

Housing Needs Assessment

Kitchener (CY)

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Preface

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

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

Funding Requirement

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

Going forward, HNAs will be required for:

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

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

Purpose

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

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

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

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

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

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

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

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

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

1. Methodology

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

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

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

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

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

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

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

Data fields highlighted in yellow identify where municipalities will have to source the data.

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

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

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

- Ontario's Need for 1.5 Million More Homes, Smart Prosperity Institute, August 2022
(<https://institute.smartprosperity.ca/sites/default/files/Ontario%27s%20Need%20for%201.5m%20More%20Homes-SPI%20August%202022.pdf>)
- City of Kitchener Population, Household & Employment Forecast Update & Housing Needs Assessment, May 2025 by Watson & Associates Economists Ltd.
- City of Kitchener Housing Needs Assessment, January 2020.
(https://www.kitchener.ca/en/resourcesGeneral/Documents/DSD_PLAN_Kitchener_Housing_Needs_Assessment.pdf)
- City of Kitchener 2014 Official Plan, November 19, 2014
(https://www.kitchener.ca/en/resourcesGeneral/Documents/DSD_PLAN_City_of_Kitchener_Official_Plan_2014.pdf)
- City of Kitchener – Downtown Kitchener Community Improvement Plan
(https://app2.kitchener.ca/appdocs/ciplan/PublishedCurrentText/Downtown_Kitchener_CIP.pdf)
- City of Kitchener Housing for All Strategy
(https://www.kitchener.ca/en/resourcesGeneral/Documents/DSD_PLAN_Housing_For_All_Kitchener_Housing_Strategy.pdf)
- Affordable Residential Units for the Purposes of the Development Charges Act, 1997 Bulletin, Province of Ontario. (2024).
(<https://www.ontario.ca/page/municipal-development-and-community-benefits-charges-and-parklands>)

Quantitative Methodology

A Housing Needs Assessment (HNA) provides a systematic and quantified analysis of housing needs in a community. This assessment aims to link the supply of housing with the need for housing. Housing Needs Assessments help all levels of government understand the local housing needs of communities – how they may relate to infrastructure priorities - by providing the data necessary to determine what kind of housing needs to be built and where. This HNA template was completed following a comprehensive update to the City's growth forecast and HNA to inform the update to the City's O.P. As a part of the exercise, a few of the metrics presented in this document were discussed in detail.

Community Profile and Trends

The Community Profile and Trends highlight factors influencing housing demand, including an overview of population trends and characteristics. This profile details demographic trends in the population found in the community. The characteristics examined in this section include:

- Population trends, including population growth and population age trends, and mobility.
- Demographic information, including immigration trends, Indigenous identity, and other demographic trends as applicable.

Household Profiles and Economic Characteristics

The Household Profiles and Economic Characteristics in the community identifies factors influencing housing demand, including an overview of household trends and affordability. This profile includes trends regarding household income profiles and the economic profile for the labour force in each community. The characteristics examined in this section include:

- Household characteristics, including tenure, size, and composition, as well as characteristics of primary household maintainers.
- Household incomes, including average incomes and income decile information. Economic characteristics, including labour market trends, industries of employment, and commuting patterns.
- Housing affordability indicators, including shelter-to-income ratio and core housing need.

Priority Populations

This Priority Populations analysis of the community highlights factors influencing priority population groups as defined by CMHC. These populations may not be captured within the Statistics Canada community profiles. Trends impacting priority populations are crucial in determining the need for different types of supports for those in need in a

community. Census data does not disaggregate core housing need data by all priority populations, including veterans, individuals who identify as LGBTQ2S+, survivors of domestic violence, and individuals experiencing homelessness. The characteristics examined in this section include:

- Housing affordability indicators for priority population groups
- Incidence and severity of homelessness in the community, including temporary and emergency relief resources available for those experiencing homelessness in the community
- Housing needs of other priority population groups

Housing Profile

The Housing Profile of the community highlight factors influencing housing supply, including the characteristics of the existing stock, new dwellings, and housing market trends. Supply data will be compared against demand data to help determine the need for housing in the community. The characteristics examined in this section include:

The existing housing stock, including dwelling types, size, and the age and composition of the stock.

- Non-market housing (Supportive, transition, and emergency) stock characteristics
- New Dwellings, including housing starts and completions, demolitions, and planning application data
- Market housing supply, including ownership and rental prices, vacancy rates, and supply of short-term rentals
- Affordability for owner and renter households, comparing household incomes to existing market conditions

Source of Information

- Unless otherwise stated, the data used in this report is from the Statistics Canada Census of Population to create a social-economic profile of the City of Kitchener. Custom Census data tabulations have been acquired to supplement and enhance the publicly available data.
- Housing statistics from CMHC, including the Rental Market Survey, Housing Starts and Completions Survey, and Market Absorption Survey, have been used extensively to help inform the assessment, due in large part to their reliability and reporting frequency.
- Additional data regarding local housing markets have been provided by the City of Kitchener, the Region of Waterloo, and other housing partners including non-market housing supply.

- Data on housing prices has been supplemented with Industry data through Altus Studio Residential Market data for the City of Kitchener.
- Qualitative data from secondary research (particularly around priority population trends), community consultations, supplement the quantitative data reported throughout this document.

Data Limitations

Data limitations are commonly experienced in communities where the number of households being assessed is small. These limitations present themselves through data suppression and rounding practices. Data suppression typically impacts variables involving income, while 'random rounding' may impact variables with low totals. To ensure confidentiality, the Census values, including totals, are randomly rounded either up or down to a multiple of "5" or "10" by Statistics Canada. With small samples, this rounding can have an impact on analysis. This will be identified throughout the document when it is applicable.

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

Key engagement undertaken through the HNA process included -

Engagement with Individuals with Lived Experience

- The City of Kitchener has been engaged in roundtable discussions with community members with lived expertise from a diverse range of backgrounds. This Lived Expertise Working Group (LEWG) was initially convened to support the development of the City's Housing for All Strategy in 2022 and has continued as part of the ongoing engagement to inform planning and provide input to the City's new Official Plan.
- As part of the engagement on the Housing Needs Assessment, the City met with the LEWG in October 2024 to discuss the approach being taken to this work and invite input.
- The feedback received has been integrated into the sections of the HNA prepared for the City.

Engagement with Affordable Housing Sector Professionals

- In late October 2024, the City also hosted a workshop with 20 professionals in the affordable housing sector, from a range of organizations involved in supporting access to and supply of affordable housing. Engagement activities included a presentation by the project team and the City, followed by an interactive component to seek feedback from participants.

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

A Priority Group assessment was undertaken using Statistics Canada and CMHC data to understand the patterns of housing need for various priority groups and the ways that socio-economic and structural factors are impacting their ability to access housing in Kitchener. This assessment included the following:

- Mapping Component: Mapping of socio-economic patterns in Kitchener to better understand the intersections between demographic factors and housing access, using population data and indices developed to reflect equity-related characteristics of different areas in the City.
- Key Informant Engagement: Focused listening sessions with the Lived Expertise Working Group, comprised of community members with experience of housing insecurity in Kitchener (which would make up the priority groups as well), as well as with affordable housing developers and community service providers working to improve access to and supply of deeply affordable housing.
- Barriers and Opportunities Review: High-level review of the current state of research and knowledge on the barriers and opportunities to supporting housing access and affordability in Kitchener and, more broadly, Ontario, to offer potential avenues to addressing housing inequity through Kitchener 2051 and the City's accompanying initiatives.

Details of key findings of discussions and analysis have been summarized in Section 4.

2. Community Profile and Trends

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

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

The City of Kitchener has established a comprehensive framework of policies and strategies to address housing needs and guide future development. This framework includes the Official Plan and the Housing for All strategy, among other initiatives.

Official Plan:

The Official Plan serves as Kitchener's primary land use policy document, providing a roadmap for managing growth, land use, and environmental protection. It outlines objectives and policies related to housing, emphasizing the development of complete communities with a diverse range of housing options to accommodate various income levels and household types. The plan also promotes intensification in strategic areas to optimize the use of existing infrastructure and services. The City of Kitchener's Official Plan was approved by the Regional Council with modifications, on November 19, 2014.

Housing for All Strategy:

Launched in late 2020, the Housing for All strategy is Kitchener's affordable housing plan aimed at increasing housing options across the housing continuum. The strategy encompasses seven key priorities and 44 specific actions, including:

- Adopting a human rights-based approach to housing
- Collaborating with individuals with lived experience
- Contributing to ending homelessness
- Securing community, affordable rental, and affordable ownership housing

As of March 2025, all 44 actions have been completed, demonstrating the City's commitment to addressing housing challenges. ^[1]

^[1] City of Kitchener completes all 44 actions in its Housing for All strategy, City of Kitchener, March 18, 2025. (<https://www.kitchener.ca/en/news/city-of-kitchener-completes-all-44-actions-in-its-housing-for-all-strategy.aspx>)

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Continued:

Affordable Housing Incentives:

To support the development of affordable housing, Kitchener introduced a pilot program offering grants of \$10,000 per unit (up to a maximum of 50 units per project) to not-for-profit organizations. These grants assist with non-capital upfront costs related to site design and development approvals, facilitating the creation of affordable rental or co-op housing units. Eligible projects are required to secure building permits by September 1, 2026.^[2]

^[2] Affordable housing incentives, City of Kitchener (<https://www.kitchener.ca/en/taxes-utilities-and-finance/affordable-housing-incentives.aspx>)

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Strategic Plan and Growth Management:

Housing initiatives are integrated into Kitchener's broader strategic planning efforts. The City's strategic plan includes objectives related to housing affordability and sustainable growth. In March 2023, the city council approved a housing pledge to support the construction of 35,000 additional homes by 2031, aligning with provincial targets and demonstrating a proactive approach to accommodating future population growth. ^[3]

Future Planning – Kitchener 2051:

Kitchener has initiated the development of a new Official Plan, known as Kitchener

^[3] 2023-2026 strategic plan progress, City of Kitchener
(<https://www.kitchener.ca/en/council-and-city-administration/2023-2026-strategic-plan-progress.aspx>)

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2051, to guide the City's growth over the next few decades. This process includes forming a community working group to ensure diverse perspectives are considered, reflecting the city's commitment to inclusive and forward-thinking urban planning. As part of this process the *Population & Employment Forecast Update & Housing Needs Assessment* draft report was completed in March 2025 that will be used to provide strategic planning policy recommendations for Kitchener 2051.

Through these policies and initiatives, the City of Kitchener aims to create a diverse and affordable housing landscape that meets the needs of its current and future residents.

2.2 Community Profile

2.2.1 Population at 2021		
Characteristic	Data	Value
Total Population (Number)	2016	233,222
	2021	256,885
Population Growth (Number)	Total	23,663
	Percentage	10.1
Age (Years)	Average	39
	Median	37.2
Age Distribution	0 - 14 years	44,905
	15 - 64 years	174,175
	65+ years	37,805
Mobility	Non-movers	217,200
	Non-migrants	19,290
	Migrants	14,875

2.2.2 Demographic Information as of 2021		
Characteristic	Data	Value
Immigrants	Total	75,450
Non-Immigrants	Total	169,405
Recent Immigrants (2016-2021)	Total	16,345
Interprovincial migrants (2016-2021)	Total	4,650
Indigenous Identity	Total	4,795

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

The population growth and demographic shifts in Kitchener have had a significant impact on the housing market. Based on the data, here are some ways in which these changes have influenced housing demand and supply:

Increased Demand for Housing

- Kitchener's population grew by 23,663 people between 2016 and 2021, a 10.1% increase.
- This rapid growth has led to a higher demand for housing, particularly in the rental and first-time homebuyer markets.
- The influx of 16,345 recent immigrants (2016–2021) has also contributed to demand, as newcomers typically seek rental housing before transitioning to homeownership.

Rising Housing Prices & Affordability Issues

- The strong population growth, along with regional demand from the Greater Toronto Area (GTA), has pushed up home prices and rents.
- A growing working-age population (67.8% of residents) has increased competition for home purchases, making affordability a growing concern.

Increased Pressure on Rental Market

- A significant portion of immigrants, interprovincial migrants (4,650), and younger residents typically rent before buying.
- The City has faced low vacancy rates, leading to higher rents and increased pressure on affordable rental housing.
- As a result, there has been a push for more purpose-built rental developments.

Need for Diverse Housing Options

- The 65+ population (37,805 people) has created a need for senior-friendly housing, including retirement communities and accessible housing.
- The growth in families (44,905 people under 14 years old) has driven demand for larger homes, such as townhouses and detached houses.
- Increasing demand for multi-unit and high-density housing has led to more condominium and apartment developments, especially in downtown Kitchener.

Urban Intensification and Policy Response

- The City has encouraged higher-density development, including mixed-use buildings and transit-oriented housing projects, to accommodate growth efficiently.
- Incentives for affordable housing have been introduced, such as the Housing for All Strategy and municipal grants for non-profit housing providers.
- Kitchener has committed to building 35,000 new homes by 2031 as part of its Provincial housing pledge.

Kitchener's rapid population growth has placed significant pressure on its housing market, driving up prices, straining rental availability, and increasing the need for diverse and affordable housing options. In response, the City is focusing on intensification, policy incentives, and strategic planning to ensure sustainable growth.

3. Household Profiles and Economic Characteristics

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

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

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

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

3.1 Household Profiles

3.1.1 Household Income and Profile as of 2021		
Characteristic	Data	Value
Total number of households	2016	92,217
	2021	99,812
Household income (Canadian dollars per year)	Average	\$104,300
	Median	\$87,000
Tenant Household Income (Canadian dollars per year, Only Available at Census Agglomeration Level)	Average	\$77,445
	Median	\$60,000
Owner household income (Canadian dollars per year, Only Available at Census Agglomeration Level)	Average	\$141,080
	Median	\$115,000
Average household size (Number of members)	Total	2.6
Breakdown of household by size (Number of households)	Total	99,810
	1 person	26,630
	2 persons	32,450
	3 persons	16,065
	4 persons	15,030
	5 or more persons	9,645
Tenant households (Number of households)	Total	40,235
	Percentage	40.312%
Owner households (Number of households)	Total	59,580
	Percentage	59.693%
Percentage of tenant	Percentage	10.7%

3.1.1 Household Income and Profile as of 2021		
Characteristic	Data	Value
households in subsidized housing		
Households within 800m of a higher-order/high frequency transit stop or station (#)	Total	19,300
	Percentage	19.35%
Number of one-parent families	Total	12,100
	Percentage	17.181
Number of one-parent families in which the parent is a woman+	Total	9,620
Number of one-parent families in which the parent is a man+	Total	2,480
Number of households by Income Category	Very Low (up to 20% below Area Median Household Income (AMHI))	3,160
	Low (21% – 50% AMHI)	15,675
	Moderate (51 – 80% AMHI)	19,585
	Median (81% - 120% AMHI)	22,705
	High (>120% AMHI)	38,320

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

The household income and profile data for the City of Kitchener provides valuable insight into the local demographic and economic landscape. The increase in total households from 92,217 in 2016 to 99,812 in 2021 reflects steady population growth, which aligns with regional trends of migration patterns from the Greater Toronto Area into the Waterloo Region.

