community's housing needs. The HNA data will also inform capital plans that identify infrastructure needs to support those housing developments. This includes investments not only to physical infrastructure, such as transportation, utilities, and community amenities that are essential for creating complete communities, but also social infrastructure such as parkland. Furthermore, the HNA will help guide the development of future secondary plans and master plans. By understanding the projected housing needs, Guelph can prioritize projects that support the goals of the Official Plan.

Overall, this HNA, along with the data contained within it will help to ensure that Guelph's housing policies and plans are data-driven, targeted, and aligned with the city's broader growth and development goals.

- Based on the findings of this HNA, and particularly the projected housing needs, please describe any anticipated growth pressures caused by infrastructure gaps that will need to be prioritized and addressed in order to effectively plan and prepare for forecasted growth. This can relate to any type of enabling infrastructure needed for housing, including fixed and non-fixed assets, as well as social, community or natural infrastructure that your local government has identified as a priority for fostering more complete and resilient communities.

Examples may include:

- Will your public transit system have the capacity to meet increasing demand?
- Will your water and wastewater system have the capacity for additional connections based on the amount of new housing units that will need to be built?

Will new roads or bridges need to be built to serve new or growing communities?

- Will new schools, parks, community or recreational centres need to be built to serve new or growing communities?
- Will broadband service and access need to be significantly expanded to help new residents and businesses connect? Are there any climate risks or impacts that will affect new growth?

Guelph's Official Plan promotes a more balanced and diverse housing stock, with a focus on promoting intensification through compact, mixed-use developments in strategic growth areas, including in Guelph's Major Transit Station Area (MTSA). By

concentrating growth in these strategic areas, Guelph is aiming to optimize the use of existing infrastructure and minimize the need for future upgrades to meet the forecast growth and goals of the Official Plan.

Guelph's Growth Management Strategy aligns land use planning with infrastructure investment to ensure that new housing developments are supported by adequate services and facilities. The city's infrastructure master plans, informed by Guelph's growth strategy, have identified the necessary upgrades to support the housing goals of the Official Plan. These plans have also highlighted gaps that need to be addressed to accommodate future housing growth, particularly in areas where significant growth is expected. Addressing these gaps, especially those relating to water and wastewater service capacity, are crucial for the successful implementation of the Official Plan.

Several infrastructure master plans have identified gaps in infrastructure needs to address future housing growth and the implementation of the Official Plan. These gaps, especially with water and wastewater capacity and servicing, need to be addressed, expanded, or upgraded, particularly in areas where significant future growth is anticipated. Infrastructure capacity is of particular concern and there are several areas of Guelph that have been identified where current servicing capacity places limits on future development. All development in the City of Guelph must demonstrate that adequate infrastructure capacity exists before development can proceed. The master plans that are aligned with Guelph's Growth Management Strategy and include plans to address the service levels necessary to accommodate and adequately service growth to the horizon of the Official Plan include:

- Cycling Master Plan
- Digital and Technology Master Plan
- Parking Master Plan
- Parks and Recreation Master Plan
- Paramedic Service Master Plan
- Solid Waste Management Master Plan
- Stormwater Management Master Plan
- Transportation Master Plan (including transit)
- Wastewater Treatment and Biosolids Management Master Plan
- Water and Wastewater Servicing Master Plan
- Water Supply Master Plan

Guelph is a community that is wholly reliant on its groundwater resources to service the community and with a wastewater treatment plant that discharges into the Speed River, the city must carefully manage its water resources to ensure sustainability and compliance with environmental regulations. The reliance on groundwater means that Guelph must protect its aquifers from contamination and overuse, while also ensuring that the wastewater treatment processes do not negatively impact the Speed River's ecosystem, particularly as there are communities downstream who rely on the Speed River as their source for drinking



water. With these finite resources available to service Guelph's existing and future residents, it is imperative that Guelph plans accordingly in a sustainable manner. This includes implementing water conservation measures that reduce water consumption and investing in infrastructure upgrades. Additionally, the city must engage in long-term planning to balance growth with the capacity of its water resources, ensuring that future developments do not strain the system. By prioritizing sustainable water management, Guelph can continue to provide reliable services to its residents while protecting the natural environment.

Climate risks and impacts must be considered in planning for new growth. In response, Guelph has developed a Climate Adaptation Plan, which is a comprehensive strategy that addresses the challenges posed by climate change. This plan outlines proactive actions to reduce the city's vulnerability to climate change by enhancing infrastructure resilience, improved emergency preparedness, and enhanced protection of natural resources through a Natural Heritage Strategy that aims to protect and restore natural heritage features and areas. Guelph is also investing in green infrastructure to manage stormwater, reduce flood risk, and enhance urban green spaces through initiatives such as rain gardens, permeable pavement, and green roofs. Guelph also supports programs that promote energy efficiency in its commitment to reduce greenhouse gases, encouraging the adoption of solar, wind, and other renewable energy technologies. Education is also a significant component to the successful implementation of these initiatives, and Guelph actively engages with the community to raise awareness around climate change and the programs to help mitigate climate risk and foster a culture of sustainability and resilience.

