

City of Guelph

Housing Affordability Strategy

September 2024

Draft



Table of contents

Acronyms	5
Executive summary	6
1.0 Introduction	1
1.1 Why does Guelph need to update its housing strategy?	1
1.2 How are we updating the housing strategy?	2
2.0 Setting the stage for the Housing Affordability Strategy	3
2.1 Visualizing the housing system.....	3
2.1.1 Guelph’s reimagined housing spectrum.....	5
2.2 Housing affordability: what is it, and how is it defined?.....	6
2.2.1 Key terms	6
2.2.2 Defining housing affordability.....	8
2.3 Why is our focus on below-market affordable housing?.....	10
2.4 How does housing affordability impact our health and well being?	10
2.5 The bigger picture for housing affordability	11
2.5.1 How does the Housing Affordability Strategy fit into Guelph’s wider strategies and initiatives?.....	11
2.5.2 How does the Housing Affordability Strategy fit into Ontario and Canada’s strategies and initiatives?	13
2.6 A review of background documents.....	13
2.6.1 Affordable Housing Strategy (2017).....	14
2.6.2 Future Guelph: Strategic Plan 2024-2027	14
2.6.3 Official Plan and Zoning Bylaw	14
2.6.4 Staff Report: State of Housing in Guelph – Housing Affordability Strategy Update (2023).....	15
2.6.5 A Place to Call Home: A 10-year Housing and Homelessness Plan for Guelph-Wellington – Five-Year Update (2020).....	15
2.6.6 Provincial legislation and policy guidance to facilitate the provision of housing	15

3.0	Data insights on Guelph’s housing needs	16
3.1	Historical trends in Guelph’s housing demand	16
3.2	Understanding Guelph’s housing affordability need	20
3.3	Understanding Guelph’s core housing need	27
3.4	Addressing Guelph’s housing affordability needs	29
3.4.1	Anticipated housing growth by age of primary household maintainer.....	31
3.4.2	Housing demand by tenure	33
3.4.3	Forecast rental housing demand, 2024 to 2051	35
3.5	The extent of Guelph’s housing needs	38
3.6	Demographic groups facing higher incidences of housing need	40
3.6.1	Accommodating younger generations	40
3.6.2	Accommodating the City’s aging population.....	41
3.7	Lived experiences with housing	42
3.8	Housing targets.....	44
3.9	Bridging the divide between market and non-market affordable housing supply.....	45
4.0	Guelph’s Housing Affordability Strategy	47
4.1	Our vision	48
4.2	Goals of the Housing Affordability Strategy	48
4.3	Action plan	49
Figures		
Figure 2-1: The Housing Continuum		3
Figure 2-2: The Wheelhouse model		4
Figure 2-3: Guelph’s reimagined housing spectrum		5
Figure 3-1: City of Guelph historical population, 2001 to 2024		16
Figure 3-2: City of Guelph housing units, 2001 to 2024		17
Figure 3-3: Distribution of household family types in the City of Guelph, 2021		18
Figure 3-4: City of Guelph housing development activity, 2014 to 2023		18
Figure 3-5: City of Guelph residential development activity by type (units), 2020 to 2023		19
Figure 3-6: Household income distribution, 2020		21

Figure 3-7: City of Guelph and district average house prices	23
Figure 3-8: City of Guelph average rental prices by unit type, October 2020 to 2023.....	25
Figure 3-9: City of Guelph housing growth - Historical and forecast, 2011 to 2051.....	30
Figure 3-10: Rental housing propensity rate - Historical and forecast, 2006 to 2051.....	33

Tables

Table 3-1: City of Guelph/Province of Ontario housing tenure, 2021	17
Table 3-2: Affordable prices and rents based on average and median income	22
Table 3-3: Owner-occupied household income and home affordability	24
Table 3-4: City of Guelph private apartment vacancy rates.....	26
Table 3-5: Renter-occupied household income and home affordability.....	26
Table 3-6: City of Guelph population, housing, and employment, 2021 to 2051	29
Table 3-7: Housing growth forecast by age of primary maintainer and tenure, 2024 to 2051	32
Table 3-8: Housing growth forecast by density type and tenure, 2024 to 2051	34
Table 3-9: Forecast renter housing growth, 2024 to 2051, by household income (2023 dollars)	36
Table 3-10: Forecast housing need by type, tenure, and market, 2024 to 2051	38
Table 3-11: Forecast affordable housing need	39
Table 3-12: Breakdown of below-market unit targets to 2051 by owner versus renter	39
Table 3-13: Owner housing forecast by type, 2024 to 2051	44
Table 3-14: Renter housing forecast by type, 2024 to 2051	45

Table 4-1: Goal 1: Our community is able to access housing that is
affordable throughout the city 50

Table 4-2: Goal 2: Our community can contribute to diverse and inclusive
housing options for everyone 51

Table 4-3: Goal 3: Our community knows about and shares the importance
of long-term affordable housing options..... 52

Appendices

A Strategic actions list

Acronyms

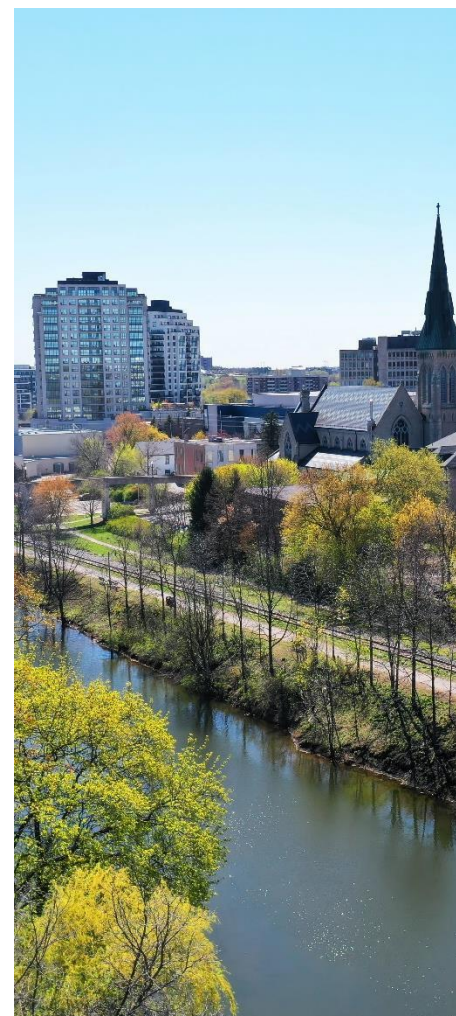
AMR	Average Market Rent
ARDU	Accessory Residential Dwelling Unit
CMHC	Canada Mortgage and Housing Corporation
CMSM	Consolidated Municipal Service Manager
GMS	Growth Management Strategy
HAF	Housing Accelerator Fund
HAS	Housing Affordability Strategy
HASFG	Housing Affordability Strategy Focus Group
LGBTQ	Lesbian, Gay, Bisexual, Transgender and Queer
MCR	Municipal Comprehensive Review
PPS, 2024	Provincial Planning Statement, 2024
PPS, 2020	Provincial Policy Statement, 2020
SCHL	Société canadienne d'hypothèques et de logement
SOH	State of Housing
YIMBY	Yes In My Backyard

Executive summary

Guelph, like other communities across Canada, is experiencing a housing affordability crisis, where it is becoming increasingly difficult for residents to find suitable housing that is affordable for their life circumstances. Along with this, there have been significant legislative and policy changes since the City's Affordable Housing Strategy was created in 2017.

The [State of housing in Guelph](#) report was completed in 2023. It found that Guelph needs to increase a wide range of housing that its residents can afford – housing with below average prices and below average rents including housing for single persons, larger rental units for families with children, and non-market rental housing like supportive and rent geared to income housing. These findings are crucial for Guelph's housing strategy.

Engagement with Guelph's diverse communities confirmed this data. People who participated in the engagement process for this project have lived experiences with housing that reflected these findings. Engagement further emphasized the barriers people face with finding housing they can afford, and the importance of housing affordability to create a healthy, safe, accessible, inclusive, and welcoming community.



In June 2024, the Province set out definitions of affordable housing (for both home ownership and rental) through the Provincial Bulletin, which sets out the market-based and income-based thresholds to consider a unit as affordable. The City of Guelph shall have regard for these provincial definitions and concentrate its efforts on below-market affordable housing. In Guelph, below-market affordable unit prices/rents were as follows:

- A home to buy and own was **\$398,800** or less
- A bachelor unit to rent was **\$1,160** per month or less
- A one-bedroom unit to rent was **\$1,508** per month or less
- A two-bedroom unit to rent was **\$1,646** per month or less
- A three-bedroom unit was **\$1,695** per month or less.

This housing is intended for those who aren't earning enough to afford housing at the market rate, but are earning too much to be eligible for government assistance and the social housing waitlist.

Understanding the current housing situation and needs as we continue to grow was critical for creating this Strategy. Key factors considered in this Strategy include:

- **Average income** - In 2020, the average income for a person in Guelph was \$55,200 and the average household income was \$111,400. This means that this household could afford a home that costs \$397,857 or is for rent at \$2,785 (affordable at 30 per cent of income). In Guelph, only about 33% of households can afford what is considered to be **affordable**.
- **Average house price** - The average house price in Guelph is \$809,600 (2024), and rent is \$1,695 (2023). This means that households who earn roughly \$250,000 or more—being a very small percentage of our population—can afford housing at the average price; there is a clear disparity between the average price and the income level needed.
- **Core housing need** - Of the households in Guelph, 11 per cent are in core housing need, meaning that they live in homes that are unaffordable, inadequate, or unsuitable (2021 census).
- **Population growth** - Over the next 30 years, Guelph's population is expected to grow by 40 per cent (adding 59,400 people) to reach a total population of 208,000.
- **Affordable ownership** - 18 per cent (2,640 units) of new ownership homes need to be affordable.

- **Affordable rentals** - 53 per cent (6,060 units) of new rentals must be affordable, where:
- 1,057 rental units need to be deeply affordable (i.e., less than 9 per cent of the average market rent); and
- 2,120 rental units need to be affordable within the 80 per cent to 100 per cent of average market rent range.
- To achieve this split of affordable ownership and rental units, Guelph needs more purpose-built rental housing with affordable units and additional affordable options like additional residential dwelling units.
- In total, 8,700 (33 per cent) of all new housing units from 2024 to 2051 should be affordable.

There are households in Guelph that cannot afford the average home in Guelph without assistance. If you are a renter in Guelph, rents have risen too fast for your income to keep up. With more affordable housing options needed for everyone, it is critical that our Housing Affordability Strategy's (HAS) actions focus on making it easier for affordable housing units to be built as consistently and collaboratively as possible, given the limited tools that we have.

Having access to housing that is affordable is vital for attracting and keeping younger generations and accommodating the city's aging population. An updated HAS is needed to respond to this new social, economic, and policy context.



The HAS outlines the City of Guelph’s role in affordable housing, and establishes the following vision and goals for the City’s involvement in moving the dial to address housing affordability:

Vision

Guelph is a welcoming community where diverse housing options are available for residents as a human right: We have homes that are affordable, accessible, and suitable, regardless of income, age, or situation. By working with our private and not-for-profit sector partners and other levels of government, we will emerge as leaders in addressing housing affordability. Current and future residents will thrive in their homes.



Goal 1

Our community is able to access housing that is affordable throughout the City.



Goal 2

Our community contributes to diverse and inclusive housing options for everyone.



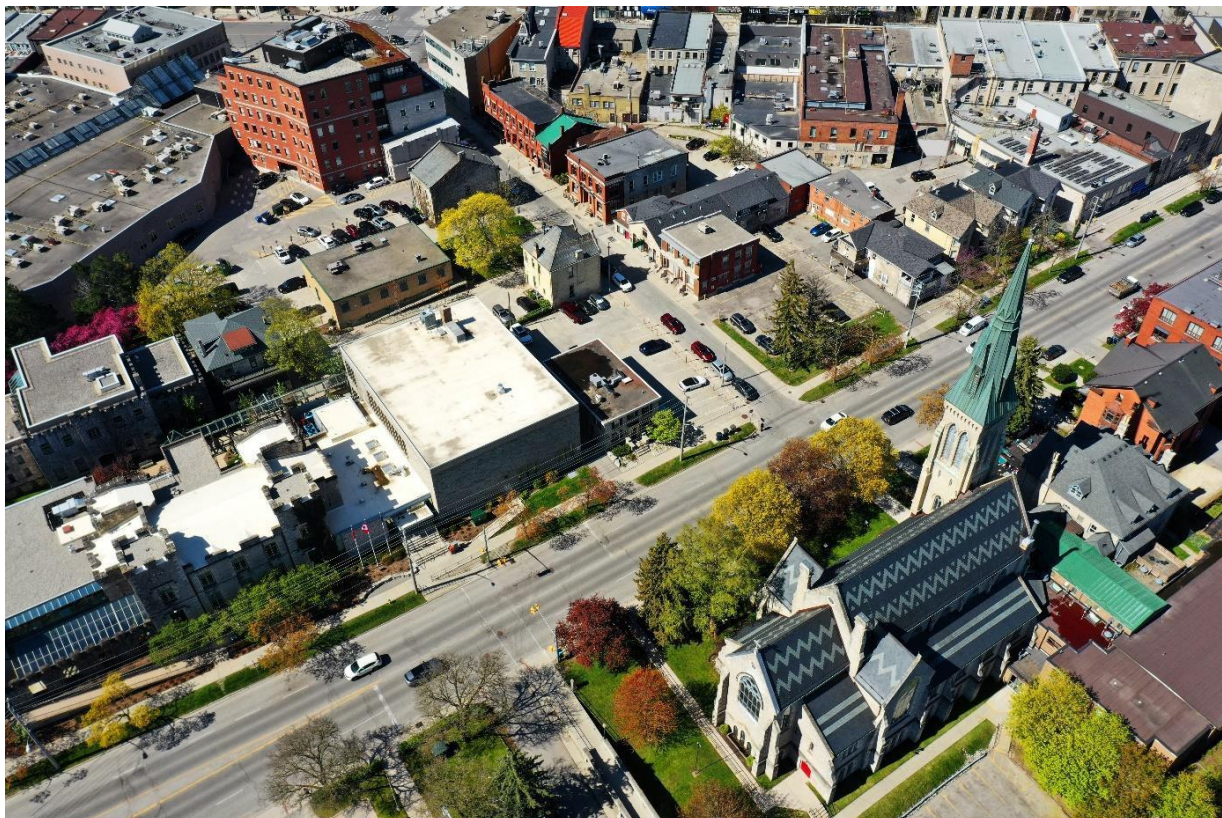
Goal 3

Our community knows and shares the importance of long-term housing options that are affordable.