Income Disparities Between Owners and Tenants

- Owner households have significantly higher incomes than tenant households. The median income for owners (\$115,000) is nearly double that of tenants (\$60,000).
- This gap suggests potential housing affordability challenges for renters, particularly in accessing homeownership or dealing with rising rental costs.

Household Growth and Composition

- The total number of households grew from 92,217 in 2016 to 99,812 in 2021, indicating a 7.4% increase.
- The average household size remains at 2.6 members, with the largest category being two-person households (32,450 households, 32.5%).
- Single-person households make up 26.6% of the total, highlighting a significant portion of residents living alone.

One-Parent Families

- There are 12,100 one-parent families, making up 17.2% of all families.
- Of these, 79.5% are led by women (9,620 families), which could indicate potential economic vulnerabilities and a need for targeted social supports.

Housing Tenure and Affordability

- 40.3% of households are renters, while 59.7% are owners.
- 10.7% of tenant households live in subsidized housing, reflecting a segment of the population with lower economic means.

Income Distribution

- 38.4% of households fall below the median income category, with 15.7% classified as "low income" and 3.2% as "very low income".
- The largest segment (38.3%) earns above 120% of the Area Median Household Income (AMHI), indicating an economically diverse population but also potential income inequality.

Transit Accessibility

- As of 2021 only 18,960 households, less than 20% of the total—are within 800 meters of a higher-order transit stop or station. This highlights a potential area for future planning and investment, especially considering that lower-income households and renters are more reliant on transit. Prioritizing transit-oriented development could improve access to affordable housing and employment.

3.3 Suppression of household formation (e.g., younger people living with their parents due to affordability pressures) and housing demand (e.g., “driving until you qualify”) can both indicate strained local housing market conditions. Please provide any data or information that speaks to how suppression of the formation of new households and suppression of housing demand has impacted your community since 2016, and how projected formation patterns are expected to be impacted over the next 5 to 10 years. Please indicate methods used to determine expected household formation, such as calculating headship rates broken down by specific age estimate impacts.⁴

3.3.1 Household Formation						
HH* Head Age Category	2016			2021		
	Pop.	Headship Rate (%)	HHs*	Pop.	Headship Rate (%)	HHs*
15 to 24	29,495	10.2%	3,015	30,635	8.2%	2,510
25 to 34	36,530	44.9%	16,400	43,345	42.4%	18,375
35 to 44	31,940	53.5%	17,100	37,245	53.2%	19,805
45 to 54	33,210	58.3%	19,370	31,795	57.1%	18,150
55 to 64	28,785	59.2%	17,045	31,155	59.2%	18,440
65 to 74	18,235	60.3%	10,990	21,800	59%	12,855
75 to 84	9,890	60.8%	6,010	11,350	62.6%	7,100
85 plus	4,265	53.6%	2,285	4,660	55.2%	2,570

*Household/Households

⁴ We recognize that some municipalities may not have this data available at the time of completion, but encourage them to do their best in addressing this question. Municipalities will be expected to build this expertise in subsequent iterations of their Housing Needs Assessments.

3.3.2 Household suppression							
HH* Head Age Category	2006 Actual		2021 Actual		2021 Household Suppression		
	Pop.	HHs*	Pop.	HHs*	Headship Rate (%, 2006)	Potential HHs* (2021)	Suppressed HHs* (2021)
15 to 24	28,650	3,275	30,635	2,510	11.4%	3,501.9	991.9
25 to 34	30,625	14,425	43,345	18,375	47.1%	20,416.4	2,041.4
35 to 44	32,795	18,185	37,245	19,805	55.5%	20,652.5	847.5
45 to 54	30,135	17,170	31,795	18,150	57%	18,115.8	0
55 to 64	20,530	11,960	31,155	18,440	58.3%	18,149.7	0
65 to 74	12,280	7,540	21,800	12,855	61.4%	13,385.3	530.3
75 plus	11,735	6,935	16,010	9,670	59.1%	9,461.4	0
Total							4,411.2

*Household/Households

As shown in Table 3.3.1, in 2021 the headship rate for the 15–24 age group in the City of Kitchener was 8%, while the 25–34 age group had a headship rate of 42%. Both age cohorts have experienced a decline in headship rates over the past decade. Table 3.3.2 illustrates household suppression using 2006 headship rates as a baseline. Based on 2006 data, it is estimated that approximately 4,411 households are currently suppressed in Kitchener. This suppression is most significant among individuals aged 15 to 34, who account for more than two-thirds of the total. This trend suggests that affordability challenges are preventing many in this age group from forming independent households, and that improving housing affordability could help address this shortfall.

3.4 Economic Conditions

3.4.1 Economy and Labour Force as of 2021		
Characteristic	Data	Value
Number of workers in the Labour Force	Total	139,695
Number of workers by industry (Top 10 only)	Manufacturing	22,495
	Health care and social assistance	14,980
	Retail trade	14,255
	Professional, scientific and technical services	12,650
	Educational services	10,700
	Construction	9,615
	Finance and insurance	8,015
	Accommodation and food services	7,130
	Transportation and warehousing	7,115
	Administrative and support, waste management and remediation services	6,405
Unemployment rate and participation rate (Percent)	Unemployment rate	11.006%
	Participation rate	66.75%
All classes of workers (Number)	Total	136,280
Employees (Number)	Total	120,815
Permanent position (Number)	Total	10,5215
Temporary position	Total	15,605

3.4.1 Economy and Labour Force as of 2021		
Characteristic	Data	Value
(Number)		
Fixed term (1 year or more, Number)	Total	5,785
Casual, seasonal or short-term position (less than 1 year, Number)	Total	9,815
Self-employed (Number)	Total	15,465
Number of commuters by commuting destination	Within census subdivision	35,775
	To different census subdivision	28,015
	To different census division	12,090
	To another province/territory	130
Number of commuters by main mode of commuting for the employed labour force with a usual place of work or no fixed workplace address	Car, truck or van	79,585
	Public transit	5,090
	Walked	2,890
	Bicycle	545
	Other method	1,815

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

Labour conditions in the City of Kitchener have significantly influenced housing supply and demand, particularly through the prevalence of precarious employment and the composition of local industries.

Demographic Trends:

The City of Kitchener similar to the Region has seen a high net migration in the younger age groups. Net migration will continue to be the key driver of population growth in the future. For young adults, including students, proximity to post-secondary institutions, including the University of Waterloo, Conestoga College, and Wilfrid Laurier University make the City and the Region a key destination. Additionally, job opportunities in the City and its surrounding region play a role in attracting young adults to locate in the City. These newcomers are largely seeking affordable, high-density ownership and rental housing options in amenity rich locations with access to high-order transit. It should also be recognized that as these younger adults enter into their peak family forming years, their demand for ground-oriented housing options will increase. As such, providing a broad range of housing choice is important to ensure that both new and existing residents with the City can be accommodated over the long-term.

Local Employment Trends:

The City of Kitchener has experienced positive employment growth in almost all major sectors of employment between 2011 and 2023, most notably in sectors related to professional, scientific and technical services, education services, health care, finance and insurance, construction. The City has also experienced moderate growth in other industrial sectors such as manufacturing, wholesale trade, transportation and logistics.

Kitchener has a notable share of jobs in manufacturing, construction, and transportation sectors. These industries are often associated with precarious or seasonal employment. Workers in such positions may experience income instability, making it challenging to secure stable housing. This situation increases the demand for affordable housing options, which may not be sufficiently available to meet the needs of these workers.

Of the total employees in Kitchener, about 61% of employed Kitchener residents live and work within the City of Kitchener. Compared to other Ontario municipalities of similar population, Kitchener has a relatively high share of live/work residents. Over the last 15 years, particularly due to impacts of the COVID-19 pandemic, there was a large shift to work-from-home arrangements for workers in Kitchener.

Impact on Housing Demand and Supply:

The success of new and expanding businesses in Kitchener has attracted employees to the area, thereby increasing the demand for housing. This heightened demand places

additional pressure on the housing supply, driving up prices and making various forms of housing unattainable for many existing residents.

In summary, the nature of employment in Kitchener, characterized by a significant presence of precarious and seasonal jobs, has led to increased demand for affordable housing. However, the current housing supply has struggled to meet this demand, resulting in affordability challenges for many residents.

3.6 Households in Core Housing Need

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

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

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

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

Income Categories and Affordable Shelter Costs:

3.6.1 Income Categories and Affordable Shelter Costs		
Income Category, relative to Area Median Household Income (AMHI)	Annual Household Income (Canadian Dollars per Year)	Affordable Shelter Cost (Canadian Dollars per Month)
Very Low Income (20% or less of AMHI)	<= \$17,400	<= \$435
Low Income (21% to 50% of AMHI)	\$17,400 - \$43,500	\$435 - \$1,088
Moderate Income (51% to 80% of AMHI)	\$43,500 - \$69,600	\$1,088 - \$1,740
Median Income (81% to 120% of AMHI)	\$69,600 - \$104,400	\$1,740 - \$2,610
High Income (121% or more of AMHI)	>= \$104,401	>= \$2,611

Percentage of Households in Core Housing Need, by Income Category and Household Size:

3.6.2 Percentage of Households (HH) in Core Housing Need (CHN), by Income Category and Household Size						
Income Category	Affordable Shelter Cost (Canadian Dollars per Month)	1 Person HH	2 Person HH	3 Person HH	4 Person HH	5+ Person HH
Very Low Income (20% or less of AMHI)	<= \$435	89.5%	8.9%	1.7%	0%	0%
Low Income (21% to 50% of AMHI)	\$435 - \$1,088	55%	29.4%	9.7%	4.2%	1.7%
Moderate Income (51% to 80% of AMHI)	\$1,088 - \$1,740	0%	19.7%	29.1%	22.5%	28.7%
Median Income (81% to 120% of AMHI)	\$1,740 - \$2,610	*	*	*	*	*
High Income (121% or more of AMHI)	>= \$2,611	*	*	*	*	*

2021 Affordable Housing Deficit:

3.6.3 2021 Affordable Housing Deficit by Household (HH)						
Income Category	Affordable Shelter Cost (Canadian Dollars per Month)	1 Person HH	2 Person HH	3 Person HH	4 Person HH	5+ Person HH
Very Low Income (20% or less of AMHI)	<= \$435	1,060	105	20	0	0
Low Income (21% to 50% of AMHI)	\$435 - \$1,088	4,015	2,150	705	310	125
Moderate Income (51% to 80% of AMHI)	\$1,088 - \$1,740	0	285	420	325	415
Median Income (81% to 120% of AMHI)	\$1,740 - \$2,610	0	0	0	0	0
High Income (121% or more of AMHI)	>= \$2,611	0	0	0	0	0
Total		5,070	2,545	1,145	640	545

3.6.4 Households in Core Housing Need		
Characteristic	Data	Value
Affordability – Owner and tenant households spending 30% or more on shelter costs (# and %)	Total	9,225
	Percentage	9.5%
Affordability – Tenant households spending 30% or more of income on shelter costs (# and %)	Total	7,070
	Percentage	7.2%
Affordability – Owner households spending 30% or more of income on shelter costs (# and %)	Total	2,150
	Percentage	2.2%
Adequacy – Households in dwellings requiring major repair (# and %)	Total	4,725
	Percentage	4.8%
Adequacy – Tenant households in dwellings requiring major repairs (# and %)	Total	2,850
	Percentage	2.9%
Adequacy – Owner households in dwellings requiring major repairs (# and %)	Total	1,870
	Percentage	1.9%
Suitability – Households in unsuitable dwellings (# and %)	Total	6,995
	Percentage	7.2%
Suitability – Tenant households in unsuitable dwellings (# and %)	Total	4,820
	Percentage	4.9%
Suitability – Owner households in unsuitable dwellings (# and %)	Total	2,180
	Percentage	2.2%
Total households in core housing need	Total	9,950
Percentage of tenant households in core housing need	Percentage	3.9%
Percentage of owner households in core housing need	Percentage	19.8%

3.7 Please provide any other available data or information that may further expand on, illustrate or contextualize the data provided above.

Core Housing Need

Households in core housing need in Kitchener total approximately 9,950 dwelling units as of 2021. This amount has been derived from a total of approximately 99,800 assessed occupied dwelling units and represents approximately 10% of households in core need in the City. Comparatively, this figure is lower than the provincial average of 12%.^[5] The total households in core housing need in Kitchener include approximately 7,680 (77%) renter households and 2,275 (23%) owner households. Of the renter households in core housing need, 86% are not subsidized and 14% are subsidized households, similar to the provincial average.

Core housing need by Priority Population

In 2021, approximately 21% of households maintained by single parents in Kitchener were in core housing need, along with 20% of those maintained by female single parents. Additionally, 16% of Indigenous households, 14% of households maintained by individuals aged 65 and over, 14% by young adults, 13% by recent immigrants (i.e., those who immigrated between 2016 and 2021), 13% by women, and 11% by visible minorities were in core housing need.

Severe Core Housing Need

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

- A household **is below one or more** of the adequacy (repair), suitability (crowding) and affordability standards.
- The household would have to spend 50% or more of its before-tax household income to access local market housing that meets all three standards.

4,125 households are in severe core housing need, representing 45% of the City's total households in core housing need.^[6]

^[5] Statistics Canada Table 98-10-0247-01, Core housing need by tenure including presence of mortgage payments and subsidized housing: Canada, provinces and territories, Census divisions and Census subdivisions.

