



CITY OF KITCHENER

Housing Needs Assessment

January 2020



Affordable Housing Strategy





Housing is one of our most fundamental needs. Its impact goes well beyond a basic requirement for shelter. Our homes shape nearly every aspect of our lives:

- Health and wellbeing,
- Educational achievement,
- Success in the workplace,
- Security of our retirement, and
 - Dignity in old age

Housing's impact extends to the broader community, too. The availability of housing choices that meet people's needs mean safer, more sustainable and more vibrant communities. It enables public services to be more efficient and effective, and businesses to be more diverse and prosperous. It helps heal social divisions and make cities stronger.

Acknowledgements

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The direction to pursue this assessment of the housing situation in Kitchener came from the community, Council and staff. With the leadership of Kitchener City Council, this Housing Needs Assessment provides the foundation for developing an Affordable Housing Strategy as part of implementing the City's 2019-2022 Strategic Plan.

Table of Contents

EXECUTIVE SUMMARY	1
Key Findings	2
1.0 Introduction.....	5
1.1 Background	5
1.2 Kitchener Affordable Housing Strategy	7
1.3 Housing Assessment Purpose	8
1.4 Housing Assessment Methodology	9
1.4.1 Study Area	10
1.4.2 Data Sources	11
1.4.3 Data Methods, Limitations, Assumptions and Gaps.....	11
1.4.4 Future Updating of Data	12
2.0 Kitchener Context.....	13
2.1 Location.....	13
2.2 Economy	14
3.0 Roles, Responsibilities and Policy Context	16
3.1 Federal Housing Policy Context	16
3.2 Provincial Policy Context.....	19
3.2.1 Housing Services Act, 2011	19
3.2.2 Community Housing Renewal Strategy	19
3.2.3 Provincial Policy Statement (PPS)	19
3.2.4 A Place to Grow: Growth Plan for the Greater Golden Horseshoe (Growth Plan).....	20
3.3 Regional Role and Policy Context	20
3.3.1 Regional Corporate Strategic Plan	20
3.3.2 Regional Official Plan	21
3.3.3 Region as Service Manager	21
3.3.4 Region as Housing Provider	22
3.3.5 Waterloo Region Housing Master Plan.....	23
3.3.6 Regional 10-Year Housing and Homelessness Plan (2014-2024) and 2019 update	24
3.3.7 Regional Affordable Housing Strategy	24
3.3.8 Regional Housing Programs and Incentives.....	25
3.4 City of Kitchener – Affordable Housing Land Use Planning Policies.....	26
3.4.1 Official Plan	26
3.4.2 Zoning.....	27
3.4.3 City of Kitchener Affordable Housing Incentives - Current	28
3.4.4 Municipal Tools	29

3.5 Non-Profit Sector	30
4.0 Housing Demand	34
4.1 Population Trends and Projections.....	34
4.1.1 Population Age.....	38
4.1.2 Immigration and Ethnic Origin.....	39
4.2 Household Trends and Projections.....	40
4.2.1 Household Growth and Size.....	40
4.2.2 Household Tenure.....	40
4.2.3 Age of Primary Household Maintainer	43
4.2.4 Household Type	44
4.3 Household Income	45
4.3.1 Median Household Incomes	45
4.3.2 Household Income Deciles.....	47
4.3.3 Prevalence of Low Income	49
4.3.4 Government Assistance	51
4.3.5 Food Bank Use	52
4.3.6 Financial Security	54
4.4 Economic Indicators	55
4.4.1 Labour Force	55
4.4.2 Industry	56
4.4.3 Investor Confidence	59
5.0 Housing Supply	60
5.1 Existing Housing Supply	60
5.1.1 Housing Supply by Mix of Dwelling Types and Tenure	60
5.1.2 Housing Supply by Market	61
5.1.3 Rental Supply	62
5.1.4 Non-Market Housing.....	66
5.1.5 Concurrent Disorder Supportive Housing.....	73
5.1.6 Housing Geared to Students	74
5.1.7 Housing Geared to Seniors	74
5.2 Age and Condition of Housing Stock	77
5.3 Housing Costs.....	79
5.3.1 Homeownership.....	80
5.3.2 Primary Market Rental.....	81
5.3.3 Secondary Rental – Condominium Apartments	82
6.0 Housing Development Activity	83
6.1 Housing Starts and Completions.....	84

6.2 Development Process	88
6.3 Housing Outlook	89
6.3.1 Potential Land Supply / Future Capacity for Development	90
6.3.2 Potential Supply / Capacity Compared to Forecasted Growth.....	91
6.3.3 Current Development Applications and Proposals.....	92
6.4 Development Costs.....	94
6.4.1 City of Kitchener Affordable Housing Incentives	95
7.0 Homelessness, Supportive and Transitional Housing	96
7.1 Shelter Supply	96
7.2 Homelessness Prevention: Current Initiatives.....	98
7.3 Homelessness in Kitchener – 2019 Survey	100
7.4 Transitional Housing	106
7.5 Supportive Housing.....	107
7.6 Housing for Post Incarcerated and Post Hospitalization	107
8.0 Housing Affordability Analysis.....	108
8.1 Home Ownership Affordability.....	109
8.1.1 Affordable Home Ownership Provincial Policy Statement Threshold.....	109
8.1.2 All Household Income Deciles Adjusted for 2019.....	111
8.1.3 Median Household Income of Various Household Types and Sizes.....	113
8.2 Rental Housing Affordability.....	114
8.2.1 Affordable Rent Provincial Policy Statement Threshold.....	114
8.2.2 Renter Household Income Deciles Adjusted for 2019.....	114
8.2.3 Average Asking Rent of Vacant Primary Rental Unit	115
8.3 Households in Core Housing Need	116
8.4 Proportion of Income Spent on Housing	120
9.0 HOUSING GAPS.....	122
10.0 CONCLUSIONS	125
APPENDICIES.....	A-1
Appendix 1a: Affordable Housing Definition (Provincial Policy Statement, 2014)	A-2
Appendix 1b: Glossary of Key Terms	A-3
Appendix 2: Provincial Inclusionary Housing Information Requirements.....	A-8
Appendix 3: City of Kitchener Official Plan Policies References	A-9
Appendix 4: Detailed Tables	A-18
Appendix 5: References	A-25

List of Figures

Figure 1: Housing Continuum.....	1
Figure 2: Kitchener Households in Core Housing Need	2
Figure 3: Overall Affordable Housing Strategy Work Program	7
Figure 4: Estimating Housing Need	8
Figure 5: Housing Needs Assessment Components.....	9
Figure 6 – Manufacturing Sector in Kitchener	15
Figure 7 - Typical Municipal Tools	29
Figure 8: Population Distribution in Waterloo Region (2016)	34
Figure 9: Kitchener Population and Households in 2011 and 2016 and Projected to 2041	34
Figure 10: Population Growth Levels, 2006 to 2018.....	35
Figure 11: Inter and Intra-provincial Migrants, Kitchener-Waterloo-Cambridge CMA, 2016-2017.	36
Figure 12: Net Interprovincial, Intra-provincial Migrants and Non-Permanent Residents, 25 to 34 Years Old, Kitchener-Waterloo-Cambridge CMA, 2006 to 2018.....	37
Figure 13: Population Growth, Kitchener: 2006 to 2041	37
Figure 14: Age Distribution (#), 2006 to 2041	38
Figure 15: Age Proportion (%), 2006 to 2041.....	39
Figure 16: Ethnic Origin of Kitchener’s Population, 2016	39
Figure 17: Household Size, 2001 to 2016.....	40
Figure 18: Household Tenure: Kitchener, Waterloo Region and Ontario (2016)	41
Figure 19: Household Size by Tenure, 2016.....	41
Figure 20: Primary Household Maintainer by Age Group, 2016	43
Figure 21: Age of Primary Household Maintainer by Housing Tenure, 2016	44
Figure 22: Households by Household Type and Tenure	45
Figure 23: Median Household Income by Tenure	45
Figure 24: Kitchener Households vs Waterloo Region Household Income Deciles, 2015	47
Figure 25: Household Tenure by Household Income Deciles, 2015	48
Figure 26: Household Types in Low Income, 2015.....	48
Figure 27: Households with Low Income Based on Low-Income Cut-Offs After Tax, 2016.....	49
Figure 28: Residents Receiving Government Assistance, 2017	51
Figure 29: Ontario Works Monthly Allowance based on Household Size	51

Figure 30: Ontario Disability Support Program Monthly Allowance based on Household Size	52
Figure 31: Communities in Ontario with the highest food bank usage, 2018	52
Figure 32: Age of Recipients of Food Assistance in Waterloo Region, 2018	53
Figure 33: Household Composition of Recipients of Food Assistance in Waterloo Region, 2018....	53
Figure 34: Source of Income of Emergency Food Hamper Recipients in Waterloo Region, 2018 ...	54
Figure 35: Financial Insecurity, Comparing Kitchener with Regional averages (2017-2018)	55
Figure 36: Employment Rates in Kitchener-Cambridge-Waterloo CMA.....	56
Figure 37: Comparison of Kitchener, Waterloo Region and Ontario Labour Force 2002-20016	56
Figure 38: Employment by Major Industry Sectors: Kitchener-Cambridge-Waterloo CMA.....	57
Figure 39: Percentage of Employment by Industry: Kitchener-Cambridge-Waterloo CMA.....	57
Figure 40: 5 Year Change in Employment By Industry: Kitchener-Cambridge-Waterloo CMA	58
Figure 41: Median Employment Income by Industry: Kitchener-Cambridge-Waterloo CMA.....	58
Figure 42: Construction Values in Downtown Neighbourhoods.....	59
Figure 43: Construction Values in Kitchener	59
Figure 44: Dwelling Types.....	60
Figure 45: Dwelling Types by Tenure	61
Figure 46: Households by Market	61
Figure 47: Primary Market Rental Supply by Type and Size, 2019.....	62
Figure 48: Primary Rental Supply by Size Compared to Renter Household by Size.....	63
Figure 49: Vacancy Rate of Primary Rental Units – 1990 to 2019	64
Figure 50: Vacancy Rate by Apartment Unit Size, 2019.....	64
Figure 51: Estimated Change in Primary Rental and Secondary Rental Supply.....	65
Figure 52: Existing Non-Market Housing Units by Type and Size	66
Figure 53: Kitchener’s Share of Existing Community Housing in the Region	66
Figure 54: Community Housing Waiting List Applications for Kitchener by Household Type	68
Figure 55: Households on Waitlist vs Households Housed Region of Waterloo	68
Figure 56: Community Housing Waitlist Applications and Households Housed 2008-2018 for Region of Waterloo	69
Figure 57: Average Wait Times for Community Housing, Waterloo Region 2011-2017	69
Figure 58 - List of Other Non-Profit Providers in Kitchener	71
Figure 59 - Existing Affordable Housing for Indigenous People.....	72

Figure 60 - List of Seniors Affordable RGI Housing	73
Figure 61: Seniors' Proportion (%) of Standard Spaces by Rent Range, Kitchener - Cambridge - Waterloo CMA, 2019	76
Figure 62: Housing Stock by Construction Period	77
Figure 63 – Overall Condition of Housing Stock in 2016	77
Figure 64: Condition of Housing Stock by Construction Period	79
Figure 65: Change in Average Rent and Average House Price vs Inflation from 2009 to 2019	79
Figure 66: Percentage Change in Average Re-Sale House Price Year to Year in Kitchener	80
Figure 67: Average Re-Sale Price of Houses and Income Required to Own, 2019	80
Figure 68: Percentage Change in Average Market Rent Year to Year in Kitchener	81
Figure 69: Primary Market Rent Costs, 2018	81
Figure 70: Rent Prices for Occupied Units and Vacant Units – 2014 to 2018	82
Figure 71: Rents in the Primary and Secondary Rental (Condo) Market in 2018	82
Figure 72 - New Housing Under Construction	83
Figure 73: Number of Housing Starts by Dwelling Type, 2000 to 2019	84
Figure 74: Percentage of Housing Starts by Dwelling Type, 2000 to 2019	85
Figure 75: Housing Starts and Completions, 2000 to 2019	85
Figure 76 - Number of Residential Units Created by Type	86
Figure 77: Number of Housing Starts by Intended Tenure, 2000 to 2019	87
Figure 78: Percentage of Housing Starts by Intended Tenure, 2000 to 2019	88
Figure 79: Potential Capacity and Supply of Land for Development	90
Figure 80: Existing Housing Supply and Estimated Capacity vs Forecast	92
Figure 81 - General Proforma Cost Categories for Land Development	94
Figure 82 – Applications for Development Incentives in Kitchener	95
Figure 83: Shelters in Kitchener (2019)	96
Figure 84: Housing and Homelessness Statistics, Region of Waterloo: 2015-2018	98
Figure 85: Summary of Indicators Related to Housing Loss Prevention	99
Figure 86: Summary of Indicators Related to Supports for People Experiencing Homelessness...	100
Figure 87: Survey Respondents	102
Figure 88 - Housing Status of Respondents	102
Figure 89: Supportive Housing Providers in Kitchener	107

Figure 90: Provincial Policy Statement Definitions	108
Figure 91: House Sales from 2018: Price, Number and Type of Dwelling	109
Figure 92: House Sales: Above and Below Affordable Threshold by Type of Dwelling	109
Figure 93: Absorbed New Construction Units by Price and Structure Type, 2018	110
Figure 94: Average Resale House Prices Compared to Affordable House Prices based on Household Income Deciles and Dwelling Type (2019)	111
Figure 95: Ownership Housing Supply by Household Income Deciles	112
Figure 96: Housing Supply by Dwelling Type by Household Income Deciles	112
Figure 97: Median Household Income of Various Household Types and Sizes vs Income Required to Own Average Priced Dwelling by Type	113
Figure 98: Primary Rental Units above and below Affordable Rent Threshold, 2018	114
Figure 99: Average Market Rents in the Primary Rental Market Compared to Affordable Rents based on Rental Household Income Deciles (2019)	115
Figure 100: Average Asking Rent of Vacant Primary Rental Unit vs What Can Afford, 2018	115
Figure 101: Households in Core Housing Need by Tenure	116
Figure 102: Households in Core Housing Need (CHN) by Decile and Tenure, 2016 and 2019*	118
Figure 103: Households in Core Housing Need by Tenure and Household Type	119
Figure 104: Households with Low Incomes in Core Need, 2016	119
Figure 105: Households with Moderate Incomes in Core Need, 2016	120
Figure 106: Households Spending 30%+ of Income on Housing by Tenure and Household Type	120
Figure 107: Proportion of Income Spent on Housing by Household Income	121
Figure 108: Rental Households in Core Housing Need: Percent of Income Spent on Housing	121
Figure 109: Renter Households in Core Housing Need by Decile Estimated for 2019	124
Figure 110: Renter Households in Core Housing Need in Decile 1-4, Region and Kitchener	124

EXECUTIVE SUMMARY

The City of Kitchener is preparing a Housing Needs Assessment to help inform the creation of an Affordable Housing Strategy and as part of the background study required for assessing the feasibility of inclusionary zoning. The Housing Needs Assessment reviews current and emerging housing needs against the existing and projected housing supply in Kitchener. Gaps between the forms of housing needed and what exists or is planned are identified, along with key trends and their implications. With this information, a strategy can be prepared to address the gaps.

This is the first time in several decades that Kitchener is undertaking a comprehensive study of affordability across the housing continuum - from homelessness to community housing to affordable and market rental and ownership housing as illustrated in Figure 1. This approach recognizes that affordable housing is critical to the City's long-term prosperity, as attracting and retaining residents of all ages requires housing options that serve all income levels and household types. The Needs Assessment will provide the basis for the Affordable Housing Strategy to help Kitchener maximize the use of senior government programs and private sector incentives to increase the supply of affordable housing.

Figure 1: Housing Continuum



Source: CMHC

Kitchener is a dynamic city experiencing recent growth and development which is expected to continue in the future. Over a 25-year period, Kitchener is expected to grow by approximately 80,000 people, which is equivalent to about 35,000 new households (Region of Waterloo, 2017). The city is attracting a wide diversity of people eager to live and work in the community. The city is changing with taller buildings and a trend to smaller household sizes. This growth brings both benefits and challenges. The challenge addressed in this report is the impact on housing affordability for existing and future residents.

All levels of government, the private sector and the non-profit sector have roles to play in addressing housing need in a community. Within our area, the Region of Waterloo performs the following significant roles in relation to affordable housing:

- Provides policy and strategic direction, including target setting for affordable housing;
- Designated by the Province as the Service Manager for housing and homelessness;
- Provides housing and support programs; and
- Is the largest community housing provider in the region.

Part of the reason for undertaking this assessment and developing a strategy was to explore what local roles the City of Kitchener should play that are complementary to the responsibilities and work of the Region, the non-profit sector and the private sector to help ensure affordable housing is provided in the city that meets the needs of existing and future residents.

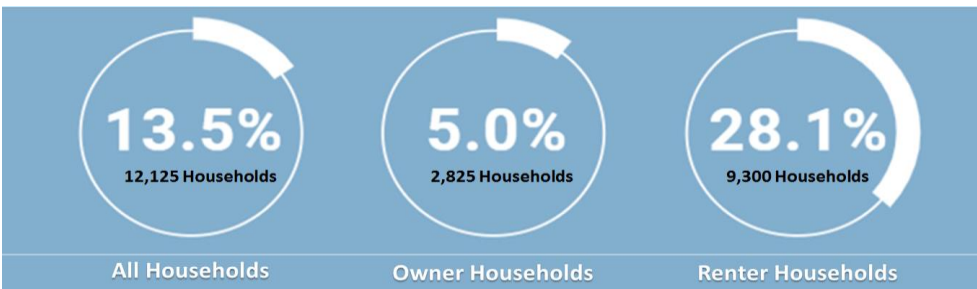
Key Findings

The need for affordable housing impacts many Kitchener residents, whether they are homeless, a first time home buyer, a student looking for affordable rent, a single parent needing to find adequate housing, a senior citizen on a fixed income, a recent immigrant looking for affordable accommodation, a person no longer able to work due to a disability or unforeseen circumstance, or simply those with modest incomes. The results of the assessment demonstrate there are gaps between what housing is needed and what is available or planned. Key findings include:

- 1. The current housing delivery and support system is not functioning effectively.**
 - Housing needs are not being met and the existing silo approach by levels of government, non-profits, institutions and the private sector is not as effective as needed.
- 2. Housing in recent years has become increasingly unaffordable for an increasingly larger share of Kitchener’s population.**
 - Incomes are not keeping pace with rising costs of rental and ownership housing. Inflation increased by 18%, average rents increased by 41% and average housing prices increased by 104% from 2009 to 2019. Most of the increase in rents and housing prices occurred between 2016 and 2019.
- 3. Poverty and Core Housing Need is increasing in the City of Kitchener.**
 - Food Bank use is increasing. The most significant increase has been by single people which has nearly doubled since 2014, from 25% to 49%.
 - The number and percentage of people in Core Housing Need is increasing.

CMHC defines a household as being in Core Housing Need if its housing costs more than 30% of the household income to pay the median rent, and/or the housing requires major repairs and/or if there is overcrowding in the housing.

Figure 2: Kitchener Households in Core Housing Need



Source: Statistics Canada, Census Profile

4. Visible homelessness is increasing.

- People experiencing homelessness are diverse. Youth are a growing part of the homeless population.
- People experiencing homelessness with addiction and mental health challenges are a growing part of the homeless population. Their challenges are also increasingly more complex, requiring higher levels of support to find and sustain housing and to access treatment.
- Existing shelter space is not adequately funded, does not meet best practice standards, does not meet diverse needs and not enough shelter space is provided in Kitchener to meet needs.
- Existing transitional and supportive housing does not meet existing needs in terms of amount of housing or nature of support.
- Due to the transient nature of people who are homeless, it is challenging to estimate the amount of housing needed, however survey data and shelter use indicate **between 250 to 750 supportive housing units are needed to meet existing demand.**

5. Existing community housing in Kitchener is not meeting existing demand.

- There are approximately 4,500 units of existing community housing in Kitchener, representing approximately half of the regional supply. The turnover in community housing accommodation units across the region is 300 units per year. 3,750 households on the waiting list for community housing have requested to live in Kitchener – this means **over 3,000 new units of community housing are needed in Kitchener, in addition to the existing supply**
- Waiting list information is not readily available in a form that can be analyzed to inform Kitchener specific needs.

6. Existing rental units in the primary housing market are not meeting demand.

- Market rental housing is becoming too expensive for an increasing number of people.
- Rental vacancy rates are 2.2%, below a healthy vacancy rate vacancy rate of 3.0%
- Based on the number of rental households in core need paying more than 30% of income on housing costs, **more than 9,300 new affordable rental housing units are needed for people with household incomes under \$63,000 in Kitchener.**

7. Attaining affordable housing is especially challenging for:

- Homeless – especially for people with mental health and addiction challenges
- Students and youth
- Recent immigrants
- Indigenous people
- Single parents
- People earning the minimum wage

- People with disabilities with low to moderate incomes
- Seniors, especially those in rental housing or requiring care. The population aged 65 years and older increased by 35% from 2006 to 2016 and is expected to almost double (increase by 94%) by 2041.

8. Housing data specific to the City of Kitchener has been challenging to collect.

Additional work is needed to assess housing for:

- Homeless
- Seniors
- Immigrants
- Students
- Future population

9. Renovictions, where tenants are displaced from their homes to allow major renovations or redevelopment to proceed, are not tracked or monitored for Kitchener.

- Renovictions remove affordable housing and generally result in much higher rents being charged post renovation or redevelopment.

10. Housing held for investment is not tracked or monitored for Kitchener.

- Commodification of housing, where housing is held on speculation, for investment, or used to generate income instead of as a place to live is increasing through Airbnbs, rental condos, or other untracked rental housing types.

11. Kitchener has an experienced non-profit housing sector.

- The sector is overworked and under-resourced.
- Non-profit housing and service providers have plans and ideas that would be effective in addressing housing challenges.

12. The private sector is interested in developing affordable housing and improving the development review process and planning context to allow more housing to be built.

13. More collaboration is needed between the City and the Region to identify and address housing challenges in Kitchener.

1.0 Introduction

The median home price within the Kitchener market area has increased over 50% over the last four years and the average apartment rent has increased approximately 20%, both of which are above the rate of inflation (CMHC, 2018d, 2019). These housing cost increases coincide with a significant amount of new development in Kitchener. The success of new and expanding businesses are attracting employees who increase the demand for housing in Kitchener. More people are moving here from the Greater Toronto Area to achieve “affordable” housing. These pressures on housing supply are driving prices up, and all forms of housing are becoming unattainable for many. Existing residents are feeling displaced or “left out”. The Kitchener housing market has changed.