In addition, there are a series of actions to keep the City accountable and on track to ensure people living in Guelph have access to safe, affordable, and inclusive housing. The final Housing Affordability Strategy will also contain a detailed implementation and monitoring plan that provides further information on how to achieve the actions.

Having housing that is affordable throughout the city is a key factor in community health, success, and inclusion. Individuals and families who cannot afford housing face significant effects of negative health outcomes, exclusion, and insecurity.

The City of Guelph is committed to the vision, goals, and actions outlined in this Strategy to contribute to creating a welcoming, inclusive, and healthy community.



1.0 Introduction

1.1 Why does Guelph need to update its housing strategy?

The housing affordability crisis is a pressing issue in Guelph, making it increasingly difficult for residents to find suitable housing that meets financial and lifestyle needs. Guelph will need 8,700 affordable units by 2051, and this is a goal that cannot be achieved by the City alone.

Significant legislative and contextual changes since the release of Guelph's 2017 Affordable Housing Strategy highlight the need for a comprehensive update. The City's most recent Official Plan Review and Growth Management Strategy outline Guelph's plan to meet growth needs by 2051, and the City's Housing Pledge aims to create the conditions to meet the provincially set target of 18,000 new homes to be built by 2031. However, simply introducing new units isn't enough to resolve systemic issues.

We believe that everyone should be able to find and have a suitable, affordable place to live and call home. Solving this issue will require all levels of government, the housing industry, and agencies and other organizations to realize more available and affordable housing for everyone in our community. To support the city's growth and ensure that much-needed housing types are developed, Guelph is preparing a new Housing Affordability Strategy (HAS) that adapts to these legislative changes and meets current and future demands. The HAS outlines key actions that the City can take to address housing affordability, along with ways to monitor progress on these actions over time.



1.2 How are we updating the housing strategy?

The City of Guelph retained Dillon Consulting, Watson & Associates Economists Ltd., and Tim Welch Consulting to collaborate with the City and prepare the new Housing Affordability Strategy (HAS), which will replace the 2017 Affordable Housing Strategy.

There are five phases of the project, where the outputs of each phase are intended to inform the new HAS.



Phase 1 involved delivering a high-level workplan and timeline for the HAS to Council.



Phase 2 involved analyzing data available since the last [State of Housing in Guelph](#) Report to prepare a new SOH report that includes a Housing Affordability Gap Analysis and initiating the [Gentle Density/4+ Units Study](#) to explore the impact and feasibility of four or more units in Guelph's low-density residential areas.



Phase 3 involved developing goals and targets that address housing affordability gaps and taking those out to the public and interested and affected parties for feedback.



Phase 4 involved combining the feedback received in Phase 3 with additional technical analysis to identify a preliminary approach for addressing housing affordability in Guelph.



Phase 5 involved presenting a Draft HAS to Council, the public and interested and affected parties for feedback, as well as preparing a Final HAS for Council approval.

2.0 Setting the stage for the Housing Affordability Strategy

2.1 Visualizing the housing system

Housing is complex. It involves many different types of housing (e.g., single-family homes, apartments, condos), housing availability, and affordability levels. Housing must also address the diverse needs of residents and income levels, integrate with community planning and infrastructure, and follow local rules and regulations.

To illustrate housing options, many municipalities use the housing continuum (**Figure 2-1**) to show the types of housing options available in the community based on income, situation, and forms of housing. The Housing Continuum can help us identify types and forms of housing that are missing from a community.

Figure 2-1: The Housing Continuum



Source: Canada Mortgage and Housing Corporation (CMHC)

Housing continuums are often linear, starting at homelessness and ending at home ownership. However, we know that people don't always move straight from renting to owning a home, and they might need different types of housing at different times in their lives. Experts are now looking at ways to better visualize this system and re-imagine the housing continuum in a way that reflects the non-linear and changing housing needs of people throughout their lives. For example, the wheelhouse is one way to show multiple housing options in a circle instead of line, to better reflect the multi-directional housing situations that people may encounter in life.

2.0 Setting the stage for the Housing Affordability Strategy

The Wheelhouse model (**Figure 2-2**) is one way to re-imagine the Housing Continuum. Made by the City of Kelowna, it shows housing options in a circle instead of a line, to better reflect the reality that people may move in any direction with their housing needs depending on their life situation. It also recognizes that not everyone wants or can own a home, and instead, it focuses on highlighting the importance of having different types of housing for everyone.

Figure 2-2: The Wheelhouse model

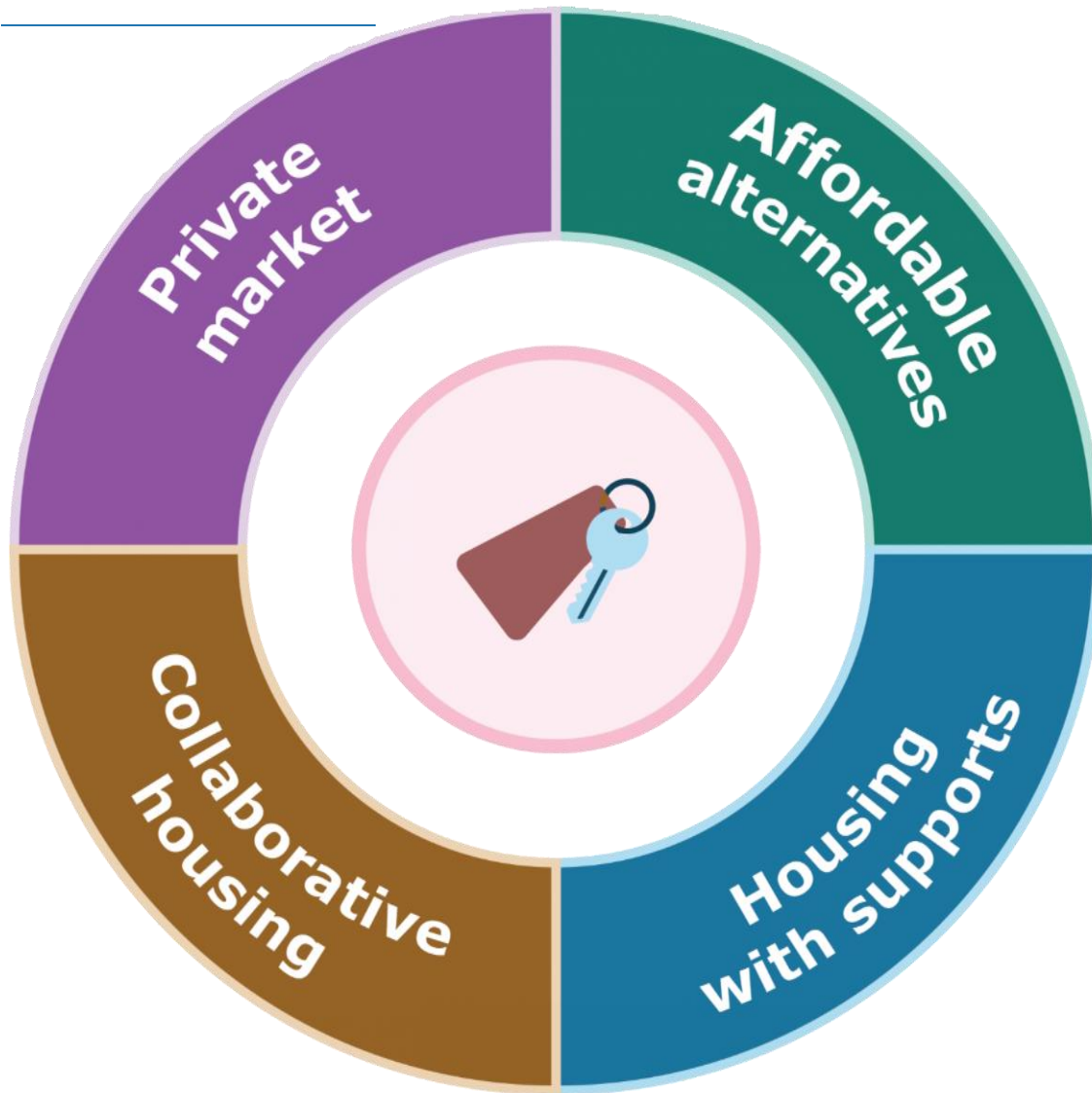


Source: City of Kelowna

2.1.1 Guelph's reimagined housing spectrum

The City is working with the County of Wellington, the Housing Affordability Strategy Focus Group (HASFG) and the public to reimagine the Housing Continuum for Guelph¹. **Figure 2-3** below presents a high-level version of Guelph's reimagined housing continuum, called the housing spectrum.

Figure 2-3: Guelph's reimagined housing spectrum



¹ The City and County are in the process of further refining Guelph's housing spectrum, which will be included in the final recommended Housing Affordability Strategy.

2.0 Setting the stage for the Housing Affordability Strategy

The new **made in Guelph** housing spectrum will be circular and illustrative. It will show a range of housing forms and tenures², as well as partnership and funding options available to support the widest range of housing possible. These elements reflect the feedback from participants in the Strategy engagement process, and this visual, once finalized, can be used to inform and guide housing choices in the city going forward.

2.2 Housing affordability: what is it, and how is it defined?

Understanding housing affordability is an important part of creating the Housing Affordability Strategy. This section highlights the many ways of defining and understanding housing affordability in Guelph.

2.2.1 Key terms

Housing affordability

The term **housing affordability** means how much of a household's income is spent on housing, where spending more than 30 per cent of income on housing means there is a housing affordability issue.

Below-market affordable housing

Below-market affordable housing most broadly means housing that is below the current market prices/rents. This housing is typically incentivized by a range of government planning but is still influenced by market prices/rents. The City and other levels of government work together to make such housing available, with the help of private builders or non-profit developers, for homes people can buy or rent.

Below-market affordable housing can take many forms, such as homes you can buy or rent for both the short-term and long-term.

In June 2024, the provincial government set out the definition of affordable home ownership for 2024 as a home with a price of \$398,800 or less.

The province also defined affordable rents for 2024 as being a rental home at or below the following rent levels:

- a bachelor unit was \$1,160 per month;
- a one-bedroom unit was \$1,508 per month;

² There are two types of housing tenure: owner-occupied and renter-occupied. Owner-occupied means the person who owns the home lives in it. Renter-occupied means someone else lives in the home and pays rent to the owner.

2.0 Setting the stage for the Housing Affordability Strategy

- a two-bedroom unit was \$1,646 per month; and
- a three-bedroom unit was \$1,695 per month.

The City of Guelph will follow those provincial definitions, as set out in the [Provincial Bulletin](#), and concentrate its efforts on below-market affordable housing.

Below-market affordable housing is essential; it provides homes at prices or rents lower than the current market rates, for people who don't earn enough income at current market levels but earn too much income to be eligible for social housing. It is the bridge between these ends of the continuum. With a greater focus on having a variety of below-market affordable housing, it helps to ensure that more residents can find homes within their budget, promoting a more inclusive and economically diverse community.

Deeply Affordable Housing

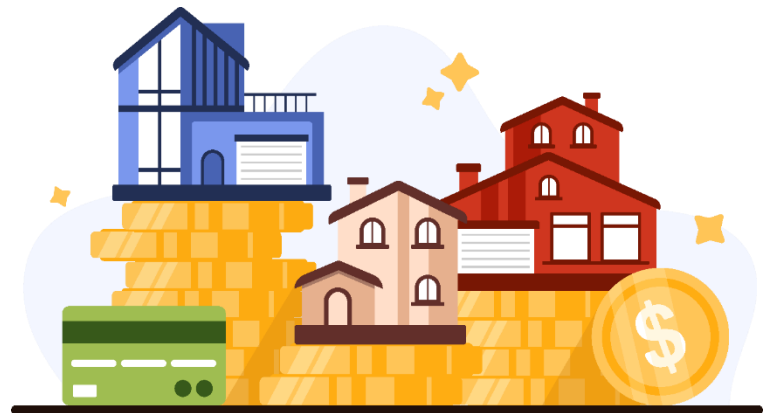
There is also Deeply **Affordable Housing**, which refers to housing that is affordable for low-income households. They are homes that the government mostly manages and helps pay for, often referred to as social or subsidized, housing. The City supports Affordable Housing through collaborations, mainly with the County of Wellington who is the City's Consolidated Municipal Service Manager (CMSM) responsible for social housing.

Types of Affordable Housing include:

- Supportive housing (includes help for people with special needs); and
- Rent-geared-to-income housing (rent is based on income).

In addition to Affordable Housing, there are also emergency shelters, which provide short term housing for those in urgent need.

Deeply Affordable Housing provides stable, safe, and affordable homes for low-income households who might otherwise struggle to find suitable housing. The provision of Deeply Affordable Housing would help to ensure that even the most vulnerable populations have a place to live. Having a wide range of affordable options helps to create a more inclusive and supportive community, reduce homelessness, and improve overall quality of life.



2.2.2 Defining housing affordability

There are two main ways to define if a home is affordable.

1. **Income-based affordability** defines affordability in relation to income. Using this definition, if a home costs less than 30 per cent of after-tax income, it is considered affordable.
2. **Market-based affordability** defines affordability in relation to average or median rents and ownership prices in a market area. Using this definition, a home is affordable if it costs the same or less than the average home prices or rents in the area.