^[6] *ibid.*

From a housing affordability needs perspective, the severe core housing needs identified above are largely concentrated in lower income renter households. In accordance with the 2021 Census, there is a notable mismatch of rental housing demand and supply that is considered affordable for households earning less than \$35,000 per year. Based on the benchmark of not spending more than 30% of household income on housing, there is a deficit of approximately 2,240 rental housing units in Kitchener that have rental costs of less than \$885 per month, which is considered within the threshold for affordability for households earning less than \$35,000 per year. Based on current market rents in Kitchener, this deficit in housing is entirely in non-market housing.

Housing Suitability

The indicator for housing suitability (a topic often referred to as crowding) is measured by the number of bedrooms within the dwelling related to the size and composition of the household. Within Kitchener, 7% (6,995 units) of occupied housing is not considered suitable for occupants from a space needs perspective. The percentage share of dwellings not considered suitable in Kitchener is comparable to the Ontario average (7%). Kitchener's unsuitable housing share has remained largely unchanged since 2006.

Waitlist for Non-Market Housing

As of December 2023, there were 6,533 households on the waitlist for social housing and housing that is below average market rent in Kitchener. Of all applicants on the centralized waitlist for social housing (R.G.I.) and below-market rent housing, 55% were waiting for smaller units (bachelor and one-bedroom), while 45% were seeking larger units (two-bedroom to five-bedroom).

Unhoused Population

On October 22, 2024, the Region of Waterloo conducted the 2024 Point-in-Time (PiT) count to learn more about those who are experiencing homelessness in the region. It found a total of 2,371 individuals experiencing homelessness across Region of Waterloo, which is more than double the 2021 PiT count of 1,085 (Region of Waterloo, 2024b). The Region estimates that homelessness has been rising at a rate of approximately 28% annually since 2020, with a significant undercount owing to the rates of hidden homelessness and data collection challenges.

Latent (Unmet) Housing Demand

The factors summarized above strongly suggests that Kitchener has a structural deficit in housing supply that does not meet the needs of the current population from a household affordability and market choice lens. To provide better balance and market choice, the City needs to continue promoting supply expansion and improving the condition of both rental and ownership market housing, to better align with broader core housing needs, enhance housing suitability, and alleviate the low vacancy rates in Kitchener. The City should continue to promote the expansion of attainable purpose-built rentals and secondary rental market units.

An estimated 2,500 additional housing units are required to meet the current unmet demand, with a high concentration among individuals aged 25 to 34. To improve existing housing market conditions, approximately 500 rental housing units are required as a minimum to bring Kitchener's rental housing market into a better market balance.^[7]

Addressing the City's current housing needs by developing planning initiatives to achieve higher housing targets could serve as an effective approach to providing additional housing choice to low- and moderate-income households in Kitchener with a focus on non-market rental housing. Critical to the success of these initiatives is the alignment of new housing products with local housing demand, in accordance with affordability and household type. Having said that, expanding the housing supply accordingly in Kitchener over the short to medium term is recognized as ambitious.

^[7] The City of Kitchener requires approximately 500 rental housing units to increase the rental vacancy rate to 3.0% which is considered to be a healthy rental vacancy rate.

4. Priority Groups

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

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

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

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

4.1.1 Core Housing Need (CHN) by CMHC Priority Groups

Characteristic	Data	Value
All households experiencing CHN	Total (Households)	9,950
	Percentage (of all households)	10.2%
CHN in households with women and/or children fleeing domestic violence	Total (Households)	
	Percentage (of priority group)	
CHN in households led by women	Total (Households)	5,350
	Percentage (of priority group)	12.9%
CHN in households led by single mothers	Total (Households)	1,720
	Percentage (of priority group)	20.4%
CHN in households led by senior(s) aged 65-84	Total (Households)	3,225
	Percentage (of priority group)	14.5%
CHN in households led by senior(s) aged 85+	Total (Households)	485
	Percentage (of priority group)	19.1%
CHN in households led by young adult(s) aged 18-29	Total (Households)	1,010
	Percentage (of priority group)	10%
CHN in Indigenous-led households	Total (Households)	305
	Percentage (of priority group)	11.3%
CHN in visible minority-led households	Total (Households)	2,790
	Percentage (of priority group)	10.5%
CHN in Black-led households	Total (Households)	770
	Percentage (of priority group)	15.9%
CHN in new-immigrant-led households	Total (Households)	630
	Percentage (of priority group)	13%
CHN in refugee-led households	Total (Households)	1,425

4.1.1 Core Housing Need (CHN) by CMHC Priority Groups

Characteristic	Data	Value
	Percentage (of priority group)	15.2%
CHN in households with a same-sex couple	Total (Households)	*
	Percentage (of priority group)	*
CHN in households with Transgender member(s)	Total (Households)	90
	Percentage (of priority group)	9.5%
CHN in households with Non-Binary member(s)	Total (Households)	
	Percentage (of priority group)	
CHN in households with member(s) with physical health and/or mobility challenges	Total (Households)	2,515
	Percentage (of priority group)	9.7%
CHN in households with member(s) with developmental disabilities	Total (Households)	1,485
	Percentage (of priority group)	8.1%
CHN in households with member(s) dealing with mental health and addictions issues	Total (Households)	885
	Percentage (of priority group)	7.3%
CHN in households with Veteran member(s)	Total (Households)	165
	Percentage (of priority group)	8%
CHN in people experiencing homelessness	Total (people)	
	Percentage (of priority group)	

4.2 Understanding Homelessness in Kitchener Today

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

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

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

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

This section explores the housing experiences and context for key populations, based on the priority groups listed above, that face unique obstacles in obtaining housing. The needs of these groups are important to consider when developing policies and municipal initiatives aimed at alleviating housing insecurity across the City. The following serves as a Kitchener-wide lens and draws on data available through CMHC as well as academic, government, and not-for-profit sources, alongside the core housing need work cited in Section 5.

The following section aims to answer the following questions for each of the priority group noted above.

- What information is available that reflects the housing need or challenges of priority populations in your community? If data is available, please report on the incidence of core housing need by CMHC priority population groups in your community. If no quantitative data is available, please use qualitative information to describe the need for these priority populations.
- Please describe the incidence and severity of homelessness in your community, including an estimated number of individuals and/or families experiencing homelessness (hidden, visible, chronic, living in encampments, and episodic). If available, please include recent Point-in-Time counts.
- Please describe local factors that are believed to contribute to homelessness in your community (e.g., the closing of a mental health facility, high numbers of refugee claimants, etc.).
- Please identify temporary and emergency relief resources available for individuals experiencing homelessness in your community (e.g., number of shelter beds, resource centres, number of transitional beds available). If possible, please indicate whether capacity levels are commensurate with need. There will be an opportunity to provide information on local permanent solutions and resources further down.
- Some groups, including students, those in congregate housing, and temporary foreign workers, may be excluded from publicly available core housing need data sources. Communities are encouraged to use this section to describe the housing needs of these respective populations to ensure that all groups are represented in their HNA.

Women and Woman-led Households

This section applies a gender-based lens to housing needs and precarity in Kitchener, highlighting the current context relating to women-led households and situations in which women are fleeing domestic violence.

Single parent-led households in which the parent is a woman account for approximately 14% of family households in Kitchener, with a total of 9,620 as of the 2021 Census.^[8] About 13% of women-led households and just over 20% of single mother-led households in Kitchener are in core housing need.^[9] They are also generally at greater risk of being low-income earners, with 40% of single-parent households in Canada not being able to cover their basic needs.^[10] In addition, single mothers seeking housing often face discrimination from landlords who refuse to rent to families with small children.^[11] In addition, Kitchener ranks 6th nation-wide in terms of cost of childcare overall and is the most expensive City in the country for infant care costs, coming in at close to \$1,400 per month.^[12]

In 2022, the YWCA of Kitchener-Waterloo led a project at 1470 Block Line Road in Kitchener to develop 41 affordable units for homeless women, along with eight units specifically for single mothers and their children experiencing homelessness. This project was funded through CMHC's Rapid Housing Initiative, with the land provided by the City of Kitchener.^[13] Single mothers with higher needs are chosen from two waitlists, working in conjunction with Starling Community Services, a not-for-profit local health social service organization.

^[8] <https://www12.statcan.gc.ca/census-recensement/2021/dp-pd/prof/index.cfm?Lang=E> accessed November 2024.

^[9] [https://www03.cmhc-schl.gc.ca/hmip-pimh/#TableMapChart/3530013/4/Kitchener+\(CY\)+\(Ontario\)](https://www03.cmhc-schl.gc.ca/hmip-pimh/#TableMapChart/3530013/4/Kitchener+(CY)+(Ontario)), accessed November 2024.

^[10] <https://salvationarmy.ca/research/>, accessed November 2024.

^[11] <https://www3.ohrc.on.ca/en/human-rights-and-family-ontario/housing>, accessed November 2024.

^[12] <https://static1.squarespace.com/static/629f5ec7c1e9382dc5ce72b9/t/6329b9e336483e62a382bce7/1663678949192/2022+KWCF+WRVS+-+Affordable+Housing+Through+the+Lens+of+Families.pdf>, accessed December 2024.

^[13] <https://www.kitchener.ca/en/news/more-supportive-affordable-housing-units-for-women-coming-to-waterloo-region.aspx>, accessed October 2024

Continued

Another project in Downtown Kitchener, 44-54 Queen Street South, comprising of 21 affordable apartment units was built for the purpose of emergency shelters and housing for women, especially immigrants and single mothers. The intent was to provide a safe space for these women who may have experienced trauma, who may be new to Canada, or who may have been in unsafe and unstable housing.^[14]

In situations of domestic abuse or violence, the number of women and children seeking shelter in residential facilities is on the rise across Canada since the COVID-19 pandemic, but lower in comparison to 2017/2018.^[15] In 2022/2023, there were over 12,700 women and children who were admitted to shelters in urban areas across Ontario as victims of abuse.^[16] This population remains one of the most challenging to gain accurate statistics on, given the higher rates of hidden homelessness and those living in precarious or insecure conditions such as motels.^[17]

There are a number of emergency shelter facilities dedicated to women and children fleeing domestic violence in Waterloo Region, including Anselma House in Kitchener, Haven House in Cambridge, each of which has 45 beds. Women's Crisis Services of Waterloo Region also operates Aspen Place in Kitchener, a transitional housing facility (triplex) with space for up to three families. In addition, a shelter operated by the YWCA of Kitchener-Waterloo at 84 Frederick Street in Kitchener was providing 66 beds for women and children but has since closed, with the facility transferred to the Region of Waterloo (Region) effective summer of 2024.^[18] The Region plans to reopen the shelter following renovations, and the YWCA opened new facility in Cambridge in February 2024, focused on providing shelter and services to women and children with a 20-bed capacity. This population remains an underserved demographic and at high risk of homelessness. The nearby Marillac Place at 109 Young Street plays an important role in providing housing and supports to expecting mothers and women with children under 24 months. In 2023, Marillac Place was able to provide services to 27 women and 16 children.^[19]

^[14] <https://justworking.ca/the-working-centre-project-community-spaces-for-immigrant-women-who-need-affordable-housing/>, accessed November 2024

^[15] <https://www150.statcan.gc.ca/n1/en/daily-quotidien/240410/dq240410b-eng.pdf?st=WIHd1YPM>, accessed November 2024

^[16] <https://www150.statcan.gc.ca/t1/tbl1/en/tv.action?pid=3510005201&pickMembers%5B0%5D=1.7&pickMembers%5B1%5D=5.40450202>, accessed November 2024

Continued

Anselma house is often at capacity, indicating a need for expanded space. The current system requires clients to leave the facility after three months, with no existing transitional resources for single women. Residents often stay longer, creating increased demand for shelter space. This creates a gap in the resources available to domestic violence survivors, leaving them at risk of homelessness or remaining in or returning to potentially life-threatening domestic situations, given the long waitlists for affordable housing.^[20]

LGBTQ2S+

As of 2018, 17% of LGBTQ2S+ households were in core housing need across Canada, with people in this population reporting lower levels of dwelling satisfaction and neighbourhood satisfaction compared to the total population. There is limited information at the local level on homelessness or housing insecurity for people identifying as LGBTQ2S+; the Federal Housing Secretariat (July 2024) reported that approximately 9.5% of transgender people in Kitchener are in core housing need.

Approximately half of LGBTQ2S+ households are single family households. This population is overrepresented among youth experiencing homelessness in Canada, with 25-40% identifying as LGBTQ2S+ and reporting safety, judgement, and violence as barriers to securing housing or shelter space.^[21]

[17] <https://www.homelesshub.ca/sites/default/files/attachments/W%26G-EN%5BKF%5D5.1.pdf>, accessed February 2025

[18] <https://www.regionofwaterloo.ca/Modules/News/index.aspx?newsId=4ca9924d-50d8-44a3-a1a6-eea95d01c9e0>, accessed February 2025

[19] https://marillacplace.ca/annual-reports/#flipbook-df_1289/1/, accessed February 2025.

[20] <https://www.ctvnews.ca/kitchener/article/the-system-is-broken-domestic-violence-survivor-raises-concerns-about-housing-crisis/>, accessed November 2024.

[21] https://www.gbvllearningnetwork.ca/our-work/issuebased_newsletters/issue-24/LN-Newsletter-24_Plain-text_0.pdf, accessed November 2024.

Seniors 65+

Many Canadians end up living alone past the age of 65, due to the death of a partner or end of a relationship. In Kitchener, approximately 15% of households led by a senior (aged 65-84) are in core housing need, and 20% of households led by a senior over the age of 85. The high cost of housing in Kitchener makes rental rates largely unaffordable for many seniors. Further, with limited options for housing that can accommodate the needs of seniors, this can result in increasing numbers of older adults living in shelters that are not designed to meet their mental and physical health needs. This population also tend to have higher rates of past trauma and abuse, with a need for integrated services to meet their needs. ^[22]

In Waterloo Region, increasing numbers of senior residents over the age of 55 are facing homelessness and seeking shelter spaces, with 20% of shelter residents between the age of 50 and 59, and 6% over the age of 60. ^[23] This is higher than the national rate - across Canada in 2023, seniors over the age of 65 accounted for approximately 4% of shelter residents. ^[24]

Seniors aged 65 years and over account for approximately 15% of the population in Kitchener, and this proportion is rising. ^[25] CMHC (2025) reports that, of the population of one-person households in core housing need Kitchener, 55% are senior-led, with a fairly even split between female and male seniors over 65. ^[26]

^[22]

https://www.cmaj.ca/content/196/19/E662?ijkey=903cb5a544618a8645bf6ba8f4cafbcfa392d81c&keytype=2=tf_ipsecsha, accessed November 2024

^[23] <https://www.cbc.ca/news/canada/kitchener-waterloo/cambridge-shelter-more-seniors-and-older-adults-1.6925184>, accessed February 2025.

