Welcome!

to Guelph's Housing Affordability Strategy open house!

Your participation is valuable to us. The ideas and comments you provide will help us shape the Housing Affordability Strategy.

Have your say!

Visit the stations:

Education station

Learn about the housing affordability context in Guelph

Reimagination station

Help us reimagine the housing continuum

Surveys and stories station

Complete the survey and tell us your housing-related stories

Vision and goals station

Learn about the vision and goals that address housing affordability gaps in Guelph

Draft actions station

Review the actions that Guelph can take to improve housing affordability

Scan here to visit the website and take the survey

Education station

Learn about the housing affordability context in Guelph

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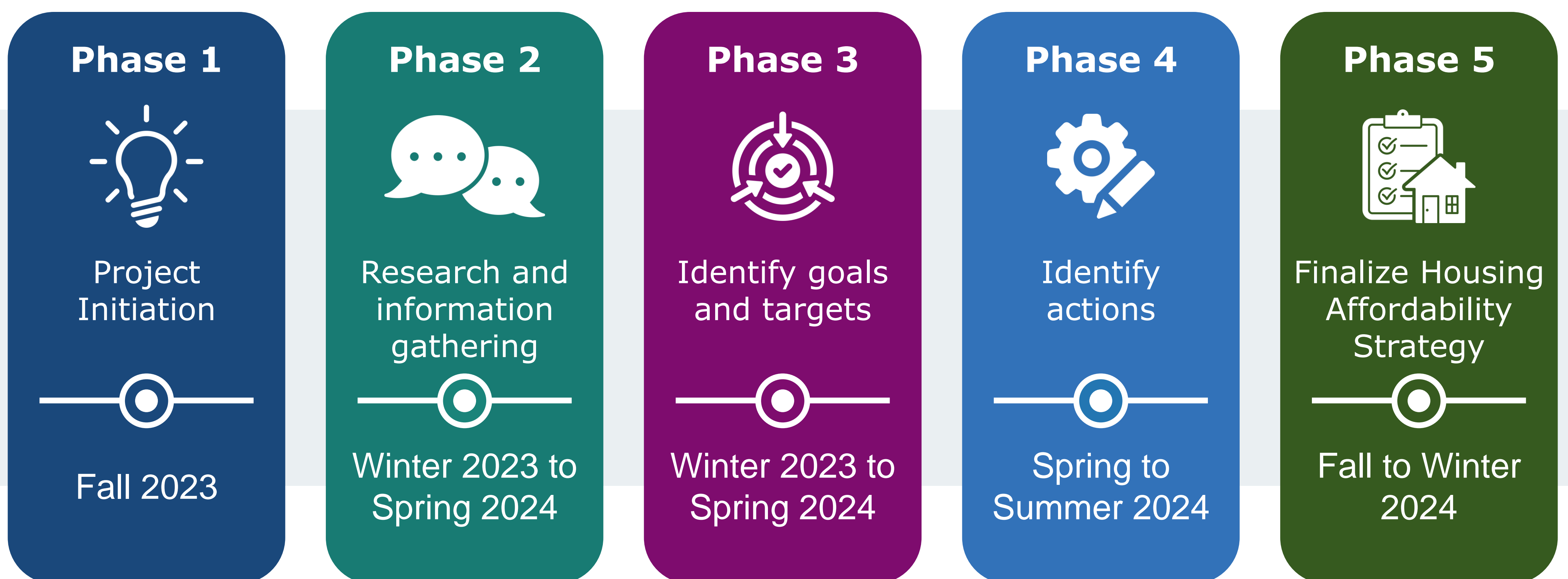DILLON CONSULTING

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Guelph Housing Affordability Strategy

What will the HAS do?

The purpose of the project is to devise a vision, goals, and objectives for housing affordability in Guelph, as well as pinpoint actions that the City may take to address Guelph's housing gaps.

What are we doing?

Phase 1	Phase 2	Phase 3	Phase 4	Phase 5
Project Initiation	Research and information gathering	Identify goals and targets	Identify actions	Finalize Housing Affordability Strategy
Fall 2023	Winter 2023 to Spring 2024	Winter 2023 to Spring 2024	Spring to Summer 2024	Fall to Winter 2024

What will the HAS include?