In Ontario, the Provincial Planning Statement, 2024 (PPS, 2024), sets out the definition of affordable that is to be used for land use planning matters. The Province has released a final version of the new PPS, which is scheduled to be in force and effect as of October 20, 2024 (PPS, 2024). The PPS, 2024 offers both market- and income-based definitions of affordability, and defines both ownership and rental housing as:

Affordable (ownership) is the least expensive of:



1. Housing for which the purchase price results in annual accommodation costs which do not exceed 30 percent of gross annual household income for low- and moderate-income households; or
2. Housing for which the purchase price is at least 10 percent below the average purchase price of a resale unit in the municipality.

Affordable (rental) is the least expensive of:



1. A unit for which the rent does not exceed 30 percent of gross annual household income for low- and moderate-income households; or
2. A unit for which the rent is at or below the average market rent of a unit in the municipality.

Low- and moderate-income households means:



1. In the case of ownership housing, households with incomes in the lowest 60 percent of the income distribution for the municipality; or
2. In the case of rental housing, household with incomes in the lowest 60 percent of the income distribution for renter households for the municipality.

2.0 Setting the stage for the Housing Affordability Strategy

PPS, 2024 Excerpt of Section 2.2 Housing:

1. Planning authorities shall provide for an appropriate range and mix of housing options and densities to meet projected needs of current and future residents of the regional market area by:
 - a. Establishing and implementing minimum targets for the provision of housing that is affordable to low- and moderate-income households, and coordinating land use planning and planning for housing with Service Managers³ to address the full range of housing options including affordable housing needs.

Considering these changes, the City will need to prepare and include housing targets in the HAS that would be brought forward and implemented through an amendment to the City's Official Plan. The City will also need to align its definition of affordable housing with that of the Province.

The term **affordable housing** and the definition presented in the PPS, 2024 is consistent with the Affordable Residential Units for the Purposes of the Development Charges Act, 1997 Bulletin used to identify housing units that are eligible for exemptions and discounts from municipal development-related charges based on affordability thresholds.

Recognizing the significant difference between market- and income-based definitions of affordability is critical to supporting Guelph residents and meeting their affordability needs. With the rising cost of living and housing costs, using a market-based definition of affordable housing can sometimes result in more and more individuals being priced out of the market, as market rates may not align with what residents can afford. While market-based approaches can sometimes offer lower rents, an income-based definition is more human-centred and ensures that housing is affordable relative to household income. This approach better addresses the diverse financial situations of residents and provides a more sustainable solution to housing affordability. As such, **in this report, the concept of housing affordability and assessment of housing affordability needs and targets are presented in the context of provincial definition #1: Affordability is defined in relation to household income, where a home is affordable if it costs less than 30% of a household's before-tax income.**

³ Housing Service Managers are those responsible for administering affordable housing programs.

2.3 Why is our focus on below-market affordable housing?

In Ontario, an identified Service Manager is responsible for the delivery and administration of Deeply Affordable Housing units. The City of Guelph partners with Wellington County (who is our Service Manager for housing), and the Provincial and Federal governments to support the provision of Deeply Affordable Housing.

Not all affordable housing is Deeply Affordable Housing. We also need below-market affordable housing for people who can't afford current market prices.

Adopting a market-related approach for housing affordability will help Guelph address housing challenges, especially as it relates to those who don't need Deeply Affordable Housing. Most new housing is made available through the housing market. To reflect this, Guelph needs housing policies to shape market-based affordability when new housing developments are proposed.

Because the City has the most control over local land use rules and regulations and is the approval authority for housing development, they are best positioned to support addressing the housing affordability crisis by focusing on below-market affordability.

The City can use policies and other rules for how land can be used to help shape how much housing costs. This is just one aspect that can have an overall impact on housing costs. By understanding the housing market, Guelph can make smart policy and regulatory choices to influence the development of housing that is more affordable than true market housing. This may include:

- **Mixed-use zoning:** creating areas where homes, stores and workplaces are close together so people can live near their jobs; and
- **Incentives to builders:** offering things like lower or waived fees, or quicker approval processes to make it easier and cheaper for builders to create housing that would be more affordable to the end-user.

2.4 How does housing affordability impact our health and well being?

Having a supply of housing with a range of affordability plays a pivotal role in promoting economic stability. When the available housing supply can meet

residents' financial needs, people have more money to spend on other things, like shopping and services. This helps local businesses grow. It also means that important workers can live close to where they work, saving time and contributing to well-being. Stable, affordable housing makes people feel secure. It reduces the risk of homelessness and housing insecurity, which are often associated with

2.0 Setting the stage for the Housing Affordability Strategy

various negative health outcomes such as illness, chronic disease, and mental health challenges.

In line with Guelph's Community Plan, affordable housing must be accessible in all parts of the city. A mix of different people and incomes in neighbourhoods makes communities richer and more interesting. It can prevent the concentration of poverty; promotes socio-economic integration; enriches the community fabric; and enhances the overall quality of life for all residents.

Housing affordability also supports sustainability, a key principle of our Community Plan. Building energy-efficient and environmentally friendly housing can reduce the city's carbon footprint as well as reduce residents housing utility costs. Overall, making sure that there are plenty of affordable homes in Guelph will help create a healthier, stronger, and more welcoming community. This doesn't just solve housing problems right now but also helps keep the city stable and healthy in the future.

2.5 The bigger picture for housing affordability

2.5.1 How does the Housing Affordability Strategy fit into Guelph's wider strategies and initiatives?

The [City of Guelph Strategic Plan](#) establishes key directions and frameworks to guide decision making in Guelph. The Housing Affordability Strategy specifically aligns with the City Building theme of Future Guelph, Guelph's Strategic Plan, by focusing on growth and all the supporting elements needed to make Guelph a more liveable city. Specifically:



The HAS will help to increase the availability of housing that meets community needs.



The HAS will work with partners and the community to create programs and policies that enable more people to obtain housing.

2.0 Setting the stage for the Housing Affordability Strategy

The City has also completed other studies that have been considered within the context of the HAS:

- **Shaping Guelph: Growth Management Strategy (GMS; 2022)**: The GMS sets out new growth-related directions and policies to bring the City of
- Guelph Official Plan into conformity with **A Place to Grow: Growth Plan for the Greater Golden Horseshoe**. It also establishes land use designations, densities, and development framework to 2051. The GMS is used to build Guelph's housing affordability profile.
- **Guelph's Action Plan for the Housing Accelerator Fund (2023)**: The Housing Accelerator Fund (HAF) from the Canada Mortgage and Housing Corporation (CMHC) provides funding to cities that create plans to increase housing supply and build affordable, diverse, and sustainable communities. Guelph's seven-initiative action plan had a new housing affordability strategy as a top priority, as well as building much-needed housing types like purpose-built rentals, affordable housing, and homes for older adults and students.
- **Gentle Density Background Review and Design Demonstrations for As-of-Right Permissions for Four Units (2024)**: This study (sometimes referred to as the Gentle Density Study) looks at the impact and feasibility of allowing four residential units in Guelph's low-density areas, by: exploring ideal lot sizes; finding best practice examples of new housing types; proposing zoning changes to allow (i.e., as of right) four-unit homes; and creating demonstration plans to inform financial projections and housing market opportunities.

The findings of these studies, as they relate to development feasibility, are in progress and will be explored in a separate addendum report titled **Housing Market and Financial Analysis**.

By building on the work of other connected projects, the new HAS will identify actions, such as partnerships, advocacy opportunities, and refinements to policy, tools, and incentives, required to deliver the much-needed housing supply over the short, medium, and long term. While the focus of the HAS is on below-market housing, the City will continue to collaborate with the County and non-profit housing providers in their delivery of Deeply Affordable Housing in Guelph.



2.5.2 How does the Housing Affordability Strategy fit into Ontario and Canada's strategies and initiatives?

Guelph's Housing Affordability Strategy aligns with Ontario and Canada's broader efforts to tackle the housing crisis by increasing the supply of affordable homes and supporting vulnerable populations. The strategy complements provincial initiatives such as Ontario's Housing Supply Action Plan, which aims to build more homes faster, and federal programs like the National Housing Strategy, focusing on affordable, safe, and inclusive housing.

The City of Guelph is committed to working proactively with provincial and federal governments to secure the funding and support needed for these initiatives.

2.6 A review of background documents

To gain a better understanding of Guelph's housing gaps and opportunities, as they relate to national, provincial, county, and local policies and legislation, the project team completed a background review of the following documents:

- Affordable Housing Strategy (May 8, 2017);
- Future Guelph: Strategic Plan 2024-2027;
- The City of Guelph Zoning Bylaw (2023)-20790 (April 18, 2023);
- Staff Report: State of Housing in Guelph – Housing Affordability Strategy Update (December 12, 2023);
- City of Guelph Official Plan (February 2024 Office Consolidation);
- A Place to Call Home: A 10-year Housing and Homelessness Plan for Guelph-Wellington – 5-year Update (2020); and
- Provincial legislation and policy guidance to facilitate the provision of housing.

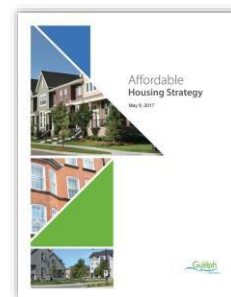
A summary of key findings from this background review is in the following subsections.



2.0 Setting the stage for the Housing Affordability Strategy

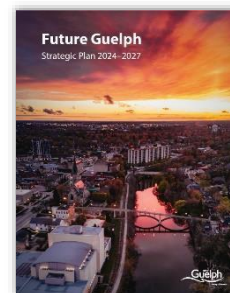
2.6.1 Affordable Housing Strategy (2017)

Guelph's Affordable Housing Strategy (2017) aims to make 30 per cent of new housing developments affordable by setting clear targets, reviewing planning regulations, and providing financial incentives. The Affordable Housing Strategy (2017) had actions to adjust development fees, build partnerships, and track progress to ensure effectiveness. Some actions will contribute to larger projects beyond affordable housing. The City has completed 12 of 25 actions and is working on 11 others.



2.6.2 Future Guelph: Strategic Plan 2024-2027

In **Future Guelph**, the City's Strategic Plan for 2024-2027, key actions aim to improve housing, making Guelph inclusive, prosperous, and environmentally friendly. The plan includes maximizing real estate opportunities, improving the housing supply, and growing community spaces. Goals speak to supporting Guelph's growth and caring for community areas.

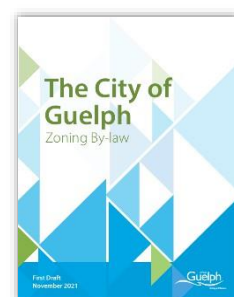
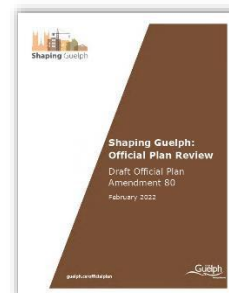


2.6.3 Official Plan and Zoning Bylaw

Guelph's Official Plan looks ahead to how the city will grow until 2051. It aims to create a healthy and complete community. The plan was updated in 2022 to match new growth targets and includes policies to ensure a range and mix of housing types.

The Official Plan framework focuses on creating conditions for building different types of housing and supporting the creation of Deeply Affordable Housing funded by other levels of government. The Official Plan sets a goal for 30 per cent of new homes to be affordable, with specific sub-targets for owned and rental units. It also includes important policies to protect rental apartments units from conversion to condominium units.

A Zoning Bylaw implements the broad rules set out in an Official Plan. The City has recently prepared a new Zoning Bylaw, which includes updated regulations that will make it easier to build different types of homes when it comes into full force and effect.



2.0 Setting the stage for the Housing Affordability Strategy

2.6.4 Staff Report: State of Housing in Guelph – Housing Affordability Strategy Update (2023)

The State of Housing in Guelph Report (2023) updates the 2015 report, analyzing the city's housing needs. It found that Guelph needs more affordable housing, smaller units, primary rental units, and non-market rental housing like supportive and subsidized housing. The report suggests

increasing the supply of primary rental units and smaller units, as well as more affordable and supportive housing for lower-income earners. These findings are crucial for Guelph's housing strategy.



2.6.5 A Place to Call Home: A 10-year Housing and Homelessness Plan for Guelph-Wellington – Five-Year Update (2020)

In 2015, Wellington County, as the Service Manager, launched a 10-year plan called **A Place to Call Home** to address housing needs and homelessness in Guelph-Wellington. The plan was updated in its fifth year, highlighting partnerships and a 'Housing First' approach, meaning housing is given without preconditions like sobriety or employment, with strong social supports in place. It also focuses on the housing needs of Indigenous communities and aims to end long-term homelessness by 2025. Goals for 2020-2024 include reducing the gap between income and housing costs for low-income households, providing housing stability supports, offering various affordable housing options with support services, maintaining existing affordable housing units, and ensuring culturally suitable housing for Indigenous peoples. The plan notes that in 2017, many households couldn't afford median house prices or average rents, making targeted actions and partnerships crucial for safe and affordable housing for all.

2.6.6 Provincial legislation and policy guidance to facilitate the provision of housing

Over the last few years, the Province created laws to help make it easier to build housing and make housing more affordable. These laws include Bills 109, 23, 39, 97, and 185, and a new Draft Provincial Planning Statement (PPS) 2024. Because of these new laws, the City might need to change some of its planning and zoning rules. The HAS should also consider the implications of these changes and ensure that the implementation plan aligns with these, where needed.

3.0 Data insights on Guelph's housing needs

3.1 Historical trends in Guelph's housing demand

Guelph has grown a lot in the recent past. This has increased demand for housing which, in part, is making homes and rent more expensive. This is because there are more jobs, an older population, and higher building and land costs.