1.1 Background

Up until the 1990s, the City of Kitchener had responsibility for assessing housing within the municipality and provided plans and strategies for the provision of housing, including affordable housing. During the 1990s, the housing portfolio was consolidated and responsibilities were transferred to the Region of Waterloo, who established a housing services program.

From 2015-2017, the City of Kitchener conducted research into what tools are available at the local level to further support and incentivise affordable housing development. This included a number of background reports and discussion papers and culminated in the establishment of an initial incentive program via new Council policies. The reports and background information complement and are further expanded by this assessment.

In the 2018 City-led Environics Survey, residents self-identified affordable housing as one of the top issues facing Kitchener. Compass Kitchener’s online survey and community engagement results, staff and Council all reaffirmed the importance of taking action, including at the local level to address Kitchener’s housing issues. As part of the 2019-2022 Strategic Plan, Council approved the following goal and strategic action:



Goal: Enhance people’s sense of belonging and connection by providing welcoming community spaces and programs, better engaging, serving and supporting our diverse populations and helping to make housing affordable.

Strategic Action: Create an Affordable Housing Strategy for Kitchener by 2020 in collaboration with the Region of Waterloo, community groups and the development industry.



What the Public Told Us

"The current cost of housing and the rate it is increasing is simply not sustainable. With such high percentages of household incomes tied up in mortgages and rent the overall economy will be impacted. Band-aids and quick fixes will not suffice; it is time to make radical changes to zoning to permit far more development. We don't need to be downtown Manhattan, but parts of the city do need to be like Paris. Lots of 4-5 storey, multi-unit dwellings, especially around transit."

"With how fast and high rents have gone, it is almost impossible for young people just starting out to afford to live on their own without a job that pays better than minimum wage without taking on roommates or living with their family."

"How we treat our most vulnerable reflects on who we are as a people/community. I have high hopes for this goal."

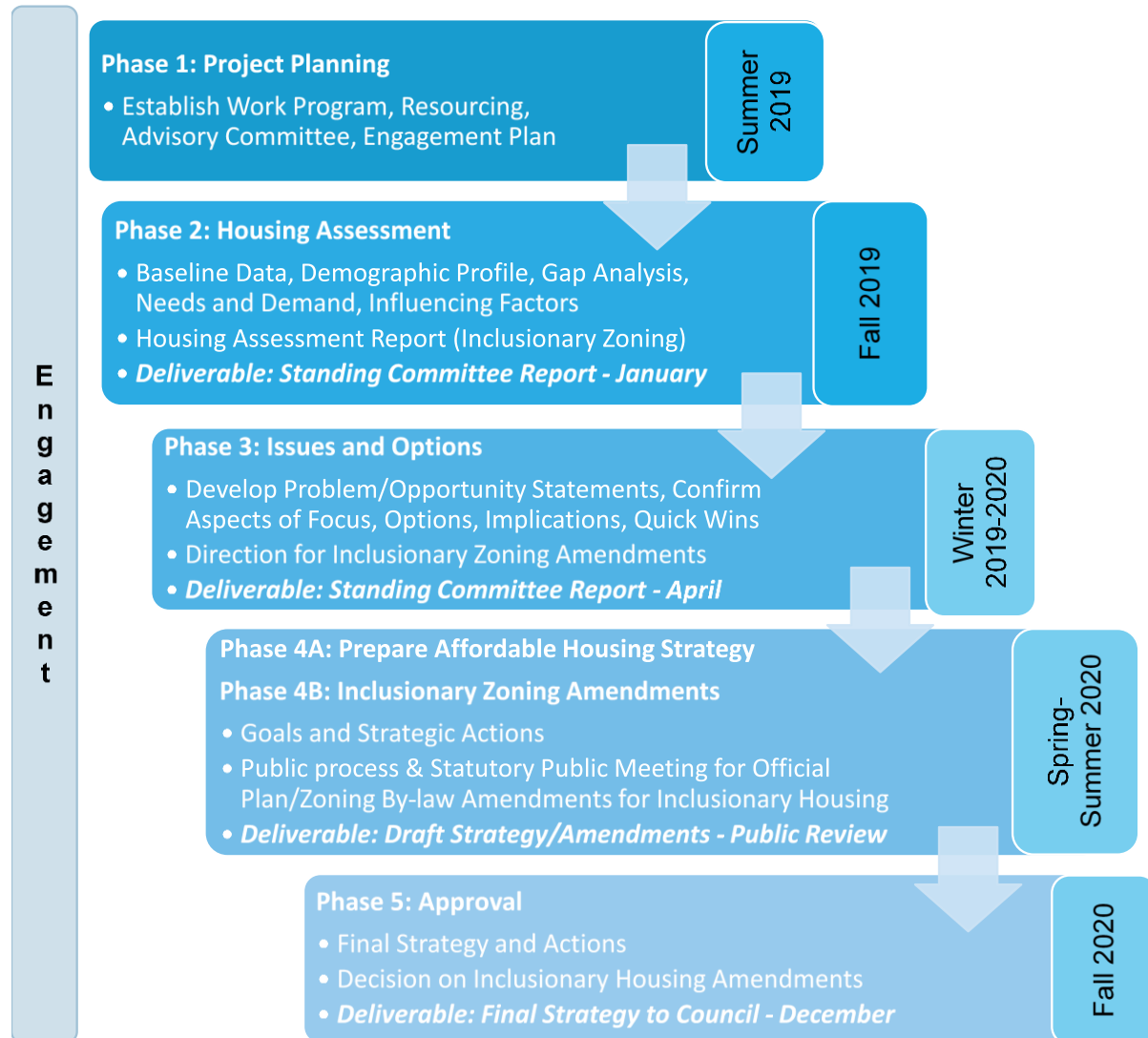
"I applaud the city for trying to advance progressive policies on affordable housing and addiction services, even though they have a more limited mandate in these"

"Affordable housing has to look at the middle class too, not just low income or people on support. Kitchener is becoming a city that people who have devoted their entire life to supporting and improving, can no longer afford to live here. Something has to be done with new developments being bought up by investors and non-residents therefore having housing in the region at a ridiculous price. City has to look at what other major centres have done to make the market slow down and be realistic."

1.2 Kitchener Affordable Housing Strategy

A healthy and sustainable city is one in which every resident has access to affordable and appropriate housing. The City of Kitchener is preparing an Affordable Housing Strategy to provide the basis for municipal actions to help ensure an adequate supply of housing to meet the full range of incomes and needs in Kitchener. In June 2019, Council approved the five phased work program to undertake the Affordable Housing Strategy as indicated in Figure 3.

Figure 3: Overall Affordable Housing Strategy Work Program



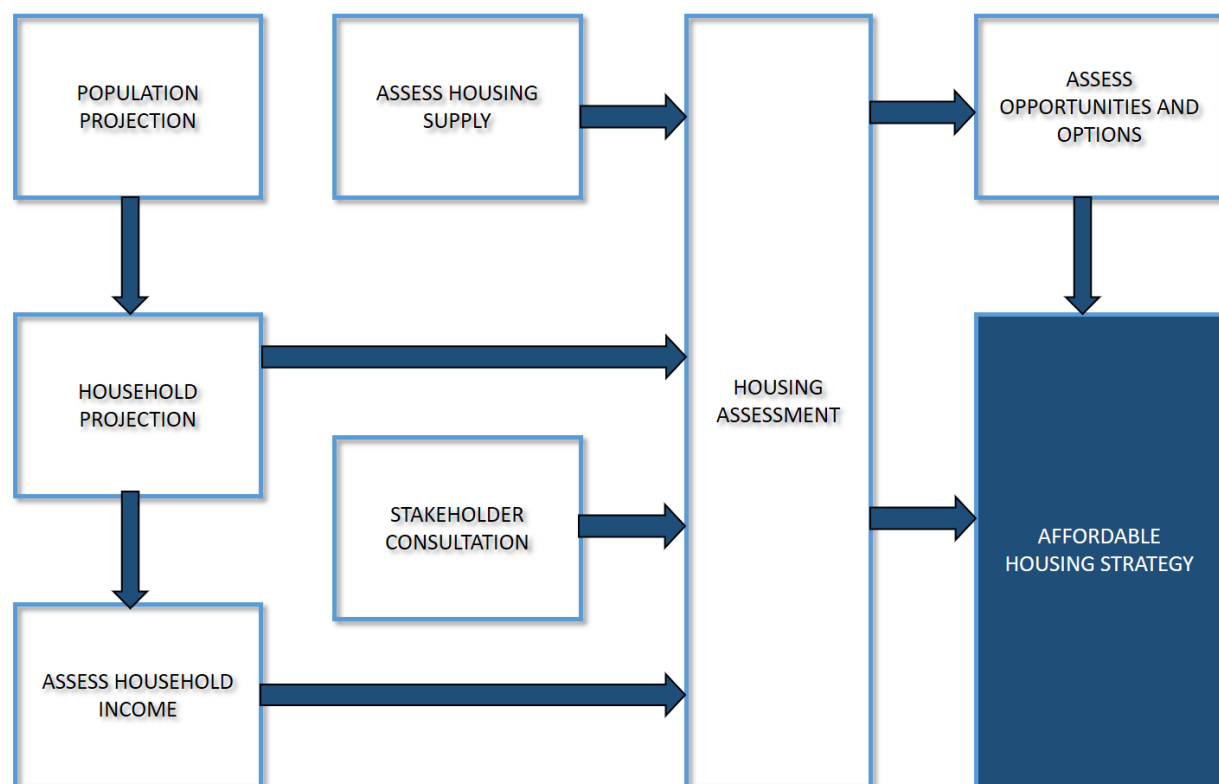
1.3 Housing Assessment Purpose

The purpose of this housing needs assessment is to document and review the housing situation in Kitchener and gain a common understanding of the need and demand for housing and the limitations of the existing and projected supply of housing along the housing continuum. This assessment will form the background and rationale for developing an affordable housing strategy to address housing challenges in the community.

This assessment has also been prepared to help satisfy, in part, the requirements of Ontario Regulation 232/18 enacted under the Ontario Planning Act to enable municipalities to implement inclusionary zoning for affordable housing. The regulation requires that prior to adopting inclusionary zoning policies; municipalities develop an assessment report that supports the development of official plan policies and the financial viability related to inclusionary housing. Appendix 2 contains additional detail on the regulatory requirements. A separate study on inclusionary housing is being undertaken as a companion to this assessment.

Figure 4 summarizes the process of analysis used to estimate housing need in this report and that will be used to help inform preparation of the Affordable Housing Strategy.

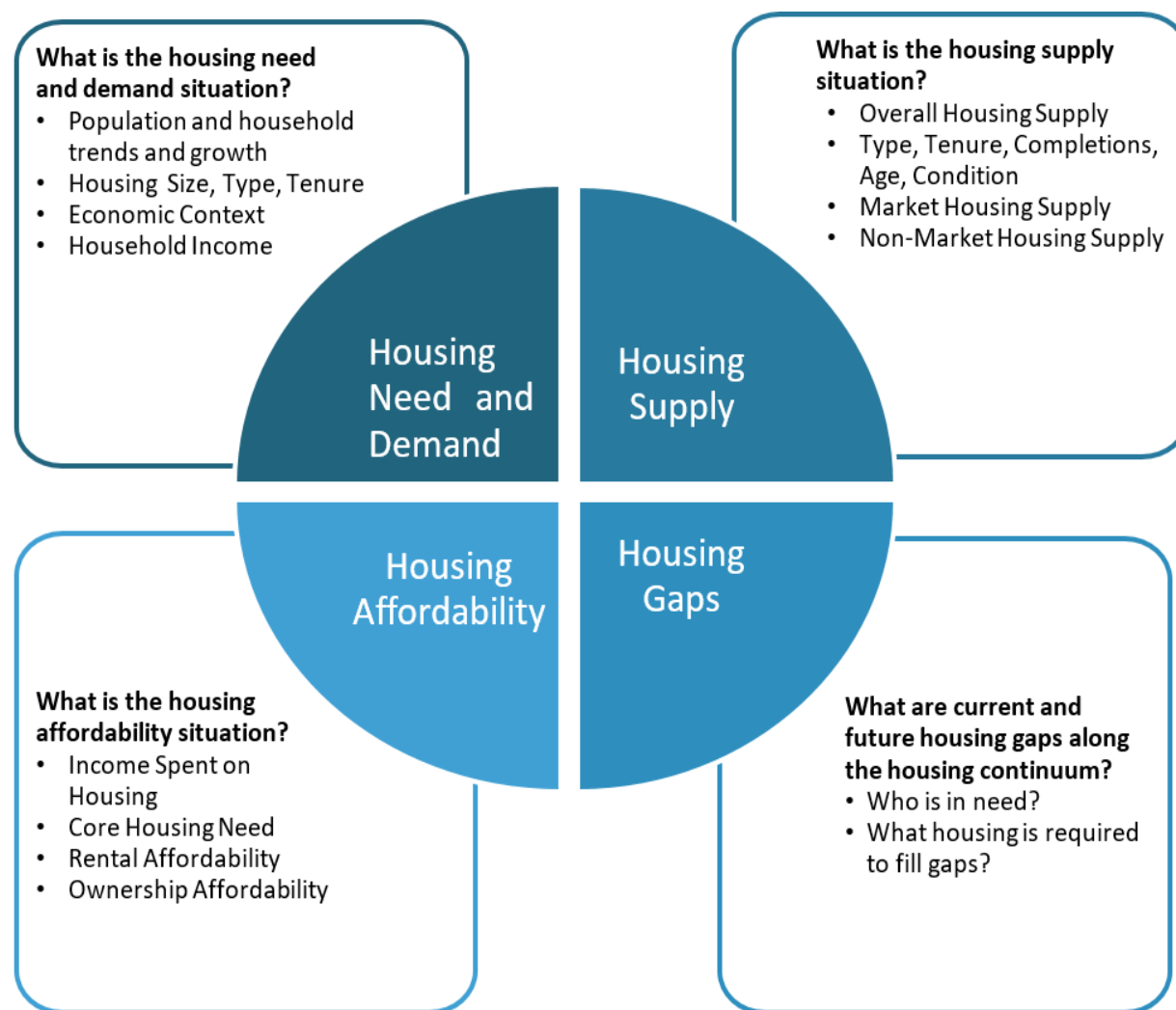
Figure 4: Estimating Housing Need



1.4 Housing Assessment Methodology

The methodology employed in completing this Housing Assessment was informed by the Guide and Data Template for Preparing Housing Needs and Assessment (Ontario Municipal Social Services Association, 2013), the Housing Need and Demand Study Template (BC Housing, 2010) and the Province's Growth Plan requirements. Figure 5: Housing Needs Assessment Components shows how the housing needs assessment is comprised of four components, each guided by an analysis question.

Figure 5: Housing Needs Assessment Components



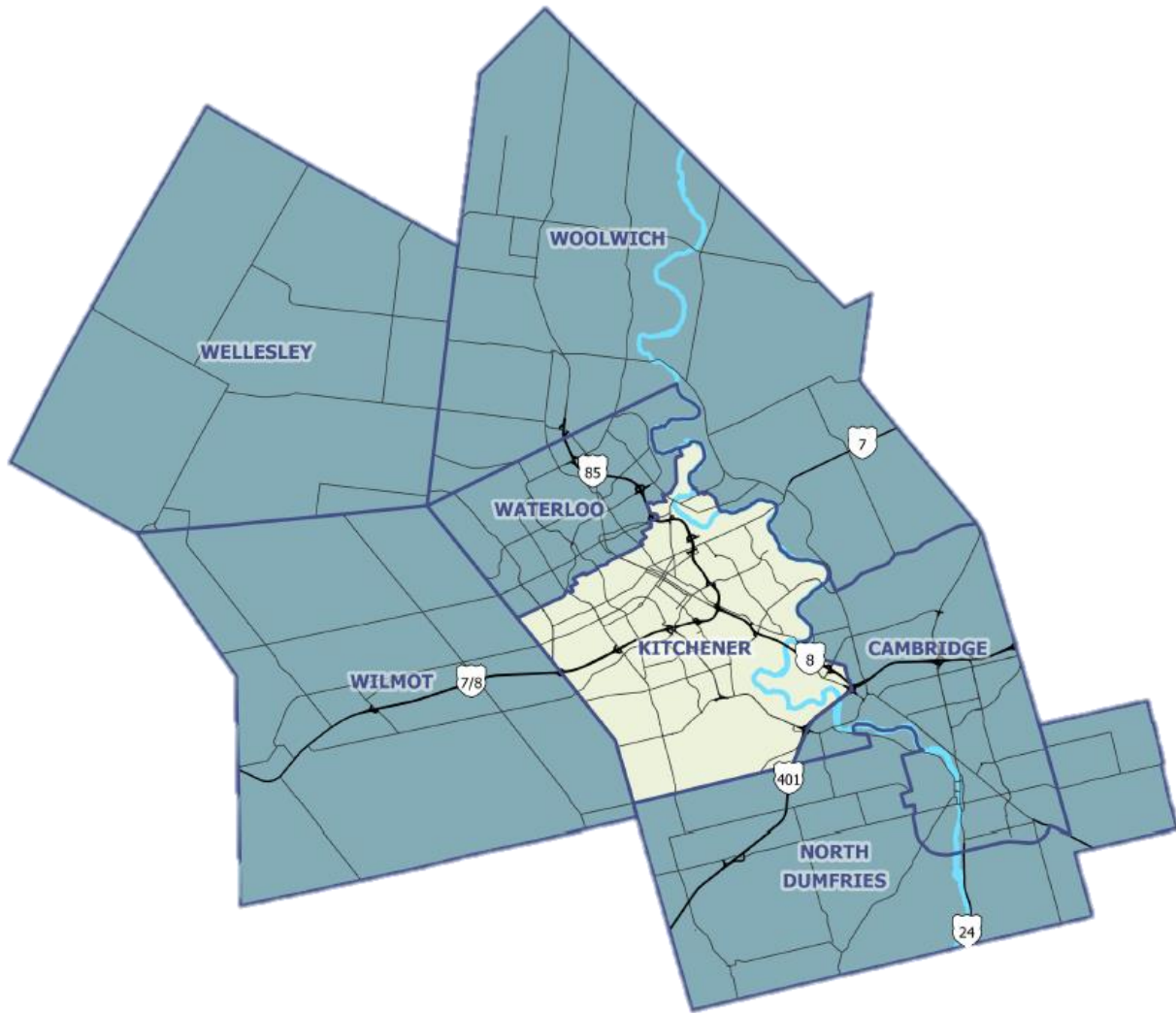
The Housing Needs Assessment presents most data through graphs and infographics to highlight key findings. Appendix 4 contains the detailed data tables for reference.

1.4.1 Study Area

Kitchener is a local municipality in the Region of Waterloo and has the largest population amongst the area municipalities. The primary study area for the housing needs assessment is the City of Kitchener as part of the Region of Waterloo as shown in the following Map 1.

The assessment therefore, also looks at the housing situation in the Region as a whole where it provides context for the analysis undertaken for the City of Kitchener.

Map 1: Housing Assessment Study Area



1.4.2 Data Sources

This Needs Assessment uses data from the most current, reliable and relevant sources available. Sources of data and information include Statistics Canada Census Profiles, and custom tabulation data for 2001, 2006, 2011 and 2016 from the Census as well as the National Household Survey (2011). Other sources include data and information from Canada Mortgage and Housing Corporation (CMHC), Kitchener Waterloo Association of Realtors (KWAR), Municipal Property Assessment Corporation (MPAC), the Region of Waterloo, City of Kitchener and the Working Centre. Source citations are provided for data and information throughout the report.

1.4.3 Data Methods, Limitations, Assumptions and Gaps

Data has predominantly been presented for the Kitchener Census Subdivision (CSD) which aligns with the boundary for the City of Kitchener. In some instances, data was only available for the Kitchener-Cambridge-Waterloo CMA (Census Metropolitan Area) or the Region of Waterloo. The figures and tables cite where data represents the Kitchener-Cambridge-Waterloo CMA or the Region of Waterloo. Where Kitchener is stated alone, the data is for the Kitchener CSD (City of Kitchener).

Household counts reported in this assessment are the universe of households with incomes greater than zero in non-farm, non-reserve private dwellings. There may be some discrepancy in household and population counts due to rounding and the use of data from the mandatory portion of the Census and data from the 25% sample. Also, data in figures and tables may not add up to 100% or to the total number of households or population in all instances due to the suppression of data by Statistics Canada and CMHC.

Household Incomes

The 2016 Census information is dated so estimates for 2018 and 2019 household incomes have been based on the rate of change in the Canadian consumer price index (CPI) from 2015 to allow a comparison to 2018 rent prices and 2019 house purchase prices. When calculating the household income that would be required for an affordable house purchase, it is assumed that no more than 30% of the household income would be spent on housing costs, a 5% down payment, 25 years of amortization, property tax of 0.125% of purchase cost of house per month; 4% mortgage insurance and 5.27% mortgage rate (average Bank of Canada 5-year conventional mortgage rate for 2018). When calculating the household income that would be required for an affordable rent, it is assumed that no more than 30% of monthly household income would be spent on rent payment.

Growth Capacity

Calculations pertaining to capacity for growth and potential for additional dwelling units and residents are based on the assumptions in the Kitchener Growth Management Background Study: Current Baseline Report.

Market Value

Municipal Property Assessment Corporation (MPAC) house assessment values and Assessment to Sale Price Ratios (ASRs) has been used in determining the current supply of ownership housing affordable for each household income decile based on market value. The Assessment to Sale Price Ratio is calculated by MPAC by dividing the assessed value of a property by the sale price. The average Assessment to Sale Price Ratio (ASR) of all house resales in Kitchener from 2016 to September 2019 is 0.75. This average ASR has been used to estimate the market value of all ownership housing in Kitchener based on MPAC house assessment values.

Household Deciles

Income distribution metrics are used to measure the distribution of income in a population. The population's household incomes are divided into ten groups each representing 10% of the households and are termed deciles. Household income deciles are presented in the assessment report by showing the upper range of each income decile except for the tenth household income decile as this information has been suppressed for confidentiality purposes. The tenth income decile represents all household incomes which are one dollar or more than the upper range of the ninth income decile.

Jenks Natural Breaks Optimization

The Jenks natural breaks optimization method has been utilized when mapping to determine the numeric class ranges to show data spatially. With this method, classes are based on natural groupings inherent in the data. Class breaks are identified that best group similar values and that maximize the differences between classes.

1.4.4 Future Updating of Data

The Region is responsible for allocating population and housing projections for local municipalities. The population and household projections contained in this assessment are based on the Region's "moderate" forecast to 2041. Through 2020, the Region of Waterloo will be conducting a Regional Official Plan review process that will involve updating population and employment projections and allocations, land supply, housing and other targets.