- **Benchmarks** for housing affordability in Guelph
- A **toolbox of actions** that the City can take to address housing needs of current and future residents
- A **roadmap to implement** the actions of the HAS in the short, medium, or long term
- **Partnership** opportunities for the City to establish (if new) or strengthen (if existing)

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How can the City influence housing affordability?

What is within the City's control?

- Regulatory authority over land use and building standards

- Laying the groundwork for number of units needed, the types of units and where they can go

- Financial incentives to encourage the development of rental housing and non-profit housing

- Policies to promote the availability of a full range of housing types

What is not within the City's control?

- No authority to ensure that affordable housing is built

- No authority to force homebuilders to build within a certain timeframe

- No ability to change current provincial or federal legislation to make this happen faster

- No influence over the list price for new housing units or resale housing within the private market

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State of housing in Guelph

The State of Housing Report (2023) found the following five key issues impacting housing affordability in Guelph and what the City can do to address housing affordability.

Key Issue #1

Guelph is working towards achieving its affordable housing targets

Guelph has a current affordability target of 30% of all new residential units. The City is working toward, but not currently meeting, this target.

Key Issue #2

There is a need for smaller units

One-person households are one of the fastest growing household types. Smaller units will be needed in Guelph to meet the increased demand, as household sizes decrease.

Key Issue #3

There is a need for an increased supply of primary rental units

The vacancy rate in Guelph was at 1.5% in 2022, which is below a healthy rate of 3%. More primary rental units are needed to meet the increased demand.

Key Issue #4

The secondary rental market offers more affordable choices but could benefit from the stability offered by the primary market

Over half of the rental units in Guelph are in the secondary market, which is not as stable as the primary market, as these units can be sold or otherwise occupied.

Key Issue #5

There is a need for an increased supply of non-market rental housing

Non-market housing is provided by the County of Wellington, and the City of Guelph provides funding support. More non-market housing is needed to meet the demand.

Key term definitions:

- Primary rentals are buildings that contain at least 3 units or more for rent
- Secondary rentals are all rented units other than those in the primary rental market. This includes rented units within detached homes, and accessory apartments
- Non-market housing refers to housing that is designed for individuals and families who cannot afford market rents, or who have needs that cannot be met in the current market.

Affordability

How do we define housing affordability?

The City is required to monitor and track progress based on the Provincial definition of "affordable", which relates **to one's income** (no more than 30% of a household's before-tax income goes to housing costs).

...**track average market prices** for ownership and rental

...influence a housing mix that **reflects the range of needs of people** in our community

...consider **workforce housing** for those who make minimum wage or slightly more

We know that the term "affordable" has **many different meanings,** and there is no 'one size fits all approach' to address the issue. While the City must use the Provincial definition, there are ways that the City can work with others to...

...consider housing for the **most vulnerable**

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Affordability

The pensioner

Sally is single and recently retired. As she doesn't own a home and cannot afford to buy one, she is looking for an affordable rental unit that needs to be accessible.

Given her current pension income, Sally can reasonably afford a maximum rent of $540/month.

The minimum-wage couple

Jacob and Aysha are fast-food restaurant employees whose work weeks range from 35-40 hours a week. With the hope of moving in together, they're looking to rent a home or apartment.

Jacob and Aysha could reasonably afford a maximum rent of $1,390.20/month.

The family starters

Jordan (Waste Collection Engineer) and Ashley (Environmental Health Specialist) want to start a family, so they're hoping to find an affordable 2-or 3-bedroom unit in an apartment or townhouse.

If renting, Jordan and Ashley could reasonably afford a maximum of $2,982/month. If purchasing, they could reasonably afford a $426,000 home.

The single full-time worker

Melissa is single and works at a daycare as a Designated Early Childhood Educator. She'd like to live closer to where she works, so she's looking to rent a studio or one-bedroom unit nearby.

Melissa could reasonably afford a maximum rent of $1,050/month.