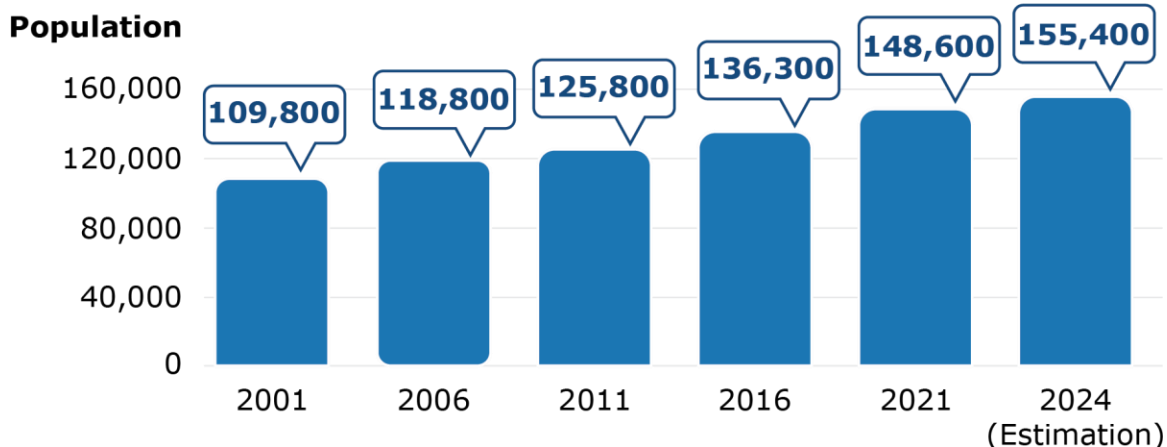
In the next 30 years, Guelph will keep growing. To stay balanced and sustainable, Guelph needs more types of homes for everyone, including housing with a range of affordability.

Figure 3-1 shows how Guelph's population grew from 109,800 in 2001 to 148,600 in 2021, which is a 35 per cent increase. This means Guelph's population grew by an average of 1.5 per cent each year. This is higher than Ontario's average of 1.1 per cent. By 2024, Guelph's population is estimated to be 155,400, about a 5 per cent increase from 2021.

Note for Figure 3-1: City of Guelph 2021 population includes net Census undercount estimated at 3.4 per cent

Figure 3-1: City of Guelph historical population, 2001 to 2024

Source: 2001 to 2021 derived from Statistics Canada Census data, 2024 estimated by

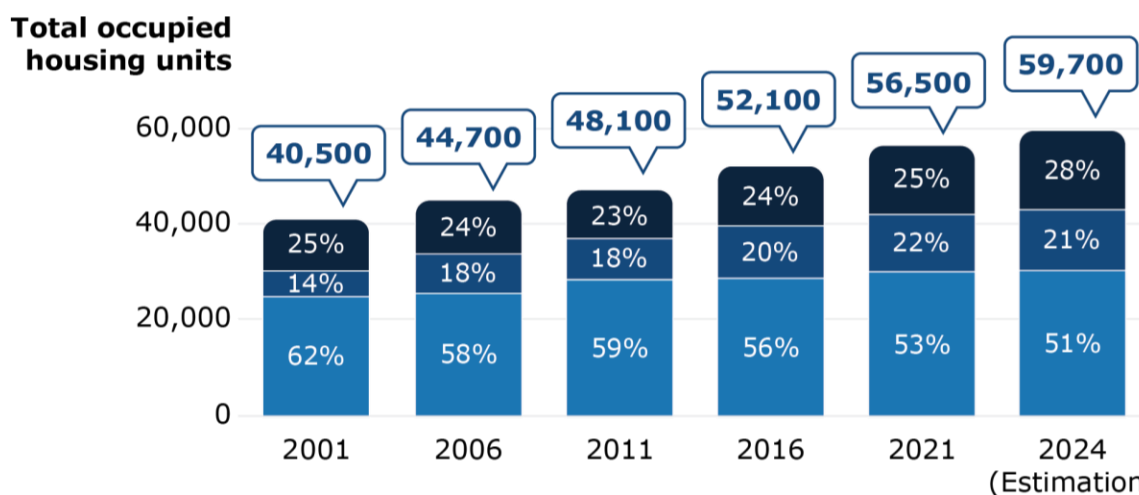


Watson & Associates Economists Ltd., 2024.

3.0 Data insights on Guelph's housing needs

Figure 3-2 shows the total number of housing units in the City over the last 23 years (2001-2024). The total number of units has increased year over year. While most housing in the city continues to be in a low-density form, there has been a modest shift over time toward medium- and high-density housing. By 2024, Guelph is expected to have 59,700 homes, with 51 per cent being low-density, 21 per cent medium-density, and 28 per cent high-density.

Figure 3-2: City of Guelph housing units, 2001 to 2024



In 2021, 66 per cent of homes in Guelph were owned, and 34 per cent were rented, which is close to Ontario's average (**Table 3-1**). Most households are either one-person or couples with children (27 per cent each), followed by couples without children (24 per cent) and one-parent households (9 per cent).

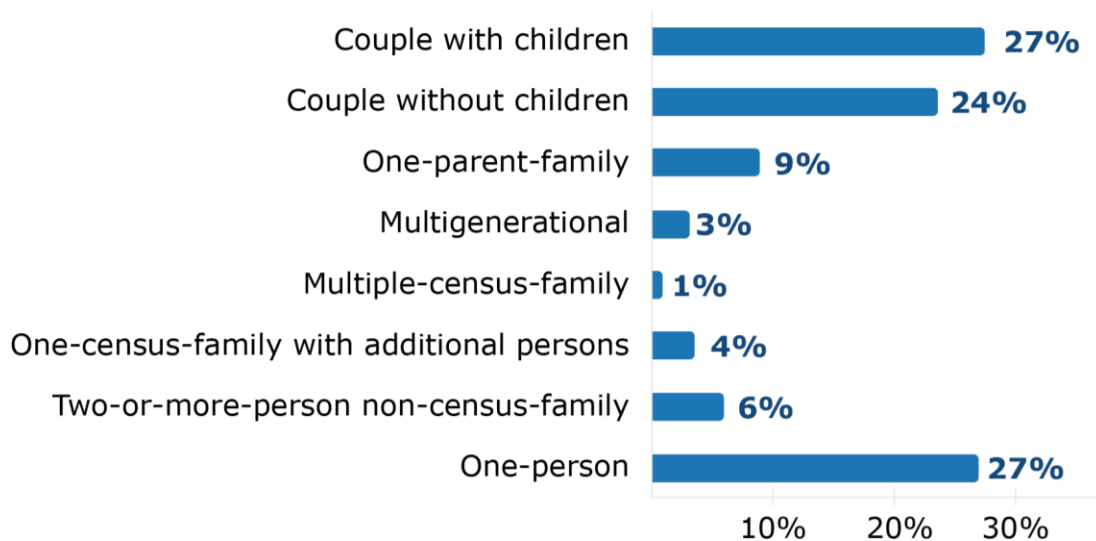
Table 3-1: City of Guelph/Province of Ontario housing tenure, 2021

	City of Guelph		Province of Ontario	
	Number of households	Percentage of total households	Number of households	Percentage of total households
Ownership	37,095	66 per cent	3,755,720	68.4 per cent
Rental	19,385	34 per cent	1,724,970	31.4 per cent
Total	56,480	-	5,491,200	-

Source: Statistics Canada 2021 Census

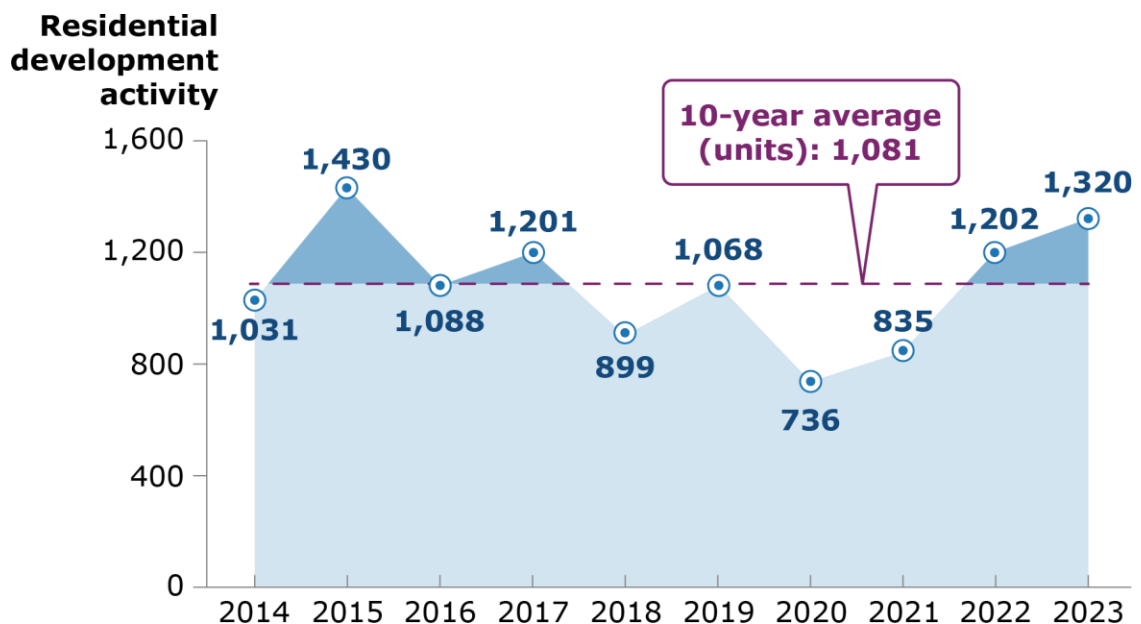
3.0 Data insights on Guelph's housing needs

Figure 3-3: Distribution of household family types in the City of Guelph, 2021



From 2014 to 2023, Guelph built an average of 1,081 new homes each year, as shown in **Figure 3-4**.

Figure 3-4: City of Guelph housing development activity, 2014 to 2023

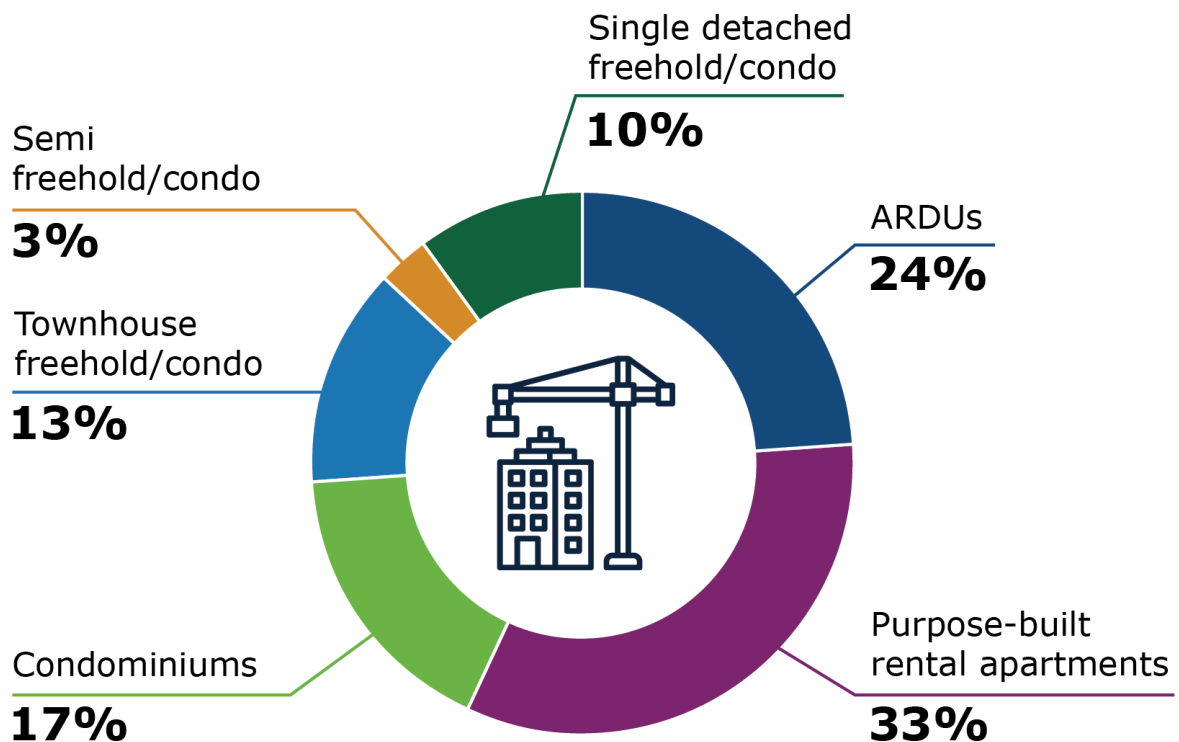


Source: Derived from the City of Guelph's Building Permits Data by Watson & Associates Economists Ltd., 2024.

3.0 Data insights on Guelph's housing needs

From 2014 to 2023, 30 per cent of new homes were for ownership⁴, 20 per cent were purpose-built rentals, and 50 per cent were condos. In the past five years, half of the building permits were for high-density units (like purpose-built apartments or condominium apartments). About 26 per cent were for ground-oriented homes (like single-detached homes, semi-detached homes, and townhouses), and 24 per cent were for additional residential dwelling units (ARDUs).

Figure 3-5: City of Guelph residential development activity by type (units), 2020 to 2023



Source: Adapted from the City of Guelph's Building Permits Data by Watson & Associates Economists Ltd., 2024.

4

Derived from CMHC Absorbed Housing Units by Intended Market by Watson & Associates Economists Ltd., 2024.

3.2 Understanding Guelph's housing affordability need

As previously discussed, housing affordability is often measured by the shelter cost- to-income ratio, with 30 per cent being the upper limit for housing to be considered affordable. This measure is used to forecast housing affordability needs in Guelph over the next decade for both owner and renter households.