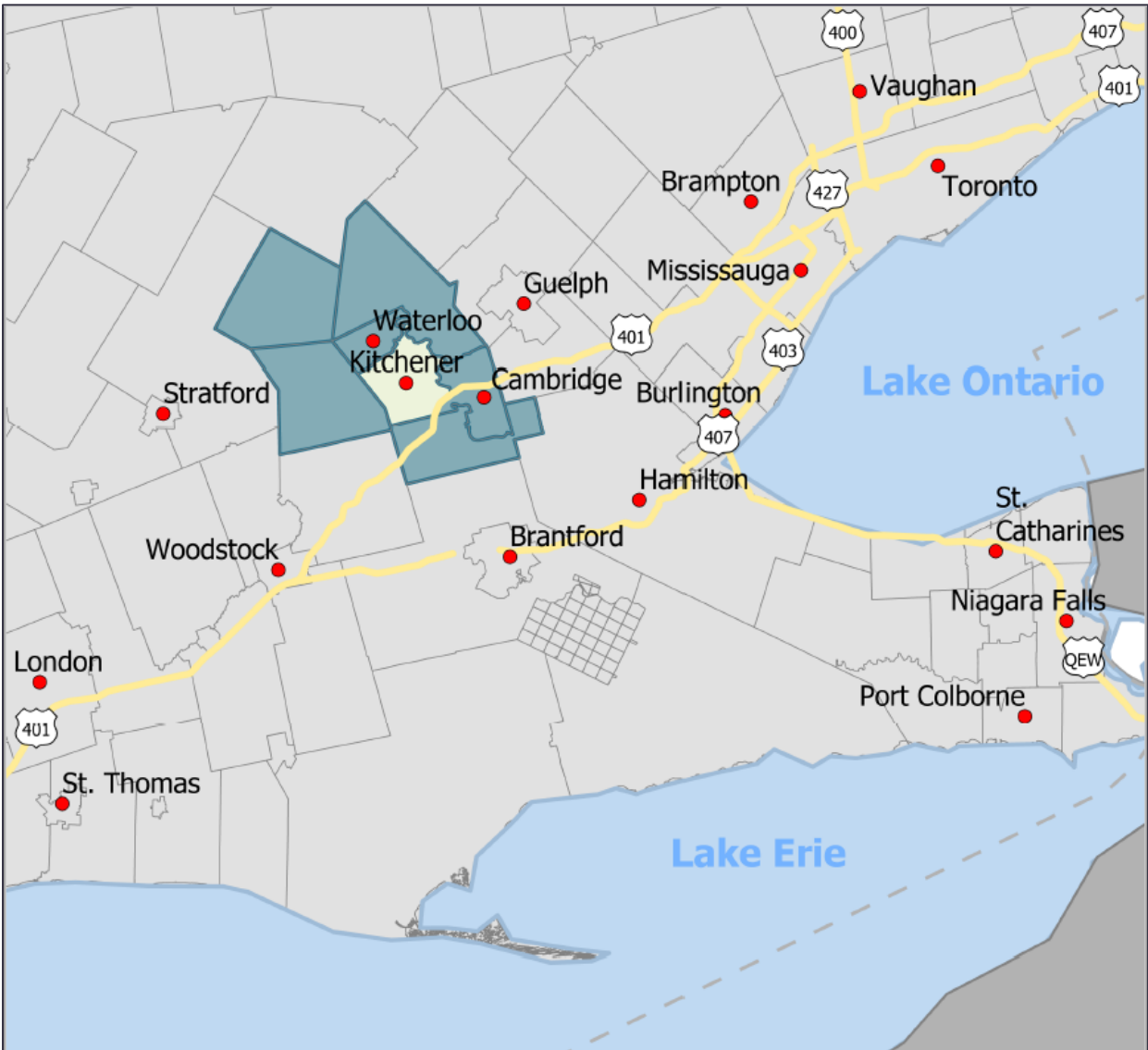
Throughout this report are references to the need to obtain additional information or to complete more analysis. A recalibration of some of the data in this assessment may be required in the future, along with updates based on additional information that becomes available.

2.0 Kitchen Context

2.1 Location

Kitchener is one of seven municipalities within the Region of Waterloo. Kitchener is located approximately 100 km (62 mi) west of Toronto in Southwestern Ontario, in the Saint Lawrence Lowlands, as illustrated in the following Map 2. Kitchener has the largest population within the Grand River watershed, and within the Haldimand Tract. The geographic area of the city includes 136.86 square kilometres.

Map 2: Location Map



2.2 Economy

Kitchener has its economic roots as a manufacturing center. In the post-war decades of the 20th century, suburban sprawl led to the decentralization of the downtown. Modern manufacturing facilities in close proximity to major highways were favoured over aging urban industrial buildings. This pattern of growth prevailed until the effect of globalization and a rising Canadian dollar took its toll on the manufacturing base. In the year 2000, 31.1% of our labour force worked in manufacturing, and by 2011 that dropped to 18.2% (Government of Canada, 2014).

With a downtown and manufacturing sector in decline, a change was needed. Kitchener adapted and acted upon new opportunities, and maintained one of the best employment rates in the country as it continued to grow. In 2003, the City of Kitchener began rallying its community around two bold ideas – revitalizing the downtown and building out a new knowledge-based economy, focused initially on technology and life sciences. A \$110 million economic development investment fund (EDIF) was created to focus on catalytic, urban focused capital projects over 10 years. Early initiatives included the University of Waterloo School of Pharmacy, Wilfrid Laurier Faculty of Social Work, Communitech Hub Startup Incubator, the reconstruction of King Street to a flexible, people-friendly streetscape design (awarded an International Community Places Award in 2010), and the Kitchener Public Library addition.

What started with key partnerships and investments, has grown to become a true community-built success story. The community is now the second fastest growing metropolitan area in Canada (Government of Canada, 2018) and is undergoing a significant development boom with 14 residential towers under construction in the core and \$8.3 billion in total construction since the inception of EDIF. Over 2,700 new residential units will be built downtown over the next few years more than doubling the downtown core population (Kitchener, 2019). The cost of land downtown has grown from \$1 million to \$6.7 million per acre in the past 10 years.

Manufacturing remains a significant contributor to the local economy at 17.8% of total employment (Government of Canada, 2014) having adapted to integrate advanced technology, artificial intelligence, automation, and machine learning through innovation. The community has seen significant strength in finance and insurance, information technology and digital media, and growth of emerging industries like health technology and creative industries.

Such strong local economic success, industry diversification and international recognition and investment, has also contributed to the rising cost of housing. This community is also experiencing challenges with issues such as income stagnation, homelessness, mental health, substance abuse, climate emergencies and an increasing cost of living.

It is important to reflect on Kitchener's greatest asset: its people. People determine a city's success, they drive new product creation, new processes, and new experiences from pursuing creative ideas, and harnessing new skills and insights. This capacity to imagine and create is made possible when basic human needs are fulfilled, like having a safe, secure and affordable place to call home. In order to attract the best talent to drive innovation, Kitchener wants to

remain a competitive city – including having suitable, affordable housing across the economic spectrum and a focus on social innovation.

Kitchener’s economic development team is concurrently working to mobilize stakeholders and create the city’s next economic development strategy in 2020, informing key investments and actions that would move the community forward and lead to multigenerational, transformative change. The economic development team is also reviewing the city’s land holdings to determine how to lever and make use of these assets to implement strategic plan goals, including affordable housing.

The changing housing market and increased housing costs are consistently among the top concerns the community has expressed regarding the challenges it continues to face. Given the value the community places on this issue, and the strong desire for immediate action, it’s critical that city strategic initiatives align and work to ensure we build a city for everyone, where no one is left behind.

Figure 6 – Manufacturing Sector in Kitchener



3.0 Roles, Responsibilities and Policy Context

Countries have unique housing systems – a means to build enough housing, a housing allocation system, and maintenance of the housing stock. Government plays the central role in creating, sustaining and changing this system. It establishes and enforces the system through legislation defining everything from banking and mortgage lending practices to tax and regulatory measures affecting building, professional practices (e.g., real estate transactions), subsidy programs, and incentives. (Hulchanski, 2003)

This section of the report summarizes the role each level of government serves in the housing system. In Canada, it is the federal and municipal levels of government that have played the larger roles in shaping how Canadians are housed. The federal government shaped how Canada's housing stock is financed and allocated. With the rise of land use planning regulations by the mid-twentieth century, municipal governments have played the major role in shaping the form and density of residential developments that Canadians live in. Housing is a complex system where every level of government has a role to play.

This section of the report also provides a summary of the profit sector role and input from the Kitchener non-profit housing and service providers.

In understanding the dynamics of Canada's housing system a better understanding of why and how some groups of people benefit more than others is needed. For some 'housing policy' raises images of public housing, government subsidies for low-income households, and programs aimed at helping Canada's homeless, however housing policy has also supported the historical prevalence of ownership housing provided by the private market.

"The private market provides 95% of Canadian households with their housing. Approximately 65% of all households own their own home and half of these owners have paid off their mortgage. About 33% of all renters at any time are passing through the rental market on their way to becoming homeowner. Only 5% of Canada's households live in non-market community housing (public housing, non-profit housing and non-profit co-operatives), the smallest social housing sector of any Western nation except for the United States." (Hulchanski, 2003)

The Canadian context is consistent with Kitchener's - existing housing stock includes approximately 4.8% as non-market community housing.

3.1 Federal Housing Policy Context

Over a 60+ year period, the Canada Mortgage and Housing Corporation (CMHC) focused public funds primarily on the ownership sector, on making an amortized mortgage market work and helping ensure there was enough serviced residential land available. (Hulchanski, 2003)

Most first time homebuyers are able to obtain a mortgage due to the federal Mortgage Insurance Fund (MIF), introduced in 1954 to encourage banks to enter the risky mortgage lending market. Managing the MIF remains today as one of the major functions of CMHC. Since

the early 1970s, a steady stream of federal home ownership assistance programs have been necessary to help moderately increase Canada's home ownership rate¹ at just under two-thirds (Hulchanski, 2003).

Federal homeownership assistance programs included: the Assisted Home Ownership Program, the Canadian Homeownership Stimulation Plan, the Registered Homeownership Savings Plan, and the Mortgage Rate Protection Program, and the First Home Loan Insurance Program (Government of Canada & CMHC, 2019).

Owner occupied houses are exempt from capital gains tax. The Department of Finance estimates that this federal subsidy cost \$1.5 billion annually, about the same as the annual subsidy bill for all federally subsidized social housing units ever built (Canada, Department of Finance, 2000) (Hulchanski, 2003).

Historically, the Federal Government has played a significant role in housing. In 1995, however, the Federal government withdrew from directly developing and managing subsidized non-market housing. Beginning in 2003, the Federal government became re-involved by introducing the Canada-Ontario Affordable Housing Program with Provincial partnership to provide a funding program of development grants/loans.

National Housing Strategy (NHS)

In November 2017, the National Housing Strategy (NHS) was released. The NHS is a 10-year plan intended to create more affordable homes through public, private and non-profit partnerships. The National Housing Strategy provides potential financing options to assist with future development initiatives. Objectives include:

- Create New Housing Supply
- Provide Resources for Community Housing Providers
- Modernize Existing Housing
- Promote Innovation and Research

According to the Government of Canada website and documentation, the NHS is a \$55+ billion, 10-year plan has the goal to ensure Canadians across the country have access to housing that meets their needs and is affordable. NHS priority areas for action include:

- Housing for those in greatest need - the vulnerable populations.
- Social housing sustainability



A 10-year, \$55+ billion plan creating a new generation of housing in Canada giving more Canadians a place to call home.

¹ From 60% in 1971 to 68% in 2016 (Statistics Canada)
City of Kitchener Housing Needs Assessment (2020)

- Indigenous housing
- Northern housing
- Sustainable housing and communities
- A balanced supply of housing

The NHS set ambitious targets to ensure that federal investments and new programming deliver results. This includes:

- cutting chronic homelessness by 50%
- removing 530,000 families from housing need
- renovating and modernizing 300,000 homes
- building 125,000 new homes

The NHS prioritizes the most vulnerable Canadians, including:

- women and children fleeing domestic violence
- seniors
- Indigenous peoples
- homeless people
- people with disabilities
- those dealing with mental health and addiction issues
- veterans
- young adults
- racialized groups
- newcomers

Following the release of the NHS, multi-lateral agreements were signed in April 2018 by the Federal, Provincial and Regional governments to secure the commitments and move ahead with implementation. In May of 2018, the Federal government announced the National Housing Co-investment Fund (NHCF), which provides funding through low-cost loans and capital contributions for the maintenance and construction of affordable housing units in communities across Canada. This fund has been designed to support partnerships between governments, non-profits and the private sector to respond to a broad range of housing needs. A bi-lateral agreement between the Federal and Ontario government was signed, providing an opportunity to align Federal funds with Ontario's Community Housing Renewal Strategy, and announced in April 2019. CMHC has been mandated to administer the different funding programs for the NHS.

3.2 Provincial Policy Context

The Province has the role of “housing system steward”, and sets the housing policy framework through the Housing Services Act (2011), and other associated legislation such as Bill 108: More Homes, More Choice Act, the Community Housing Renewal Strategy and the Growth Plan for the Greater Golden Horseshoe. The descriptions below are general outlines provided through the Ontario Ministry of Municipal Affairs and Housing. (MMAH, 2019)

3.2.1 Housing Services Act, 2011

The Housing Services Act (2011) is a key piece of legislation governing most aspects of affordable housing in the Province. Its purpose is to allow for community-based planning and provision of housing and homelessness services with provincial oversight and policy direction. It gives Service Managers some degree of flexibility while maintaining RGI requirements, and other aspects of community housing and homelessness programs and mandates subsidy calculations for community housing.

3.2.2 Community Housing Renewal Strategy

The Community Housing Renewal Strategy is a multi-year plan to sustain and expand Ontario’s community housing system through repair, new construction, supports and improved system efficiency. The Strategy is focused on affordable housing for low and moderate-income households and community-based housing provided by the non-profit, co-operative and municipal housing sectors. It is also intended to build a better community housing system through the implementation of new funding programs, improving waitlists, simplifying rent geared-to-income rules and creation of additional incentives for community housing providers. The overall goal of this Strategy is to increase the supply of affordable and adequate housing, improve access to affordable housing and support individual needs to achieve housing stability, as well as ensure an efficient community housing system with long-term sustainability.

3.2.3 Provincial Policy Statement (PPS)

The Provincial Policy Statement (PPS) is a land use vision for how the Province of Ontario manages land and resources over the long-term, with the overall goal of achieving liveable and resilient communities. The PPS provides policy direction on matters of provincial interest, setting the foundation for development and use of land. The PPS includes policies related to housing, and requires municipalities to provide for an appropriate range and mix of housing types and set affordable housing targets that will accommodate the projected population of current and future residents with low and moderate incomes.

As part of Ontario’s Housing Supply Action Plan, policy changes proposed in 2019 to the Provincial Policy Statement affecting housing supply include:

- Encourage the development of an increased mix and supply of housing
- Reduce barriers and costs for development and provide greater predictability

3.2.4 A Place to Grow: Growth Plan for the Greater Golden Horseshoe (Growth Plan)

The Growth Plan, a framework for implementing Ontario's vision for building stronger communities by better managing growth, is intended to promote economic growth, increase housing supply, create more jobs and build communities that make life easier, healthier and more affordable for people of all ages.

The Growth Plan provides direction to plan for a range and mix of housing options that can accommodate households of different sizes and incomes in locations that provide transportation options and access to jobs and other amenities. The Growth Plan's policy directions designed to make better use of land, and in particular the density and intensification targets, necessitate a shift in how housing is planned. It requires moving away from traditional concepts that certain structure types are more appropriate for certain household sizes.

3.3 Regional Role and Policy Context

The Region of Waterloo is guided by Federal policies and bound by Provincial legislation in creating and implementing specific policies, programs or initiatives in response to regional housing related issues. The Region of Waterloo has various policy documents in place to foster affordable housing options and to improve tenant quality of life.

The Region performs several significant roles in relation to affordable housing:

1. Providing policy and strategic direction, including target setting for the provision of affordable housing.
2. The Region is designated by the Province as the Service Manager for housing and homelessness.
3. The provision of incentive programs.
4. It is the largest community housing provider in the region.

3.3.1 Regional Corporate Strategic Plan

The Region's Strategic Plan provides a common focus for Regional Council and staff by helping to guide priorities, and ensure programs and services efficiently addresses the needs of the community. The Region is undertaking an update of its Strategic Plan. The five focus areas that carry over from the previous Strategic Plan are:

- Thriving Economy
- Sustainable Transportation
- Environmental and Sustainable Growth
- Healthy, Safe and Inclusive Communities
- Responsive and Engaging Government Services

Concerning affordability, the updated Strategic Plan has a strong focus in providing outcomes related to affordable housing under Healthy, Safe and Inclusive Communities. Similar to the previous Strategic Plan, the objectives under this section aims to provide quality services and programs to improve access to the supports that contribute to a healthy, safe and inclusive community. This includes improving housing affordability in the Region.

3.3.2 Regional Official Plan

Chapter 3 of the Regional Official Plan emphasizes the importance of housing as a basic necessity, stating that a liveable community is one that provides a full range of housing types that is safe, affordable and accessible. The intent of the Official Plan policies are to protect affordable housing within the community and promote intensification through an appropriate mix of housing in terms of form, tenure, density and affordability to satisfy the various physical, social, economic and personal support needs of residents.

Chapter 3 includes requirements on affordable housing, setting out criteria for condominium conversions, provisions for multi-unit development and encourages opportunities to offer incentives in providing affordable housing such as density bonuses or property tax exemptions.

The Official Plan also regulates community housing with respect to the special needs required by some populations who require accessibility conversions, as well as Regional community housing and emergency shelters.

3.3.3 Region as Service Manager

The Housing Services Act (2011) establishes the Region as the Service Manager. More specifically, in this role, the Region is responsible for the following:

- Housing system planning, including needs and demand analyses, reviewing data and trending in the areas of housing and homelessness and developing the 10-Year Housing and Homelessness Plan and the Housing Action Plan;
- Administering the Region's allocation of capital funding and other housing related grants or incentives from senior levels of government (e.g. Social Infrastructure Funding, Ontario Renovates);
- Assisting in the development of new affordable rental units through the private and non-profit housing development sector;
- Administration and funding for the non-profit and co-operative social housing providers from the 1980s and 1990s;
- Administration of rent supplement subsidies for tenants in many private sector rental and community housing providers and,

- Ensuring that the minimum number of Rent Geared-to-Income (RGI) units, the Service Level Standard, as identified by the Province, is available to low and moderate income households.

The Region works to ensure regionally funded housing and homelessness programs work together to prevent housing loss and support households experiencing homelessness to find and secure housing. Access to these programs is coordinated to help ensure that households are offered the right resources, at the right time, based on their needs and preferences. In recent years, the number of households that are seeking to access programs has exceeded the available resources. Similar capacity pressures are experienced by many municipalities across the province and country and are a result of complex factors including increasing costs of housing and rent, increasing complexity of need, and funding limitations to expand services and develop new affordable units.

As a Service Manager the Region is required to ensure that subsidized units are provided within the region. As part of this requirement funding is provided for all programs associated with these types of units. The Region has oversight for other non-market units that receive funding through the Region on behalf of federal and provincial governments, as well as directly providing funding itself. In addition to this, the Region works with community stakeholders to develop short and long term plans to address housing and homelessness issues. An important responsibility as a Service Manager is to operate the Coordinated Housing Access System, which helps facilitate access to community housing for people.

In 2019, Regional Council endorsed investment and implementation plans for two housing programs: the Canada-Ontario Community Housing Initiative (COCHI) and the Ontario Priorities Housing Initiative (OPHI). The goal of COCHI is to protect affordability for households in community housing, support the repair of existing housing and expand the community housing supply. The goal of OPHI is to address local housing priorities and repair and build new affordable units across Ontario. The Region has received funding of \$12,364,400 for these two programs to be used over three years.

3.3.4 Region as Housing Provider

In its other role, as a community housing provider/landlord, the Region operates and manages its community housing portfolio known as Waterloo Region Housing (WRH). WRH Staff oversee tenant management and relations as well as the overall operation of 65 housing developments.

The Region established a non-profit corporation in 1986 known as the Waterloo Region Non-Profit Housing Corporation, a Private Non-Profit (PNP) and developed three mixed-income housing communities with a total of 132 units (112 Rent-Geared-to-Income and 20 Market Rent units).

In 2001, the Province transferred responsibility of Local Housing Corporations (LHC) to upper or single-tier municipalities. The Region then became owner and manager of an additional 2,557 units of older formerly provincially developed housing with most (85%) developed in the late

1950's to late 1970's. These housing communities had 100 percent Rent-Geared-to-Income (RGI) housing units.

In 2004 through the transfer of social housing programs from the Province to the Region, the Region's housing corporation was restructured and reorganized into what is now The Region of Waterloo Community Housing Inc. (ROWCHI).

The Region continued to add to its affordable housing portfolio in 2003 with two units of infill development. In 2004, the Region developed a 32 unit mixed-income building for seniors on the Sunnyside campus (12 RGI & 20 Market Rent). The Region also completed the 30 unit Sunnyside Supportive Housing apartment in 2010. In 2015, two existing mixed-income housing sites known as La Capanna 1 and La Capanna 2, which consist of 92 units (29 RGI and 63 Market Rent) were transferred to ROWCHI. Additionally, the Region purchased a vacant school site in Cambridge in 2016 that has potential to be developed for affordable housing.

The current total number of Regionally-owned affordable housing units is 2,814, which includes 92 units held by Region of Waterloo Community Housing Inc.

3.3.5 Waterloo Region Housing Master Plan

Even with the 2,440 new affordable housing units created through the Affordable Housing Strategy since 2001 by the non-profit and housing sector, the need for more affordable housing is exponentially growing. The Waterloo Region Housing Master Plan is intended to help address the disparity in creating a minimum of 600 new community housing units. By doing so, WRH will continue to maintain a 30% proportional amount of the overall community housing offered by the Service Manager. The Waterloo Region Housing Master Plan relies on using both Federal and Provincial funding opportunities and changes to legislation to support redevelopment plans.

Waterloo Region Housing Master Plan Key Recommendation/Goals

1. The Region, through WRH, should continue to strive to maintain approximately 30% of the overall amount of community housing offered in Waterloo region.
2. With the steady growth in the housing market and the increasing demand for affordable housing in Waterloo region, Waterloo Region Housing should intensify its own stock by a minimum of 600 units to keep pace and maintain its 30% portion of the overall community housing stock by intensifying some of its current 65 sites.
3. That Waterloo Region Housing should **not** develop housing on new sites beyond the 65 it currently owns because there are more cost-effective ways to achieve this that have and can be achieved by others. It advises that the Region as Service Manager should facilitate the non-profit, co-operative and private sector to continue to develop affordable housing on new sites.
4. Ensure the long-term sustainability both from a financial, environmental and physical perspective for all of the WRH community housing portfolio.