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Affordability benchmarks

Comparing affordable market- and income-based ownership thresholds by unit type

| Unit type	Market-based threshold	Income-based threshold	Affordable housing benchmark price for 2024
Single-detached	$837,000	$398,800	$398,800
Semi-detached	$666,000	$398,800	$398,800
Townhouse	$621,000	$398,800	$398,800
Apartment	$513,000	$398,800	$398,800

Comparing affordable market- and income-based monthly rental rate thresholds by unit type

Rental unit size	Market-based threshold	Income-based threshold	Affordable housing benchmark price for 2024
Bachelor	$1,160	$2,050	$1,160
1-bedroom	$1,508	$2,050	$1,508
2-bedroom	$1,646	$2,050	$1,646
3+ bedroom	$1,695	$2,050	$1,695

Market-based threshold: 90% of the average purchase price of a resale unit in Guelph.

Income-based threshold: A home purchase price or rental unit price that would result in total household costs not exceeding 30% of a household's before-tax annual income at the 60th income percentile in Guelph.

Affordable housing benchmark: The lower price value of either the market-based or income-based calculation for setting the annual affordable price point for home ownership and rental units.

The thresholds in these tables are set by the Affordable Residential Unit Bulletin released by the Province of Ontario.

Guelph Housing Affordability Strategy

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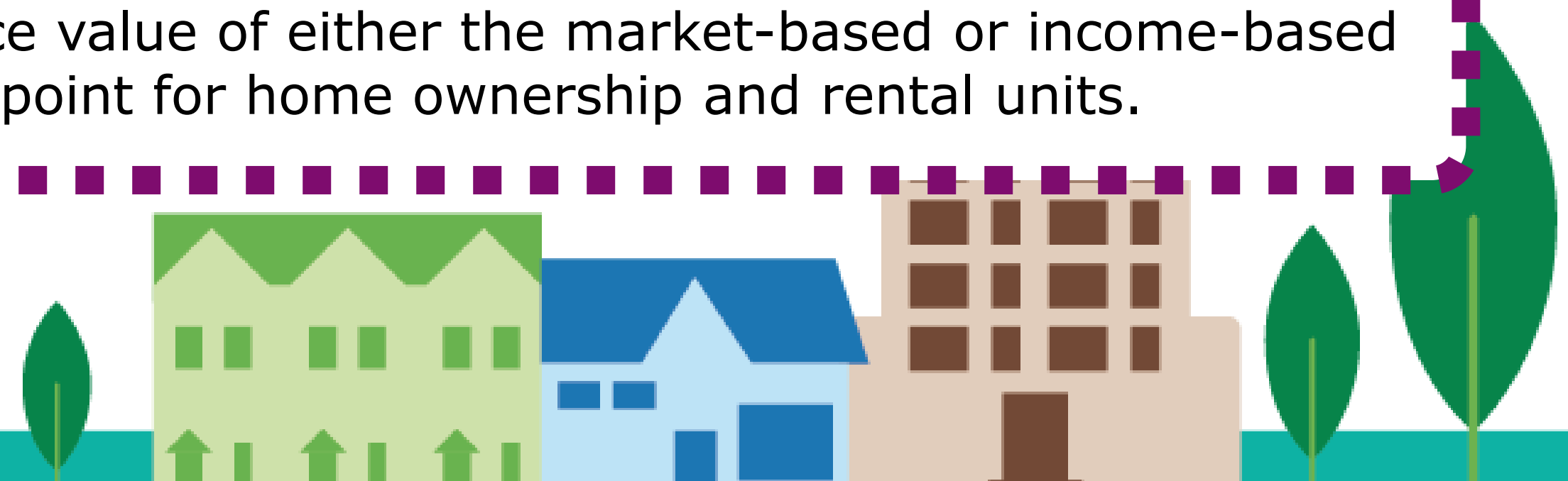
Draft actions station

Review the draft actions that the City can take to support housing affordability in Guelph and provide your feedback

Scan here to visit the website and take the survey

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Overview

These ideas were developed in consultation with key partners, groups, and organizations in Guelph along with the Housing Affordability Strategy Focus Group. They suggest what the City could do to address housing affordability in Guelph.