^[24] <https://housing-infrastructure.canada.ca/homelessness-sans-abri/reports-rapports/data-shelter-2023-donnees-refuge-eng.html>, accessed November 2024.

^[25] <https://www12.statcan.gc.ca/census-recensement/2021/dp-pd/prof/index.cfm?Lang=E>, accessed November 2024.

^[26] [https://www03.cmhc-schl.gc.ca/hmip-pimh/#TableMapChart/3530013/4/Kitchener+\(CY\)+\(Ontario\)](https://www03.cmhc-schl.gc.ca/hmip-pimh/#TableMapChart/3530013/4/Kitchener+(CY)+(Ontario)), accessed January 2025.

Young adults aged 18-29

Approximately 10% of households led by a young adult between the ages of 18-29 in Kitchener are in core housing need. A 2023 survey conducted by the Children and Youth Planning Table of Waterloo Region showed that 13% of the responding youth in the Region of Waterloo (1,867 participants aged 9 to 18) have experienced homelessness, an increase of 5% since 2021.^[27] One of the contributing factors could be that youth who are 15 to 16, may decide to leave home to establish themselves but then realize how expensive housing is and find themselves homeless due to market unaffordability,^[28] presenting a need to consider the types of specialized resources required to provide services to this particular group.

Students in Waterloo Region have reported significant challenges in securing housing during their school terms, with increasing prices and low availability. International students have been impacted by the lack of resources, limited familiarity with the local community, discrimination, and fraud, resulting in many needing to find work to cover their housing costs, spending from savings to make ends meet, and struggling to find stable accommodations.^{[29], [30]} One in five international students also lives with their partner and children, creating added demand for accommodations that are suitable for families and within financial reach for this population.^[31]

^[27] <https://childrenandyouthplanningtable.ca/youth-impact-survey-results/#2023>, accessed November 2024.

^[28] <https://www.cbc.ca/news/canada/kitchener-waterloo/waterloo-region-youth-homelessness-on-rise-1.7294168>, accessed November 2024.

^[29] <https://www.cbc.ca/news/canada/kitchener-waterloo/university-of-waterloo-international-students-housing-crisis-1.7290211>, accessed November 2024.

^[30] <https://www.makeahome.ca/publications>, accessed April 2025.

^[31] <https://kitchener.citynews.ca/2024/08/08/housing-crisis-not-due-to-influx-of-international-students-uw/>, accessed November 2024.

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In Kitchener, student housing has become a critical issue particularly in the Lower Doon neighborhood where the largest Conestoga College campus in the region is located. Conestoga Students Inc. conducted a study in 2022 relating to student housing experiences and found three key issues at play, including a lack of reliable and accessible information relating to housing, housing unavailability, and housing unaffordability. The study included a survey and focus group with students, and identified a key issue of housing being 'unsafe, crowded, and illegal'.^[32] On campus housing has not kept up with demand over the two decades of growth - the rate of one bed for every 12 full-time students in 2002 has fallen to one for every 47 full-time students attending a Conestoga College campus, creating increasing pressure for accommodations in the neighbourhoods around the campuses resulting in greater exploitation of the student population. Housing suitability (measured by the number of bedrooms compared to the number of occupants) for students varies significantly across Canada, with international students facing higher rates of unsuitability and therefore overcrowding compared to Canadian-born students.^[33] While data is not available specifically for the student population in Kitchener, in the City of Waterloo the rate of housing unsuitability for international students was 25% compared to 12% for Canadian-born students.^[34]

[32]

<https://www.conestogastudents.com/pageassets/representation/advocacy/Addressing-and-Supporting-the-Student-Housing-Experience-Report-to-Students.pdf>, accessed February 2025

[33] <https://www150.statcan.gc.ca/n1/pub/36-28-0001/2024005/article/00001-eng.htm>, accessed February 2025

[34] Ibid., accessed February 2025

Indigenous Peoples

Kitchener recognizes its responsibility to serve as steward for the land and to honour the original caretakers who came before us. Our community is enriched by the enduring knowledge and deep-rooted traditions of the diverse First Nations, Metis and Inuit in Kitchener today.

Approximately 11% of Indigenous households in Kitchener are in core housing need,^[35] compared with a national average of 18%.^[36] Indigenous homelessness in Canada is distinguished by the deeper and meaningful loss of home and/or identity that accompanies it, creating a different understanding of homelessness for this population.

Housing, Infrastructure and Communities Canada, through the 'Reaching Home: Canada's Homelessness Strategy Directives' report, adopts the following definition:^[37]

^[35] [https://www03.cmhc-schl.gc.ca/hmip-pimh/#TableMapChart/3530013/4/Kitchener+\(CY\)+\(Ontario\)](https://www03.cmhc-schl.gc.ca/hmip-pimh/#TableMapChart/3530013/4/Kitchener+(CY)+(Ontario)), accessed March 2025.

^[36] <https://www.cmhc-schl.gc.ca/blog/2024/2022-canadian-housing-survey>, accessed March 2025.

^[37] <https://housing-infrastructure.canada.ca/homelessness-sans-abri/directives-eng.html#fn5>, accessed November 2024.

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“Indigenous Peoples who are in the state of having no home due to colonization, trauma and/or whose social, cultural, economic, and political conditions place them in poverty. Having no home includes: those who alternate between shelter and unsheltered, living on the street, couch surfing, using emergency shelters, living in unaffordable, inadequate, substandard and unsafe accommodations or living without the security of tenure; anyone regardless of age, released from facilities (such as hospitals, mental health and addiction treatment centers, prisons, transition houses), fleeing unsafe homes as a result of abuse in all its definitions, and any youth transitioning from all forms of care.” (Housing, Infrastructure and Communities Canada, 2025).

In the Kitchener local context, the KW Urban Native Wigwam Project reported over 250 people on the waitlist for housing in 2022,^[38] excluding the ones on the Region’s affordable housing waitlist. The organization provides rental support to Indigenous residents in the area. In 2023, the same organization also developed the first Indigenous-led transitional housing project in the region, funded in partnership with the Region to provide space for 28 clients who identify as First Nation, Inuit, or Metis (this program was paused in January 2025).^[39] The focus of housing supports for Indigenous residents has historically been for families, with a significant need for 1-bedroom apartments to cater to single people.^[40]

^[38] <https://www.cbc.ca/news/canada/kitchener-waterloo/affordable-housing-federal-announcement-indigenous-and-youth-1.6313296>, accessed November 2024.

^[39] <https://www.cbc.ca/news/canada/kitchener-waterloo/waterloo-indigenous-led-transitional-housing-program-being-put-on-pause-1.7433239>, accessed April 2025.

^[40] <https://www.cbc.ca/news/canada/kitchener-waterloo/affordable-housing-federal-announcement-indigenous-and-youth-1.6313296>, accessed November 2024.

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According to the Canadian Observatory on Homelessness, “Indigenous women, girls, and gender diverse peoples experience the most egregious housing conditions throughout Canada and remain the most underserved in both the VAW [violence against women] and homelessness sectors.”^[41] This has led to 25% of Indigenous women-led households off-reserve being in core housing need.^[42] Indigenous women face high rates of discrimination and racism in the private housing market, and those in shelter spaces or who are unhoused are at risk of abuse, sex trafficking, and living in substandard conditions, resulting in profound levels of violence and trauma.⁴³ The rates of shelter use for Indigenous peoples compared to Non-Indigenous people are significantly higher, with the following approximate breakdown: 9 times higher for children; 6 times higher for youth; 13 times higher for adults; and 20 times higher for seniors.^[44] Indigenous people are less likely to own their own home and live in social and affordable housing at twice the rate of non-Indigenous households;^[45] in addition, they also report experiences of discrimination and a lack of suitable housing off-reserve. Young Indigenous people in Waterloo Region have reported discrimination from landlords in attempting to access rental accommodations.^[46]

^[41] <https://womenshomelessness.ca/wp-content/uploads/State-of-Womens-Homelessness-Literature-Review.pdf>, accessed November 2024.

^[42] https://publications.gc.ca/collections/collection_2019/schl-cmhc/nh70-1/NH70-1-4-2019-eng.pdf, accessed February 2025.

^[43] https://www.mmiwg-ffada.ca/wp-content/uploads/2019/06/Final_Report_Vol_1a-1.pdf, accessed February 2025.

^[44] https://www.canada.ca/content/dam/esdc-edsc/documents/programs/homelessness/publications-bulletins/national-shelter-study/2255-National_Shelter_Study-EN.pdf, accessed February 2025.

^[45] <https://www150.statcan.gc.ca/n1/daily-quotidien/230404/dq230404c-eng.htm>, accessed November 2024.

^[46] <https://www.cbc.ca/news/canada/kitchener-waterloo/affordable-housing-federal-announcement-indigenous-and-youth-1.6313296>, accessed November 2024.

Visible Minorities/Racialized people

Racialization has been found through longitudinal studies to have a significant impact on home ownership rates and co-residence with parents,^[47] with rates varying across groups. For example, Black and Latin American youth had higher rates of leaving home earlier in life and were least likely to own their own homes when starting their households.

The rate of core housing need for households in which the primary earner is a visible minority is approximately 11% in Kitchener. The national averages are higher for some racialized populations; for instance, 16% of Black-led households are in core housing need, compared to the general population at 9%.^[48] The Point-in-Time homelessness counts (based on national survey data from 2020-2022) reflect a similar trend, with 20% of respondents identifying as racialized and Black respondents being overrepresented (8% of those experiencing homelessness compared to being 4% of the population).^[49]

This trend is reflected in household sizes in Kitchener as well, where larger households (3 persons or more) are more often racialized compared to smaller households. While approximately 19% of the local population is racialized, this community makes up 46% of those in overcrowded housing. They are also twice as likely to experience poverty, and 3.5 times more likely to rely on subsidized housing.^[50]

In Kitchener, The Somali Canadian Association of Waterloo Region has worked with the Region of Waterloo's Housing Division to expand their Portable Rent Assistance Program to include East African Households.^[51] This regional program provides financial assistance to Black, Indigenous, racialized, or marginalized families to make their current home more affordable, or to move to another rental home in Waterloo Region.

^[47] <https://www150.statcan.gc.ca/n1/pub/36-28-0001/2023012/article/00003-eng.htm>, accessed November 2024

^[48] <https://www150.statcan.gc.ca/n1/pub/46-28-0001/2021001/article/00006-eng.htm>, accessed November 2024

^[49] <https://housing-infrastructure.canada.ca/homelessness-sans-abri/reports-rapports/homelessness-racialized-populations-itinerance-groupes-racialises-eng.html>, accessed February 2025

^[50] <https://static1.squarespace.com/static/629f5ec7c1e9382dc5ce72b9/t/6329b9e336483e6>

Recent immigrants, especially refugees

Newcomers to Waterloo Region struggle to find affordable housing, with 49% of all Immigrant Survey participants (Immigration Partnership Waterloo Region) in 2023^[52] reporting that affordable housing was a challenge to obtain. Immigrants cited skyrocketing prices, lack of affordability compared to wages, the increase in mortgage rates, having to live with family, paying up to 50% of their income on housing, and being unable to accumulate any savings due to expenses. The 2023 survey showed a 16% increase in immigrants being unable to obtain affordable or suitable housing over the 2021 data, and immigrants are twice as likely as non-immigrants to spend more than half of their income just on shelter cost. In Kitchener, approximately 13% of immigrant-led households (those granted permanent residency status in Canada) and 15% if refugee-led households are in core housing need, compared to 15% of non-permanent residents (including temporary workers, students, etc.).^[53]

Among recent refugees, 61% of government-assisted refugees indicated housing affordability or suitability challenges. Overall, 62% of immigrants reported being in precarious housing situations, including those who were housed but struggling to afford costs or living in unsuitable conditions. Immigrants also face discrimination from landlords in the search for housing and report high levels of anxiety and depression linked to the cost of living and housing precarity.^{[54], [55], [56]}

[2a382bce7/1663678949192/2022+KWCF+WRVS+-+Affordable+Housing+Through+the+Lens+of+Families.pdf](#), accessed November 2024.

[51] <https://www.immigrationwaterlooregion.ca/en/resources/Documents/Immigration-Partnership-Annual-Report-2023-access.pdf>, accessed February 2025

[52] https://www.immigrationwaterlooregion.ca/en/resources/DOCS_ADMIN-4478004-v5-IS2023_Housing_summary.pdf, accessed February 2025.

[53] [https://www03.cmhc-schl.gc.ca/hmip-pimh/#TableMapChart/3530013/4/Kitchener+\(CY\)+\(Ontario\)](https://www03.cmhc-schl.gc.ca/hmip-pimh/#TableMapChart/3530013/4/Kitchener+(CY)+(Ontario)), accessed March 2025.

[54] https://www.immigrationwaterlooregion.ca/en/resources/DOCS_ADMIN-4478004-v5-IS2023_Housing_summary.pdf accessed November 2024.

[55] <https://doi.org/10.9778/cmajo.20200109>, accessed November 2024.

[56] <https://www.canada.ca/content/dam/ircc/migration/ircc/english/pdf/research-stats/mental-health.pdf>, accessed November 2024

People with physical health or mobility challenges or developmental disabilities

Based on the Canadian Survey of Disability (2017 and 2022) data,^[57] people with disabilities are almost two times more likely than non-disabled people to live in core housing need, especially renters with disabilities (27% of the Canadian population identifies as having a disability, the number of renters with a disability in core housing need is 42%).^[58] The shelter allowance allocated through the Ontario Disability Support Program (ODSP) are significantly lower than the current market price for housing in Kitchener, with the allowance for a 1-bedroom unit set at \$582 per month compared to the average market price of \$1,322, and the allowance for a 2-bedroom unit at \$915 compared to the average market price of \$1,594.^[59]

In Kitchener, approximately 10% of households with members with a physical health or mobility challenge and 8% of households with a member with a developmental disability are in core housing need. These numbers could be as high as 12% of households in which at least one person has an activity limitation (i.e., difficulties that people have in carrying out daily activities such as hearing, seeing, communicating, or walking) are in core housing need.^[60] This data is not well defined in terms of specific types of disabilities or the ways in which housing is not meeting their needs.