5. Establish a divestment decision-making strategy that could create opportunities for possible savings and/or revenue as well as potential service partnerships.
6. Meet the enumerated goals and objectives of the Region of Waterloo's Strategic Plan, and the Service Manager's 10-Year Housing and Homelessness Plan.

3.3.6 Regional 10-Year Housing and Homelessness Plan (2014-2024) and 2019 update

The 10-Year Housing and Homelessness Plan sets out how the Region manages affordable housing and facilitates ending homelessness. It maps out how the Region provides housing affordability, coordination of homelessness and related support services, the prevention of homelessness and ending chronic homelessness. A five-year review of the 10-Year Housing and Homelessness Plan was submitted to Regional Council on November 5, 2019.

Previously, the Region presented housing and homelessness data at a program level via the annual Housing Stability Data Summary (Region of Waterloo, 2018). This approach described program trends, but did not describe the ways the programs worked together as a system. In 2018/2019, these housing and homelessness programs began using a shared database that allows for shared service planning and case management across programs, real-time data collection, and evidence-informed service planning. This system-wide approach focuses on the interconnectedness between programs and illustrates the efforts to prevent housing loss and support those who are experiencing homelessness to secure housing.

The 10 Year Plan directly addresses this need for additional and alternate programs. The plan lists five strategic directions that focus on creating new and maintaining existing affordable units, expanding supports, and improving the effectiveness of a person-centred housing and homelessness system. The Region will continue to track housing outcomes to identify ways to enhance services and inform implementation of the 10 Year Plan.

As part of the updated 10-Year Housing and Homelessness Plan a target is being established that 30% of new housing over the next 10-20 years should be affordable (primarily aimed at rental). Redevelopment of regional community housing sites will contribute to achieving the annual affordable housing targets. The premise is that the existing amount of affordable housing should be retained. Should any be lost or agreements expire and higher rents occur, this would require an even further percentage of new development to be affordable.

The 2019 annual funding allocation for the Housing Services Service Area is \$41.6M comprised of Federal, Provincial, and Regional levy funding. This annual funding supports the 10 Year Plan.

3.3.7 Regional Affordable Housing Strategy

The Region's Affordable Housing Strategy initiated in 2001, set a goal of creating a minimum of 1,000 new affordable units, including new rental units, rent supplement units and affordable home ownership. The goal was later increased to 1,500 new units. In 2014, a new goal of addressing 700 low and moderate-income households through the creation of 350 new affordable housing units and the preservation of 350 existing units was initiated.

While the goals were achieved, the overall population growth of the Region and subsequent increase in property values has rendered the goals of the Strategy insufficient in addressing the growing gap in affordability. Even with the 2,440 new affordable housing units created through the Affordable Housing Strategy since 2001 by the non-profit and housing sector, the need for more affordable housing is growing faster than the creation of new affordable housing.

3.3.8 Regional Housing Programs and Incentives

Through the Region of Waterloo's Housing Services, a number of programs and incentives are offered to help support and implement the various Regional plans and strategies. This ranges from emergency shelter and homelessness programs to supportive housing and ownership support. Some of the primary incentives to create affordable housing offered through the Region currently includes:

- Capital Grants – application based grant program through a Request for Proposal system when funds are available. The grant would help cover capital and associated costs with developing new affordable and supportive housing units.
- Secondary Suites – continual application based funding administered through the Ontario Renovates program. The funding helps pay for the cost of creating an additional dwelling rental unit within a house subject to certain qualifying criteria.
- Funding for home repairs (including installation of accessibility features) is also offered through the Ontario Renovates Program.
- Rent Supplement – a program for landlords or rental units to make dwelling units available to individuals on the community housing wait list. If qualified, the Region enters into an agreement and covers the difference between the typical rental amount and how much the tenant is able to afford.
- Regional Development Charge Grants – for those projects that receive Capital Grants they may be eligible for a grant to offset the payment of the Regional portion of development charges which is typically at the building permit stage.
- Affordable Home Ownership Program – eligible applicants are provided with a loan for the down payment on the purchase of a new or resale home. This program is operated on behalf of the Federal and Provincial governments.
- Others include: lower tax ratio for new apartment units, brownfield incentive program, and connection with CMHC programs and funding.

The Region also offers a Renter's Toolkit, assistance in finding a home and a number of support programs and further research. Additional information is available through the [Region of Waterloo housing website](#).

3.4 City of Kitchener – Affordable Housing Land Use Planning Policies

Local municipalities have a land use planning responsibility and can play a role in the support and provision of affordable housing. Some of this role includes:

- Use housing assessments, housing and homelessness plans, and affordable housing strategies to guide development of municipal planning policies and approaches.
- Identify range of planning and financial tools that are available and create enabling frameworks for their use
- Develop and implement official plan policies and zoning to direct development and promote the availability of a full range of housing types to meet range of identified needs. This includes implementing policies to permit additional units, as well as enabling policies needed to use planning and financial tools. Inclusionary Zoning is a new tool that municipalities can explore the utilization of through specific studies and the adoption of policies and incorporating into the Zoning By-law.

3.4.1 Official Plan

Kitchener's Official Plan provides a roadmap to follow in managing future growth, land uses, and environmental protection. The plan contains objectives and policies to assist in coordinating our future planning and development, to ensure the specific needs of the community are met. Although the Official Plan is concerned mainly with land use and physical development of the city, it also aims to balance the social, economic and environmental interests of the community.

The policies of the Official Plan support the provision of suitable, affordable and attractive living accommodations for all its residents as housing is a basic necessity and determinant of quality of life. The policies seek to address the characteristics and types of housing that may be required to support Kitchener's residents' needs as well as the appropriateness and quality of the community settings in which the housing is located to support a complete and healthy community.

Appendix 3 contains a more detailed list of official plan policies related to housing.

Official Plan Objectives

- To provide for an appropriate range, variety and mix of housing types and styles, densities, tenure and affordability to satisfy the varying housing needs of the community through all stages of life.
- To ensure the city's housing supply is consistent with our needs and in accordance with the Kitchener Growth Management Program.
- To ensure that new residential areas and the redevelopment of lands for residential uses and residential infill projects reflect a high standard of urban design.

- To locate and integrate housing opportunities with local stores and services that are accessible by active transportation and public transit.
- To encourage and support the retention and rehabilitation of older housing or the reconstruction of existing housing to maintain the housing stock and the stability and community character of established residential neighbourhoods.
- To encourage and support live/work units and home occupations at appropriate locations throughout the city.

3.4.2 Zoning

A municipal zoning by-law plays a key role in the location and type of housing that is permitted. Throughout Kitchener, duplexing (e.g. establishing a basement apartment or second unit within a house either through a conversion or via new construction) is permitted as of right (e.g. with no additional regulations compared to a single detached dwelling) since 1994. In addition, Kitchener has a long standing zoning practice that permits blended residential and commercial residential (mixed use) zones. This means that a range of dwelling types (single detached, semi-detached, townhouses, multiple dwellings-apartments) are permitted in a wide variety of areas of the city and often within the same zone.

The City adopted a comprehensive new zoning by-law in 2019. Provision of housing, and affordable housing, was a key theme. Key amendments were made to assist in providing affordable housing include:

- Allowing an additional “third” dwelling unit within residential zones throughout the city. This would be permitted within an existing dwelling/building or in the rear yard, thus allowing for laneway housing, “tiny houses”, “granny suite/flat”;
- Significantly reducing parking regulations for many land uses and zones;
- Enhancing mixed use and commercial zones regarding the permission of dwelling units;
- Recommendation regarding the review of lodging houses.

In adopting the new zoning bylaw, the issue of regulation of lodging houses in the Official Plan and Zoning By-law was referred to the Affordable Housing Strategy Advisory Committee for further consideration. This came about as the result of the request by the Waterloo Region Yes In My Backyard organization (WRYIMB) to allow lodging houses throughout all residential neighbourhoods in Kitchener. WRYIMB noted that the Ontario Human Rights Commission has called for elimination of minimum separation distances for lodging houses on the grounds that they constitute discriminatory people zoning.

3.4.3 City of Kitchener Affordable Housing Incentives - Current

The provision of affordable housing is a priority in Kitchener. Often, one of the barriers to building affordable housing units is financial. In 2017, two Council Policies were established to encourage the development of new affordable rental housing units:

- Council Policy [FIN-GRA-2007](#) - Development Application Fees and Building Permit Fees for Affordable Rental Housing

Eligible affordable rental housing development applications are exempted from the following fees:

- i. Pre-submission Consultation requests
 - ii. Committee of Adjustment;
 - iii. Official Plan Amendment;
 - iv. Zone Change;
 - v. Site Plan (Full, Stamp Plan A, Stamp Plan B);
 - vi. Plan of Subdivision or Plan of Condominium;
 - vii. Demolition Control; and,
 - viii. Building Permit
- Council Policy [FIN-GRA-2006](#) - Development Charges Payment for Affordable Rental Housing – eligible affordable rental housing providers may pay the City portion of Development Charges prior to occupancy, rather than at the issuance of a Building Permit.
 - Eligibility criteria for both policies includes that proponents must be a Not-For-Profit Corporation, a minimum of 20 percent of residential units must be set at or below 80 percent of average market rent for the regional area, and projects are located within 450 metres from transit corridors across the city.

A summary of the applications received to date with respect to the Council Policy for development incentives related to affordable housing is provided in Section 6 of this report.

3.4.4 Municipal Tools

Local municipalities have a number of strategies and tools they can use to help address affordable housing challenges. These can be categorized as follows:

Figure 7 - Typical Municipal Tools



Some of the planning strategies to support the provision of affordable and appropriate housing include: mixing land uses, intensification, transit-supportive and transit-oriented housing, inclusionary zoning, secondary or additional dwelling units, reduced parking requirements, and alternative development standards.

Kitchener had planned to use section 37 of the Planning Act (“bonusing”) to encourage and achieve affordable housing as a community amenity. The introduction of new provincial legislation (Bill 108) eliminated the City’s ability to do so. The City now needs to prepare a Community Benefit Charge study to understand the implications of the legislation.

An efficient and timely approval process also assists with reducing costs and helping deliver needed housing in a timely manner. From a financial standpoint, municipalities can consider waiving or deferring various fees, charges and taxes related to the development of affordable housing. Municipalities can establish funds or incentive programs and can strategically use municipal land to support affordable housing.

Municipalities can conduct monitoring and reporting on housing information and trends, along with researching the practices in other municipalities. Further tools include educational opportunities, knowledge exchange with the housing and financing industry and sharing the socio-economic benefits for affordable housing development and programs.

Another key role that municipalities can play is partnerships and collaboration with other groups both in the for- or non-profit housing sector and with other support services. Direct provision is an option. In Kitchener, a separate entity, Kitchener Housing Inc., was established by the City to develop and maintain affordable housing units. It operates as a municipal non-profit housing corporation, generally at arms length from the city administration, through a board of directors.

Advocating and working with other levels of government on funding or other opportunities to advance the provision of affordable housing in the community is another key role.

3.5 Non-Profit Sector

The non-profit housing sector is community based with the role to provide housing and supports for everyone - families, seniors, people with disabilities, survivors of violence, and many others not served by private rental housing. Funding goes to keeping housing affordable for the long term. Rents are based on real costs and not what the market will bear. Non-profits create inclusive communities, help people who need supports and help provide the “missing middle” housing. (ONPHA, Affordable Today, Affordable Tomorrow)

On September 27, 2020 non-profit housing and service providers were invited to a KW Community Foundation Initiative, “On the Table Discussion”, hosted by the city and Lutherwood/Allin2020 to discuss homelessness and affordable housing. This section of the Needs Assessment summarizes the session’s discussion on the following questions:

1. What is your organization’s view on the need for housing in our community?
2. What is your organization’s future vision for itself – what is your dream and what does your organization want to do to help address homelessness and affordable housing in Kitchener?
3. How can the City of Kitchener help your organization address homelessness and affordable housing challenges in Kitchener?

Views on Need for Housing

Housing System

- Local level needs to determine where synergies exist
- Why can't we require developers to do more to step up to the plate?
- Housing spectrum - the needs are across the board and need to be addressed together - the puzzle is that they're all interrelated
- Funding system is dictated at the provincial level and focuses on certain elements of housing spectrum - working under these constraints needs to change
- Looking for general supports to find housing
- Lack of access to housing is obvious
- People are losing housing because rent is going up. They are unable to access new housing
- People are staying in rooming houses longer because there's nowhere else for them to go
- Families are often precariously housed, on the edge of eviction, etc.
- System's response to families is better than adults - for example: single males
- Families who are homeless - moving in with other families creates another pressure
- Supportive housing - referral to long-term care - difficulty moving between options

Aging in place in community housing

- Aging in place is a huge concern - lots of requests for accommodations - from automatic door openers to bathroom supports
- Often times they can't afford to move to alternative accommodations
- How can we adjust and modify the units - maintain in a way that supports these needs?

- Older adults going into long-term care may have other needs that aren't being met - medical, addiction, etc.
- Need for housing for new immigrants

Shelter Use

- Numbers are climbing - people that are continuing to come to community kitchen because they are dealing with housing concerns and can't afford other necessities like food and hygiene
- It is more than housing, people need other supports too
- Call attention to the need for portable subsidies
- A lot of new people and new faces coming in for supports
- Older and younger people seeking resources
- A lot more younger people
- Some may not be welcomed - mental health, addictions, etc.
- Really challenging - shelter system - until more affordable and supportive housing becomes available they feel the disparity the hardest
- We need something immediately in the meantime - they are desperate and unwell
- We need to do more to support this population
- They need to be a part of this big plan - need to understand and identify
- People matter and deserve something meaningful

Mental health and addictions

- Dual diagnosis often times
- Break from their current environment - it's not ever just homelessness - always a matter of other factors as well
- Structured housing options don't fit people with very complex needs
- Can't have such a rigid system - needs the flexibility to support these needs best
- Need to be more responsive
- Acquiring more housing is difficult as an independent organization
- Requires partnerships to keep going
- Mental illness - contributes to quicker aging presentation. May have greater needs - impacts of this needs to be considered

Older adults

- Housing is unaffordable - spouse passing on, etc.
- Units are not accessible
- Whole spectrum - no specific age one or the other
- People are waiting in inappropriate accommodations - medical conditions, etc.

Housing

- Wellesley Institute identified lack of housing as one of the greatest medical concerns.
- A lot of people in this region now can't make the leap to homeownership

Gentrification

- Creates pressure to remove social services from downtown Kitchener
- Social services needed in the downtown- need to be accessible to people in the downtown core
- People need to feel respected and that they belong and have a place here

Future Vision

- Systems allows for greater flexibility in how people move through the system.
- People need a place to call home - money and other supports need
 - This changes and their needs change over time – need flexibility
 - There are so many other factors that relate into this work. Everything is interconnected
- Competition for funding dollars turns to collaboration
- Connections made between the medical and the prison system to appropriate housing
 - Once someone gets well - they need supports to stay healthy
 - Need to be housing ready
- Consider that what is currently being spent to not solve the problem and find ways to use funding to solve the problems

How the City of Kitchener Could Help?

More proactive property standards

- Tenant has to call to report a negligent landlord. Becomes obvious to the landlord who called and makes tenant vulnerable
 - Make a routine bylaw inspection to identify buildings that need some oversight
 - Landlords make small incremental changes that aren't enough - low income people with no opportunity to move anywhere else - more proactive investigation into bylaw standards
 - Add work done on properties to tax bill
 - Rental bylaw in Waterloo - gave more agency to city

Percentage, payout or penalty for new buildings that do not support affordable housing in the city if they do not accommodate

- Very little opportunities historically to be able to put these types of sanctions on developers
- Need to think more outside of the box for inclusionary zoning

Can we repurpose buildings for housing or homelessness use? Use space better in these places

What is the city fully prepared to do

- Could be part of the property tax assessment
- What if affordable housing became a tax? Or a wellness tax?

Is there city land that can be used or partnerships that can happen for affordable housing and for a living and learning environment that are not just for students

Can we prioritize different developments that are not just the developments we typically generate (i.e., tiny homes) but won't become slums

City can address parking

- Parking requirements drive up the cost of housing - reduced parking requirements throughout the whole city
- Share parking - under PO - zoning bylaw

City can better use its huge communications platform to address social issues

- To continue the conversation that everyone matters - we need to keep going with this message
- It's not just for those who are touched by this - everyone needs to know they matter and this needs to be relayed to the public
- As we're figuring this out - we need to keep pushing out this piece - that everyone matters and deserves to feel they belong
- And when it gets messy and when that happens - this is a call to buckle down and recommit instead of change course
- Ensuring who is "everyone" - that this definition is reflective of the broader community

City can keep educating the community

- People think homelessness is the person panhandling on the highway
- Homelessness comes in different forms - there's a whole spectrum
- Does it mean affordable for people who are most vulnerable or people who are on two incomes?
- People need to fully understand the stories - the reasons why things need to change
- Screening - place people in homes - co-housing so people can stay in the same home, and open their doors to people who can use the space alongside them

City Practices

- Hire people who suit different needs versus specifically expertise
- Mixing staff and designing buildings to create more welcoming spaces
- Welcoming public spaces are key

The session confirmed that Kitchener has an experienced non-profit housing sector that is overworked and under-resourced. Kitchener housing and service providers also have plans and ideas that would be effective in addressing housing challenges.

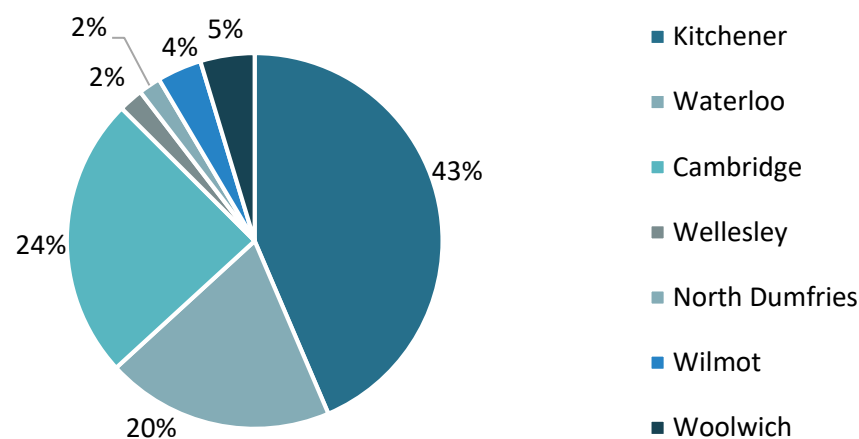
4.0 Housing Demand

This section of the assessment report presents the demographic and socio-economic trends and characteristics in Kitchener. Reviewing both past trends and future projections helps us to understand the current and future housing demands and needs.

4.1 Population Trends and Projections

Kitchener had a population of 233,222 at the time of the 2016 Census. The Region of Waterloo's estimates 2018 year-end population for Kitchener to be 255,070. As shown in Figure 8, Kitchener constitutes 43% of the total population of Waterloo Region.

Figure 8: Population Distribution in Waterloo Region (2016)



Source: Statistics Canada Community Profiles

The Region has forecasted that by 2041, Kitchener will have a population of 310,000 residents and 127,587 households as shown in Figure 9.

Figure 9: Kitchener Population and Households in 2011 and 2016 and Projected to 2041

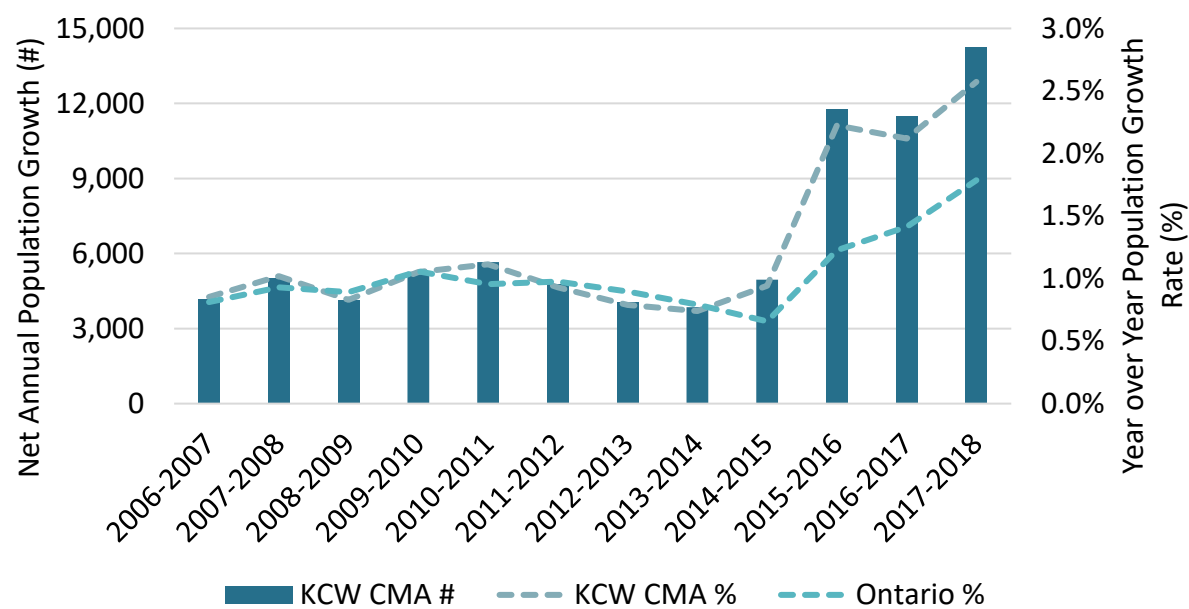
	Population	% Growth	Number of Households	% Growth
2011	219,153	6.6%	86,374	8.1%
2016	233,222	6.0%	92,217	6.3%
2021	249,450	6.5%	100,100	7.9%
2026	264,400	5.7%	107,197	6.6%
2031	279,500	5.4%	114,366	6.3%
2036	294,850	5.2%	121,246	5.7%
2041	310,000	4.9%	127,587	5.0%

Source: Region of Waterloo

Kitchener is growing. Census data collected every 5 years for Kitchener indicates that the City's population increased by 14.0% from just fewer than 205,000 in 2006 to approximately 233,000 in 2016. Kitchener saw a higher rate of population increase compared to Ontario as a whole (10.6%) in the same time period.

In addition to reporting population census data, Statistics Canada prepares demographic estimates annually for Census metropolitan areas (CMA). Within the Kitchener-Waterloo-Cambridge CMA, the year over year population growth rate has consistently been between 0.5% and 1.0% from 2006 to 2015. However, in 2016 through 2018, the year over year growth rate has increased to over 2%. The growth rate in 2018 was 2.6%, making Kitchener-Waterloo-Cambridge CMA the second fastest growth CMA in Canada. In terms of absolute numbers, on average the CMA grew by 4,650 people per year from 2006 through to 2015, but has seen an average increase in 12,500 people from 2016 to 2018.