Examples of what we heard are below:

- ❑ **Understand hidden costs and incentivize development** financially (through Community Improvement Plans) and non-financially (like density bonusing)

- ❑ Ensure that **housing is flexible enough** to meet people's needs at different life stages, promote social connectedness, and accommodate diverse housing types that are close to daily amenities

- ❑ Foster a **streamlined development process** with capacity-building opportunities, knowledge-sharing, transparency, accountability, and clear expectations

- ❑ **Overcome barriers to development** (e.g., construction costs, infrastructure costs, time factors, land availability)

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Themes to guide the Housing Affordability Strategy's actions

1 Tools to directly supply affordable housing and increase the availability of housing that meets community needs

2 Programs and policies that enable more people to obtain or maintain housing

3 Financial tools and policies to support affordable housing development or maintenance

4 Educational tools and policies to improve community awareness of local housing needs
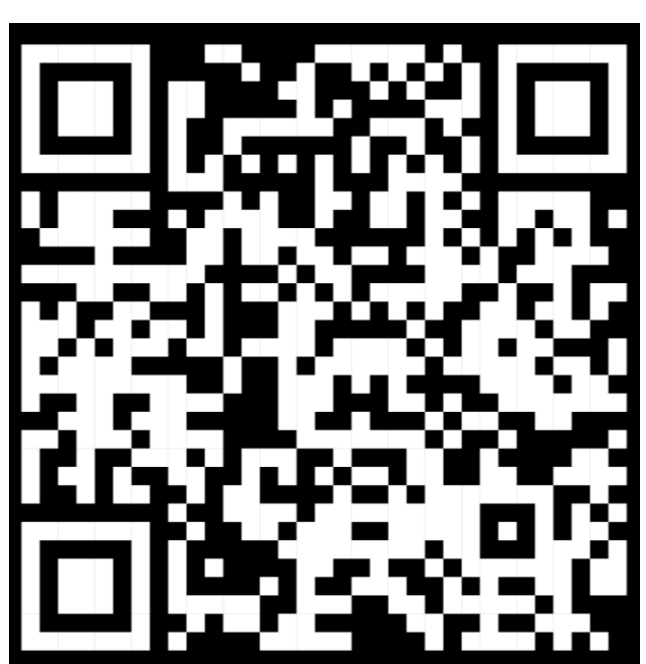
5 Advocacy and partnerships

6 Monitoring and implementation

Vision and goals station

Learn about the vision and goals that address housing affordability gaps in Guelph

Scan here to visit the website and take the survey

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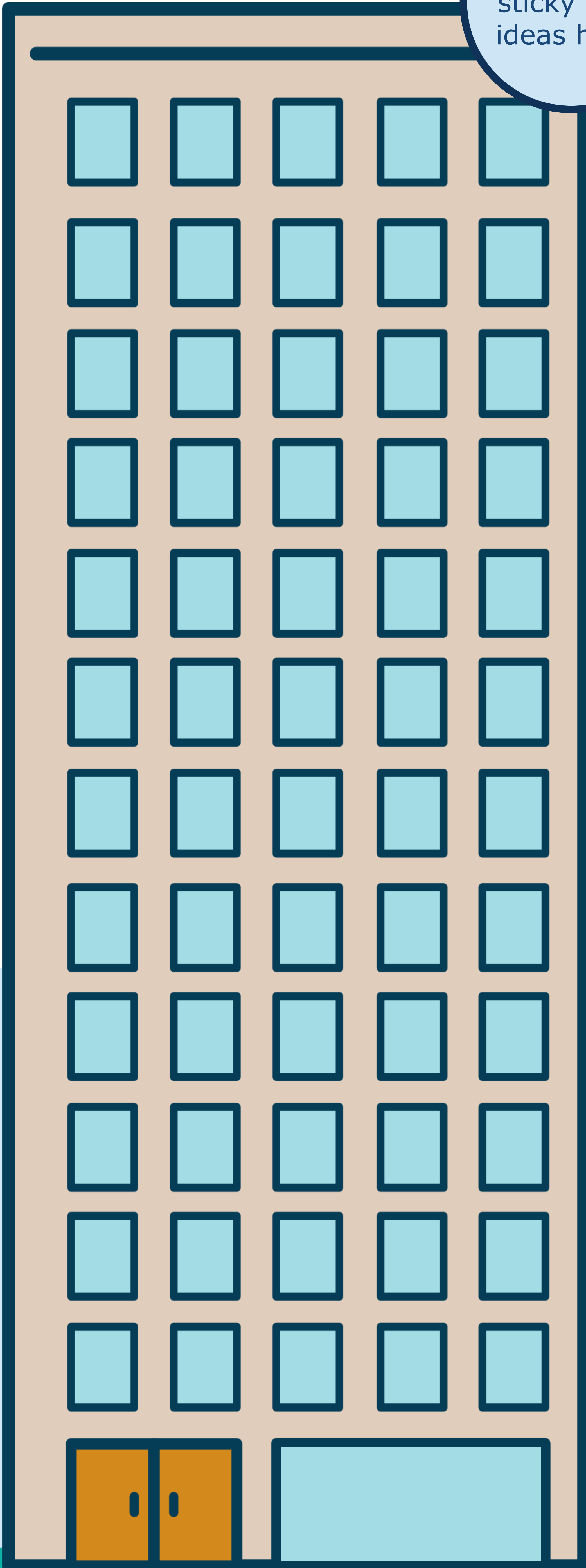CITY OF Guelph
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Guelph Housing Affordability Strategy Vision