Out of 3,000 units owned and operated by the Region of Waterloo through Waterloo Region Housing (WRH), only 51 are considered accessible (2021). This is primarily because the WRH stock is quite old. However, through the WRH revitalization plan,^[61] another 147 number of new accessible units are in development. It can take between three to seven years on a waitlist for social housing, and the wait is longer when an accessible unit is requested.^[62] As of February 2025, there were 716 people with developmental disabilities on the waitlist for supportive housing options, adding to the 741 clients who were in group, supportive, or independent inclusive living placements.^[63]

^[57] Canadian Survey on Disability, 2017 to 2022, Statistics Canada
<https://www150.statcan.gc.ca/n1/daily-quotidien/231201/dq231201b-eng.htm>, accessed March 2025.

^[58] <https://www.housingchrc.ca/en/node/121> accessed March 2025.

^[59] <https://www.ontario.ca/document/ontario-disability-support-program-policy-directives-income-support/62-shelter-calculation> accessed April 2025.

^[60] [https://www03.cmhc-schl.gc.ca/hmip-pimh/#TableMapChart/3530013/4/Kitchener+\(CY\)+\(Ontario\)](https://www03.cmhc-schl.gc.ca/hmip-pimh/#TableMapChart/3530013/4/Kitchener+(CY)+(Ontario)), accessed March 2025.

^[61] <https://www.regionofwaterloo.ca/en/living-here/waterloo-region-housing-master-plan.aspx>, accessed March 2025

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There are several non-profit organizations supporting housing and home care services for people with disabilities in Kitchener. For example, Traverse Independence focuses on people with physical disabilities and has two units designed to be accessible; KW Habilitation provides a range of housing supports including supported independent living and complex care, with referrals coordinated through Development Services Ontario and through the Region for affordable housing; and Kitchener Housing Inc., which coordinates applications through the Region, has a portfolio of over 750 units across the City, with approximately 60 of the 750 units being advertised as accessible.

There are significant gaps in the availability of localized municipal data regarding the number of accessible or adaptable units, percentage of people with disabilities who paid to have their home adapted, number of accessible transitional or shelter spaces, and other elements of housing for people with disabilities. It is also important to consider the lack of accessible housing in the context of people resorting to Medical Assistance in Dying (MAID) due to the lack of access to housing and supports they need to lead a dignified life.^[64] The lack of incentives for developers to support the supply of accessible housing, as well as wide variability in the interpretation and enforcement of standards including those set by the Accessibility for Ontarians with Disabilities Act, has resulted in a highly constrained and largely unaffordable supply of accessible housing across the province.^[65]

^[62] <https://www.cbc.ca/news/canada/kitchener-waterloo/accessible-affordable-housing-waterloo-region-1.6094745>, accessed February 2024.

^[63] <https://pclkw.org/wp-content/uploads/2025/02/DSPAC-WR-News-Release-Waiting-to-Belong-5-FEB-2025-FINAL-1.pdf> accessed March 2025.

^[64] <https://www.chrc-ccdp.gc.ca/publications/putting-people-first>, accessed March 2025.

^[65] <https://www.cbc.ca/news/canada/accessible-housing-stock-barriers-canada-1.6918374>, accessed March 2025.

People dealing with mental health and addictions issues

Approximately 7% of households with a member dealing with mental health or addiction issues are in core housing need in Kitchener. Addictions and Mental Health Ontario reports that supportive housing for those experiencing mental health and addictions issues is heavily oversubscribed, with approximately 40,000 units needed province-wide to meet the existing demand.^[66] In 2024, there was only one supportive housing space for every 14 people experiencing known homelessness in municipalities across Ontario.^[67]

There are a few programs in the Region to support people with mental health and addiction issues. For example: the Addiction and Mental Health Supportive Housing Program (ASH) offered by House of Friendship helps people who are homeless or at risk of becoming homeless, people living in inadequate housing, and people who have addictions to find housing; Thresholds Homes and Supports provides services for people with mental health issues and housing that is safe, supportive, and flexible for these individuals; and Porchlight Counselling and Addiction Services also helps with the recovery process by offering housing that is stable and in a residential community, especially for those waiting to attend residential rehabilitation treatment or after finishing their rehabilitation program. These programs are helping to fill the gaps in developing healthy and supportive communities for people to recover and thrive.

Recent conversations held by the City of Kitchener with people who have lived experience with mental health and/or addictions identified that a key consideration related to housing choice is their access to safe drug testing and overdose prevention. Dignified treatment in shelter spaces or affordable rental facilities was also raised, given the dehumanizing experiences that included urine tests and strip searches. An overall trauma-informed approach to providing shelter and services was specifically highlighted as a critical need. Harm reduction was suggested as a critical component in the design of housing resources for people experiencing homelessness, including safe use sites (consumption rooms) and educational workshops for staff.

^[66] <https://amho.ca/our-work/advocacy-awareness/supportive-housing/>, accessed March 2025.

^[67] <https://www.amo.on.ca/sites/default/files/assets/DOCUMENTS/Reports/2025/2025-01-08-EndingChronicHomelessnessinOntario.pdf>, accessed March 2025.

Veterans

There is a lack of data at the local municipal level to illustrate the housing experiences and situation of veterans. At a broader scale, the 2018 Canadian Housing Survey reported that 8% of veterans in Canada were in core housing need, compared to 9% of the general population.^[68] Research conducted by CMHC indicates that the highest rates of housing precarity among veterans were for those with cognitive and behavioral health issues. Women who had served reported significant challenges due to incidence of sexual assault they may have suffered during their service, and lower wages than their male counterparts in civilian jobs.^[69]

The housing needs of veterans therefore extend beyond security of tenure and into the wider realm of supportive community services and assistance with adapting to civilian life.

People experiencing homelessness

On October 22, 2024, the Region of Waterloo conducted the 2024 Point-in-Time (PiT) count to learn more about those who are experiencing homelessness in the region. It found a total of 2,371 individuals experiencing homelessness across Waterloo Region, which is more than double the 2021 PiT count of 1,085.^[70] The Region estimates that homelessness has been rising at a rate of approximately 28% annually since 2020, with a significant undercount owing to the rates of hidden homelessness and data collection challenges.

The Region tracks households experiencing chronic homelessness through the Prioritized Access to Housing Supports (PATHS) list, which is used to coordinate access to services and housing through eight funded Service Navigators across Waterloo Region with a total capacity to support up to 80 people.

^[68] <https://www.cmhc-schl.gc.ca/blog/2024/2022-canadian-housing-survey>, accessed November 2024.

^[69] <https://www.cmhc-schl.gc.ca/professionals/housing-markets-data-and-research/housing-research/core-housing-need/core-housing-need-data-by-the-numbers>, accessed November 2024.

^[70] 2024 Point in Time Count Preliminary Overview, Region of Waterloo <https://pub-regionofwaterloo.escribemeetings.com/filestream.ashx?DocumentId=10573>, accessed February 2025

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Kitchener's shelter system was found to feel unwelcoming by many who have experienced it.^[71] Some people who could not find space in a shelter looked for other places in which to live, such as building lobbies and convenience stores. As a result, Kitchener has been home to a number of temporary housing and grassroots initiatives to provide shelter to people experiencing homelessness, including A Better Tent City (ABTC) which opened in 2020 during the COVID-19 pandemic. It began as a collective effort among Kitchener business owners, residents, service providers, and municipal staff to provide a safe location for tents to house homeless residents. Having moved locations twice between 2020 and 2021, ABTC is now located on property owned by both the Waterloo District School Board and the City of Kitchener on Ardelt Avenue. The community has grown to 50 insulated cabins alongside communal washroom and kitchen facilities, and it is funded through support from the City of Kitchener and private donations.^[72] However, there remains a persistent need for improvement facilities and wraparound services to support the well-being and daily needs of residents.

Encampments in the City have been growing since 2021, notably with the Victoria Street Encampment which began on Region of Waterloo property at 100 Victoria Street during the COVID-19 pandemic and was home to over 70 residents within six months. An Ontario Superior Court ruling in January 2023 rejected the Region's injunction to evict individuals in the encampment on the basis that this would violate their Charter Rights, given that there is a lack of adequate, accessible shelter in Waterloo Region.^[73] Since then, the Region and City have worked in conjunction with The Working Centre to add shelter spaces at the King Street Emergency Shelter (former Shwaben Club located at 1668 King Street East) for 100 people, and at the Erb's Road Shelter (at 1001 Erb's Road) where 50 cabins have been set up alongside health care supports and community resources, with a shuttle service to Downtown Kitchener.^[74] The shelter at 1668 King Street East closed in March 2025, and the Region worked with shelter residents to relocate them to other facilities or accommodations.^[75]

^[71] Region of Waterloo et al, The Plan to End Chronic Homelessness – Mid Project Key Findings Report, September 2023
at https://waterlooregion.org/sites/default/files/PECHKeyFindingsReport_DRAFT.pdf, accessed March 2025.

^[72] <https://www.cbc.ca/news/canada/kitchener-waterloo/a-better-tent-city-financial-concerns-1.7024249>, accessed March 2025

^[73] <https://omssa.com/blog-waterloo-encampment-decision-may-2023.php>, accessed March 2025.

^[74] <https://www.theworkingcentre.org/projects/shelter/#Section1>, accessed January 2025.

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Alongside charitable partner Indwell and the Waterloo Region Community Foundation, the Region has also provided funding to two new supportive housing projects at church locations in Kitchener, one at the former St. Mark's Lutheran Church (825 King Street) for 43 units^[76], and another at a repurposed facility of St. Peter's Church (48 Queen Street North) for 40 units.^[77]

These facilities among other projects have aided in reducing the number of residents at the Victoria Street Encampment, but the need persists for more long-term supports to meet demand. To this end, The Working Centre is also developing an affordable housing project for 44 residents at 97 Victoria St. North, scheduled to open in 2025.^[78] The Region has also been working with partners to address the need for warming centers in the winter months, such as the location at 298 Lawrence Avenue operated by Thresholds Homes and Supports that opened in January 2025.^[79]

As of 2023, the Region reported that 1 in 4 or 26% of people experiencing chronic homelessness in the region are also experiencing tri-morbidity, with the presence of a physical health, mental health, or substance use concern that is affecting their housing stability. This highlights the need for local, accessible services to keep people housed and support their well-being. There were 220 households on the PATHS list in need of supports that the Region was not able to meet based on available resources and capacity through the Service Navigators in 2023. This left the housing need being met at approximately 36% of housing-focused case management need, 60% of emergency shelter/transitional housing need, and 33% of street outreach need.^[80]

The trend in demand for community housing also reflects the limited supply available in Waterloo Region, per the Waterloo Region Vital Signs Report.^[81] The waitlist for community housing grew from 3,100 in 2008 to 7,645 in 2022, leaving a ratio of 28.5 times more people on the waitlist than those housed, compared to a ratio of 3.8 in 2015. The average wait time for housing as of 2022 was between five and eight years, depending on the number of bedrooms needed.

^[75] <https://www.cbc.ca/news/canada/kitchener-waterloo/low-barrier-shelter-1.7496369> accessed April 2025.

^[76] <https://aroundtheregion.ca/first-tenants-welcomed-into-new-affordable-housing-at-st-marks-place/> accessed April 2025.

^[77] <https://aroundtheregion.ca/repurposing-unused-church-space-into-much-needed-affordable-housing/> accessed April 2025.

^[78] <https://97victoria.theworkingcentre.org/>, accessed April 2025.

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The population demographics of those experiencing homelessness in Kitchener reflects the persistent barriers to safe and secure housing that impact people with the highest levels of marginalization and poverty in Kitchener. The Lived Experience Prototyping Cohort, which was convened to inform the Plan to End Chronic Homelessness, identified the communities that are equity-denied and at high risk of homelessness as including but not limited to: “those who are Black (African and Caribbean diaspora), Two-spirit and Indigenous Peoples (First Nations, Inuit and Métis), and communities racialized as non-white; persons identifying with a disability/disability communities; members of 2SLGBTQIA+ communities; women, trans, and femme-presenting people; and those living in rural areas.”^[82]

^[79] <https://www.regionofwaterloo.ca/Modules/News/index.aspx?newsId=aa67f954-4dbc-471a-860c-810f29e4fdc8>, accessed April 2025

^[80] <https://pub-regionofwaterloo.escribemeetings.com/filestream.ashx?DocumentId=5888>, accessed March 2025.

^[81] Affordable Housing Vital Signs Report, Waterloo Region Community Foundation, 2023, <https://static1.squarespace.com/static/629f5ec7c1e9382dc5ce72b9/t/6565e5e86747eb106fda5241/1701176818686/2023+Vital+Signs+-+Final.pdf>, accessed March 2025.

^[82] <https://pub-regionofwaterloo.escribemeetings.com/filestream.ashx?DocumentId=5888>, accessed March 2025.

5. Housing Profile

5.1 Key Trends in Housing Stock:

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

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

Kitchener's housing landscape has been significantly influenced by various factors over the years, including employment growth, economic development, infrastructure advancements, transportation initiatives, climate impacts, and migration patterns.

Employment Growth and Economic Development

Historically, Kitchener's economy was rooted in manufacturing. While this sector has declined, the City has successfully diversified into areas like digital media and health sciences. The establishment of hubs such as the Tannery District has attracted tech companies, fostering economic growth and increasing demand for housing.^[83]

Infrastructure and Transportation

Investments in infrastructure, notably the Ion Light Rail Transit (LRT) system, have spurred urban intensification along transit corridors. This development has led to increased property values and gentrification in certain neighborhoods, impacting housing affordability for some residents.^[84]

^[83] Redevelopment of Kitchener's Tannery District wins best overall project, Kitchener Citizen, 2011 (<http://www.kitchenercitizen.com/tannery>)

^[84] Transit-induced intensification and gentrification in Kitchener-Waterloo: Mapping feedbacks between economic development and community displacement, Emma McDougall, Kaitlin Webber, Sam Petrie, University of Waterloo and Carleton University, 2020 (https://uwaterloo.ca/centre-peace-advancement/sites/default/files/uploads/files/webber_petrie_mcdougall_written_submission.pdf)

Continued:

Climate Impacts

Local climate projections indicate that not only the City of Kitchener, but Waterloo Region as a whole is experiencing warmer, wetter, and more extreme weather conditions. These changes necessitate adaptations in housing design and infrastructure to ensure resilience against climate-related challenges.^[85]

Migration

Waterloo Region, including Kitchener, has seen significant population growth, outpacing many other surrounding municipalities.^[86] This surge has intensified the demand for housing, contributing to rising prices and affordability challenges.