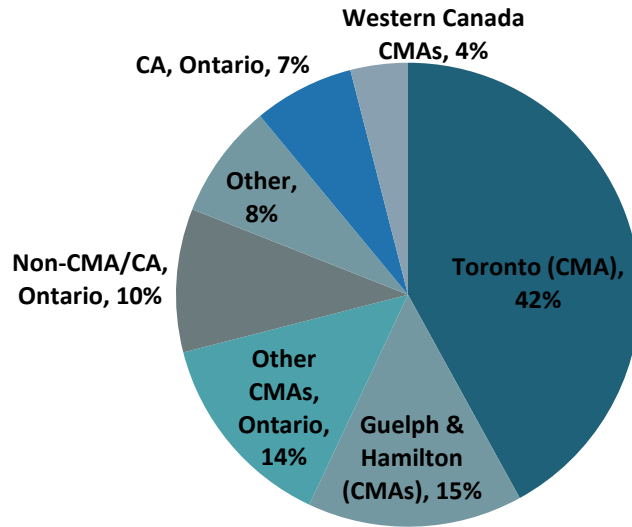
Figure 10: Population Growth Levels, 2006 to 2018



Source: Statistics Canada 17-10-0135-01

Some of the main contributors to the recent population growth are intra-provincial migration and non-permanent residents. As shown in Figure 10 on the next page, 42% of interprovincial and intra-provincial migrants to Kitchener-Cambridge-Waterloo are from Toronto and 15% are from Guelph and Hamilton.

Figure 11: Inter and Intra-provincial Migrants, Kitchener-Waterloo-Cambridge CMA, 2016-2017



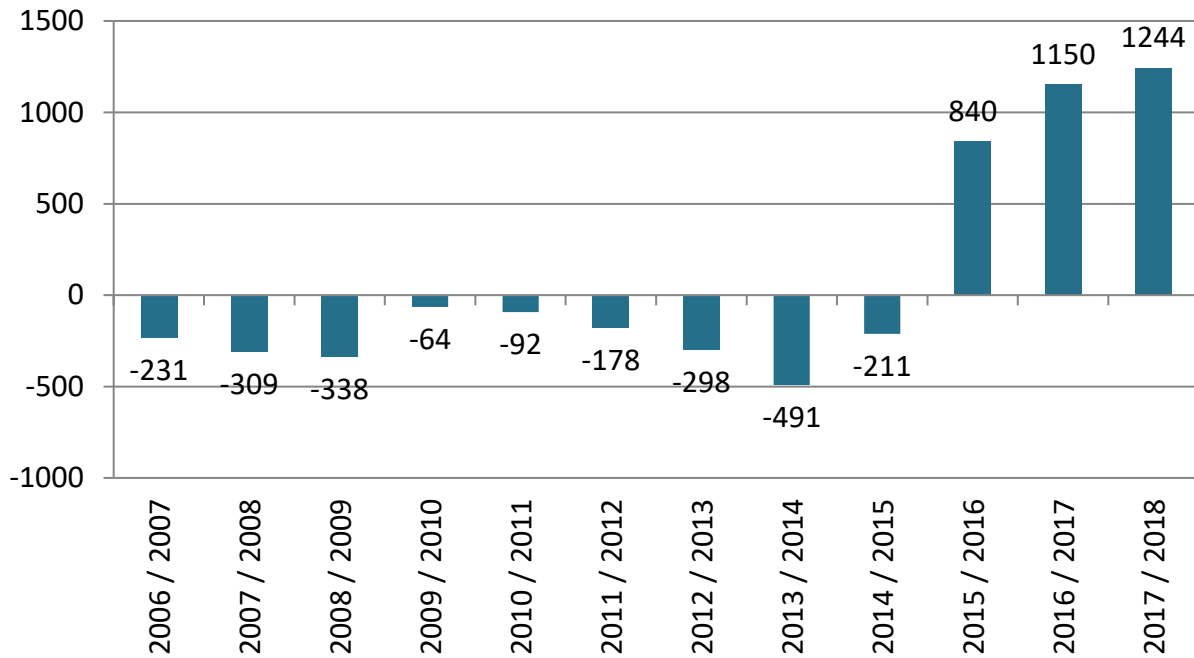
Source: Statistics Canada Table 17-10-0141-01

Part of the attraction to relocate in Kitchener-Cambridge-Waterloo is due to employment opportunities. Comparatively cheaper house prices, especially compared to the Toronto area is also an attraction. This pressure on housing supply has driven both house prices and rents up.

Another trend that has been observed is the influx of people aged 25 to 34 years old as indicated in Figure 12.

Historically, this age group tended to migrate away from Kitchener-Waterloo-Cambridge. Since 2015 there has been a net increase in this age group as a result of migration and non-permanent residents. It is assumed that the strong economy and employment opportunities have influenced decisions for this age cohort to remain in this area or to migrate to this area. **This age group is significant in starting households and in starting families. Their impact on the housing market is on the rental and first time buyers market.**

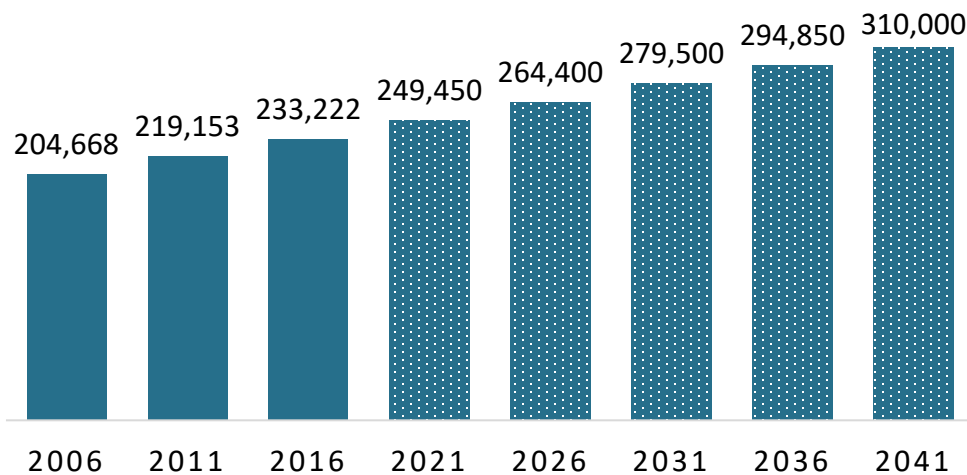
Figure 12: Net Interprovincial, Intra-provincial Migrants and Non-Permanent Residents, 25 to 34 Years Old, Kitchener-Waterloo-Cambridge CMA, 2006 to 2018



Source: Statistics Canada Table 17-10-0136-01

Kitchener is expected to continue to grow. The Region of Waterloo has projected that the population will grow by 33% from 2016 to 2041 to a total population of 310,000, as indicated in the following Figure 13.

Figure 13: Population Growth, Kitchener: 2006 to 2041



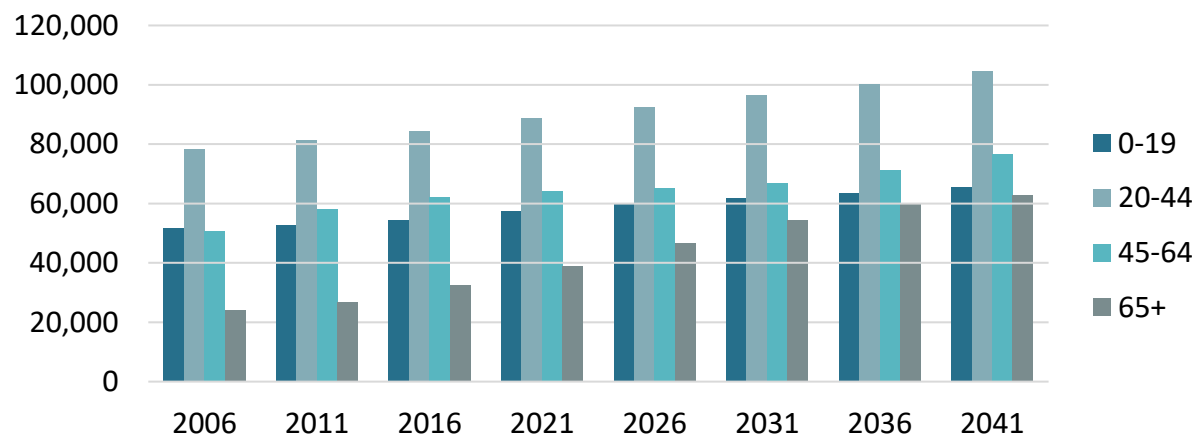
Source: Statistics Canada Community Profiles, Region of Waterloo Population Forecast Data

4.1.1 Population Age

All population groups in Kitchener have seen an increase in actual numbers from 2006 to 2016 and are expected to continue to grow through to 2041. However, the population aged 65+ years is seeing a significantly higher rate of increase compared to the rest of the population. The population aged 65 years and older increased by 35% from 2006 to 2016 and is expected to almost double (increase by 94%) by 2041. In 2016, the population aged 65+ years made up 14% of the total population and is forecasted to make up 20% of the population by 2041.

Growth in the senior share of population has significant implications for housing as most people desire smaller sized accommodation and are interested in proximity to services by transit as they age. There are also increased pressures to provide housing with supports and health care amenities and for housing to be affordable for seniors on fixed incomes.

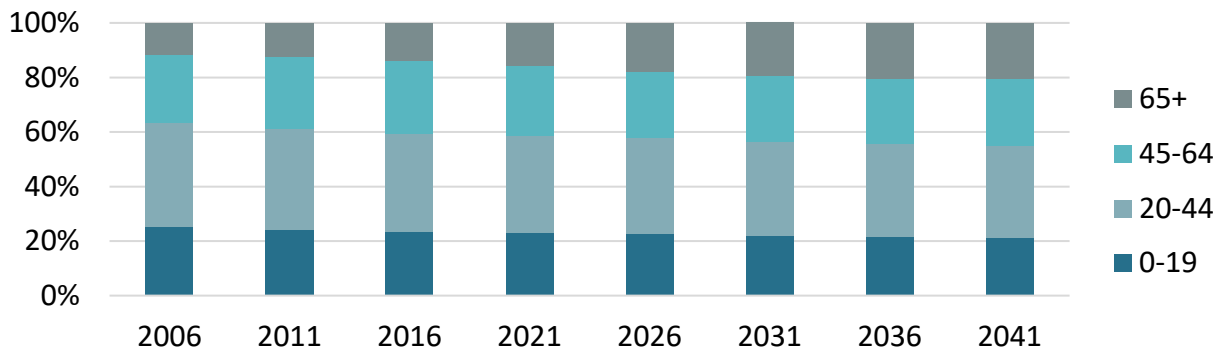
Figure 14: Age Distribution (#), 2006 to 2041



Source: Statistics Canada Community Profiles, Region of Waterloo Population Forecast Data

The number of youth (aged 19 or younger), had a growth rate of about 5% from 2006 to 2016 and is only expected to increase by 21% to 2041. In 2016, the population aged 19 or younger made up 23% of the total population and is forecasted to make up 21% of the population by 2041. The proportion of those aged 20-44 and those in the 45-64 range are expected to steadily climb at a higher rate than the youngest age group and fairly significantly. The most significant leap is from just over 20,000 in 2006 to just over 60,000 in 2041 for the seniors age 65+ group.

Figure 15: Age Proportion (%), 2006 to 2041



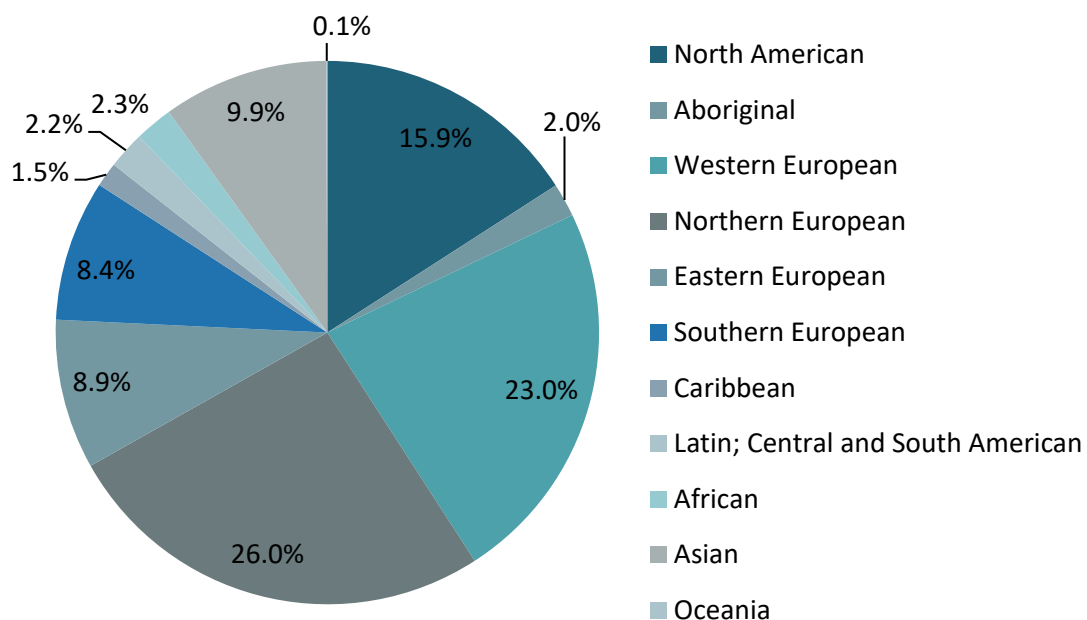
Source: Statistics Canada Community Profiles, Region of Waterloo Population Forecast Data

4.1.2 Immigration and Ethnic Origin

Kitchener has a higher proportion of immigrants (26%) than Canada as a whole (22%). There are also over 200 different ethnicities represented in Kitchener, making the City a diverse community. Historically, Kitchener had a strong German immigration influence that gave way to broader European immigration trends and now immigration comes from around the world. Unlike other cities, Kitchener generally does not have neighbourhoods or areas of the city with a specific focus on one ethnic group.

Given the diverse ethnic composition of Kitchener, housing options also need to be diverse to meet cultural needs of Kitchener residents. This could include for example, inter-generational housing and more dense housing forms.

Figure 16: Ethnic Origin of Kitchener's Population, 2016



4.2 Household Trends and Projections

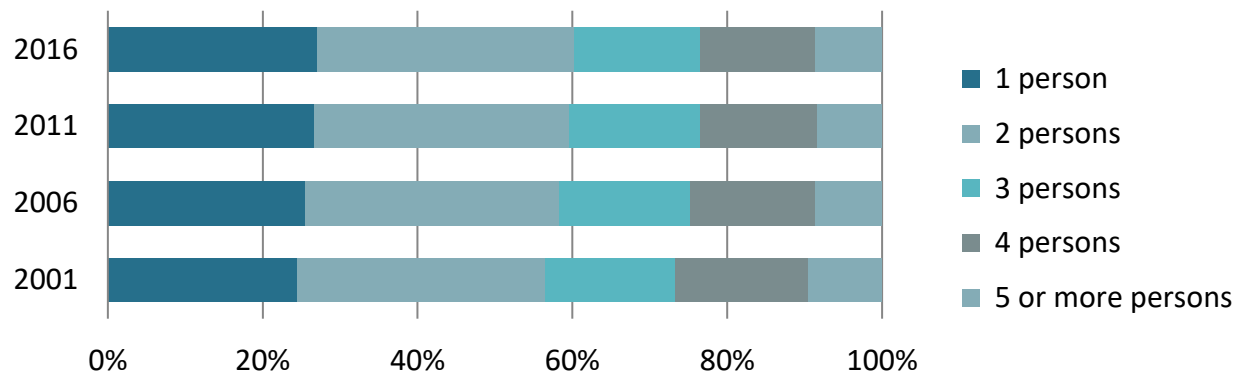
Characteristics of households are directly related to determining the kind of housing needed. Trends in household growth and size, tenure, age of household maintainers and type of households will direct the varying kinds of housing needed.

4.2.1 Household Growth and Size

The total number of households is projected to be almost 128,000 by 2041. The forecasted 38% increase in households is projected to outpace population growth (33%), because of an expected continuing decrease in the average size of households. The average household size is expected to decrease from 2.6 people in 2006 to 2.4 people by 2041. This change is due to an increase in the number of one person households and two person households.

Two-person households make up the largest proportion of households in Kitchener, comprising of a third of all households. One person households make up the second largest portion of households at 27%. Since 2001, these two household categories have accounted for an increasingly larger proportion of households in Kitchener.

Figure 17: Household Size, 2001 to 2016



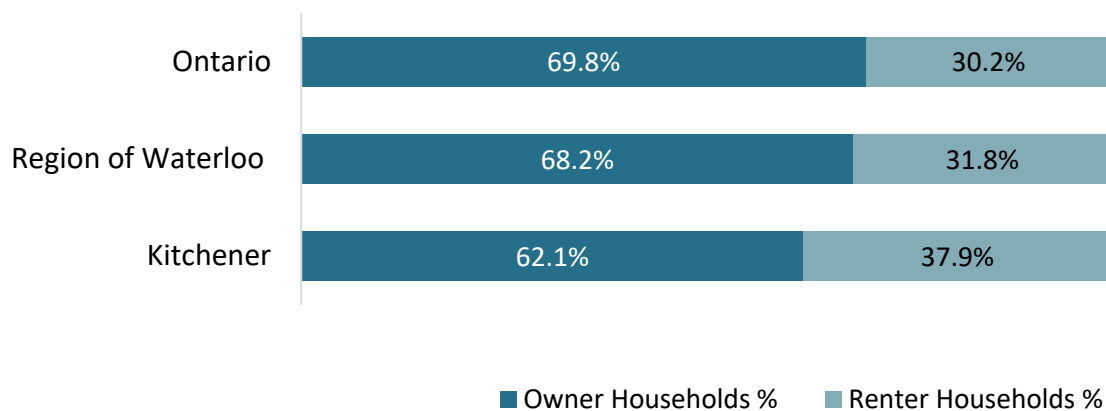
Source: Statistics Canada Community Profiles

4.2.2 Household Tenure

The proportion of households that are owners in Kitchener decreased from 64.3% in 2006 to 62.1% in 2016. However, in terms of actual numbers, the number of owner households in Kitchener increased by 6,095 (11.9%) from 2006 to 2016. In comparison, the number of renter households during the same time period increased by 6,630 (23.3%) and the proportion of households that are renters increased from 35.7% to 37.9%. The trend for a greater portion of households to rent will increase the demand for rental housing supply.

Kitchener has a smaller percentage of homeowners compared to the Region and Ontario. In 2016, 62.1% of all households in Kitchener were homeowners compared to 68.2% in the Region of Waterloo and 69.8% in Ontario.

Figure 18: Household Tenure: Kitchener, Waterloo Region and Ontario (2016)

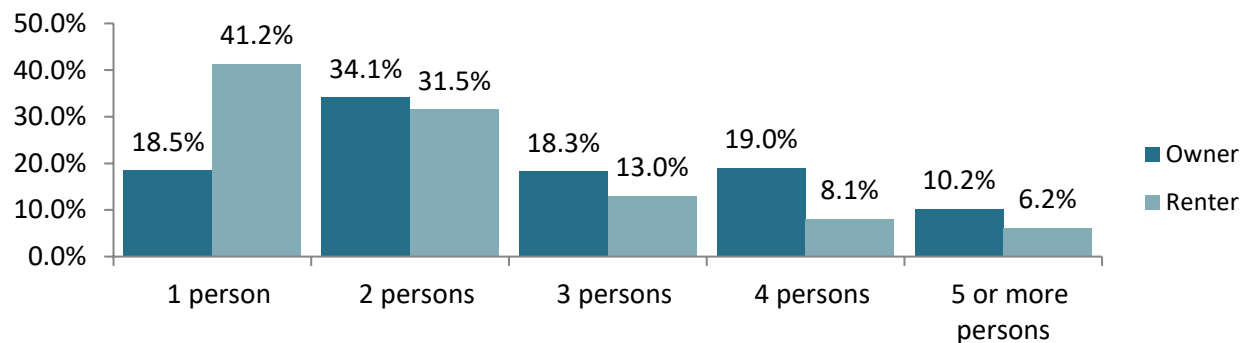


Source: Statistics Canada Community Profile

One-person renter households made up the largest proportion of all renter households at 41.2% (14,420 households) in 2016 followed by two-person households at 31.5% (11,020 households). **The trend in smaller household size indicates a need for smaller housing, particularly for rental units, although there is still a need for larger sized rental housing units for households with children.**

Two-person owner households made up the largest proportion of all owner households at 34.1% (19,525 households) in 2016. One person, 3 person and 4 person households each had nearly a 20% share of ownership housing.