Place your sticky note ideas here!

Ideas for the HAS Vision:

- Range of housing types and living arrangements to meet the needs of our diverse community

- Human rights come first: A holistic, empathetic, and equitable approach

- Special consideration for the underserved and marginalized

- Accountable, action-oriented leaders in housing affordability through strong collaborations and partnerships

- Willingness to explore experimental strategies to tackle housing affordability

Have your say!

What else would you include in the Vision for Guelph's Housing Affordability Strategy?

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Goals for the HAS

Have greater diversity in housing, with respect to size, type, and cost.

Maximize and protect the use of existing housing, resulting in a greater supply of affordable housing.

Enhance capacity, education / awareness, and supports for affordable housing throughout the community.

Close the housing affordability gap.

Provide affordable, safe, and adequate rental stock.

Provide housing geared to older adults, as well as other supports to age in place.

Support the development of new affordable housing, both market and non-market, by establishing or strengthening partnerships

Advocate for more deeply affordable housing options for more vulnerable populations.

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HAS progress
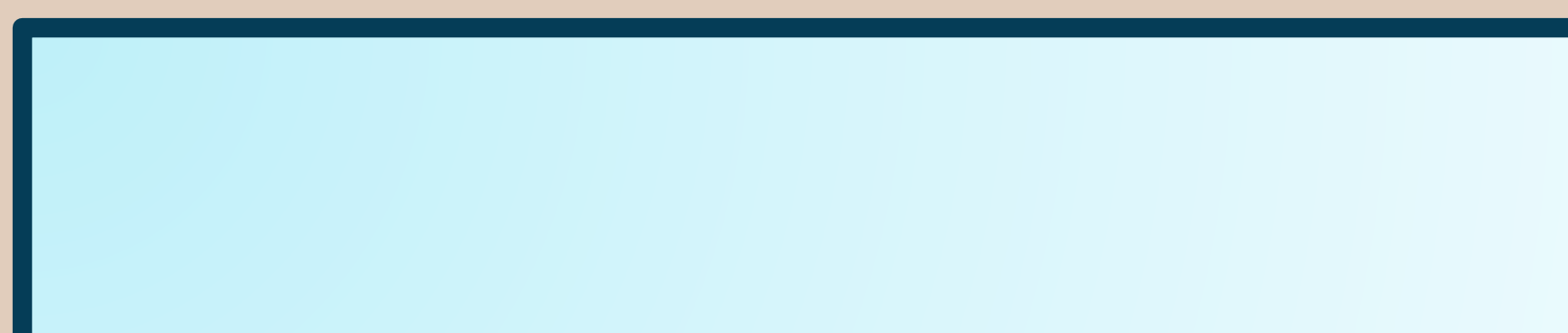
To address private-market housing gaps, the HAS will identify actions that the City may take in the short, medium, and long term. Types of actions in the HAS may include are:

- ➢ policy changes;

- ➢ tools and incentives;

- ➢ advocacy; and

- ➢ partnership approaches.