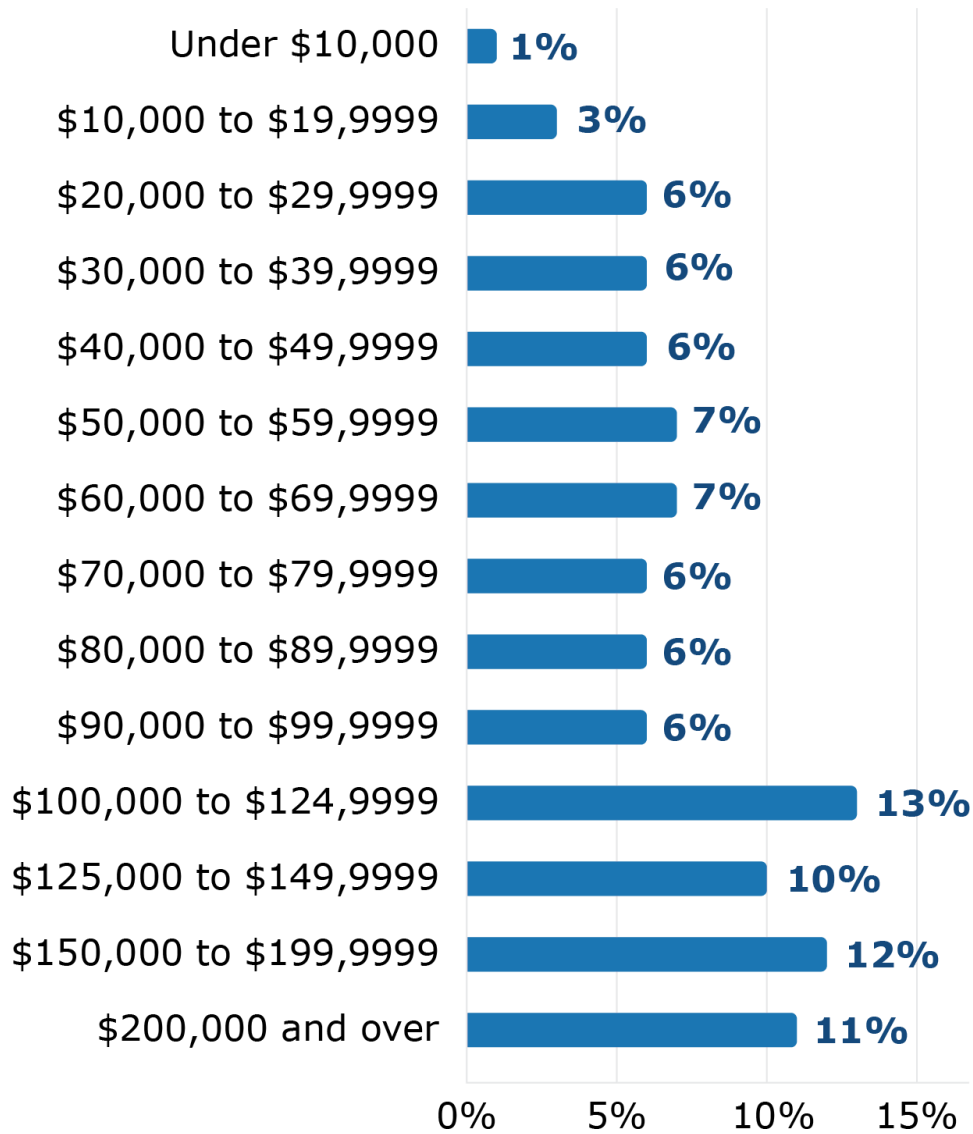
The Bank of Canada has raised the prime interest rate from 2.45 per cent in November 2021 to 6.45 per cent in September 2024, which makes borrowing more expensive but may lower housing prices. However, even if housing prices go down, higher interest rates reduce housing affordability overall, and interest rates are continuously changing. The cost of homes in Guelph affects the kind and type of housing needed for different income groups.

Based on the [Provincial Bulletin](#), the affordable housing price for an ownership unit in Guelph is \$398,800. Based on an income-based approach for affordability, a household would need an income of \$116,500 to be able to afford a unit that costs \$398,800. As of 2020, the average income for a person in Guelph was \$55,200, and the average household income was \$111,400. **Figure 3-6** shows the breakdown of household incomes in Guelph. This means that, while some people earn a lot of money, many others earn much less. This gap in household earnings and housing costs means that the City needs to focus on housing that is affordable to moderate- and lower-income households. People with high incomes can afford higher housing costs, which may drive up the housing costs in the market. More

than half (67%) of those in Guelph cannot afford an **affordable** home, and this gap may continue to be stark, if no one is selling or building homes that are less than \$398,800. The City needs to implement policies and incentives to keep housing affordable for everyone. Balancing the needs of both high- and low-income residents is important for a healthy community.



Figure 3-6: Household income distribution, 2020



Source: Statistics Canada 2021 Census

Table 3-2 shows what affordable rents and house prices look like for people of different incomes in Guelph, including older adults and those on social assistance. Based on 2021 data, a person in Guelph making the average income can afford a home costing about \$197,143 or rent of \$1,380 per month. Someone making the median income can afford a home costing about \$158,571 or rent of \$1,110 per month.

Table 3-2: Affordable prices and rents based on average and median income

	2020 gross income based on 2021 Census data	Affordable price at 30 per cent of income	Affordable rent at 30 per cent of income
Median income for individuals	\$44,400	\$158,571	\$1,110
Median income for households	\$93,000	\$332,143	\$2,325
Median income for couple-only economic family	\$100,000	\$357,143	\$2,500
Median income for couple-with-children economic family	\$142,000	\$507,143	\$3,550
Median income for one-parent economic family	\$75,000	\$267,857	\$1,875

Source: Statistics Canada 2021 Census

The average cost of housing in Guelph has increased a lot over the last ten years. As seen **Figure 3-7**, house prices have more than doubled, but people's incomes have not kept up. From January 2020 to spring of 2022, house prices in Guelph rose quickly. By March 2024, the average house price was \$809,600, which is 46.6 per cent higher than the five-year average. A household in Guelph would need to have an annual income of roughly \$237,000 to be able to afford an \$809,600 home. Therefore, housing of all types, including existing housing, has stalled. First-time homebuyers cannot enter the market, households looking to upsize or downsize cannot find new affordable options. This makes the housing market **stuck**, placing downward pressure on demand. This makes it harder to buy a home and increases the need for rental housing.

Figure 3-7: City of Guelph and district average house prices



Source: The Canadian Real Estate Association

Even though incomes have moderately increased since the 2021 census, the dramatic increases in homeownership prices, coupled with higher interest rates of the past two years (although easing in September 2024), have made homeownership even more out of reach for average- or median-income households. The data used for these calculations are from the 2021 Census, and it does not account for inflation since many salaries have not kept up with the rising costs.

To see how affordable home ownership is in Guelph, we looked at owner household incomes and calculated the maximum home price people can afford, spending no more than 30 per cent of their income on housing costs. We focused on the affordability for low- to moderate-income households, i.e., those at 60th percentile of household income or less. Percentiles tell you how a particular value compares to the rest of the values in a group by showing what percentage of the group is at or below that value. For example, if you are at the 60th percentile of household income, it means that 60 per cent of households in the community are at or below that level of income. The findings are presented in **Table 3-3**.

3.0 Data insights on Guelph's housing needs

Note for Table 3-3: Maximum ownership price is based on 30 per cent shelter-to-income ratio, which includes mortgage payments and other applicable carrying costs.

Table 3-3: Owner-occupied household income and home affordability

	Income percentile	Owner household income level	Maximum house ownership price
Number of households by shelter spending	10th Percentile	\$35,100	\$120,000
	20th Percentile	\$54,140	\$185,000
	30th Percentile	\$71,120	\$245,000
	40th Percentile	\$87,750	\$300,000
	50th Percentile	\$106,670	\$365,000
	60th Percentile	\$127,320	\$435,000
	70th Percentile	\$151,410	\$515,000
	80th Percentile	\$182,380	\$625,000
	90th Percentile	\$236,290	\$805,000

Rental prices have also increased a lot. In October 2020, CMHC reported that the average monthly rent for an apartment in Guelph was \$1,295, where the average for: a bachelor unit was \$871 per month; a one-bedroom unit was \$1,212 per month; a two-bedroom unit was \$1,356 per month; and a three-bedroom unit was

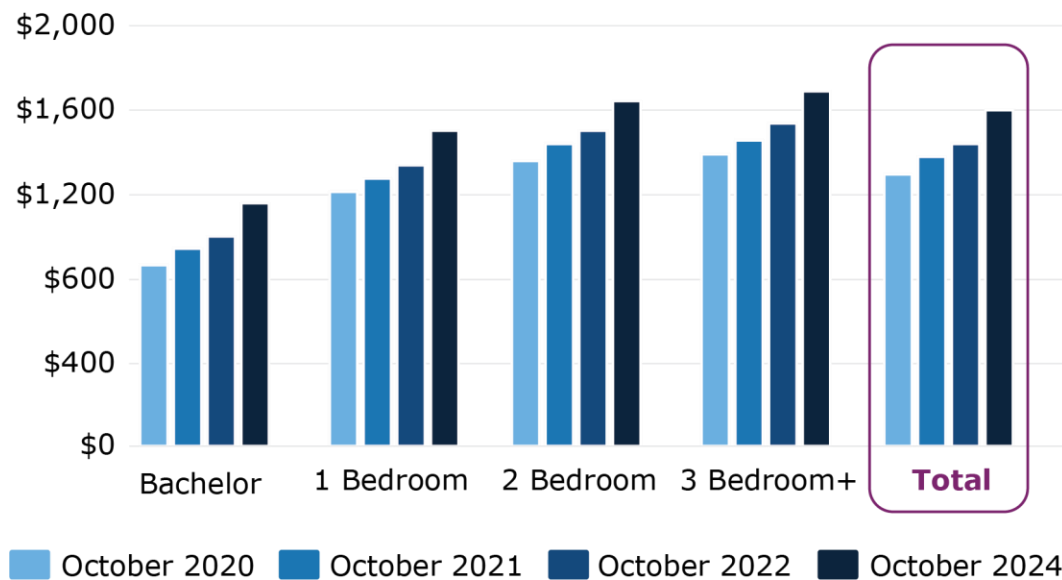
\$1,383 per month. Figure 3-8 shows these changes. As of October 2023, CMHC reported that the average monthly rent for an apartment was \$1,588, where the average for:

- a bachelor unit was \$1,160 per month;
- a one-bedroom unit was \$1,508 per month;
- a two-bedroom unit was \$1,646 per month; and
- a three-bedroom unit was \$1,695 per month.

This jump reflects an 18.5 per cent increase over the past four years.

3.0 Data insights on Guelph's housing needs

Figure 3-8: City of Guelph average rental prices by unit type, October 2020 to 2023



Source: CMHC Primary Rental Market Statistics

A key factor influencing the rising cost of housing is the decreasing vacancy rates in the City of Guelph. A vacancy rate of three per cent is generally considered an acceptable balance between supply and demand for rental housing. Vacancy rates below this can drive up rents as tenants compete for fewer units.



3.0 Data insights on Guelph's housing needs

Table 3-4 shows the vacancy rates for the City of Guelph over the last four years. While there is limited data available for the vacancy rates of bachelor units, it is clear that the vacancy rates across all units have decreased, with a total decrease of 0.9 per cent over four years. This points to a lack of available rental units, which may drive up rental costs.

Note for Table 3-4: * - Data has been suppressed by CMHC.

Table 3-4: City of Guelph private apartment vacancy rates

	October 2020	October 2021	October 2022	October 2023
Bachelor	*	*	5.3	*
1 bedroom	2.4	2.3	1.3	2.0
2 bedroom	2.2	1.7	1.6	0.9
3 bedroom and more	0.4	1.4	0.9	0
Total	2.2	2	1.5	1.3

Source: CMHC Primary Rental Market Statistics

For renter households, the maximum affordable rent by household income group in the City of Guelph is summarized in **Table 3-5** by household income percentile.

Similar to owner-occupied units, a key focus of defining affordability herein is on low- to moderate-income households, defined by those with incomes within the 60 per cent percentile and lower.

Note for Table 3-5: Maximum monthly rent is based on 30 per cent shelter-to- income ratio.

Table 3-5: Renter-occupied household income and home affordability

	Income percentile	Rental household income level	Maximum monthly rent
Number of households by shelter spending	10th Percentile	\$25,460	\$640
	20th Percentile	\$35,330	\$880
	30th Percentile	\$46,340	\$1,160
	40th Percentile	\$58,270	\$1,460
	50th Percentile	\$69,740	\$1,740

3.0 Data insights on Guelph's housing needs

	Income percentile	Rental household income level	Maximum monthly rent
	60th Percentile	\$82,010	\$2,050
	70th Percentile	\$97,500	\$2,440
	80th Percentile	\$114,700	\$2,870
	90th Percentile	\$145,670	\$3,640

As shown:

In Guelph, a household needs to earn at least \$82,010 a year to afford the maximum affordable rent of \$2,050 per month based on 30 per cent shelter-to-income ratio. Households with lower incomes can afford less rent: Those in the 20th income percentile can pay up to \$880 per month, and those in the 40th percentile can pay up to \$1,460 per month, which follows the guideline that housing costs

shouldn't exceed 30 per cent of their gross income. Comparing average rents in **Table 3-5** above, there are limited market rental housing options for households with income in the 40th percentile and below.

3.3 Understanding Guelph's core housing need

According to CMHC, 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:



Inadequate housing is when a household lives in a dwelling in need of major repairs;



Unaffordable housing is when a household spends more than 30 per cent of its before-tax income on shelter costs; and



Unsuitable housing is when a household does not have enough bedrooms according to the National Occupancy Standard.

Affordability of housing should not come as a sacrifice to two other important functions of housing:

1. Appropriateness; and
2. Safe state of repair.

3.0 Data insights on Guelph's housing needs

Appropriateness of housing is determined by having enough bedrooms for each individual in a home per the National Occupancy Standard⁵. Safe housing is housing that does not require major renovations or repairs and meets local, provincial, and federal building and public health codes.

In the City of Guelph, according to the 2021 Census:

- 77 per cent of households have indicated that they are spending less than 30 per cent of their income on shelter costs;
- 23 per cent of households are spending more than 30 per cent of their income on shelter costs; and
- around 11 per cent of households responded to being in core housing need, meaning that they live in homes that are unaffordable, inadequate, or unsuitable.



⁵ The National Occupancy Standard was created in the mid-1980s by the federal, provincial, and territorial governments. It provides a common reference point for **suitable** housing, meaning how many people a given dwelling unit might accommodate given the number of bedrooms.

The National Occupancy Standard is **not** a rule, regulation, or guideline for determining if a given dwelling unit can be rented to or occupied by a given household but rather, is used to determine housing needs and conditions at the community, regional and national levels.