Long-Term Housing Challenges

Kitchener has faced persistent housing challenges, including:

- **Affordability:** Between 2009 and 2019, average rent prices increased by 41%, and home prices surged by 104%, making housing less accessible for many residents.^[87]
- **Homelessness:** While homelessness is not specifically reported out at the local level, at the Regional level, homelessness has increased since 2015. While the number of individuals using shelter spaces has declined between 2015 to 2018, the duration has increased as people are generally staying longer in shelter spaces.^[88]
- **Supply Constraints:** Despite efforts to increase housing stock, the rapid population growth has led to a housing supply that struggles to meet demand, exacerbating affordability issues.

Addressing these challenges requires continued collaboration between local authorities, community organizations, and residents to develop sustainable housing solutions that accommodate growth while ensuring affordability and resilience.

^[85] Community Climate Adaptation Plan for Waterloo Region, Region of Waterloo, 2019. (<https://www.regionofwaterloo.ca/en/living-here/resources/Environment/Community-Climate-Adaptation-Plan---Full-ACCESS.pdf>)

^[86] Population & Employment Forecast Update & Housing Needs Assessment for the City of Kitchener, (draft report) March, 2025 prepared by Watson & Associates Economists Ltd.

5.2.1 Housing Units: Currently Occupied/Available as of 2021		
Characteristic	Data	Value
Total private dwellings	Total	99,815
Breakdown by structural types of units (number of units)	Single-detached	47,405
	Semi-detached	5,420
	Row house	12,900
	Apartment/flat in a duplex	3,185
	Apartment in a building that has fewer than 5 storeys	15,470
	Apartment in a building that has 5 or more storeys	15,330
	Other single attached	90
	Movable dwelling	15
Breakdown by size (number of units)	Total	99,815
	No bedrooms	595
	1 bedroom	14,310
	2 bedrooms	23,630

^[87] Kitchener City Council approves Housing For All strategy to address housing challenges, City of Kitchener, December 14, 2020
<https://www.kitchener.ca/en/news/kitchener-city-council-approves-housing-for-all-strategy-to-address-housing-challenges.aspx>

^[88] City of Kitchener Housing Needs Assessment, January 2020.
https://www.kitchener.ca/en/resourcesGeneral/Documents/DSD_PLAN_Kitchener_Housing_Needs_Assessment.pdf

5.2.1 Housing Units: Currently Occupied/Available as of 2021		
Characteristic	Data	Value
	3 bedrooms	40,710
	4 or more bedrooms	20,570
Breakdown by date built (number of units)	Total	99,815
	1960 or before	19,090
	1961 to 1980	29,425
	1981 to 1990	12,795
	1991 to 2000	10,355
	2001 to 2005	7,510
	2006 to 2010	6,865
	2011 to 2015	6,025
	2016 to 2021	7,755
Rental vacancy rate (Percent)	Total	2.1%
	Bachelor	4%
	1 bedroom	2.5%
	2 bedrooms	1.8%
	3 bedrooms+	2%
Number of primary and secondary rental units	Primary	22,403
	Secondary	17,577
Number of short-term rental units	Total	Over 800 units as of November 2024 ^[89]

^[89] Kitchener looking for input on short-term rental by-law, City of Kitchener, November 4, 2024, (<https://www.kitchener.ca/en/news/kitchener-looking-for-input-on-short-term-rental-bylaw.aspx>)

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

5.3.1 Change in Units Affordable to Low-Income Households		
Characteristic	Data	Value
Affordable units built (number of units)	2016 to 2021	255
Change in number of affordable units built before 2016 (number of units)	2016 to 2021	950
Change in number of affordable units (number of units)	2016 to 2021	1,205

Over the past five years, the City of Kitchener has actively pursued initiatives to increase affordable housing for low and very low-income households. However, precise data on the exact number of units built or lost during this period is not readily available.

Affordable Housing Developments:^[90]

- **Building Better Futures Initiative:** Launched in 2021 by the Region of Waterloo, this initiative aims to create 2,500 affordable housing units within five years. As part of this effort, several projects are underway in Kitchener, including:
 - **49 Queen Street North:** A collaboration between Indwell and St. Peter's Lutheran Church to create 41 new supportive housing units, with occupancy anticipated in fall 2024.
 - **825 King Street:** Another Indwell project with St. Mark's Lutheran Church, aiming to provide 43 new affordable supportive housing units, expected to be completed in fall 2023.
 - **97 Victoria Avenue:** The Working Centre is developing 44 new units, supported by federal funding, with occupancy anticipated in fall 2024.

While significant efforts are underway to increase affordable housing in Kitchener, specific figures on units built or lost over the past five years are not readily available. The City continues to focus on expanding affordable housing options to meet the needs of low and very low-income households.

In March 2025, Kitchener received an additional \$4.2 million in federal funding, building on the initial \$42.4 million investment from the federal government through the Housing Accelerator Fund initiative. This boost aims to further address the housing crisis by accelerating development and expanding affordable housing options, particularly for lower-income residents.

^[90] <https://aroundtheregion.ca/hundreds-of-new-units-coming-to-help-address-housing-affordability-in-waterloo-region/> accessed April 9 2025

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

5.4.1 Average Rent by Year		
Characteristic	Data	Value
Average Monthly Rent (number, by year)	2016	980
	2017	1,016
	2018	1,071
	2019	1,131
	2020	1,174
	2021	1,239
	2022	1,358
	2023	1,496
Change in Average Monthly Rent (percent, by year)	2016-2017	3.7%
	2017-2018	5.4%
	2018-2019	5.6%
	2019-2020	3.8%
	2020-2021	5.5%
	2021-2022	9.6%
	2022-2023	10.2%

As shown in table 5.4.1, average rents in the City of Kitchener have nearly doubled, rising from \$980 per month in 2016 to \$1,496 per month in 2023.^[91] The City's Housing Needs Assessment report noted that vacant units tend to have higher rents than occupied units because landlords can raise rents when a tenant vacates. This disparity is partly due to a higher turnover rate among vacant units, allowing landlords to adjust rents more frequently. In 2018, the difference between the average rent of an occupied unit and the asking rent for a vacant unit was approximately \$250.^[92]

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

5.5.1 Rental Vacancy Rate by Year		
Characteristic	Data	Value
Rental vacancy rate (percent, by year)	2016	2.7%
	2017	1.9%
	2018	3.4%
	2019	2.2%
	2020	1.9%
	2021	2.1%
	2022	1.2%
	2023	1.9%

^[91] City of Kitchener Historical Average Rents by Bedroom Type, CMHC Rental Market Survey.

^[92] City of Kitchener Housing Needs Assessment, January 2020.
(https://www.kitchener.ca/en/resourcesGeneral/Documents/DSD_PLAN_Kitchener_Housing_Needs_Assessment.pdf)

Based on table 5.5.1, over the past five-years the vacancy rate in the City of Kitchener has averaged 1.86%. According to the *Tenant Protection and Rent Regulation in Ontario* report, a vacancy rate between 3% to 5% is considered to be a healthy rental market.^[93] More notably, the vacancy rate has nearly doubled over the past year increasing from 1.9% in 2023 to 3.7% in 2024.^[94]

Factors Influencing Vacancy Rate Changes:

- **Rental Supply Expansion:** The increase in purpose-built rental units has contributed to higher vacancy rates. In 2024, the Kitchener-Cambridge-Waterloo area saw an increase in purpose-built rental supply.^[95]
- **Reduced Demand from International Students:** Policy changes, such as limiting the amount of international study permits, have led to decreased rental demand near educational institutions, contributing to higher vacancy rates in those areas.^[96]
- **Affordability Challenges:** Despite increased vacancies, affordability remains a concern. The vacancy rate for units affordable to lower-income renters (costing at or below 30% of income) was below 1% in 2024, highlighting the scarcity of affordable housing options.^[97] This suggests that when rents become too high, households are less likely to move into new rental units, leading to lower vacancy rates and place upward pressure on rents.

In summary, Kitchener's vacancy rates have been influenced by a combination of increased rental supply, policy changes affecting demand, and ongoing affordability challenges, particularly for lower-income residents.

^[93] Tenant Protection and Rent Regulation in Ontario, Advocacy Centre for Tenants Ontario, Tenant Duty Counsel Program, March 2021
(https://www.acto.ca/production/wp-content/uploads/2019/07/Factsheet_March2021.pdf)

^[94] City of Kitchener Historical Vacancy Rates by Bedroom Type, CMHC Rental Market Survey.

^[95] Kitchener-Cambridge-Waterloo – Fall 2024 Rental Market Report, CMHC
(<https://www.cmhc-schl.gc.ca/professionals/housing-markets-data-and-research/market-reports/rental-market-reports-major-centres?selected=kitchenerCambridgeWaterlooDiv>)

^[96] *ibid.*

^[97] Kitchener-Cambridge-Waterloo – Fall 2024 Rental Market Report, CMHC
(<https://www.cmhc-schl.gc.ca/professionals/housing-markets-data-and-research/market-reports/rental-market-reports-major-centres?selected=kitchenerCambridgeWaterlooDiv>)

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

5.6.1 Core Housing Need by Year and Tenure		
Characteristic	Data	Value
Owner households in Core Housing Need (number)	2016	2,825
	2021	2,275
	Total Change	-550
	Percent Change	-19.47%
Tenant households in Core Housing Need (number)	2016	9,300
	2021	7,680
	Total Change	-1,620
	Percent Change	-17.42%
Owner households in Core Housing Need (percentage)	2016	5.01%
	2021	3.87%
Tenant households in Core Housing Need (percentage)	2016	28.1%
	2021	19.81%

Between 2016 and 2021, core housing need in Kitchener decreased from 13.5% to 10.2% of households, with renter households experiencing the most significant impact. Tenant households in core housing needs decreased by 1,620 households between 2016 to 2021, representing a 17.42% decrease, while owner households experienced a 550 decrease, representing a 19.47% decrease as shown in table 5.6.1. The percentage of renters in core housing need decreased from 28.1% to 19.8% as shown in table 5.6.1., while owner-occupied households saw a smaller decrease from 5.01% to 3.87%. Similar to other surrounding municipalities, this decrease in core housing needs is likely due to government relief programs during the COVID-19 pandemic.

Factors Influencing These Trends:

- **Affordability Challenges:** In 2016, 94.8% of households in core housing need faced affordability issues, spending more than 30% of their income on shelter costs.
- **Demographic Factors:** In 2016, lone-parent renter households had a core housing need rate of nearly 40%, which dropped to 32% in 2021, and one-person renter households had a rate of 36.4%, which dropped to 27.9%.
- **Government Interventions:** The decrease in core housing need between 2016 and 2021 is likely due to government relief programs during the COVID-19 pandemic.

In summary, while renter households in Kitchener consistently experience higher rates of core housing need compared to owner households, both groups saw improvements between 2016 and 2021, likely influenced by temporary government interventions.

5.7 Non-Market Housing

5.7.1 Current Non-Market Housing Units		
Characteristic	Data	Value
Number of housing units that are subsidized	Total	4,275
Number of housing units that are below market rent in the private market (can either be rent or income-based definition)	Total	28,885
Number of co-operative housing units	Total	713
Number of other non-market housing units (permanent supportive, transitional, etc.)	Total	320 Supportive Housing 60 Transitional Housing.

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

Examples can include:

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

Kitchener, Ontario, offers a variety of affordable and community housing options tailored to meet the diverse needs of its residents. Beyond the categories previously discussed, here are additional housing options and support programs that are available in the City:

1. Housing for Seniors:

- **Sunnyside Supportive Housing:** This apartment building provides accommodations for older adults who require minimal assistance to live independently.
- **Retirement Homes:** Facilities such as Aspira Doon Village Retirement Living offer both independent and assisted living options for seniors, including amenities like dining services, wellness programs, and 24/7 emergency response.

2. Rent Assistance Programs:

- **Region of Waterloo Rent Assistance:** The Region offers financial aid to individuals struggling with rent payments or those unable to afford a rent deposit. Eligibility criteria include low income and being at risk of eviction or homelessness.
- **Housing Support Services:** Organizations like Starling Community Services assist families and individuals in finding and maintaining rental housing, providing financial aid in the form of interest-free loans or grants to those facing financial hardships leading to eviction or difficulty securing housing.

3. Supportive Housing with Wrap-Around Services:

- **Supportive Housing of Waterloo (SHOW):** SHOW operates multiple sites offering permanent housing with comprehensive support services for individuals who have experienced homelessness. Their facilities include affordable housing units and residences for marginalized seniors.
- **Traverse Independence:** This organization provides supportive housing and personal support services for adults with physical disabilities, allowing residents to live in their own apartments with access to 24/7 assistance.
- **KW Habilitation:** Supports adults with developmental disabilities in various homes throughout Kitchener and Waterloo, focusing on individualized, person-directed support that promotes inclusion and community participation.
- **Thresholds Homes and Supports:** A recovery-oriented agency offering affordable housing and flexible, individualized support for people experiencing mental health issues, aiming to enhance independence and quality of life.

4. Community Housing Initiatives:

- **Friendship Village:** An initiative by House of Friendship, this project aims to add approximately 100 new supportive housing units, providing deeply affordable rent along with built-in, onsite supports for individuals experiencing chronic homelessness.

5. Municipal Support and Incentives:

- **Affordable Housing Incentives:** The City of Kitchener offers programs to support the development of affordable housing, including grants to help cover early project costs for not-for-profit supportive, affordable rental, or co-op housing units.

These diverse housing options and support programs reflect Kitchener's commitment to addressing the varied needs of its residents, including seniors, individuals with disabilities, and those experiencing financial hardships.