Monitoring and tracking progress on the HAS actions will be important. What do you think would be important for us to track, and what would progress look like?
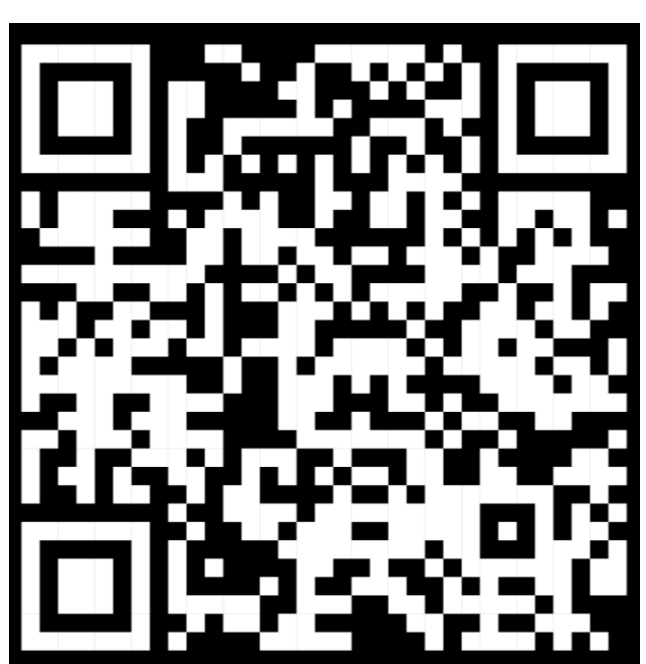
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Reimagination station

Learn about the housing continuum and help us create one for Guelph!

Scan here to visit the website and take the survey

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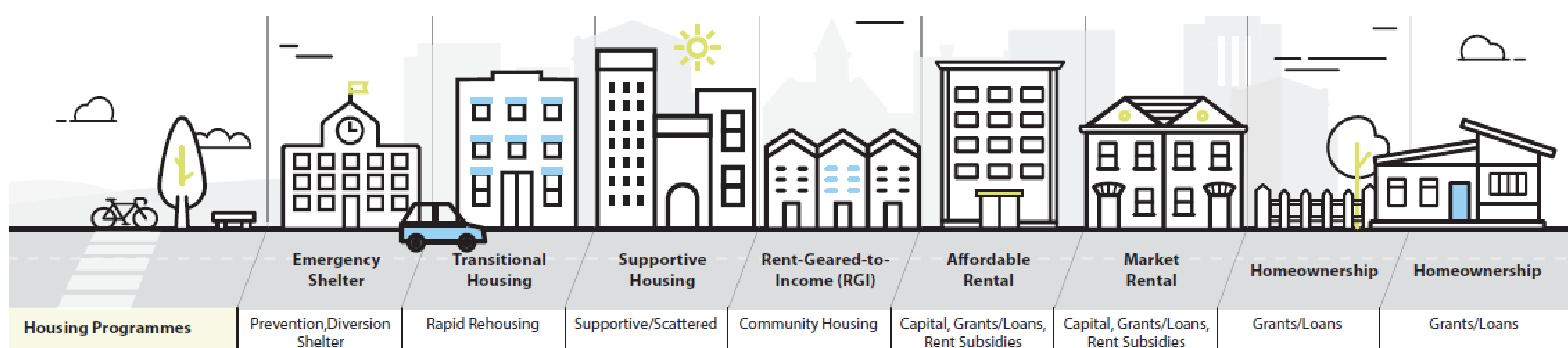CITY OF Guelph
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The housing continuum

What is the housing continuum?

The housing continuum shows the range of housing types and options available and illustrates how different partners work together to provide housing in our community.

The traditional housing continuum shows the range of housing options for individuals and families, often ranging from emergency shelters to home ownership as shown below. This version of the housing continuum can imply that home ownership is the ultimate goal.

Housing Programmes	Emergency Shelter	Transitional Housing	Supportive Housing	Rent-Geared-to-Income (RGI)	Affordable Rental	Market Rental	Homeownership	Homeownership
	Prevention, Diversion Shelter	Rapid Rehousing	Supportive/Scattered	Community Housing	Capital, Grants/Loans, Rent Subsidies	Capital, Grants/Loans, Rent Subsidies	Grants/Loans	Grants/Loans

We understand that a diverse community needs diverse housing options. This is why we are reimagining the housing continuum for Guelph that shows the entire range of housing options available to meet people's housing needs, with the underlying goal that everyone has a home.