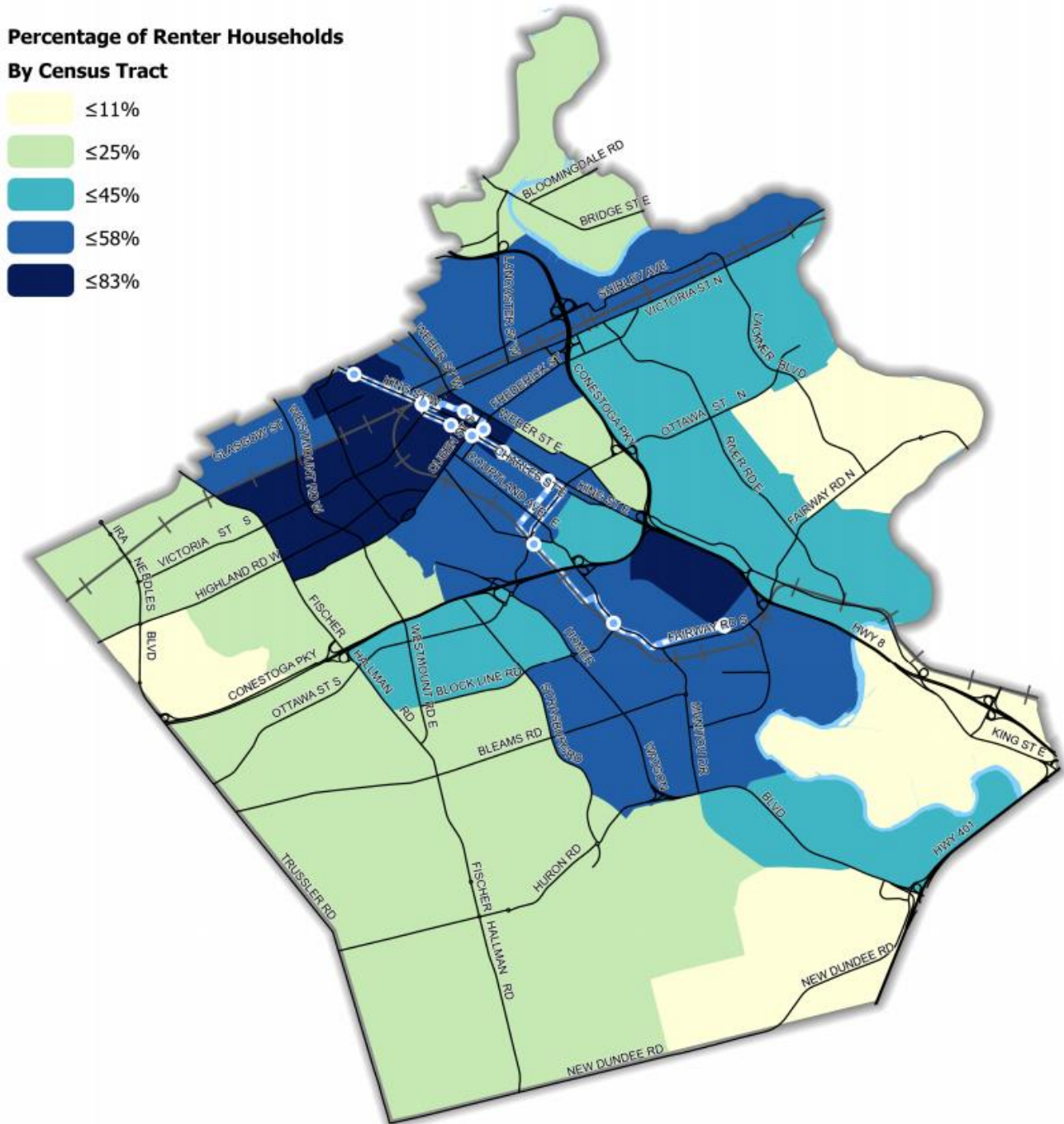
Figure 19: Household Size by Tenure, 2016



Source: Statistics Canada, 2016 Custom Tabulation

As shown on the following Map 3, renters are more prevalent older areas of Kitchener, in proximity to the Central Transit Corridor along the new ION light rail transit route and main express bus lines. There is also a moderate amount closer to Conestoga College and near community scale commercial areas on the east and west sides of the City.

Map 3: Number of Renter Households in Census Tracts

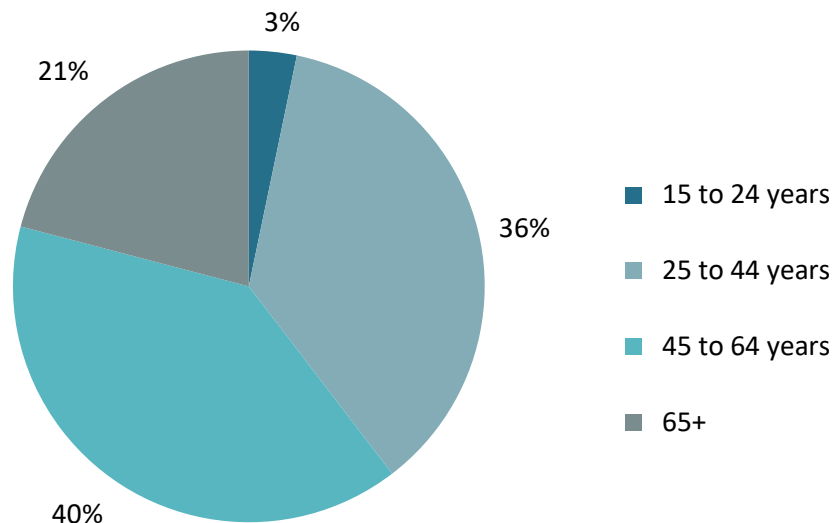


Source: City of Kitchener

4.2.3 Age of Primary Household Maintainer

Households led by adults aged 45 to 64 years made up the largest share of households in Kitchener in 2016 at 40% of all households. Households led by young adults aged 24 years and younger made up the smallest share at 3% of all households. Households led by seniors aged 65 years and older made up approximately one fifth (21%) of all households in 2016. These shares of primary household maintainer by age group are shown in the following Figure 20.

Figure 20: Primary Household Maintainer by Age Group, 2016



Source: Statistics Canada, 2016 Custom Tabulation

Senior-led households saw the highest rate of increase; increasing by 33.2% from 14,475 households in 2006 to 19,295 households in 2016.

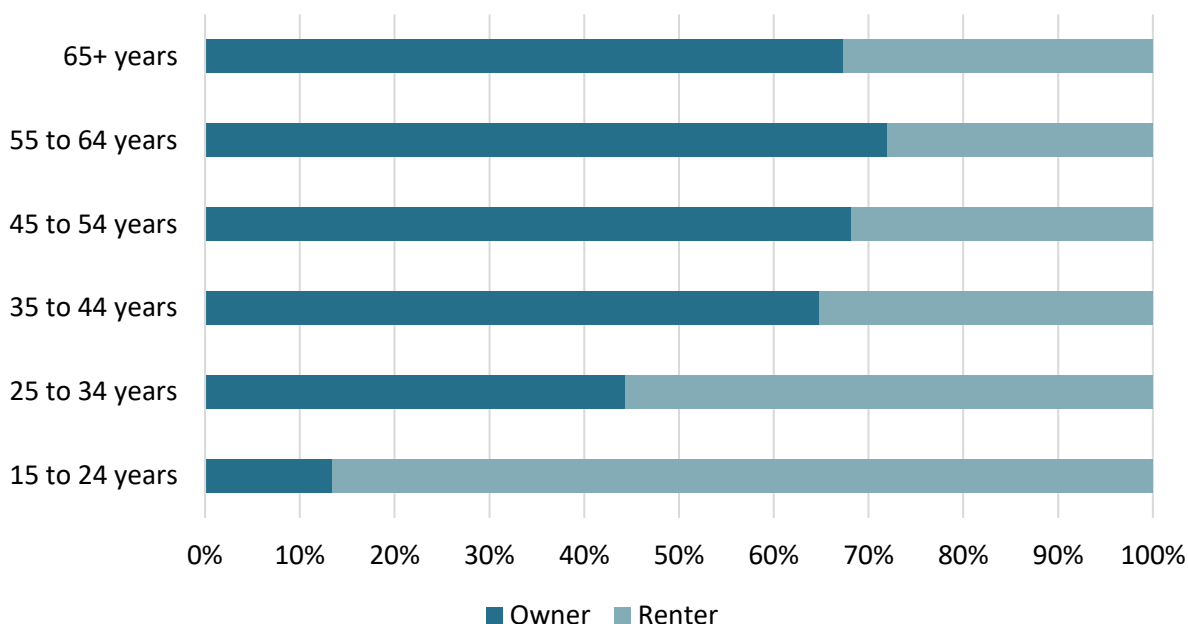
Youth-led households decreased 7.8% from 3,270 households in 2006 to 3,015 households in 2016. In 2006, 86% of households led by young adults aged 15 to 24 year olds rented their homes compared to 81% in 2016.

The decrease in the number of households led by young adults aged 15 to 24 year olds could be an indication of this age group facing affordability challenges entering into both the rental or owner housing market and continuing to reside at home longer with their parents.

As indicated in the following Figure 21, the proportion of homeownership generally increases with the age of the maintainer up to age 65 and then decreases for senior led households.

Some senior households choose to downsize, selling their homes and moving to the private rental market. However, the portion of senior led households that are owners is up from 63.3% in 2006 to 67.3% in 2016, suggesting a growing trend for seniors to age in place, or to buy a smaller home. This indicates the need for forms of housing which enable seniors to age in place.

Figure 21: Age of Primary Household Maintainer by Housing Tenure, 2016



Source: Statistics Canada, 2016 Custom Tabulation

4.2.4 Household Type

Among all household types, couples with children made up the largest portion of households in Kitchener in 2016 (28.1%), followed by one person households (27.1%). Owner households are predominantly made up of couples with or without children, accounting for almost 65% of owner households. One person households are the primary type of renter households (41.2%), followed by couples without children (17.5%). **Housing options suited to family-sized households (couples with children, lone parent households and multiple households) are still needed in Kitchener as these households made up 44.4% of all households and 51.5% of owner households in 2016.**

1.8% of all households are led by recent immigrants, with more recent immigrant households renting (1,320) than owning (355).

Households with a person with a disability made up 32.4% of all households. 11.2% of the population have physical activity limitations and 11.2% have cognitive activity limitations. **There is a need for housing options suitable for persons with disabilities. These may include housing with design features to enhance accessibility or housing with support services.**

Figure 22 on the following page indicates the distribution of households by household type and tenure.

Figure 22: Households by Household Type and Tenure

	# of All Hhlds	% of All Hhlds	# of Owner Hhlds	% of Owner Hhlds	# of Renter Hhlds	% of Renter Hhlds
Couples without children	22,140	24.0%	16,030	28.0%	6,110	17.5%
Couples with children	25,865	28.1%	20,725	36.2%	5,140	14.7%
Lone parents	8,790	9.5%	3,995	7.0%	4,795	13.7%
Other/multiple family households	6,250	6.8%	4,545	7.9%	1,705	4.9%
One person household	24,940	27.1%	10,570	18.5%	14,370	41.2%
Non census family household with two+ persons	4,145	4.5%	1,350	2.4%	2,795	8.0%
Aboriginal Household	1,615	1.8%	615	1.1%	1,000	2.9%
Household with member with disability	29,870	32.4%	16,820	29.4%	13,050	37.4%
Recent Immigrant Household	1,675	1.8%	355	0.6%	1,320	3.8%
Senior Household (65+)	19,300	20.9%	12,995	22.7%	6,305	18.1%
Youth Household (Under 25)	3,010	3.3%	410	0.7%	2,600	7.4%

Totals do not add up to 100% because household types can be counted under more than one category (i.e. couples with children households may also be categorized as a recent immigrant household)

Source: Statistics Canada, 2016 Custom Tabulation

4.3 Household Income

Income trends are important factors in the consideration of housing affordability for owners and renters.

4.3.1 Median Household Incomes

Median household incomes for renters and owners differ considerably. In 2015, the median income for renter households (\$45,965) was less than half the median income for owner households (\$93,559) as shown in the following Figure 23.

Figure 23: Median Household Income by Tenure

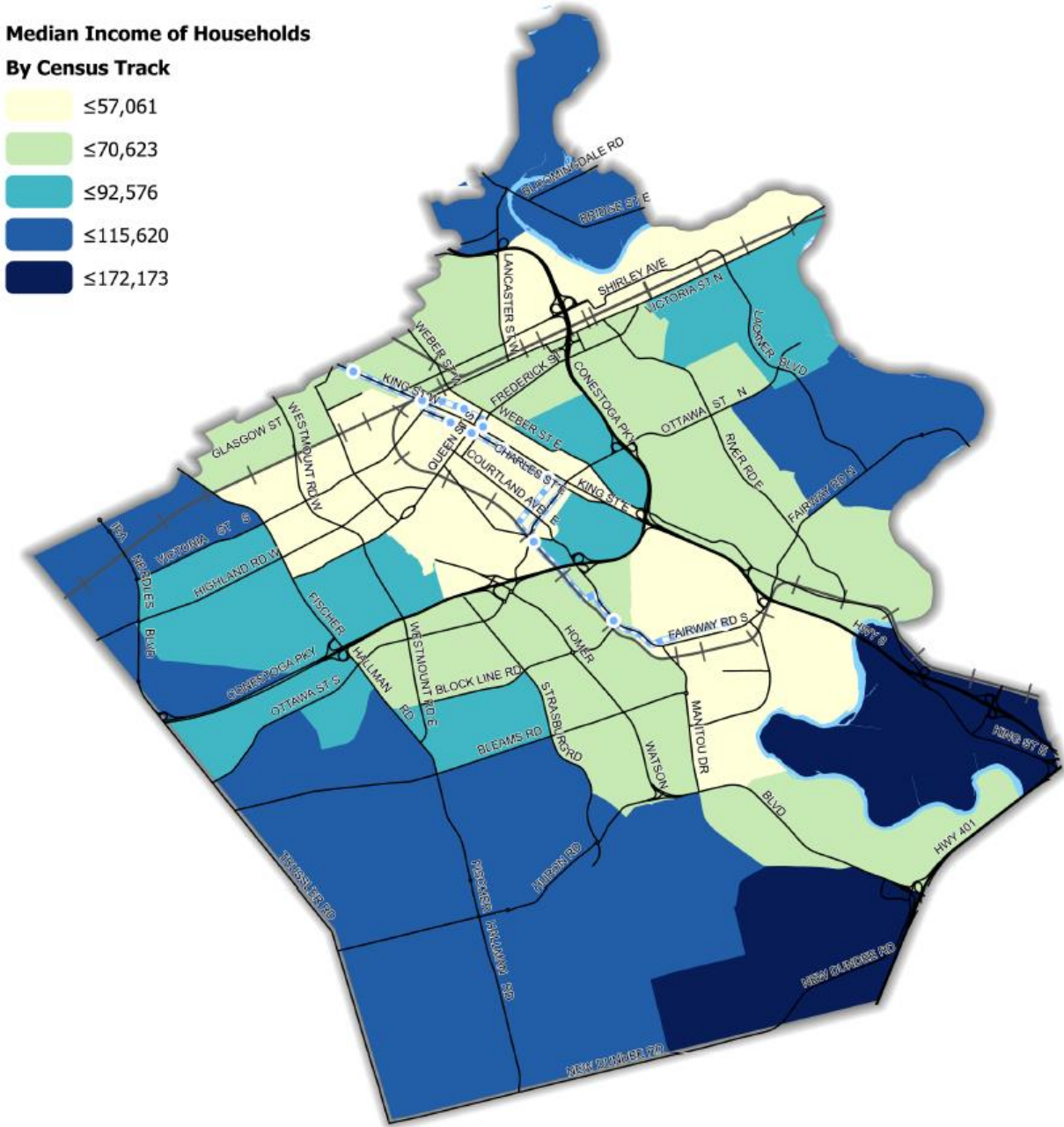
	2005	2015	2019*
Owner	\$74,945	\$93,559	\$100,473
Renter	\$35,777	\$45,965	\$49,362
Total	\$58,920	\$70,774	\$76,004

*Source: Community Profiles, Statistics Canada, Consumer Price Indexes for Canada, monthly (V41690973 Series.) * Estimated based on Consumer Price Index*

The increase in median household income from 2005 to 2015 for all households is generally consistent with the rate of inflation (consumer price index) over the same time period. Accordingly, the median household income for 2019 has been estimated to be around \$76,000 based on inflation.

As shown in the following Map 4, the median income varies considerably across the City by census tracts. The older parts of the city and the downtown area have households with lower median incomes compared to more recently developed areas of the city. This may change in future years as the effect of condo development ownership is felt in the downtown.

Map 4: Median total income of households within Census Tracts, 2015



Source: Statistics Canada, Census Profile

4.3.2 Household Income Deciles

Household income deciles distribute all households into ten equal portions based on income. There is one tenth (or 10%) of all households in each income decile. Household income deciles for Waterloo Region are used as the region is considered the regional market area in the provincial definition of affordable housing.

Figure 24 shows the proportion of Kitchener households based on Waterloo Region income deciles. While there are 10% of Waterloo Region households in each decile, the data shows that there are slightly greater shares of Kitchener households in the first six lower income deciles (and particularly in the first three) and fewer in the upper income deciles. This indicates a greater share of households in low income and moderate incomes in Kitchener than in Waterloo Region as whole.

Of the 30,695 households who had low incomes in 2015, one third had incomes less than \$23,000, on third had incomes between \$23,000 and \$37,000 and one third had incomes between \$37,000 and just under \$50,000 as shown in Figure 24.

Figure 24: Kitchener Households vs Waterloo Region Household Income Deciles, 2015

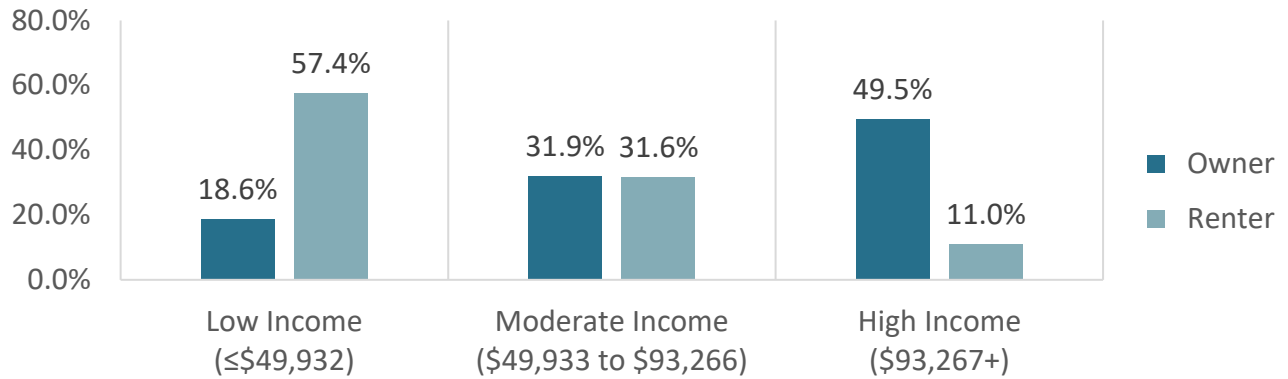
	Decile	Income Range	Waterloo Region % of hhlds	Kitchener % of hhlds	Kitchener # of hhlds
Households in Low Income	Decile 1	≤\$23,313	10%	10.9%	10,000
	Decile 2	\$23,314 to \$37,266	10%	11.3%	10,450
	Decile 3	\$37,267 to \$49,932	10%	11.1%	10,245
Households With Moderate Incomes	Decile 4	\$49,933 to \$63,263	10%	10.8%	9,980
	Decile 5	\$63,264 to \$77,566	10%	10.7%	9,830
	Decile 6	\$77,567 to \$93,266	10%	10.2%	9,440
Households With High Income	Decile 7	\$93,267 to \$111,735	10%	10.0%	9,180
	Decile 8	\$111,736 to \$136,609	10%	9.1%	8,365
	Decile 9	\$136,610 to 177,016	10%	8.6%	7,915
	Decile 10	\$177,017+	10%	7.3%	6,735

Source: Statistics Canada, 2016 Custom Tabulation

It should be noted that historically and in the provincial definition, the 60th income decile was considered to represent moderate incomes. However with a range of \$77,567 to \$93,266, most people would not consider these in reality to be moderate household incomes.

The following Figure 25 shows owner and renter status by low, moderate and high income deciles in 2015. Over 18% of households with incomes below approximately \$50,000 owned their home. This group would likely include households who purchased homes some time ago, were mortgage free and were seniors with fixed incomes. Only 11% of households with high incomes over \$93,000 rent, while nearly 50% of household with high incomes own their housing. Given the 50% increase in housing costs in the last few years since 2015, it is expected that more households are currently renting than this data suggests.

Figure 25: Household Tenure by Household Income Deciles, 2015



Source: Statistics Canada, 2016 Custom Tabulation

As indicated earlier, approximately one third of all households in 2015 had low incomes. The following Figure 26 highlights what types of households had low incomes. One person households have the highest incidence of low incomes. Youth and seniors also have high incidence of low income, as do recent immigrants, and lone parent households.

Figure 26: Household Types in Low Income, 2015

Household Type	% of Household in Low Income	# of Households in Low Income
Non-census-family one person household	66.5%	16,585
15 to 24 years	66.5%	2,005
65+	50.8%	9,795
Recent immigrant (2011 - 2016)	48.8%	3,870
Lone-parents	46.4%	4,080
Aboriginal identity	41.8%	675
Non-census-family household with two or more persons	37.1%	1,535
Visible minority	35.8%	5,255
Couples without children	22.7%	5,030
Couples with children	11.0%	2,850
Other/multiple-family households	9.5%	595
ALL HOUSEHOLDS	33.3%	30,695

Data in columns do not add up to Totals of all households because household types can be counted under more than one category - i.e., couples with children households may also be categorized as a recent immigrant household

Source: Statistics Canada, 2016 Custom Tabulation

4.3.3 Prevalence of Low Income

The prevalence of low income in a community is an indicator of the need for affordable housing. The incidence of low income in a community is measured using Statistics Canada's Low Income Cut-Offs – After Tax (LICO-AT). These are income thresholds below which a family will likely devote a larger share of its income on necessities such as food and shelter compared to the average family in the area. The approach estimates an income threshold at which families are expected to spend 20% more than the average family on food, shelter and clothing. Housing costs are usually the greatest contributor to household costs.

As part of the Kitchener Waterloo Cambridge CMA, a large urban population centre the family income cut off varies by size of family from \$20,386 for a one person household to \$38,544 for a 4 person household up to \$53,460 for a 7 person household (Government of Canada, 2017b).

The following Figure 27 outlines that in 2015, 18,560 households (8.1% of all households) in Kitchener met the LICO-AT cut offs. Kitchener has a higher incidence of households that meet the low income cut off compared to the region. Kitchener has nearly half of the households in the region who meet the low-income cut off.