Affordable and Community Housing Needs and Gaps

In addition to the affordable and community housing options currently available in the City of Kitchener, several critical gaps remain—particularly in the areas of community housing, supportive housing, and accessible housing.

1. **Unhoused Population:** The Region of Waterloo's 2024 Point-in-Time count recorded 2,371 individuals experiencing homelessness—more than double the 2021 figure. Homelessness has been rising by approximately 28% annually since 2020, likely undercounting those in hidden homelessness. While data for Kitchener is not reported separately, the city is facing a worsening homelessness crisis, with growing encampments, shelters at or near capacity, and support services unable to meet increasing demand.
2. **Community Housing Needs:** Kitchener is experiencing significant demand for community housing. In the latest *Housing for All* Strategy, a housing needs assessment indicated a requirement for approximately 5,000 units of community housing to address existing shortages. In response, the City has initiated strategies such as unlocking City-owned land for affordable housing development and implementing inclusionary zoning policies to increase the supply of affordable units.^[98] As of December 2023, there were 6,533 households on the waitlist for social community housing and housing that is below average market rent in Kitchener.
3. **Supportive Housing Needs:** The Region of Waterloo Housing and Homelessness Plan (2020-2024) identifies supportive housing as a priority need, and report and policy brief from Wellesley Institute focuses on the cost effectiveness and positive health outcomes of supportive housing for the Province as a whole.^[99] Furthermore, in the City's 2020 Housing Needs Assessment, identified the need for supportive housing.^[100] Moreso, it noted that the City would need between 250 to 750 supportive housing units just to meet existing demand. While projects like Friendship Village (a 170-unit supportive housing complex operated by House of Friendship), and the YW Block Line project (added 41 supportive housing units for women at risk of homelessness)^[101] represent important progress, these efforts are not yet sufficient to close the gap.
Accessible Housing Needs: Although detailed data on accessible housing units is limited (as indicated in Section 5.7), targeted efforts are underway to address the needs of seniors and individuals with disabilities. The Historic Saint Paul's Church project is constructing 48 affordable housing units targeted towards low-income seniors, featuring barrier-free designs such as roll-in showers and wider doorways.^[102] The City's Accessibility Plan also outlines continued commitments to removing physical barriers and promoting inclusive housing options.^[103] Nonetheless, challenges in data collection persist, particularly regarding the housing needs of seniors, immigrants, and students.

^[98] Kitchener City Council approves Housing For All strategy to address housing challenges, City of Kitchener, December 14, 2020

Continued:

While Kitchener continues to implement strategies to improve housing affordability, the overall housing delivery and support system remains fragmented and insufficient to address local needs comprehensively. The current siloed approach among various levels of government, non-profit organizations, and private stakeholders has limited the effectiveness of housing solutions. Moreover, significant data gaps—especially for vulnerable populations such as seniors, students, newcomers, and people experiencing homelessness—impede evidence-based decision-making.

At present, Kitchener has approximately 4,500 community housing units, representing about half of the Region's total supply. However, over 3,750 households on the Regional waitlist have specifically requested to reside in the City of Kitchener. With only around 300 units becoming available across the Region each year, this turnover rate is insufficient to meet the City's growing demand. In addition, there is a critical shortage of affordable rental housing. It is estimated that over 9,300 new affordable rental units are required to serve households earning less than \$63,000 annually.^[104]

(<https://www.kitchener.ca/en/news/kitchener-city-council-approves-housing-for-all-strategy-to-address-housing-challenges.aspx>)

^[99] Wellesley Institute, Supportive housing for Ontario (2017) accessed at <https://www.wellesleyinstitute.com/wp-content/uploads/2017/11/Wellesley-Brief-Ontario-Supportive-Housing-1.pdf> in May 2025.

^[100] City of Kitchener Housing Needs Assessment, January 2020 (https://www.kitchener.ca/en/resourcesGeneral/Documents/DSD_PLAN_Kitchener_Housing_Needs_Assessment.pdf)

^[101] More supportive, affordable housing units for women coming to Waterloo Region, City of Kitchener, October 22, 2021 (<https://www.kitchener.ca/en/news/more-supportive-affordable-housing-units-for-women-coming-to-waterloo-region.aspx>)

^[102] Canada and Ontario Support Seniors Housing in Kitchener, September 8, 2023, Ontario (<https://news.ontario.ca/en/bulletin/1003484/canada-and-ontario-support-seniors-housing-in-kitchener>)

^[103] Status Update on the Accessibility Plan, City of Kitchener, 2024 (https://www.kitchener.ca/en/resourcesGeneral/Documents/CSD_NPS_2024_Status_Update_Accessibility_Plan.pdf)

^[104] City of Kitchener Housing Needs Assessment, January 2020 (https://www.kitchener.ca/en/resourcesGeneral/Documents/DSD_PLAN_Kitchener_Housing_Needs_Assessment.pdf)

5.9 Housing Trends

5.9.1 Housing Values as of 2021		
Characteristic	Data	Value
Median monthly shelter costs for rented dwellings (Canadian dollars)	Median	\$1,300
Purpose-built rental prices by unit size (Average, Canadian dollars)	Total	\$1,239
	Bachelor	\$929
	1 bedroom	\$1,092
	2 bedrooms	\$1,306
	3 bedrooms+	\$1,505
Purpose-built rental prices by unit size (Median, Canadian dollars per month)	Total	\$1,200
	Bachelor	\$896
	1 bedroom	\$1,070
	2 bedrooms	\$1,259
	3 bedrooms+	\$1,503
Sale prices (Canadian dollars)	Average	Kitchener \$720,808 (All Property Types, April 2025) ^[105]
	Median	Waterloo Region All Property Types: \$732,000 (April 2025) ^[106]
Sale prices by unit size (Average,	Average	Kitchener \$720,808 (All

^[105] March 2025 Market Stats, Waterloo Region (<https://wrar.ca/aprils-market-signals-shifting-dynamics-in-waterloo-region-real-estate/>)

^[106] *ibid.*

5.9.1 Housing Values as of 2021		
Characteristic	Data	Value
Canadian dollars)		Property Types, April 2025) ^[107]
	Bachelor	Data Not Applicable
	1 bedroom	Data Not Available
	2 bedrooms	Data Not Available
	3 bedrooms+	Data Not Available
Sale prices by unit size (Median, Canadian dollars)	Median	Waterloo Region All Property Types: \$732,000 (2025)
	Bachelor	Data Not Available
	1 bedrooms	Data Not Available
	2 bedrooms	Data Not Available
	3 bedrooms+	Data Not Available

^[107] April 2025 Market Stats, Waterloo Region (<https://wrar.ca/aprils-market-signals-shifting-dynamics-in-waterloo-region-real-estate/>)

Please note that data is not readily available by bedroom type. The City of Kitchener will endeavor to obtain the data by bedroom in future iterations. We suggest, however, that average and median sale price by average structure type, rather than unit size data, may be more appropriate, as a breakdown by bedrooms may create disparities when measuring properties that may have the same number of bedrooms but are a different home type. The table below provides average and median sale prices by structure type.^[108]

Structure Type	Average Sale Price (Canadian Dollars)	Median Sale Price (Canadian Dollars)
Single Family	\$927,591	\$827,500
Semi-Detached	\$659,017	\$642,500
Townhouse	\$615,892	\$627,000
Condo	\$473,079	\$415,000

Note: Median sale price data provided in this table is for the Waterloo Region.
Source: April 2025, Market Stats Waterloo Region, Waterloo Region Association of Realtor, Cornerstone Association of Realtors.

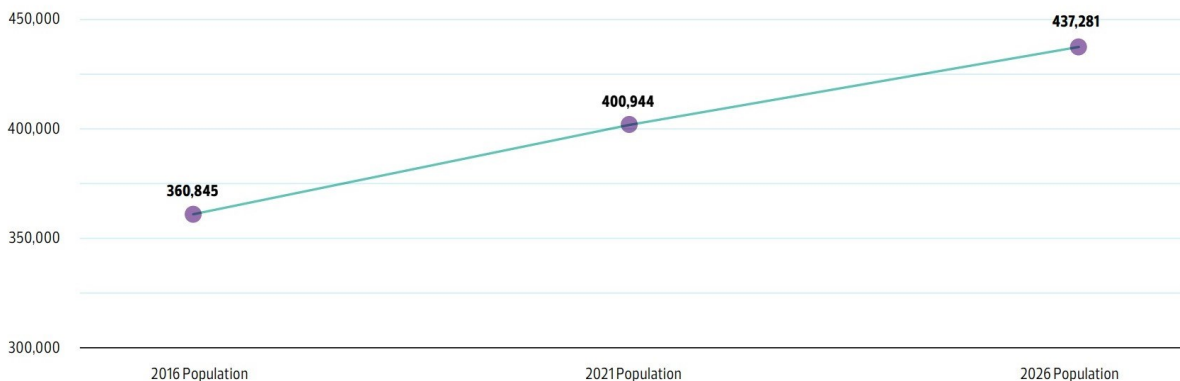
^[108] April 2025 Market Stats, Waterloo Region (<https://wrar.ca/aprils-market-signals-shifting-dynamics-in-waterloo-region-real-estate/>)

5.9.2 Housing Units: Change in Housing Stock in 2022		
Characteristic	Data	Value
Demolished – breakdown by tenure	Tenant	41 units demolished in 2024
	Owner	
Completed – Overall and breakdown by structural type (annual, number of structures)	Total	1,358
	Single	384
	Semi-detached	30
	Row	433
	Apartment	511
Completed – Breakdown by tenure (annual, number of structures)	Tenant	195
	Owner	714
	Condo	449
	Coop	0
Starts – Overall and breakdown by structural type (2021, number of structures)	Total	3,356
	Single	475
	Semi-detached	36
	Row	675
	Apartment	2,170
Starts – Breakdown by tenure (2021, number of structures)	Tenant	899
	Owner	1,199
	Condo	1,258
	Coop	*

6. Projected Housing Needs and Next Steps

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

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



Household Growth Projection 2016- 2026. [Source: Edmonton Affordable Housing Needs Assessment – August 2022](#)

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

6.1 Projection Methodology Guidelines

There are several projection methodologies that can be used to project housing demand, [including the HART housing needs projection here](#). The federal government recommends using the HART methodology as a reference point, with additional considerations and data points to improve the validity of the methodology. These considerations, including economic data integration and supply capacity and gaps as well as steps for calculating the methodology are noted below. Provinces and territories, in consultation with their municipalities/communities, are invited to use a methodology

that fits their regional circumstances, ensuring the assumptions that inform their preferred methodology are also clearly explained. The federal government will review the HNAs as a requirement for its various funding programs and assess the methodology and assumptions that inform it for their validity and robustness. If needed, further engagements can take place to better align the preferred methodology with the federal government's expectations.

In employing a projection methodology, jurisdictions may find the following list of key considerations and steps useful. The following approach involves first projecting the population into the future, then projecting household formation from headship rates, and then **demand for housing by tenure, dwelling type and size, family type and income groups**. Following the Population Projection, Household Projection and Housing Demand Projection steps, a table is presented of the key considerations for each step in the process.

Step 1: Population Projection

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

Step 2: Household Projection

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

- Historical proportions for family households are the ratio of the number of family households of a given type in an age group to the total number of family households headed by that age group.
 - Historical proportions for non-family households are the ratio of the number of non-family households of a given type in an age group to the total number of non-family households headed by that age group.
- Project net household formation according to family and non-family household types by calculating the difference between projected households in successive years.

Step 3: Housing Demand (Need) Projection

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

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

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

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

6.1.1 Projected Households by Household Size and Income Category, 2031						
HH Income Category	1 person	2 person	3 person	4 person	5+ person	Total
Very Low Income	3,155	245	79	34	43	3,556
Low Income	11,779	4,644	1,096	477	27	18,023
Moderate Income	8,731	8,301	2,545	1,321	1,170	22,068
Median Income	4,945	10,516	4,774	3,015	2,274	25,524
High Income	2,216	13,077	9,263	11,243	7,560	43,359
Total	30,826	36,783	17,757	16,090	11,074	

Key Considerations

Population

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

Household Projections

- Headship rate is commonly defined as the ratio of the number of households by age to the population of adults by age in each community and can be used to project future households.

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

Housing Demand

To project housing demand by tenure:

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

To project housing demand by dwelling type:

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

Apply these adjusted propensities to household types to estimate future dwelling propensities.

Economic Data Integration

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

Supply Capacity & Supply Gaps

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

6.2 Projection Methodology

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

Based on Kitchener's Growth Analysis and Housing Needs Assessment Study currently underway and the Region of Waterloo Regional Official Plan Review - Land Needs Assessment, completed in June 2022, a cohort-survival forecasting methodology was developed for the Region. This method follows the 1995 Ontario Provincial Projection Methodology Guideline and adheres to industry best practices. It projects population growth by categorizing individuals by age and sex, aging these groups over time. The methodology incorporates age-specific death rates and fertility rates for women in relevant years to estimate births. Net migration rates, calculated as in-migration minus out-migration by age group, are also factored into the forecast. Additionally, as part of the Municipality's forecast update, a household formation forecast (headship rate forecast) was prepared by age cohort. This provides a long-term housing occupancy estimate for the City of Kitchener, extending through the 2051 planning horizon.

Using the HART tool, a projection for household numbers by size for 2031 was generated. The tool estimates that Kitchener will have 112,511 housing units by 2031, based on Statistics Canada Census data from 2006 to 2021. However, the HART tool does not account for local policy changes, population fluctuations from major events (e.g., COVID-19), or trends that have emerged since the 2021 Census. According to the Municipality's updated forecast, the number of households is expected to reach approximately 135,900 units by 2035.

For projecting households by tenure, the Housing Needs Assessment analyzed historical data from Statistics Canada (2001–2021), focusing on tenure trends, the age of the primary maintainer, and housing types. Anticipated household distributions by income category were derived by using the HART tool to proportionally allocate households according to growth shares in each income category.

To estimate apartment numbers by bedroom count, Kitchener used in-house data tracking active development applications. Further breakdowns of apartments with more than three bedrooms were obtained from a customized Statistics Canada dataset, which provided information on construction year and bedroom counts.