Participate in the activity to help us create a housing continuum for Guelph!
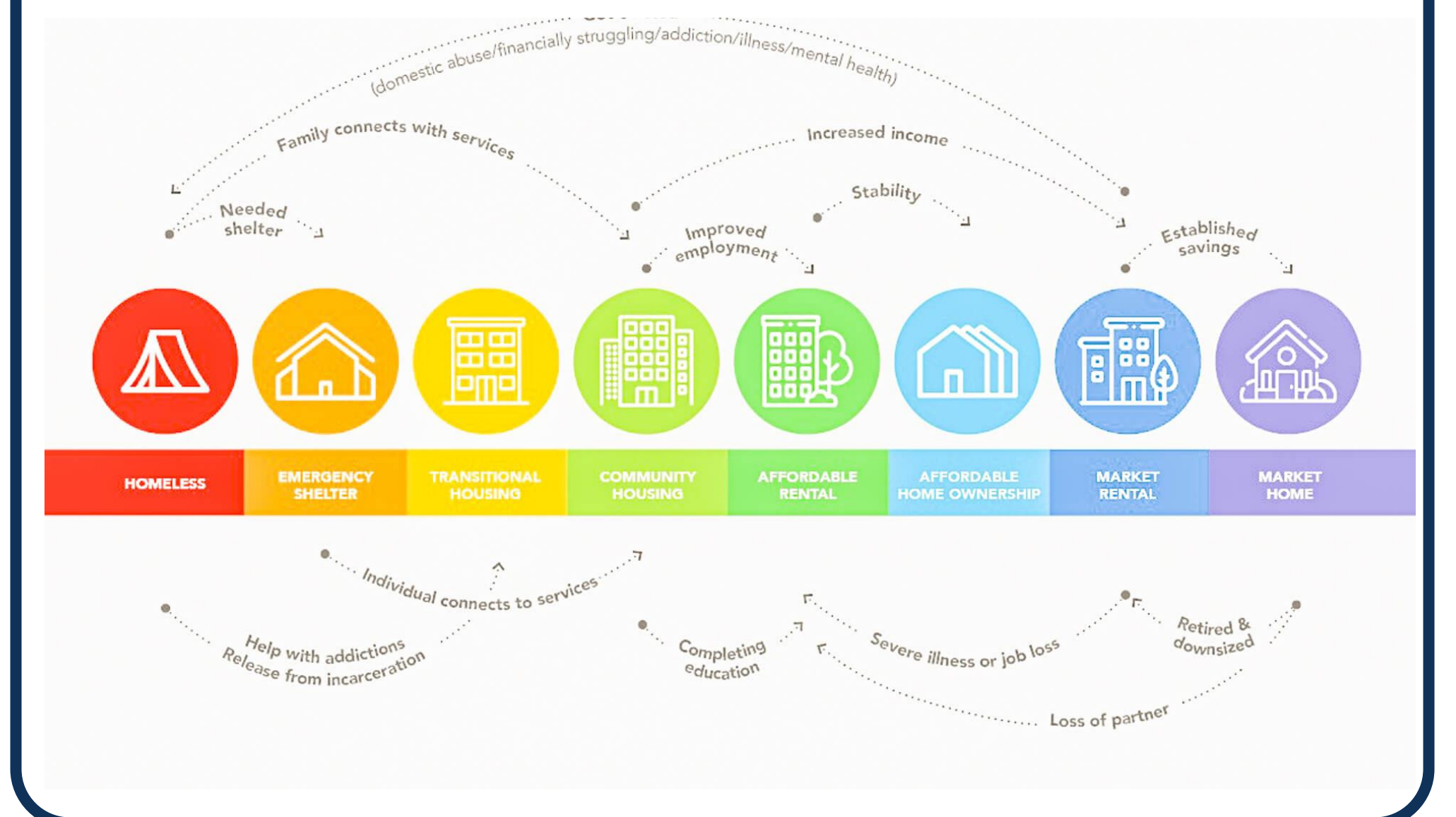
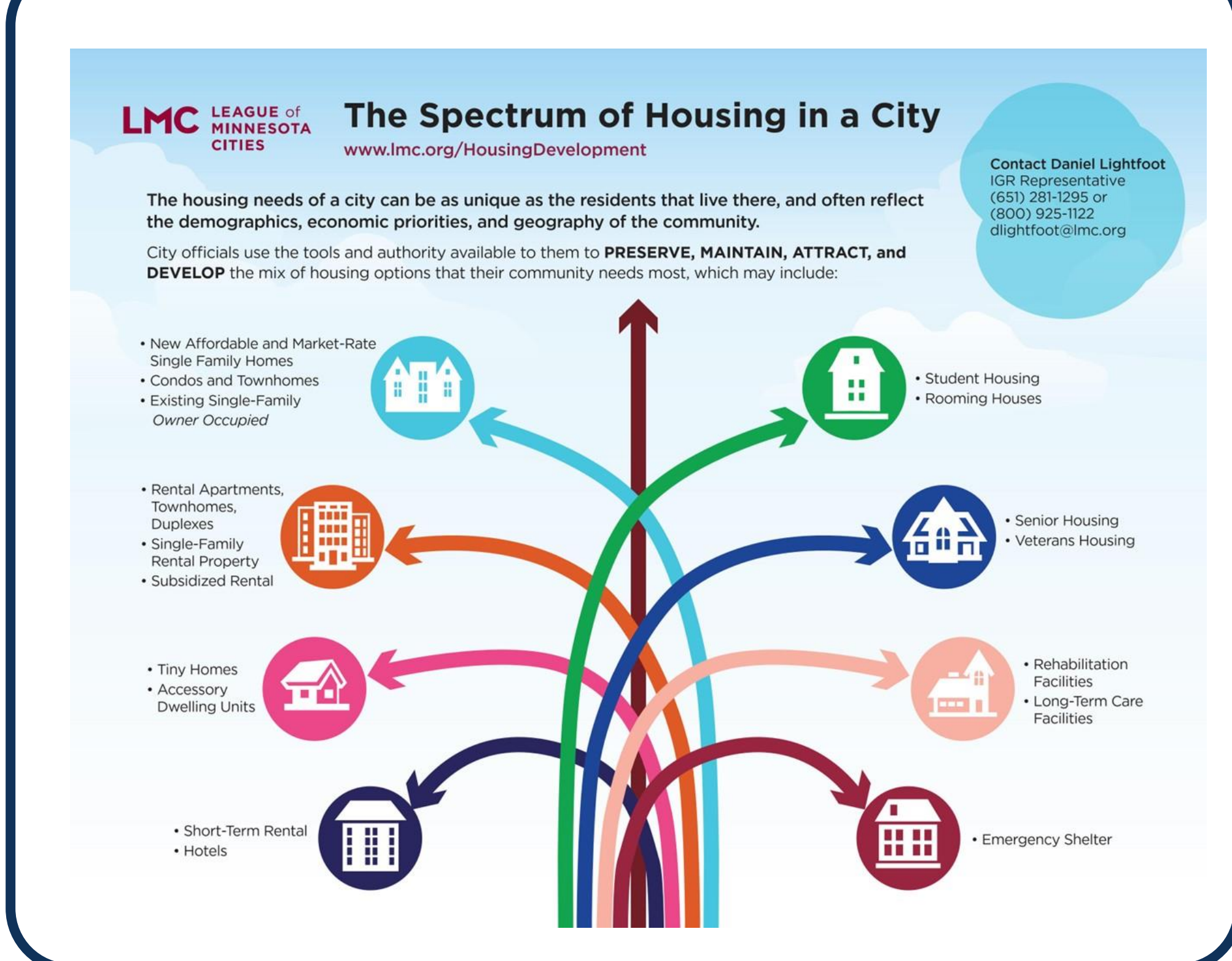# How would you draw a reimagined housing continuum?

Example Housing Continuums

Check out some housing continuums from other communities

Halifax (Nova Scotia) United Way

City of Kitchener, Ontario

League of Minnesota Cities

City of St. Johns, Newfoundland

City of Kelowna, British Columbia

Surveys and stories station

Using the blank sheets of paper, tell us:

- **What are your housing-related stories?**
- **Any other information or details to share?**

Scan here to visit the website and take the survey

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