In addition to the measures outlined above to address the needs of a growing community, Guelph continues to work with local partners and agencies, such as the school boards and utilities to coordinate growth plans with expansion of services, including electricity, access to broadband internet and local business associations to ensure that service levels are commensurate with the rate of growth.

## **Annex A: Relevant Links for Developing Housing Needs Projections**

### **Data and Analysis**

[Housing Statistics - Statistics Canada](#)

[Population estimates, July 1, by census subdivision, 2016 boundaries \(statcan.gc.ca\)](#)

[Population estimates, July 1, by census metropolitan \(statcan.gc.ca\)](#)

[Population and demography statistics \(statcan.gc.ca\)](#)

[Population Projections for Canada \(2021 to 2068\), Provinces and Territories \(2021 to 2043\) \(statcan.gc.ca\)](#)

[Housing Market Information Portal](#)

[UrbanSim – Scenario Modeling](#)

## **Reports & Publications**

Housing Markets Insight - [CMHC's household projections for 8 of Canada's major urban centres until 2042](#)

CMHC - [Housing Shortages in Canada Report](#)

University of British Columbia - [Housing Assessment Resource Tools \(HART\)](#)

University of London - [Affordability targets: Implications for Housing Supply](#)

[Nova Scotia Housing Needs Assessment Report Methodology](#)

[Ontario Land Needs Assessment Methodology](#)

[British Columbia Affordable Housing Need Assessment Methodology](#)

## Annex B: Glossary

**Affordable Housing:** A dwelling unit where the cost of shelter, including rent and utilities, is a maximum of 30% of before-tax household income.

**Area Median Household Income:** The median income of all households in a given area.

**Cooperative Housing:** A type of residential housing option whereby the owners do not own their units outright. This would include non-profit housing cooperatives, as stand-alone co-operatives or in partnership with another non-profit, including student housing co-ops, as well as Indigenous co-ops, including those in partnership with Indigenous governments and organizations. This does not, however, include homeownership co-ops or equity co-ops that require an investment, which along with any profit earned, is returned to co-op investors.

**Core Housing Need:** Refers to whether a private household's housing falls below at least one of the indicator thresholds for housing adequacy, affordability or suitability, and would have to spend 30% or more of its total before-tax income to pay the median rent of alternative local housing that is acceptable (attains all three housing indicator thresholds).

- Adequate – Does not require any major repairs, according to residents. Major repairs include those to defective plumbing or electrical wiring, or structural repairs to walls, floors or ceilings.
- Suitable – Has enough bedrooms for the size and make-up of resident households, according to guidelines outlined in National Occupancy Standard (NOS).
- Affordable – All shelter costs total less than 30% of a household's before-tax income.

**Household:** A person or a group of persons (other than foreign residents) who occupy a private dwelling and do not have a usual place of residence elsewhere in Canada.

**Household Formation:** The net change in the number of households.

**Supportive Housing:** Prioritizes people experiencing chronic homelessness and other vulnerable people who have the highest support needs. It provides long-term affordable housing and a diversity of customized support services.

**Permanent Supportive Housing:** Prioritizes people experiencing chronic homelessness and other vulnerable people who have the highest support needs. It provides long-term affordable housing and a diversity of customized support services.

**Purpose-Built Rental:** Also known as the primary rental market or secure rentals; multi-unit buildings (three or more units) which are built specifically for the purpose of providing long-term rental accommodations.

**Short-Term Rentals:** All or part of a dwelling unit rented out for less than 28 consecutive days in exchange for payment. This includes bed and breakfasts (B&Bs) but excludes hotels and motels. It also excludes other accommodations where there is no payment.

**Suppressed Household Formation:** New households that would have been formed but are not due to a lack of attainable options. The persons who would have formed these households include, but are not limited to, many adults living with family members or roommates and individuals wishing to leave unsafe or unstable environments but cannot due to a lack of places to go.

**Missing Middle Housing:** Housing that fits the gap between low-rise, primarily single-family homes and mid-rise apartment buildings, typically including secondary and garden suites, duplexes, triplexes, fourplexes, rowhouses and townhouses, courtyard housing, and low-rise apartment buildings of 4 storeys or less. These housing types provide a variety of housing options that add housing stock and meet the growing demand for walkability. The missing middle also refers to the lack of available and affordable housing for middle-income households to rent or own.