CMHC, **National Occupancy Standard**. CMHC SCHL, 19 July 2022.

3.4 Addressing Guelph’s housing affordability needs

Over the next 30 years, Guelph’s population is expected to grow, as illustrated in **Table 3-6**. By 2051, the population is forecasted to increase by 40 per cent (adding 59,400 people) to reach 208,000. Employment is projected to grow by 51 per cent (adding 39,300 jobs) to reach 115,800. To support this growth, Guelph will need 29,200 more housing units, a 52 per cent increase.

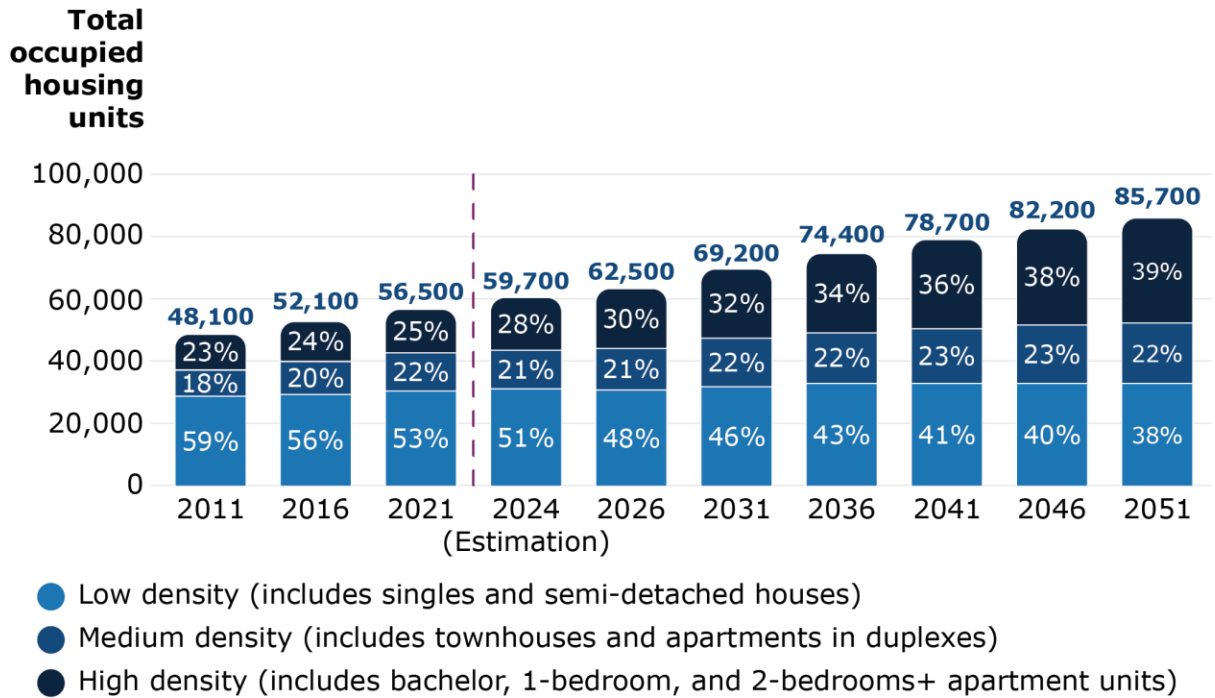
Table 3-6: City of Guelph population, housing, and employment, 2021 to 2051

Metric	2021	2031	2041	2051	2021-2051 incremental growth
Population	148,600	175,600	196,000	208,000	59,400
Housing	56,500	69,200	78,700	85,700	29,200
Employment	76,500	94,600	101,100	115,800	39,300

Figure 3-9 summarizes the City’s housing forecast from 2024 to 2051 by structure type. Housing trends between 2011 and 2024 are also provided for historical context. Key observations are as follows:

Of the housing growth, 9 per cent will be low density (single and semi-detached homes), 25 per cent will be medium density (townhouses), and 66 per cent will be high density (purpose-built and secondary apartments, respectively). The increase in higher density housing is driven by the needs of an aging population, rising local housing prices, and decreasing affordability. This trend matches recent building and development patterns.

Figure 3-9: City of Guelph housing growth - Historical and forecast, 2011 to 2051



Source: 2011-2021 data derived from Statistics Canada Census Profiles for the City of Guelph. Forecast by Watson & Associates Economists Ltd., 2024.

There are several key factors which are anticipated to influence the residential real estate market and housing needs within Guelph over the coming decades. This includes demographic trends, household income, housing affordability, and supply opportunities. The 2024 housing forecast by age group (age of primary household maintainer) has been modelled to assess anticipated future housing needs by tenure (i.e., rental and home ownership) and affordability needs.

This section provides an analysis of forecast housing demand for Guelph over the next 27 years (2024 to 2051) by housing type and tenure. A breakdown of market and affordable housing needs is also displayed.

3.4.1 Anticipated housing growth by age of primary household maintainer

The forecast housing growth in Guelph over the 2024-2051 period by primary age of household maintainer⁶ is presented in **Table 3-7**. As shown, of forecast housing growth over the next 27 years, over one third (31 per cent) will be headed by those aged 25-54. Furthermore, 49 per cent of household of household growth will be in households headed by those aged 75+.



⁶ In accordance with Statistics Canada definition, the primary household maintainer refers to the person or persons in a household responsible for major household expenditures such as rent or mortgage payments.

Note for Table 3-7: Numbers may not add due to rounding.

Table 3-7: Housing growth forecast by age of primary maintainer and tenure, 2024 to 2051

	Owner			Renter			Total households		
Age	2024	2051	2024 to 2051	2024	2051	2024 to 2051	2024	2051	2024 to 2051
15 to 24	370	140	(235)	2,210	3,325	1,115	2,585	3,465	880
25 to 34	4,315	3,925	(390)	5,640	6,980	1,340	9,955	10,905	950
35 to 44	6,830	8,115	1,285	3,930	6,245	2,320	10,755	14,360	3,605
45 to 54	7,645	9,455	1,810	2,940	4,655	1,715	10,585	14,110	3,525
55 to 64	8,265	9,360	1,095	2,500	2,985	485	10,765	12,345	1,580
65 to 74	6,105	7,990	1,880	2,165	3,075	910	8,270	11,065	2,795
75+	5,005	14,030	9,025	1,785	5,405	3,620	6,790	19,435	12,645
Total	38,500	53,000	14,500	21,200	32,700	11,500	59,700	85,700	26,000

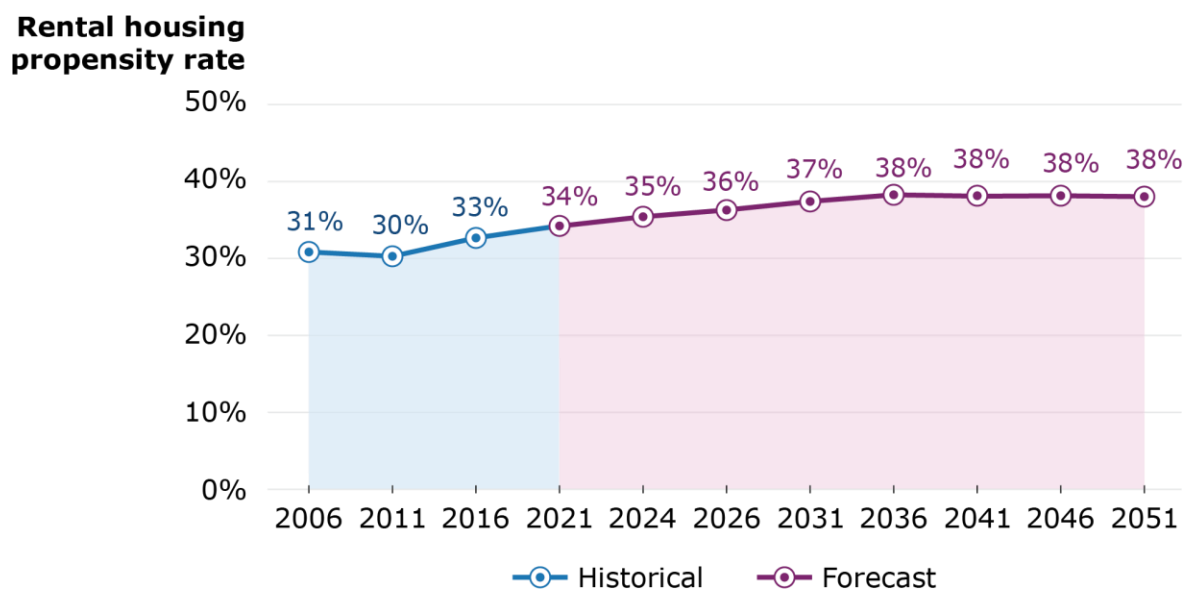
Source: Watson & Associates Economists Ltd., 2024.

3.4.2 Housing demand by tenure

Guelph is expected to add around 26,000 housing units by 2051, which will require a mix of different housing types and ownership options. This housing forecast analysis, building into the recent City of Guelph Growth Management Strategy, looks at what types of housing and tenure (owning vs. renting) will be needed.

As the population ages and homeownership becomes less affordable, the demand for rental housing is expected to rise. **Figure 3-10** shows that the percentage of renter households in Guelph is forecast to grow from 34 per cent in 2021 to 38 per cent in 2051.

Figure 3-10: Rental housing propensity rate - Historical and forecast, 2006 to 2051



Source: Historical data from Statistics Canada Census; forecast by Watson & Associates Economists Ltd, 2024.

Over the next 27 years, Guelph is expected to add about 11,500 rental units, which would make up nearly 44 per cent of total housing growth. **Table 3-8** shows that this growth will include three per cent low-density (singles and semi-detached), 18 per cent medium-density (townhouses and duplexes), and 79 per cent high-density (apartments of all kinds) dwellings. In the same period, Guelph will see approximately 14,500 new ownership units, making up nearly 56 per cent of total housing growth. **Table 3-8** indicates that 14 per cent of these ownership units will be low-density, 31 per cent medium-density, and 55 per cent high-density units.

Notes for Table 3-8:

- Low density includes singles and semi-detached units.
- Medium density includes townhouses and apartments in duplexes.
- High density includes bachelor, 1-bedroom, and 2-bedroom+ apartments.
- Figures may not add due to rounding.

Table 3-8: Housing growth forecast by density type and tenure, 2024 to 2051

	Owner			Renter			Total households		
Density	2024	2051	2024 to 2051	2024	2051	2024 to 2051	2024	2051	2024 to 2051
Low density	27,005	29,015	2,010	3,395	3,725	325	30,400	32,735	2,335
Medium density	7,360	11,810	4,445	5,390	7,425	2,035	12,750	19,230	6,480
High density	4,140	12,150	8,010	12,365	21,510	9,145	16,505	33,660	17,155
Other	35	40	5	15	15	-	50	55	5
Total	38,500	53,000	14,500	21,200	32,700	11,500	59,700	85,700	26,000

Source: Watson & Associates Economists Ltd., 2024.

3.4.3 Forecast rental housing demand, 2024 to 2051

As previously discussed, rental housing demand in Guelph is anticipated to increase by 11,500 units over the 2024 to 2051 forecast period. **Table 3-9** summarizes forecast renter households by income group (in 2023 dollars). It also summarizes the market rents that each renter household by respective income group can afford and compares that against the current average market rent (AMR) in Guelph which is \$1,625 per month.⁷



⁷ CMHC Rental Market Survey, October 2023

Note for Table 3-9: Figures may not add to totals due to rounding.

Table 3-9: Forecast renter housing growth, 2024 to 2051, by household income (2023 dollars)

Household income (2023 dollars)	Household growth, 2024-2051	Per cent of affordable units	Affordable cost ⁸	Maximum affordability based on per cent of AMR ⁹	Comments
Less than \$22,900	850	7 per cent	Less than \$573	36 per cent	Affordable units
\$22,900 to \$34,400	2,075	18 per cent	\$573 to \$860	54 per cent	
\$34,400 to \$45,900	1,355	12 per cent	\$860 to \$1,148	72 per cent	
\$45,900 to \$57,300	1,265	11 per cent	\$1,148 to \$1,433	90 per cent	
\$57,300 to \$63,520	516	4 per cent	\$1,433 to \$1,590	100 per cent	
\$63,520 to \$68,800	735	6 per cent	\$1,590 to \$1,720	108 per cent	Market units
\$68,800 to \$80,300	1,020	9 per cent	\$1,720 to \$2,008	126 per cent	
\$80,300 to \$91,700	875	8 per cent	\$2,008 to \$2,293	144 per cent	
\$91,700 to \$103,200	675	6 per cent	\$2,293 to \$2,580	162 per cent	
\$103,200 and greater	2,120	18 per cent	\$2,580 and greater		
Total renter households	11,500	100 per cent			

Source: Watson & Associates Economists Ltd., 2024.

⁸ Housing affordability based on 30 per cent income to shelter ratio.

⁹ Based on 2023 October CMHC Market Rents for Guelph; AMR (Average Market Rent).

3.0 Data insights on Guelph's housing needs

It should be noted that the average market rent reported by CMHC is significantly below the rents currently available in Guelph,

when looking for an apartment. For example, the rents reported for July 2024 in Rentals.ca (which reflects apartments currently for rent) are \$2,043 for a one- bedroom apartment and \$2,445 for a two-bedroom apartment. This is because the CMHC average includes units that are rent controlled, and units currently on the market are not rent controlled.



The following key observations are provided:

Households earning \$63,520 or more annually can afford rent of \$1,590 per month or higher, making up roughly 47 per cent of renter household growth in the next decade.¹⁰

Low-income households earning less than \$45,900 a year, which represent 37 per cent of renter growth, can only afford up to \$1,150 per month and will likely need subsidized or social housing due to high market rents in Guelph.

Households earning between \$45,900 and \$63,520 a year will make up 16 per cent of renter growth and can afford rents between \$1,150 and \$1,590 per month. They will likely need access to below-market rent housing depending on household size and housing needs.

¹⁰ Affordability in this context was calculated by assuming a maximum of 30 per cent of household income is spent on shelter costs (rent). In accordance with CMHC, housing in Canada is considered **affordable** if it costs less than 30 per cent of a household's before- tax income.