Figure 27: Households with Low Income Based on Low-Income Cut-Offs After Tax, 2016

	Kitchener		Region of Waterloo	
	#	%	#	%
0 to 17 years	4,770	9.8%	8,965	7.8%
18 to 64 years	13,025	8.6%	27,840	8.2%
65 years and over	770	2.5%	1,590	2.2%
TOTAL Population in Low Income	18,560	8.1%	38,395	7.3%

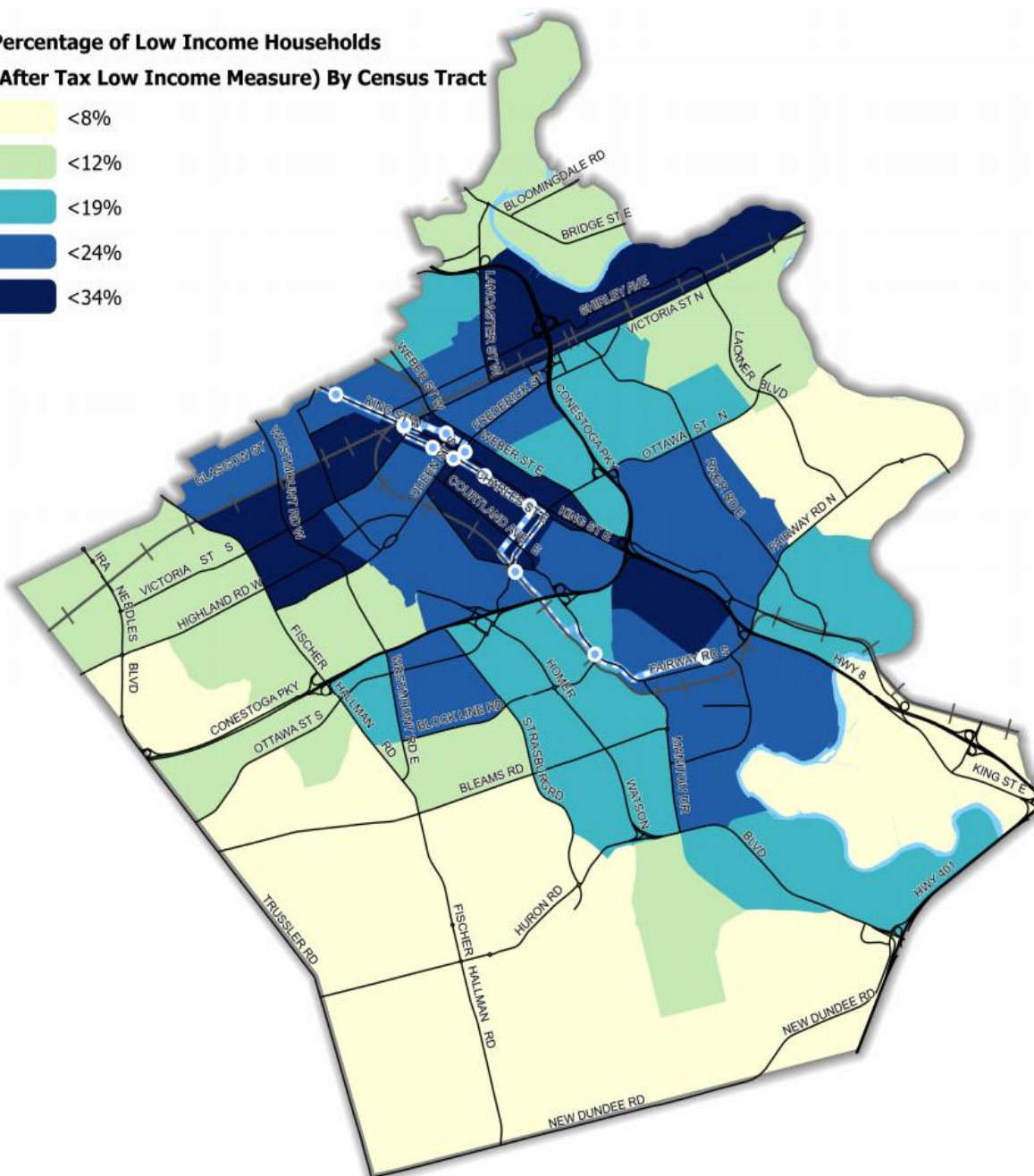
Source: Statistics Canada, Census Profiles

As shown on the following Map 5, households with lower incomes are more prevalent in older areas of Kitchener, in proximity to the Central Transit Corridor along the new ION light rail transit route and main express bus lines. This is also the case for renter households as renter households also have more incidence of low income than owner households.

Property in proximity to the ION light rail transit route is also more likely to redevelop given recent zoning changes. Work is underway to map rental housing by building age and to assess affordability of the rental housing stock. This is important to determine as it is believed that older affordable rental buildings are more likely to be redeveloped. Concern has also been expressed that where redevelopment is anticipated property owners do not maintain the rental buildings. This could result in existing tenants being displaced and unable to afford new accommodation. Renovictions remove affordable housing and generally result in much higher rents being charged post renovation or redevelopment. **Renovictions, where tenants are displaced from their homes to allow major renovations or redevelopment to proceed, are not tracked or monitored for Kitchener.**

Map 5: Percentage of Low Income Households By Census Tract

**Percentage of Low Income Households
(After Tax Low Income Measure) By Census Tract**



Source: Statistics Canada, 2016 Custom Tabulation

4.3.4 Government Assistance

Currently, there is limited data available in regards to the distribution and composition of individuals or households receiving financial assistance or benefit. There is limited data available to assess the change over time, or other comparison or trend analysis.

The figures below provide some initial information on those that are receiving financial assistance or benefit through government programs.

Figure 28: Residents Receiving Government Assistance, 2017

	# of Recipients	% of Population
Employment Insurance Benefits	13,490	5.8%
Federal Child Benefit	26,690	11.4%
Old Age Security/Net Federal Supplements Benefits	31,870	13.7%
Canada/Quebec Pension Plans	40,530	17.4%
Workers' Compensation Benefits	3,660	1.6%
Social Assistance Benefits	12,390	5.3%
Provincial Refundable Tax Credits/ Family Benefits	74,000	31.7%
Other Government Transfers	9,800	4.2%

Source: Statistics Canada - Economic dependency profile of individuals, 2017, Web Table 11-10-0033-01

Figure 29: Ontario Works Monthly Allowance based on Household Size

	Family Size	Dependent ≤ 17 year	Dependent 18+	Basic Allowance	Shelter	Total Monthly Allowance
1	Single	0	0	\$393	\$390	\$733
2	Couple	0	0	\$494	\$642	\$1,136
3	Couple + 1	1	0	\$494	\$697	\$1,191
3	Couple + 1	0	1	\$652	\$697	\$1,349
4	Couple + 2	2	0	\$494	\$756	\$1,250
4	Couple + 2	1	1	\$652	\$756	\$1,408
4	Couple + 2	0	2	\$826	\$756	\$1,580
5	Couple + 3	3	0	\$494	\$815	\$1,309
5	Couple + 3	2	1	\$652	\$815	\$1,467
5	Couple + 3	1	2	\$826	\$815	\$1,641
5	Couple + 3	0	3	\$1,001	\$815	\$1,816
6	Couple + 4	4	0	\$494	\$844	\$1,338

Source: Region of Waterloo (Employment & Income Support) and Waterloo Region Immigration Partnership

Figure 30: Ontario Disability Support Program Monthly Allowance based on Household Size

Basic Allowance Dependent ≤ 17 year	Basic Allowance Dependent 18+	Basic Allowance	Shelter	Total Monthly Allowance
0	0	\$672	\$497	\$1,169
0	0	\$969	\$781	\$1,750
1	0	\$969	\$846	\$1,815
0	1	\$1,157	\$846	\$2,003
2	0	\$969	\$918	\$1,887
1	1	\$1,157	\$918	\$2,075
0	2	\$1,367	\$918	\$2,285
3	0	\$969	\$991	\$1,960
2	1	\$1,157	\$991	\$2,148
1	2	\$1,367	\$991	\$2,358
0	3	\$1,578	\$991	\$2,569
4	0	\$969	\$1,026	\$1,995

Source: Region of Waterloo (Employment & Income Support) and Waterloo Region Immigration Partnership

4.3.5 Food Bank Use

In 2018, 14,469 households (5%) within Waterloo Region accessed food assistance and there was a 28% increase in the number of households accessing food assistance for the first time (Food Bank, 2019). In 2018, Kitchener Centre had the 4th highest food bank usage of all communities in Ontario as shown in the following Figure 31.

Figure 31: Communities in Ontario with the highest food bank usage, 2018

1. Ottawa-Vanier (15 in 100)
2. Hamilton Centre (12 in 100)
3. Thunder Bay-Atikokan (11 in 100)
4. Kitchener Centre (10 in 100)
5. Ottawa South (9 in 100)
6. Windsor West (9 in 100)
7. London-Fanshawe (8 in 100)
8. Windsor-Tecumseh (8 in 100)
9. Ottawa West-Nepean (8 in 100)
10. London North Centre (7 in 100)

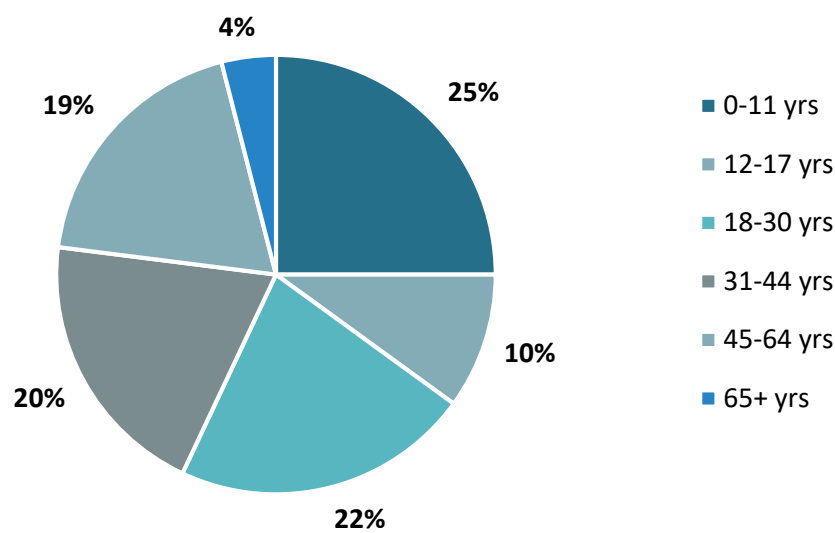
Source: Feed Ontario

Food insecurity is not isolated to a particular demographic or circumstance and there are many factors that may contribute to why one is in need of food assistance.

In 2018, 35% of food assistance recipients were under the age of 18. Costs associated with raising children, including child care costs, combined with the costs of basics like food and rent, put much pressure on households with children, leaving them vulnerable to poverty and hunger

(Food Banks Canada, 2019). Seniors aged 65+ represented only 4% of people receiving food assistance, but are one of the fastest growing age groups accessing food assistance.

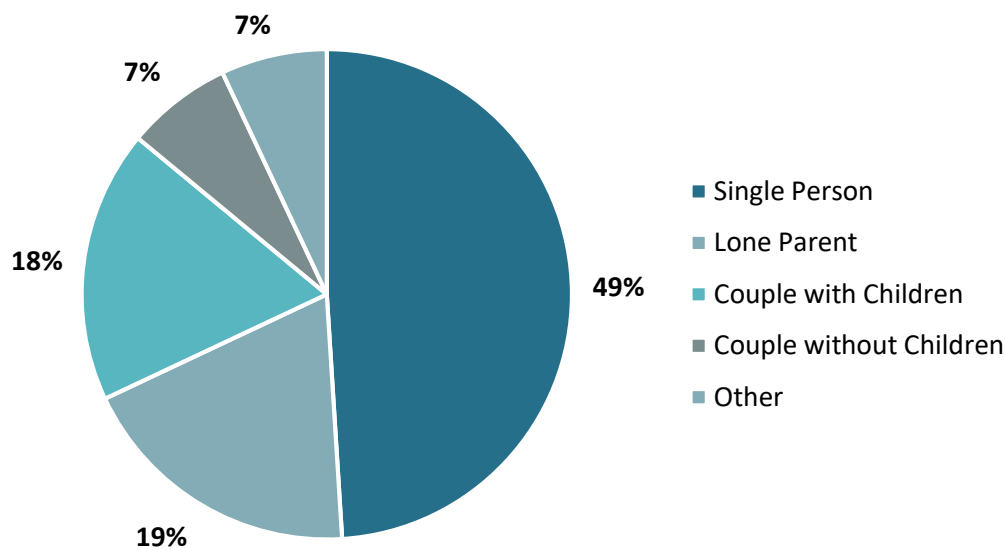
Figure 32: Age of Recipients of Food Assistance in Waterloo Region, 2018



Source: The Foodbank of Waterloo Region

Almost half of those who received food assistance in 2018 were single as shown in the Following Figure 33. While there are tax benefits that can increase incomes for households with children, single person households do not have the same range of benefits, and often have to rely solely on limited social assistance income if they are unemployed.

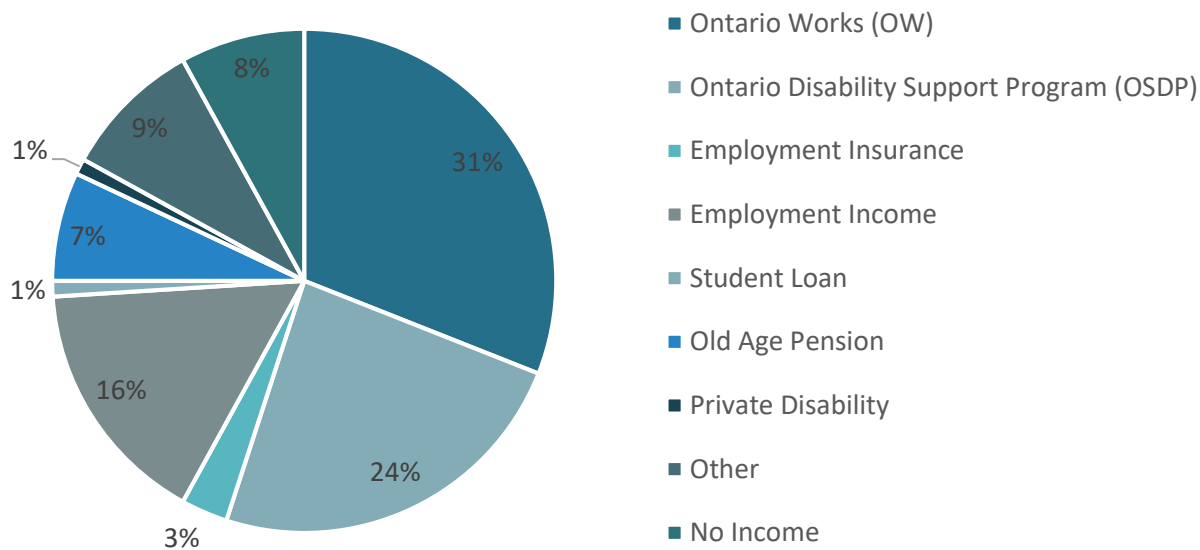
Figure 33: Household Composition of Recipients of Food Assistance in Waterloo Region, 2018



Source: The Foodbank of Waterloo Region

Those receiving social assistance as their main source of income are 11 times more likely to experience severe food insecurity than the general population (Tarasuk, Mitchell, & Dachner, 2014). In Waterloo region in 2018, almost 60% of recipients were receiving social assistance. Over the past three years there has been a 27 per cent increase in Ontario in the proportion of people with employment income who need help from food banks (Feed Ontario, 2019). In Waterloo region in 2018, 16% of those that accessed food banks were employed.

Figure 34: Source of Income of Emergency Food Hamper Recipients in Waterloo Region, 2018



Source: The Foodbank of Waterloo Region

The increasing cost of housing and the lack of rent geared to income units are considered factors that have been driving the demand for food banks. In Waterloo Region, almost 80% of food assistance recipients lived in rental housing (Food Bank of Waterloo Region, 2019).

4.3.6 Financial Security

Waterloo Region’s Community Wellbeing Survey conducted in 2018 is an important resource that provides a comprehensive picture of the wellbeing of those who live in the Region as a whole and within the specific local municipalities (Region of Waterloo, 2019). Over 1,500 Kitchener residents responded to the survey. The 2018 survey results indicated that Kitchener ranks 5th in the Region for housing security with 40.9% of Kitchener residents spending more than 30% of their income on housing, compared to the 2016 census which reported 23.4%.

The survey also showed that Kitchener residents tend to have more economic security than the Regional average. Many Kitchener residents are able to reliably afford food, housing, and basic needs. However, when the focus is shifted from those who have never experienced economic insecurity to those who have, the rates are not insignificant.

For instance, approximately 20% experienced an inability to pay their bills on time or to afford their basic needs. Additionally, 17% experienced food insecurity due to not being able to afford, or gain access to, enough food. The following Figure 35 shows the distribution of residents who have experienced financial insecurity, comparing Kitchener with Regional averages.

Figure 35: Financial Insecurity, Comparing Kitchener with Regional averages (2017-2018)

	Area	Never	Once in past year	At least once every 6 months	At least once every 3 months	At least once a month
I could not pay my bills on time (e.g., water, hydro, phone, credit card)	Kitchener	81.0%	8.0%	4.5%	3.8%	2.6%
	Region	77.6%	8.1%	5.5%	5.4%	3.5%
I could not pay my mortgage or rent on time	Kitchener	93.9%	2.6%	1.3%	1.2%	1.0%
	Region	91.2%	3.4%	2.2%	1.9%	1.2%
I ate less because there was not enough food or money for food	Kitchener	83.0%	4.4%	3.6%	5.0%	4.1%
	Region	80.9%	4.4%	4.4%	4.5%	5.8%
I could not afford to pay for transportation to get to where I needed to go	Kitchener	88.9%	4.5%	2.6%	2.0%	2.0%
	Region	86.3%	4.2%	2.9%	2.9%	3.7%
I did not have enough money to buy the things I needed	Kitchener	78.0%	6.8%	5.9%	3.9%	5.3%
	Region	74.5%	7.1%	6.1%	4.9%	7.3%
Note: "past year" was 2017-2018						

Source: Waterloo Region's Community Wellbeing Survey 2018

4.4 Economic Indicators

Economic indicators are discussed in this section of the report. Economic indicators, including employment, labour force, industry, income by industry and investor confidence indicate the direction of the economy. Analysts use them to predict the possibility of investing in the future.

4.4.1 Labour Force

The labour force is the number of people working age (15+) that are employed or unemployed. The remainder of the population, those not offering their labour services (e.g. students, parents caring for young children and retired people), are not in the labour force. The percentage of the population choosing to be part of the labour force determines the participation rate. The employment rate is the percentage of the population age 15+ that is employed, whereas the unemployment rate is the percentage of the labour force that is unemployed.

The Kitchener-Cambridge-Waterloo CMA consistently has among the highest employment rates in the country, as shown in the following Figure 36.

Figure 36: Employment Rates in Kitchener-Cambridge-Waterloo CMA

Monthly (October 2019)			
Annual (2018)			
Total Employed 292,200	Employment Rate 66.4%	Unemployment Rate 5.1%	Participation Rate 70.0%
▲ 4,400 Annual Change	▲ 4.8% higher than Canada	▼ lowest in 29 years	▲ 4.6% higher than Canada

Source: Statistics Canada, Labour Force Survey

Figure 37: Comparison of Kitchener, Waterloo Region and Ontario Labour Force 2002-2016

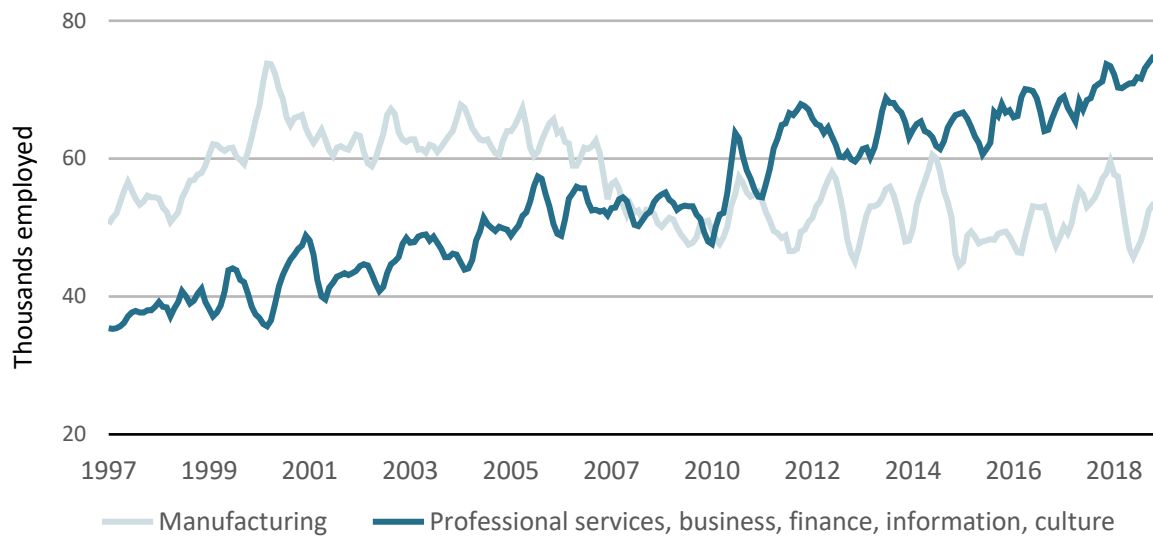
	Kitchener		Waterloo Region		Ontario	
	2006	2016	2006	2016	2006	2016
Total Working Age Population	164,275	189,220	380,990	432,125	9,819,420	11,038,440
In the labour force	116,820	130,080	272,530	296,480	6,587,580	7,141,675
Employed	110,150	121,190	257,655	277,785	6,164,245	6,612,150
Unemployed	6,665	8,885	14,875	18,695	423,335	529,525
Not in the labour force	47,455	59,140	108,455	135,645	3,231,840	3,896,765
Participation rate	71.1%	68.7%	71.5%	68.6%	67.1%	64.7%
Employment rate	67.1%	64%	67.6%	64.3%	62.8%	59.9%
Unemployment rate	5.7%	6.8%	5.5%	6.3%	6.4%	7.4%

Source: Statistics Canada Community Profiles

4.4.2 Industry

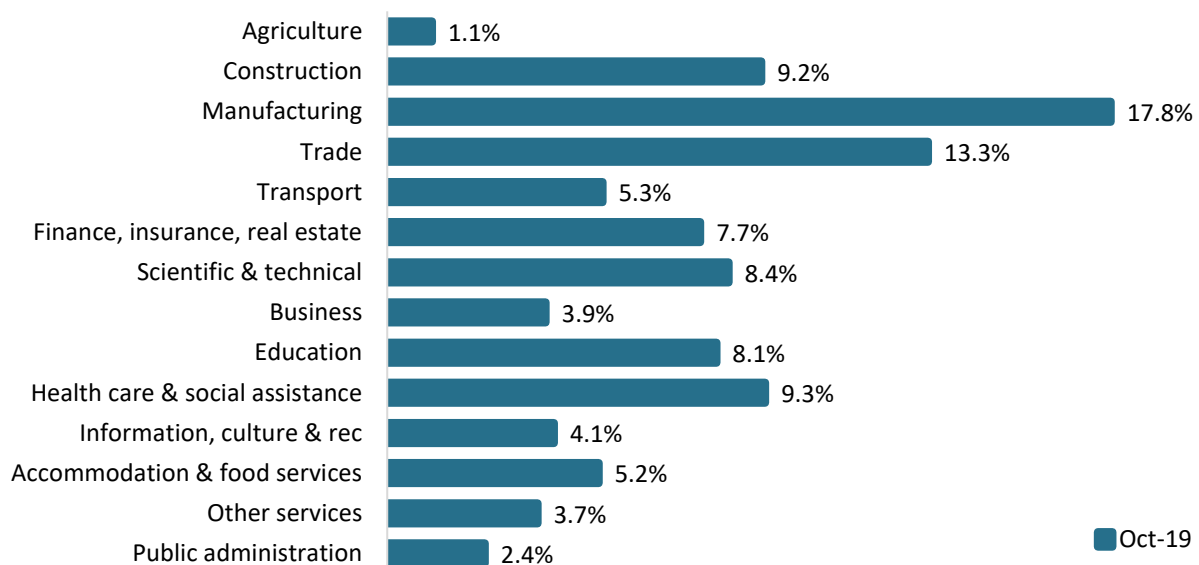
Long-term employment trends show a shift from manufacturing toward employment in the knowledge economy around the time of the 2008/2009 recession and stronger advancements in those sectors continuing through the following decade. Manufacturing continues to be the largest local industry at 17.8% of total employment.