6.2.1 Projections between 2025 to 2035		
Characteristic	Data/Formula	Value
Women by age distribution (# and %)	0-14	3,680 (11%)
	15-19	4,900 (15%)
	20-24	5,640 (18%)
	25-64	11,510 (36%)
	65-84	2,320 (7%+)
	85+	4,010 (13%)
Male Births	Births x Estimated Proportion of Male Births	22,150 (50% Male Birth Rate)
Female Births	Total births – Male Births	22,150 (50% Female Birth Rate)
Survival Rate	Survival rate for those not yet born at the beginning of the census year	99.89%
Net Migrations	Net migration (in and out) of those not yet born at the beginning of the census year	440
Projected Family Households	Age-group population x projected age-specific family headship rate	13,350
Projected Non-family Households	Age-group population x projected age-specific non-family headship rate	8,280
Total Projected Headship Rate	Family headship rates + non-family headship rates	21,620 36.6%
Projected Net Household Formation	Projected households by type (family and non-	21,620

6.2.1 Projections between 2025 to 2035		
Characteristic	Data/Formula	Value
	family) (Year 2) – Projected households by type (family and non- family) (Year 1)	
Projected Owner Households	Projected households by type, year and age group x Projected ownership rate by type, year and age group	Structure Type: Low (single and semis): 3,480 Medium (towns/rows): 2,740 High (apartments): 5,400 Total Units: 11,620 Projected Owner Households by Age of Primary Maintainer: 15-24 Years: 0 25-34 Years: 40 35-44 Years: 2,910 45-54 Years: 3,320 55-64 Years: -200 65-74 Years: 2,570 75+ Years and Older: 2,980 Total: 11,620
Projected Renter Households	Projected households by type, year and age group – projected owner households by type, year and age group	Structure Type: Low (single and semis): 540 Medium (towns/rows): 2,410 High (apartments): 7,320 Total Units: 10,000 Projected Owner Households by Age of Primary Maintainer: 15-24 Years: 480 25-34 Years: 1,820 35-44 Years: 2,280 45-54 Years: 1,910 55-64 Years: -90 65-74 Years: 1,580 75+ Years and Older: 2,020

6.2.1 Projections between 2025 to 2035		
Characteristic	Data/Formula	Value
		Total: 10,000
Projected Dwelling Choice	Projected households by type, tenure and age group x projected dwelling choice propensities by type, tenure and age group	Structure Type: Low (single and semis): 4,020 Medium (towns/rows): 4,880 High (apartments): 12,720 Total Units: 21,620 Projected Owner Households by Age of Primary Maintainer: 15-24 Years: 480 25-34 Years: 1,860 35-44 Years: 5,190 45-54 Years: 5,230 55-64 Years: -290 65-74 Years: 4,150 75+ Years and Older: 5,000 Total: 21,620

Source: Adapted from Growth forecast and Housing Needs Assessment by Watson & Associates Economists Ltd.

6.3 Population and Households Projections

6.3.1 Anticipated Population by 2035		
Characteristic	Data	Value
Anticipated population	Total	371,040
Anticipated population growth	Total	48,900
	Percentage	1.4% annual growth rate
Anticipated age	Average	38
	Median	35
Anticipated age distribution (# and %)	0-14	62,780 (17%)
	15-19	27,200 (7%)
	20-24	29,430 (8%)
	25-64	192,400 (52%)
	65-84	47,330 (13%)
	85+	11,900 (3%)

Source: Adapted from Growth forecast and Housing Needs Assessment by Watson & Associates Economists Ltd.

6.3.2 Anticipated Households by 2035		
Characteristic	Data	Value
Current number of households	Total	135,760
Anticipated number of households	Total	21,620
Anticipated Household Age	Average	1,998
	Median	1,995
Anticipated Households by Tenure	Renter	48,280
	Owner	65,860
Anticipated Units by Type	Total	21,620
	Single	3,705
	Semi-detached	320
	Row	4,890
	Apartment	12,720
Anticipated Units by Number of Bedrooms	1 bedroom	5,130
	2 bedroom	6,370
	3 bedroom	1,120
	4 bedroom	90
	5 bedroom	10
Anticipated Households by Income	Average	26,420
	Median	30,070
	Very Low	4,330
	Low	21,680

6.3.2 Anticipated Households by 2035		
Characteristic	Data	Value
	Moderate	27,310
	High	52,370
Anticipated average household size	Total	2.73
Draft approved lots by planned housing type	Total	10,472
Draft approved lots by tenure	Tenant	0
	Owner	10,472

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

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

- **How will this HNA inform your official community or development plan, housing policies and/or actions going forward?** For example, if the HNA identifies specific needs in your community across the housing spectrum – such as housing needed for priority populations, units for large households in denser form factors, more diverse structural types such as missing middle housing, or more affordable and higher-density housing near transit - how could actions and changes in policy and planning help address those needs?
- **How will data collected through the HNA help direct those plans and policies as they aim to improve housing locally and regionally, and how will this intersect with major development patterns, growth management strategies, as well as master plans and capital plans that guide infrastructure investments?**
- **Based on the findings of this HNA, and particularly the projected housing needs, please describe any anticipated growth pressures caused by infrastructure gaps that will need to be prioritized and addressed in order to effectively plan and prepare for forecasted growth. This can relate to any type of enabling infrastructure needed for housing, including fixed and non-fixed assets, as well as social, community or natural infrastructure that your local government has identified as a priority for fostering more complete and resilient communities.**

Examples may include:

- Will your public transit system have the capacity to meet increasing demand?
- Will your water and wastewater system have the capacity for additional connections based on the amount of new housing units that will need to be built?
- Will new roads or bridges need to be built to serve new or growing communities?
- Will new schools, parks, community or recreational centres need to be built to serve new or growing communities?
- Will broadband service and access need to be significantly expanded to help new residents and businesses connect? Are there any climate risks or impacts that will affect new growth?

How will this HNA inform your official community or development plan, housing policies and/or actions going forward?

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

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

This Housing Needs Assessment, alongside more detailed forecasting and housing needs assessment work, will inform planning and housing policy plans and strategies that the City is undertaking now and in the near term.

Kitchener 2051

The Housing Needs Assessment (HNA) is informing the City's new Official Plan entitled Kitchener 2051, which is intended to be completed in early 2026. The new Official Plan will:

- set targets for the number, type, size and tenure of homes that are needed to meet community needs identified in the HNA, and the policies to enable their construction;
- set targets for affordable ownership housing and affordable rental housing;
- emphasize planning for needs across the housing continuum including supportive and transitional housing, community housing and affordable housing, not just the market housing that is the primary focus of the current Official Plan;
- plan for supports in and around housing to meet the needs of everyone in Kitchener as outlined in the HNA;

- consider neighbourhood equity and affordability, as well as the goal of minimizing demolition of existing affordable rental units. This will be one consideration that informs where the Official Plan directs growth; and

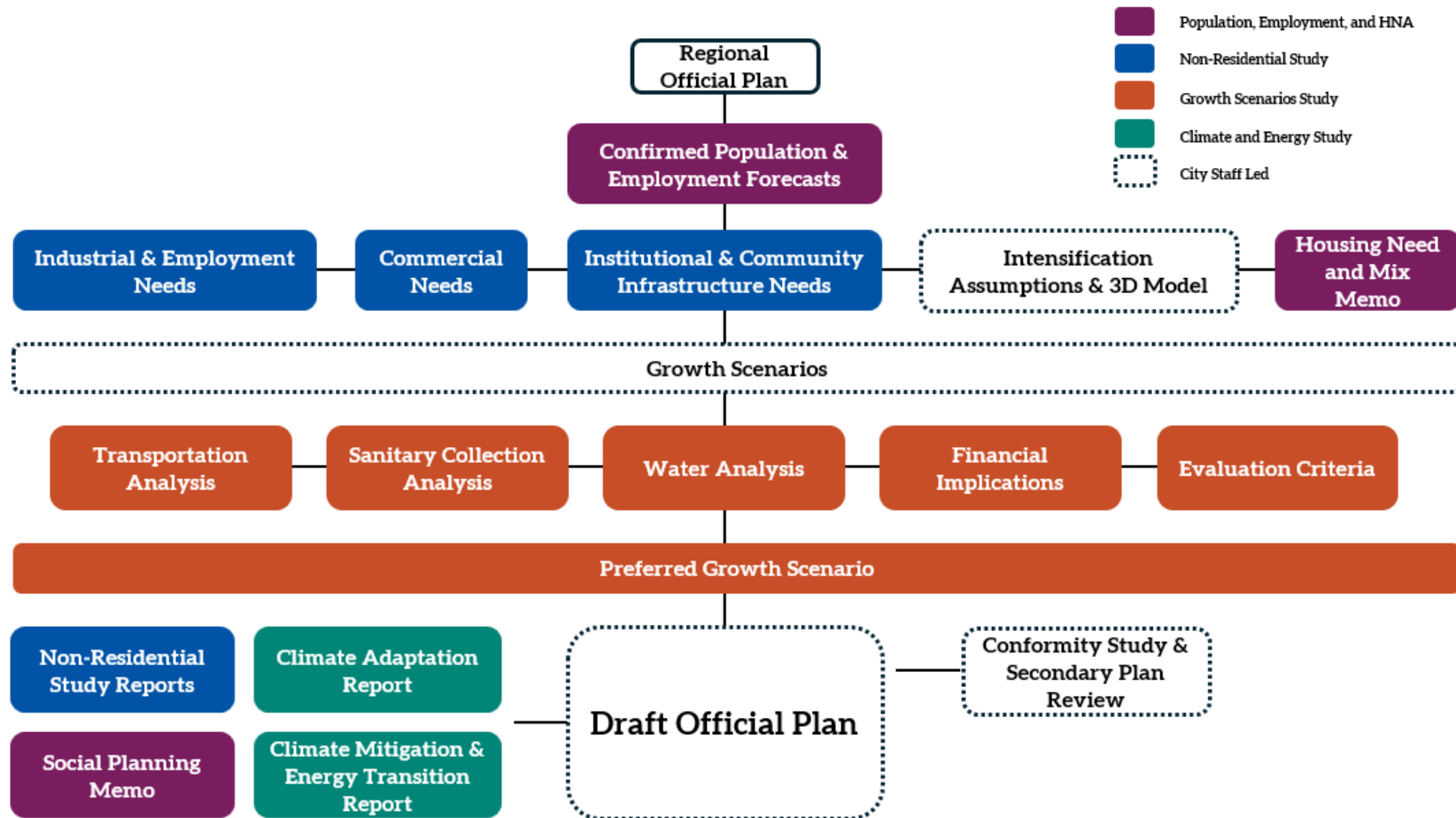
- include policies to support:

- the development of more homes
- a full range and mix of homes to meet our forecasted needs
- the retention and development of affordable housing
- security and stability of housing
- non-profit and for-profit builders of housing.

The housing needs assessment is a key input into the development and evaluation of three growth scenarios (ways we could grow to accommodate our population forecast of 446,000 people by 2051). The preferred growth scenario will be informed by technical memos to ensure that the preferred growth scenario optimizes the use of existing and planned water, wastewater and transportation infrastructure including transit. It also considers access to existing and planned supports and amenities in close proximity to homes that allow for thriving in neighbourhoods. This includes libraries, schools, community centres, accessible job opportunities, service and retail (especially groceries).

Figure 7.1 below shows how components of the housing needs assessment (indicated in maroon) will inform the development of a preferred growth scenario and draft Official Plan.

Figure 7.1 – HNA and relationship to Kitchener 2051



Housing For All 2.0

Kitchener's 2020 Affordable Housing Strategy (Housing for All) will be updated in 2025 and 2026. This HNA findings will drive the City's updated, action-oriented strategy.

Inclusionary Zoning Assessment Report

The HNA conducted as part of Housing for All in 2020 is also an input to Kitchener's Inclusionary Zoning policy. Kitchener will need to update the assessment report that supports Inclusionary zoning in the coming years, and the HNA will help assess the housing needs that should be addressed through the next iteration of Inclusionary Zoning policy.

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

As noted earlier, the Kitchener 2051 technical analysis of growth scenarios will seek to optimize the use of existing and planned infrastructure to enable more homes.

Housing enabling infrastructure is not just roads, trails and piped utilities, but also critical community infrastructure. This encompasses new and expanded community centres, parks, and recreational amenities; enhanced transit systems; integrated water, wastewater, and stormwater management facilities; and upgrades to energy infrastructure. Equally important are the investments in social infrastructure that enable inclusive growth—such as childcare facilities, libraries, cultural institutions, and spaces for health and housing-related services. In anticipation of major investments in new home building technologies, the City also anticipates an emerging need for infrastructure that supports modular and prefabricated construction capacity.

Once the preferred scenario is identified, a financial analysis will be undertaken to help scope the infrastructure changes needed to meet growth needs. Comprehensive infrastructure plans (master plans) will be updated to meet growth needs including the Transportation Master Plan, Integrated Sanitary Master Plan, Integrated Stormwater Management Master Plan, Water Distribution Plan, Parks Strategy (Places and Spaces), Leisure Facilities Master Plan, and others. It will also inform Region of Waterloo infrastructure planning including water supply, wastewater treatment, transit and Regional roads. This will result in a prioritized list of infrastructure investments needed to enable more housing growth.

To support the City of Kitchener's significant anticipated growth, major investments in infrastructure will be required. This includes not just traditional physical infrastructure such as major road reconstructions to connect with arterial highways and expanded active transportation networks, but also critical community infrastructure. This encompasses new and expanded community centres, parks, and recreational amenities; enhanced transit systems; integrated water, wastewater, and stormwater management facilities; and upgrades to energy infrastructure. Equally important are the investments in social infrastructure that enable inclusive growth—such as childcare facilities, libraries, cultural institutions, and spaces for health and housing-related services. In anticipation of major investments in new home building technologies, the City also anticipates an emerging need for infrastructure that supports modular and prefabricated construction capacity.

Annex A: Relevant Links for Developing Housing Needs Projections

Data and Analysis

[Housing Statistics - Statistics Canada](#)

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

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

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

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

[Housing Market Information Portal](#)

[UrbanSim – Scenario Modeling](#)

Reports & Publications

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

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

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

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

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

[Ontario Land Needs Assessment Methodology](#)

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

Annex B: Glossary

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

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

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

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

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

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

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

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

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

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

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

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

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