3.5 The extent of Guelph's housing needs

Table 3-10 displays the results of an analysis of Guelph's 27-year housing needs to determine the split between affordable (below market and deeply affordable) and market-based units. Many households can't afford to buy new homes, so diverse rental options are needed.

Note for Table 3-10: Numbers may not add due to rounding.

Table 3-10: Forecast housing need by type, tenure, and market, 2024 to 2051

	Owner	Renter	Total units
Affordable (below market and deeply affordable)	2,640	6,060	8,700
Market	11,830	5,445	17,280
Total	14,500	11,500	26,000
Per cent affordable	18 per cent	53 per cent	33 per cent

Source: Watson & Associates Economists Ltd., 2024.

18 per cent (2,640 units) of new ownership homes need to be affordable. To help meet the affordable ownership target of 2,640 units, the City will encourage more moderately priced higher density freehold and condominium units.

For rentals, 53 per cent (6,060 units) must be affordable. Within this target, a range of affordable housing types are needed, as illustrated in **Table 3-11**. Of the anticipated renter household growth in Guelph identified, it is expected that approximately 9 per cent (1,057 households) will be in the low-income range requiring Deeply affordable housing that is 40 per cent AMR or less. Further, 2,070 households (18 per cent) and 813 households (7 per cent) are anticipated to be in lower to medium incomes requiring below-market rental housing that is 40 per cent to 60 per cent AMR and 60 per cent to 80 per cent AMR, respectively. These households collectively will need a range of below-market and Deeply Affordable Housing options, provided by Wellington County Community Housing, not-for-profit housing providers, and potentially some private sector developers in Guelph.

Actions that the City of Guelph will take can also help with the provision of Deeply Affordable Housing.

3.0 Data insights on Guelph's housing needs

Over the forecast period, 18 per cent (2,120 households) of renter household growth is anticipated to be comprised of those requiring below-market rental housing between 80 per cent and 100 per cent AMR. This reflects moderate income households that generally earn too much to be eligible for social housing but can't typically afford market housing in Guelph. With respect to addressing affordable housing needs, the City has the greatest potential role in supporting development of rental units to address the needs of this income group. To achieve the affordable housing needs of those in the 80 per cent to 100 per cent AMR range, Guelph needs more purpose-built rental housing with affordable units and additional affordable options like ARDUs.

Note for Table 3-11 and Table 3-12: Numbers may not add due to rounding.

Table 3-11: Forecast affordable housing need

	Affordable housing need, 2024-2051	Per cent share of total rental housing growth
Deeply affordable units (i.e., less than 40 per cent AMR)	1,057	9 per cent
40 to 60 per cent AMR	2,070	18 per cent
60 to 80 per cent AMR	813	7 per cent
80 to 100 per cent AMR	2,120	18 per cent
Total	6,060	53 per cent

Source: Watson & Associates Economists Ltd., 2024.

Table 3-12: Breakdown of below-market unit targets to 2051 by owner versus renter

Affordable units	Total units
Owner	2,640
Renter (80 - 100 per cent AMR)	2,120
Total	4,760

Source: Watson & Associates Economists Ltd., 2024

Table 3-12 illustrates the City of Guelph affordable housing target to 2051. Of the total 4,760 affordable units anticipated to be required, 2,640 (55 per cent) are

3.0 Data insights on Guelph's housing needs

expected to be ownership units, and 2,120 (45 per cent) are forecasted to be affordable rental units within the 80 per cent to 100 per cent of AMR range.

In total, 8,700 (33 per cent) of all new housing units from 2024 to 2051 should be affordable (with a range of affordability).

If Guelph does not address housing affordability, several issues could arise:

- More low- and middle-income households will spend more than 30 per cent of their income on housing;
- Young adults may delay entering the rental or ownership housing market;
- People might live in smaller spaces than they need or share homes with other families; and
- Some households might move to cheaper areas outside Guelph, making it harder for the City to meet its population and housing goals for 2051. This may also make it harder to attract employees for low- and moderate-wage jobs in the retail and service sector.

3.6 Demographic groups facing higher incidences of housing need

3.6.1 Accommodating younger generations

To support economic growth and quality of life, Guelph aims to attract and retain younger generations and other working-age adults by offering a variety of housing options. This would help to bring in skilled workers and new businesses, which would help ensure that economic growth is not limited by labour shortages. Efforts to attract new residents must consider both rental and ownership housing, infrastructure, services, and quality of life features that appeal to younger and older populations.

Younger people in Guelph will need affordable housing options in urban and suburban settings, including townhouses, high-density developments (like apartments), and some low-density homes. This low-density housing will mainly appeal to **move-up** buyers with growing families, typically around 40 years old.

3.6.2 Accommodating the City's aging population

As Guelph's population ages, there will be a growing need for older adult housing, including assisted living, affordable housing for older adults, and adult lifestyle housing. While many older adults will likely stay in their current homes, especially those living in low-density houses, some—particularly those 85 and up—will need other affordable options like accessible townhouses, rental apartments, condos, and secondary units. Providing these options locally is crucial for helping older residents stay in their communities with access to their community, services, and daily amenities, which would allow them to age independently.



3.7 Lived experiences with housing

The City held community engagement events to learn more about the lived experiences of the community in their efforts to find and secure housing, and to gather input on the vision, goals, and actions of the Strategy. Broad community engagement tactics such as public events and online surveys were used to educate the community about the HAS and gather feedback, while targeted engagements were used to dive deeper into the HAS to ensure that the strategy includes the voices of those who live with disabilities, Indigenous and racialized communities, newcomers, a range of ages from students to older adults, housing service providers, housing developers and anti-poverty advocates, and members of the LGBTQ community. Overall, what we heard through the engagement process affirmed the data gathered in the State of Housing in Guelph Report.

Key insights heard during these engagement activities included:

1. Renters face hidden costs like utilities not included in rent.
2. Building new homes has hidden costs, like the time spent on planning approvals.
3. The City should consider offering financial incentives to help encourage building affordable homes.
4. Housing should be flexible to fit different stages of life, like having accessible designs or additional dwelling units and garden suites.
5. There is an opportunity for capacity-building and knowledge- and skills-sharing around the development process—among City staff, among private and non-profit developers, etc.
6. The development process should be expedited/streamlined through policy and/or administrative changes.
7. People want more accountability from housing providers and managers.
8. There are barriers like construction costs and lack of services land for new developments that impact improving housing affordability in new developments.
9. There is a need to create social connections and sense of community through housing in our neighbourhoods.
10. It is important to have a mix of housing types in proximity to daily amenities. There needs to be a focus on marginalized communities who are at higher risk of facing housing insecurity.

3.0 Data insights on Guelph's housing needs

Based on the key insights listed above, the actions that the public and interested parties feel would have the greatest impact on housing affordability and should be incorporated into the HAS are:



Offering financial incentives;



Fostering collaboration and partnerships;



Improving and/or enhancing housing policies;



Committing to more efficient planning approvals processes; and



Regularly monitoring progress.

For a summary of engagement activities to date, please refer to the Engagement Summary in the Documents section of the HAS project's Have Your Say page at <https://www.haveyoursay.guelph.ca/housing-affordability>.

3.8 Housing targets

Building on the analysis presented in this section, housing affordability targets by housing tenure, density type and unit size have been identified. The forecasted housing affordability needs have been compared with the units in the supply pipeline to identify the gaps between the expected supply and demand across the market housing continuum. Based on the housing needs assessment, market analysis, and engagement component, housing affordability targets for the City for the 2024-2051 period have been established, detailing how these targets are anticipated to be met through various housing types.

Of the total 14,500 ownership housing units anticipated to grow over the 2024 to 2051 period, approximately 55 per cent (8,000 units) are forecast to be high- density dwellings (i.e., apartments), with approximately one-fifth of these targeted to be affordable ownership housing, as shown in **Table 3-13**.

Note for Table 3-13: Numbers may not add due to rounding.

Table 3-13: Owner housing forecast by type, 2024 to 2051

Housing type	Total owner households	Affordable ownership units	Per cent affordable
Low (singles/semis)	2,008	-	0 per cent
Medium (towns/rows)	4,447	288	6 per cent
High (condos)	8,012	2,352	29 per cent
• Bachelor	-	453	-
• 1 bedroom	-	1,403	-
• 2 bedroom	-	305	-
• 3 bedroom	-	192	-
Total	14,500	2,640	18 per cent

Source: Watson & Associates Economists Ltd., 2024.

Table 3-14 illustrates that, of the total 11,500 renter housing units projected to grow over the 2024 to 2051 period, 80 per cent (9,145 units) are forecast to be high-density dwellings (i.e., apartments), 18 per cent medium-density units (townhouses and duplexes), and two per cent low-density units (singles and semi- detached). For the high-density and medium-density rental units forecasted during

3.0 Data insights on Guelph's housing needs

this period, 20 per cent and 14 per cent are targeted to be affordable housing dwellings, respectively.

Note for Table 3-14: Numbers may not add due to rounding.

Table 3-14: Renter housing forecast by type, 2024 to 2051

Housing type	Total renter households	Below-market affordable rental units ¹¹	Per cent affordable
Low (singles/semis)	327	-	0 per cent
Medium (towns/rows)	2,034	282	14 per cent
High (apartments)	9,145	1,838	20 per cent
• Bachelor	-	295	-
• 1 bedroom	-	1,020	-
• 2 bedroom	-	335	-
• 3 bedroom	-	188	-
Total	11,500	2,120	18 per cent

Source: Watson & Associates Economists Ltd., 2024.

3.9 Bridging the divide between market and non-market affordable housing supply

To meet Guelph's housing needs, it will be important to expand both below-market and Deeply Affordable Housing to meet the growing demand. A range of affordable rental housing options and supply both need to increase, and private developers and non-profit organizations will need to work together and participate in addressing this critical housing gap.

To achieve the needed mix of housing types and ranges of affordability, the City must support and enable more residential development, especially housing that is affordable for its residents:

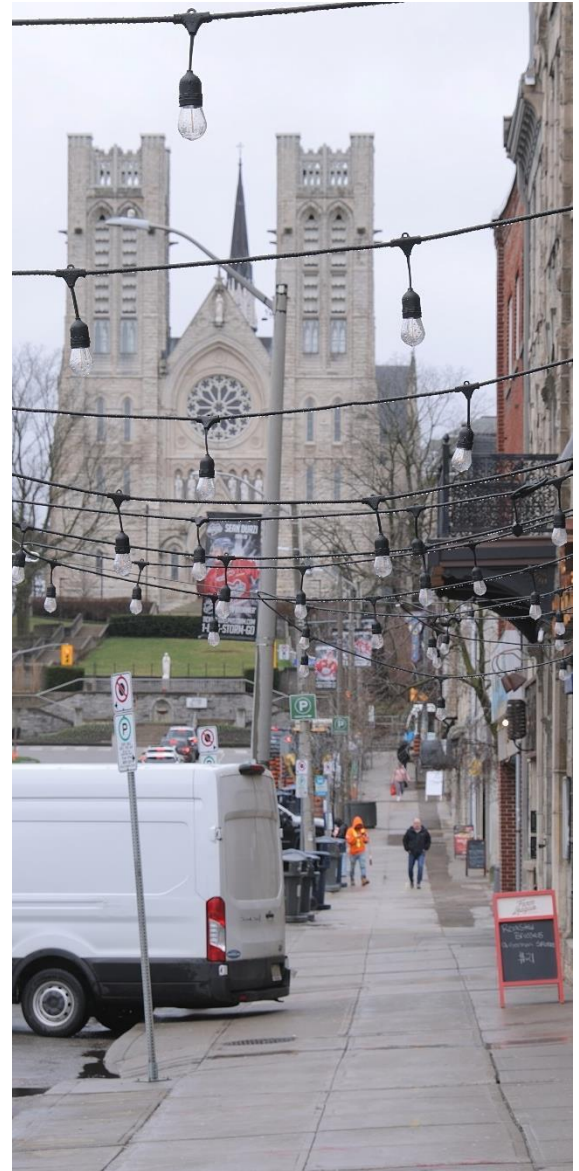
¹¹ Excludes Deeply Affordable Housing

3.0 Data insights on Guelph's housing needs

- **Available land supply:** Focus on using undeveloped lands (designated greenfield lands) and supporting infrastructure for higher density development, as well as promoting infill/intensification opportunities through medium- and high-density housing.
- **Regulatory incentives:** Provide tools to make projects more feasible, such as faster approval processes, increased building height and density permissions, relaxed parking requirements, and flexible design rules.

4.0 Guelph's Housing Affordability Strategy

Based on the technical analysis completed to date, and in consultation with the public, HASFG, key partners, groups, and local organizations in Guelph, the project team has prepared a strategy, which includes a vision, goals, and strategic actions that can be implemented to address housing affordability in Guelph. This Housing Affordability Strategy establishes the roadmap and implementation plan to support increasing housing options and moving toward achieving the vision for housing. These recommendations are outlined in the following subsections. As noted previously, these are subject to feedback and further refinement, following any input from Council and other interested parties received through the next round of consultation.



4.1 Our vision

The vision for housing in Guelph is as follows:

Guelph is a welcoming community where diverse housing options are available for residents as a human right: We have homes that are affordable, accessible, and suitable, regardless of income, age, or situation. By working with our private and not-for-profit sector partners and other levels of government, we will emerge as leaders in addressing housing affordability. Current and future residents will thrive in their homes.

Our vision for housing is aspirational and represents an ideal future state for the City, acting as a guide for decision-making.

4.2 Goals of the Housing Affordability Strategy

Three goals have been identified to guide the HAS:

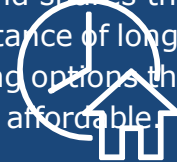
Our community is able to access housing that is affordable throughout the City.



Our community contributes to diverse and inclusive housing options for everyone.



Our community knows and shares the importance of long-term housing options that are affordable.



4.0 Guelph's Housing Affordability Strategy

Each of these goals is further expanded upon in the next section.

Within this context, and as noted previously, it is important to note that the City is responsible for local decisions that guide future land use, development, and growth. In this way, there are specific roles the City can take to act on these goals, which include:

- Doing research and developing policies to support achieving a range of housing options;
- Utilizing existing financial resources and looking for additional sources of funding to help address housing affordability;
- Working with the other sectors of government and the development community (private and not for profit sectors) to facilitate affordable housing projects;
- Providing opportunities for local capacity building to ensure that residents understand the need for and importance of having housing available at all points in Guelph's housing spectrum;
- Helping to support residents in finding housing that best meets their needs;
- Working with other levels of government and community organizations to advocate for housing; and,
- Monitoring and reporting on local progress in achieving the HAS actions, and other local and upper-level housing targets.

Ultimately, an **all hands on deck** approach is required to address housing affordability, as there are many elements that will be outside of the City's role and/or area of control. Where this is the case, it will be important to rely on and work with other partners and levels of government to support and address housing affordability.

4.3 Action plan

At the outset of the project, through the engagement noted previously, a series of potential actions the City can take to address housing need were brought forward by several interested parties. As the project evolved, and as further technical analysis was conducted and feedback was provided to the project team, the following action plan was developed as one of the cornerstone pieces of the HAS. It takes the identified goals for the HAS a step further, by describing how the goal will be achieved, along with specific actions that will be taken. These actions, individually and collectively, will assist the City in moving closer to achieving the vision for housing in a number of ways.

Table 4-1: Goal 1: Our community is able to access housing that is affordable throughout the city

Here’s how	Actions
1.1 We accelerate the pace of affordable housing development in Guelph	1.1.1 Continue to regularly review, implement, and communicate City plans, policies, and strategic initiatives on an ongoing basis to scale up the pace of a diverse housing mix that is equitable and aligns with the anticipated household make-up (e.g., a Community Planning Permit System to allow additional density and affordable housing).
	1.1.2 Evaluate the City’s role in developing affordable housing, beyond providing financial incentives, to determine if there is a more impactful model to accelerate the pace of affordable housing throughout the city.
	1.1.3 Continue to incent affordable housing development through development fee reductions/exemptions (e.g., development charges, parkland dedication). Develop an affordable housing Community Improvement Plan for further affordable housing incentives
	1.1.4 Reduce or remove parking requirements on affordable housing developments.
	1.1.5 Expedite the development application process for non-profit housing suppliers by creating a concierge service for new affordable housing to facilitate the approvals process.
	1.1.6 Provide support for non-developers who are seeking to develop housing at an affordable price (e.g., current homeowners who want to build an Additional Residential Dwelling Unit;
	1.1.7 Continue to create and communicate more flexible, less exclusionary policies and rules to development (e.g., by relaxing parking requirements in certain residential zones or residential uses).
	1.1.8 Prioritize infrastructure investments that unlock growth throughout the city and develop policies that protect capacity in the city’s water and transportation systems to allow for increasing housing supply for developments that are ready now
1.2 We unlock City-Owned land for residential development	1.2.1 Prepare and implement a five-year City-owned Land Strategy to steward land and increase housing supply that is affordable. The Strategy will target achieving a specified number of units by 2030 (2025-2030), above what is currently achieved by our CMSM. 1.2.1.1 Establish and maintain an inventory of City-owned land for residential units, including a density assumption for each landholding to compute a yield of affordable units. 1.2.1.2 Implement an evaluative framework for securing and disposing City-owned land assets for affordable housing. 1.2.1.3 Review any City-owned land assets to analyze if housing can be an additional use.
	1.2.2 Identify and allocate City-owned land for a future equity-deserving housing development and access funding from upper-level governments for equity-deserving residents of Guelph.
	1.2.3 Issue a call to all community organizations— and private developers—who would have land available and or existing buildings to convert for the creation of affordable housing.

Table 4-2: Goal 2: Our community can contribute to diverse and inclusive housing options for everyone

Here’s how	Actions
2.1 We prevent the loss of existing affordable housing stock	2.1.1 Monitor the provision and decline of existing affordable housing stock by evaluating and reporting back on the following: 2.1.1.1 a Renoviction By-law. 2.1.1.2 a fee, tax or penalty system (e.g., Vacant Homes Tax or fine) on known vacant homes. 2.1.1.3 a Rental Replacement By-law.
	2.1.2 Collaborate with our CMSM to further develop a landlord registry/roster and through the further development of the City’s online platform, include information on how to obtain subsidized and/or affordable housing that meets unique needs.
2.2 We support creative emerging housing models	2.2.1 Investigate alternative methods for creatively financing affordable housing including front-end financing/infrastructure arrangements.
	2.2.2 Investigate and evaluate alternative and creative affordable housing development types (e.g., co-housing models, tiny housing, modular housing, Community Land Trusts) to determine how the City could best support advancing these development types.
	2.2.3 Promote climate resilience and incorporate green development standards that are both good for the environment and financially conscious.
2.3 We strengthen collaborative relationships with housing service providers	2.3.1 Establish partnerships with a variety of housing providers, including those for equity-seeking groups.
	2.3.2 Continue to collaborate with Wellington County, as the Service Manager, to identify needs and gaps within the housing continuum.
	2.3.3 Identify community-based assets with whom to partner to develop affordable housing (for example places of worship).

Table 4-3: Goal 3: Our community knows about and shares the importance of long-term affordable housing options

Here’s how	Actions
3.1 We amplify an understanding of roles and responsibilities in affordable housing	3.1.1 Gather and share insights on best practices, needs, and innovations.
	3.1.2 Help the student population navigate the rental housing market through education programs.
	3.1.3 Collaborate with Guelph’s neighbourhood groups, community leagues, social agencies, and tenants to identify strategies for enhancing social equity and inclusion in the community.
	3.1.4 Work with adjacent systems (homelessness, health, mental health and addictions, newcomers to Canada, etc.) to: 3.1.4.1 Continue leveraging existing knowledge forums and amplify/share data and research, and 3.1.4.2 Improve integration of these adjacent systems.
	3.1.5 Develop and implement a communications strategy to promote Yes In My Backyard (YIMBY) principles with respect to affordable and inclusive housing.
3.2 We monitor and communicate our progress on affordable housing	3.2.1 Update and monitor housing targets, as presented in Section 3.8 of this Strategy, in alignment with the timing of the City’s Municipal Comprehensive Reviews to accelerate the timing of affordable housing development.
	3.2.2 Report annually on progress of the Housing Affordability Strategy as part of the City’s annual Growth Management and Affordable Housing Monitoring Report.
3.3 We advocate and pursue more support for affordable housing	3.3.1 Target and support funding opportunities for alternative housing developers and operators (e.g., co-housing groups, Community Land Trusts) who may need assistance with preparing funding applications for affordable housing projects.
	3.3.2 Acquire and distribute available financial resources from upper levels of government to support increasing housing supply and affordability. 3.3.2.1 Advocate to the upper levels of government for a regular/ongoing program of capital grants, operating grants, and rent subsidies that would be sufficient in meeting the City’s long-term housing targets, including those for transitional, supportive, and affordable housing. 3.3.2.2 Specifically request for the federal government to provide a direct allocation of funding for Guelph/Wellington under Canada Mortgage and Housing Corporation’s now-permanent Rapid Housing Initiative.
	3.3.3 Leverage funding opportunities (e.g., CMHC) to support the goal of climate sustainability.

Appendix A

Strategic actions list



City of Guelph

Appendix A

Strategic Actions List

For the Housing Affordability Strategy (HAS)

September 2024





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

- Purchase lands to build affordable housing that would be managed by Wellington County.
- Identify underutilized properties that could be converted for affordable housing purposes.
- Consider the purchase of multi-unit buildings on the market that could be procured for affordable housing.
- Create and formalize an evaluative framework for the disposition of City-owned land assets.

2.0 Programs and policies to support affordable housing development or maintenance

- Explore opportunities to expedite and streamline the development approvals process:
 - Explore opportunities to expedite the removal of **holding** provisions on lands that are designated for residential development.
 - Explore opportunities to prioritize the approval and permit delivery of developments in the pipeline with an affordable housing component.
 - Explore the feasibility of creating and implementing a Community Planning Permit System.
 - Identify (and pre-zone, if needed) City-owned lands that are suitable and/or shovel-ready for others to develop affordable housing.
- Identify an annual target of new housing units that must be designed as universally accessible.
- Explore opportunities for greater flexibility in the zoning bylaw regarding parking requirements for residential developments.



- Explore the feasibility of a **housing transfer** program, which would help to identify those who are (1) over-housed and need to downsize and (2) those who are under-housed and need to upsize.
- Encourage and permit alternative forms of housing types and models, where feasible and appropriate, through policy and the use of education/awareness programs.
 - Explore ways of supporting and encouraging a variety of co- housing models, including identifying any barriers (e.g., Zoning Bylaw amendments, partnerships needed with community land trusts [CLTs]) to developing these co-housing models.
 - Explore opportunities to improve awareness and transparency around co-housing and its benefits re: housing affordability, aging in place, etc.
 - Explore ways of supporting and encouraging smaller and/or modular housing forms (e.g., tiny homes, shipping containers- turned housing) through policy and messaging.
 - Explore opportunities, through policy, to encourage and promote naturally occurring retirement communities (NORCs), i.e., neighbourhoods where seniors tend to come together naturally to live, given the type of housing available in that area.
- Explore tools and other opportunities to prevent the (further) erosion of the rental housing stock.
 - Prepare and Implement a Rental Housing Protection By-Law (refer to City of Mississauga example), with elements that account for demolition and conversion control of rental housing units.
 - Identify ways to / mechanisms of removing market housing stock from the market and making it affordable (e.g., co-housing developments, assisting homeowners in developing and then leasing out ADUs on their property)
 - Explore the opportunity to implement a vacant home tax.
- Explore the opportunity to create and implement a Concierge Program and supporting how-to guide to assist non-profit organizations in:
 - moving through the affordable housing development process;



- identifying and applying for funding/grant opportunities to support affordable housing development; and
 - sourcing lands to be developed for affordable housing purposes.
- Encourage the development of accessory residential dwelling units (ARDUs), and find ways to streamline the process.
 - Encourage the development of ARDUs through an Awareness Program, as well as through financial incentives (e.g., through a Community Improvement Plan).
 - Explore the opportunity to complete a geospatial analysis of municipal parcels to identify those that would be suitable for an ARDU. Once identified, contact the homeowners of these suitable parcels to notify them that they have the ideal property to support an ARDU as an investment property.

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

- In collaboration with key actors in the housing community, create a City-wide Community Improvement Plan with financial incentives on affordable housing development, housing accessibility, and sustainable housing design.
 - Explore opportunities for financial incentives that support renovations of older housing stock to: help meet Ontario Building Code requirements; add accessibility features like ramps, accessible washroom features, etc.
 - Incentivize sustainable building renovations that improve the building's energy efficiency to help reduce hidden housing costs (e.g., costs associated with poor heat retention; replacing baseboard heating with central heating).
- Identify and allocate adequate resources to help advance affordable housing initiatives.
 - Identify and set a minimum dollar amount to be annually allocated to the Affordable Housing Reserve Fund, to help advance affordable housing initiatives.



- With respect to the City's annual operating budget, identify and set a minimum dollar amount to be annually allocated to the Affordable Housing Reserve Fund.
 - Identify and allocate a dollar amount to implement the Older Adults Strategy and other initiatives to help residents age in place.
 - Consider establishing an **Affordable Housing for Students** / emergency rent reserve, for which students may apply and, if applicable, receive funding to mitigate unexpected housing costs in Guelph.
- Explore opportunities for a front-ending development agreement (i.e., a developer can apply to pay for their servicing infrastructure at the front end of the development process. The developer would then recover their costs from the City at a future date that is at the City's discretion).
- Explore the opportunity to establish and implement a policy to allow for the deferral of Development Charges associated with proposed residential developments.
- Educate developers and homeowners on provincially- and federally- sourced funding opportunities for affordable housing creation, maintenance, and retrofitting.

4.0 Educational tools and policies to improve community awareness of local housing needs

- Explore implementing a policy in the Official Plan that encourages the creation of social connections and a sense of community through housing.
- Explore the opportunity to complete a geospatial analysis of municipal parcels to identify those that would be suitable for an ARDU. Once identified, contact the homeowners of these suitable parcels to notify them that they have the ideal property to support an ARDU as an investment property.
- Reimagine the housing continuum for the Guelph context.



5.0 Advocacy and partnerships

- Explore opportunities to improve awareness and transparency around tenants' and landlords' rights in Ontario
- Explore opportunities to create the capacity for citizen-led efforts to develop and/or manage affordable housing.
- Advocate for the Province to inflate the Heads and Beds Levy to better align with today's market value.
- Create a **mental health toolbox** that would give residents the self- agency in advocating for and improving their mental health.
- Explore opportunities to help create partnerships between private sector developers (who have the insight and knowledge re: building housing) and non-profit housing providers (who have the interest in building affordable housing but not necessarily the knowledge and skill to move through the development approvals process).
- Partner with a local community land trust or non-profit housing provider to identify suitable lands for affordable housing, and begin the process of developing it.
- Consider holding design-build competitions, in collaboration with post-secondary institutions, that focus on creating multigenerational housing typologies.
- Explore opportunities to implement and/or advocate for Oasis Programs (i.e., a part-time administrative support person is introduced to the neighbourhood to help connect community members to one another, so they aren't lonely and/or living in isolation).
- Collaborate with the County and housing providers to help develop non-market housing to meet the needs of current and future residents of Guelph.

6.0 Monitoring and implementation

- Establish an Affordable Housing Monitoring & Reporting Program to track KPIs and other progress on affordable housing initiatives.
 - Support the County in gaining further insight into the diverse types of supportive housing needed.



- Set up a landlord registry to more easily identify available rental units that are affordable, that are universally accessible, etc.)
- Undertake annual assessments to evaluate the diverse housing needs of residents and develop outcome-based performance indicators for affordable housing that link to those set in strategies of upper levels of government.
- Inform and engage the public, through the City's social media platforms, on how the City is addressing local housing issues (through quarterly surveys, reporting, etc.)