Figure 38: Employment by Major Industry Sectors: Kitchener-Cambridge-Waterloo CMA



Source: Statistics Canada, Labour Force Survey

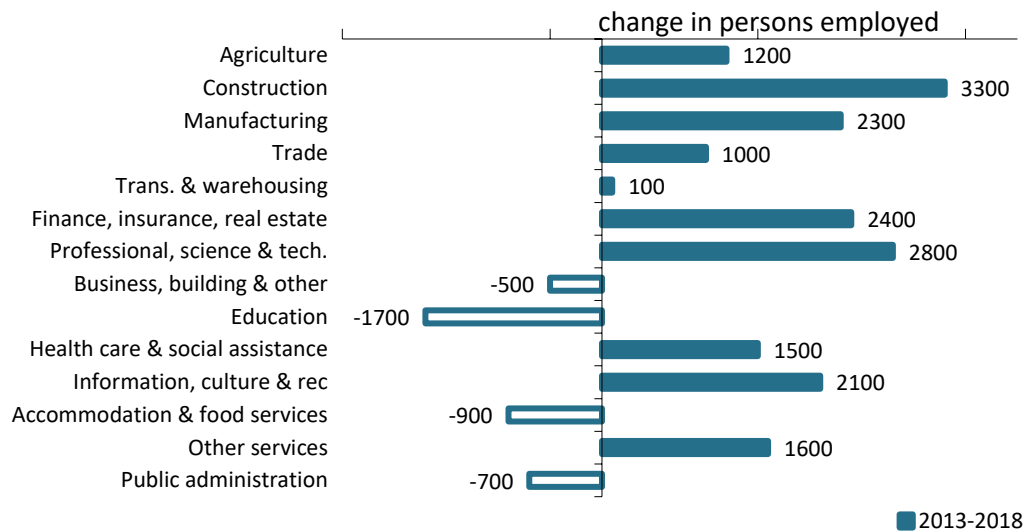
Figure 39: Percentage of Employment by Industry: Kitchener-Cambridge-Waterloo CMA



Source: Statistics Canada, Labour Force Survey

The following Figure 40 shows the changes in employment by type of industry between 2013 and 2018. For example, construction, scientific and technical, and finance and insurance industries have seen considerable employment growth over the past five years

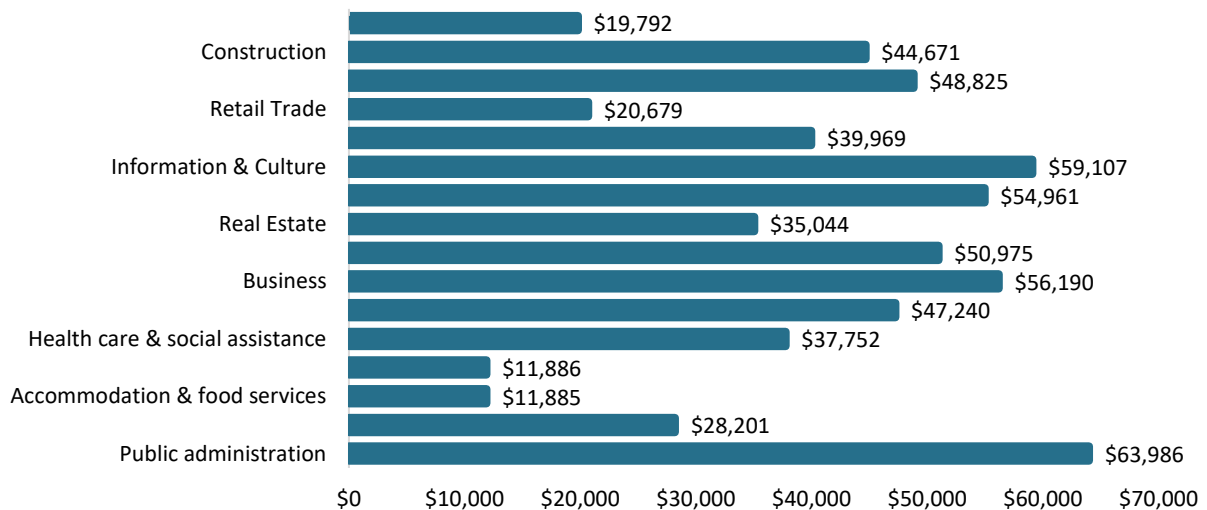
Figure 40: 5 Year Change in Employment By Industry: Kitchener-Cambridge-Waterloo CMA



Source: Statistics Canada, Labour Force Survey

Much of the employment growth in the metropolitan area in recent years has been in high-paying industries as shown in the following Figure 41. An increase in the number of people able and willing to pay more for housing contributes to the rising pressure in the housing market in recent years. Industries with the lowest median employment income include service, arts, entertainment and agricultural industries, generally at or below \$20,000 individual income.

Figure 41: Median Employment Income by Industry: Kitchener-Cambridge-Waterloo CMA



Source: Statistics Canada, 2016 Census of population, Statistics Canada Catalogue no. 98-400-X2016381

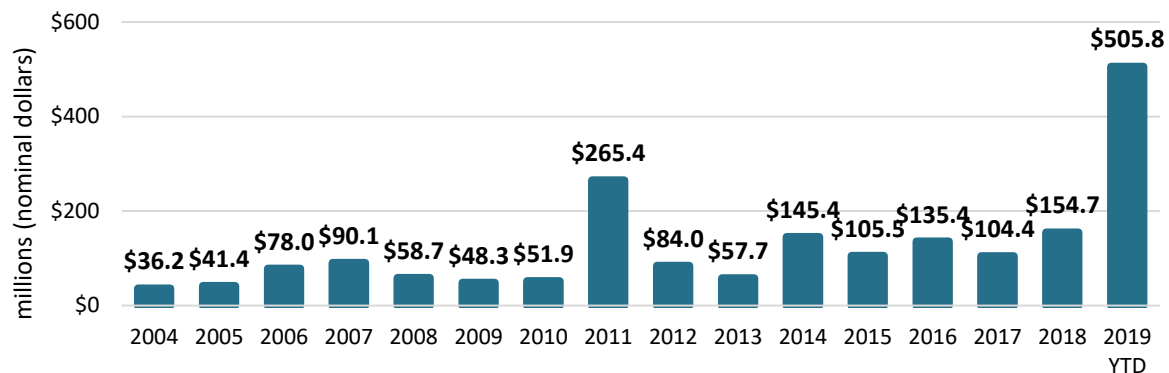
Housing is increasingly unaffordable to new graduates and entry level employees. With a median household income of \$36,132 for those aged 20-24, and \$49,548 for those aged 25-29, 2 bedroom and 3 bedroom rental units are out of reach, and for many under 30 years of age, all types of vacant rental units are out of reach. This means that young households have to spend

more than 30% of their income on a rental unit that suits their needs (reducing their ability to save money to own a home in the future), rent smaller units, or consider looking to other communities for housing and/or work. Added pressure in the housing market thus has considerable implications for industry and business growth as talent attraction becomes increasingly difficult for companies, particularly for entry level positions.

4.4.3 Investor Confidence

Kitchener has seen significant construction activity as a result of major investments such as EDIF – Economic Development Investment Fund and the ION light rail transit system. As shown in Figure 41 the construction value of building permits in the downtown and immediately surrounding neighbourhoods has accumulated to \$1.45 billion since 2014 to the end of 2018. As of October 2019, total year-to-date construction investment in the downtown reached an all-time annual high of \$505.8 million, due in part to this being the last year for developers to receive incentives to develop in downtown neighbourhoods.

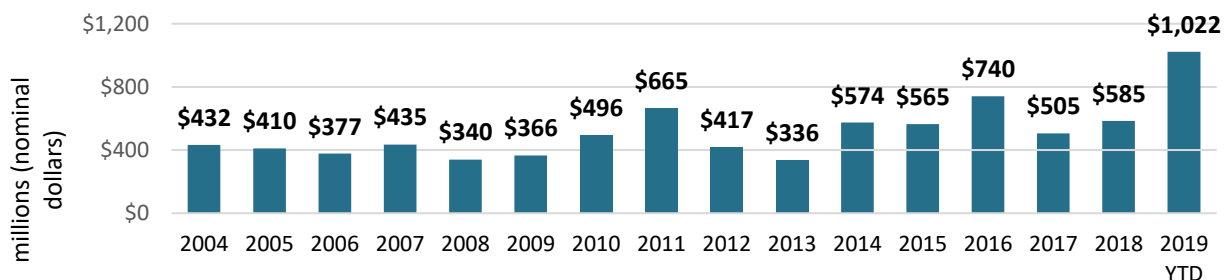
Figure 42: Construction Values in Downtown Neighbourhoods



Source: City of Kitchener, Building Permits

As shown in the following Figure 43, construction values have also been very strong across the City since 2014.

Figure 43: Construction Values in Kitchener



Source: City of Kitchener, Building Permits

5.0 Housing Supply

Housing supply is a measure of the available housing options in a community. An important aspect of assessing housing supply is to compare the existing housing supply as well as recent development applications to housing need. The extent to which housing supply does not match housing need helps identify gaps in the current housing supply. This section of the assessment report examines the current housing supply and considers the future supply along the housing continuum.

5.1 Existing Housing Supply

The existing housing supply is important because housing lasts for well over 60 years if well maintained. It represents the majority of the housing stock, with new housing development generally providing incremental change over time.

5.1.1 Housing Supply by Mix of Dwelling Types and Tenure

There were 92,135 occupied dwellings in Kitchener in 2016. Almost half of these dwellings (48.6%) were single detached dwellings. While single detached dwellings homes are well suited for many households, particularly for families with children, they may not be the most suitable dwelling type for other households. Single detached dwellings are generally less accessible due to the presence of stairs and the need for more indoor and outdoor maintenance. Single detached homes are also, in general, the least affordable house type. As such, having a housing supply comprised predominantly of single detached homes limits options for households with lower incomes or those who would find it challenging to maintain a single detached home.

Higher density forms of housing, such as apartments, are inherently more affordable as they tend to be smaller in square footage, and require less land and make efficient use infrastructure when compared to low density single and semi-detached dwellings.

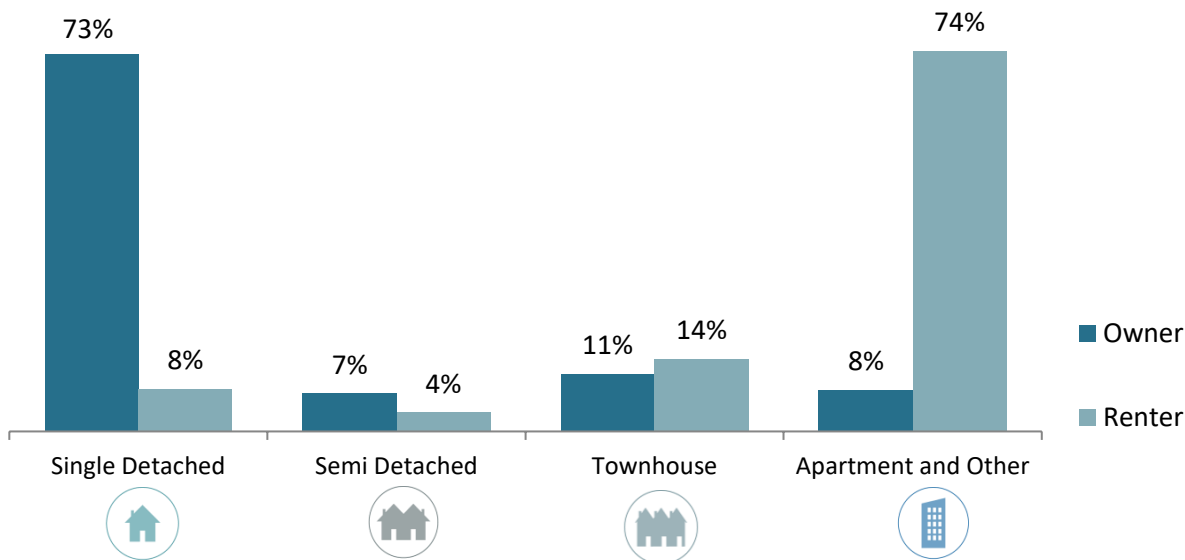
Figure 44: Dwelling Types

	Owner		Renter		Total	
	#	% Total Dwelling Type	#	% Total Dwelling Type	#	% of all Dwellings
Single detached	41,920	93.6%	2,870	6.4%	44,790	48.6%
Semi detached	4,230	76.6%	1,295	23.4%	5,525	6.0%
Duplex	1,250	44.7%	1,545	55.3%	2,795	3.0%
Row house	6,430	56.6%	4,940	43.4%	11,370	12.3%
Apartment < 5 storeys	1,750	13.2%	11,500	86.8%	13,250	14.4%
Apartment ≥ 5 storeys	1,605	11.2%	12,715	88.8%	14,320	15.5%
Other attached dwelling	35	41.2%	50	58.8%	85	0.1%
Other single attached	57,220	62.1%	34,915	37.9%	92,135	100.0%

Source: Statistics Canada, 2016 Custom Tabulation

Renters tend to live in apartments, whereas homeowners tend to reside in single detached homes. This is correlated with differences in household size and household income of renters and owners.

Figure 45: Dwelling Types by Tenure



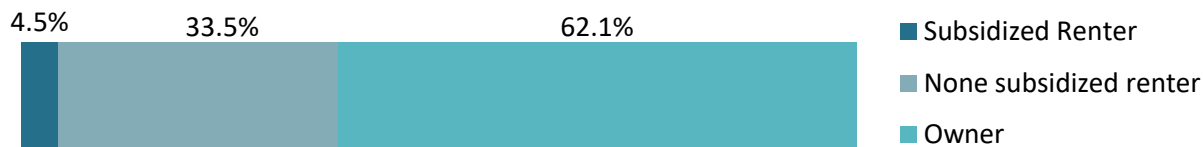
Source: Statistics Canada, 2016 Custom Tabulation

The percentage of owner households occupying single and semi-detached units decreased from 82.7% in 2006 to 80.6% in 2016 as more condominium apartments and townhouses are being built.

5.1.2 Housing Supply by Market

Almost 95% of households reside in market housing with 62.1% in owned units and 33.5% in rented units. 4.5% of households reside in non-market units that are subsidized. Subsidized housing includes rent geared to income, social housing, public housing, government-assisted housing, non-profit housing, rent supplements and housing allowances.

Figure 46: Households by Market



Source: Statistics Canada, 2016 Custom Tabulation

5.1.3 Rental Supply

Rental housing is divided into two categories: primary and secondary. The primary rental market consists of structures that contain at least three rental units, including both townhouse and apartment units that are not held in condominium ownership.

The secondary rental market includes all rented units other than those in the primary rental market. The secondary rental market consists of self-contained units that were not built specifically as rental housing but are currently being rented out. These units include rented single-detached, semi-detached, townhouses, duplexes (second units), rented condominium units, and one or two apartments which are part of a commercial or other type of operation.

Primary Market Rental Units

As of October 2019, there were approximately 21,800 primary rental housing units in Kitchener as shown in the following Figure 47. The majority of primary rental units are in apartment form. Of the 1,437 rental townhouse units, approximately half have 3 or more bedrooms. Of the 20,394 rental apartment units, just under 1,000 units have 3 or more bedrooms.

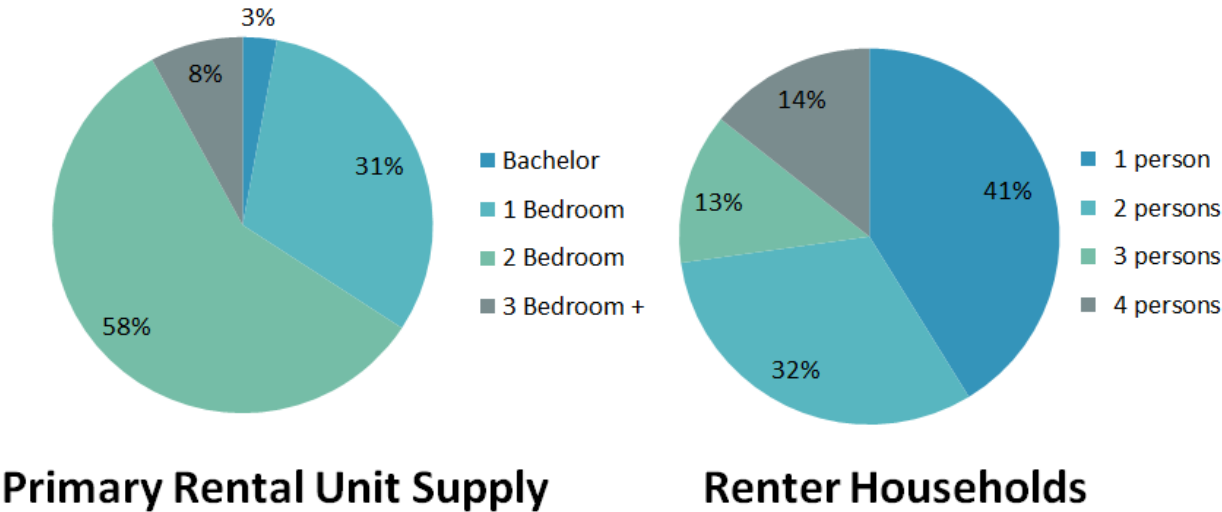
Figure 47: Primary Market Rental Supply by Type and Size, 2019

	Townhouse 		Apartment & Other 		Total	
	#	%	#	%	#	%
Bachelor 	3	0.2%	557	2.7%	560	2.6%
1 Bedroom 	148	10.3%	6,721	33.0%	6,869	31.5%
2 Bedroom 	521	36.3%	12,129	59.5%	12,650	57.9%
3 Bedroom + 	765	53.2%	987	4.8%	1,752	8.0%
ALL	1,437	100.0%	20,394	100.0%	21,831	100.0%

Source: CMHC Rental Market Survey, 2019

The current composition of the purpose-built rental market does not align with the current household sizes of renters. As shown in Figure 48, 58% of units are 2 bedrooms whereas only 13% of renter households have 3 people.

Figure 48: Primary Rental Supply by Size Compared to Renter Household by Size



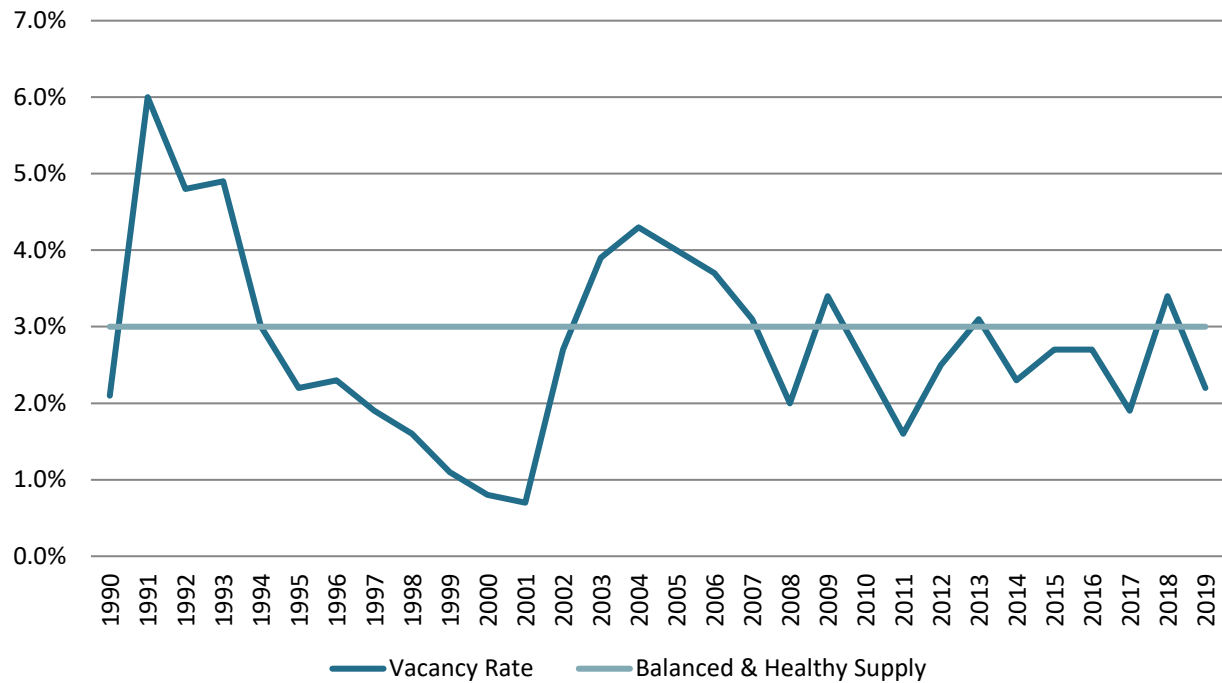
Source: CMHC Rental Market Survey, 2019 and Statistics Canada, 2016 Custom Tabulation

The National Occupancy Standard (NOS) defines the number of bedrooms that a household requires given its size and composition. For example, a one person household requires as a minimum a bachelor unit (zero bedrooms), a couple requires as a minimum a one bedroom unit, a couple or lone parent with one child requires as a minimum a two bedroom unit etc. Many households prefer to rent/own a unit with more bedrooms than the NOS. Households with low and moderate incomes generally do not have the financial means to afford a unit with more bedrooms than the minimum required. It is therefore important that a sufficient supply of smaller sized units exists, as well as units with 3 bedrooms for larger family households.

Vacancy Rate for Primary Rental Units

A vacancy rate of 3.0% is generally accepted as a healthy vacancy rate, indicating a balance between the supply of rental housing and the need for rental housing. In a tight rental market there is strong competition for rental units of all types, resulting in limited choice and high rents for units that do become available. Therefore, renter households with lower incomes are more likely to stay in units unsuitable and inadequate because they have been priced out of more suitable units. Tight rental market conditions were alleviated in 2018 as indicated by the increase in the overall vacancy rate from 1.9% in 2017 to 3.4 in 2018, as shown in Figure 49. Conditions became less tight due to the increase in supply with the addition of 428 units. However, the vacancy rate fell below the healthy rate of 3.0% to 2.2% in 2019.

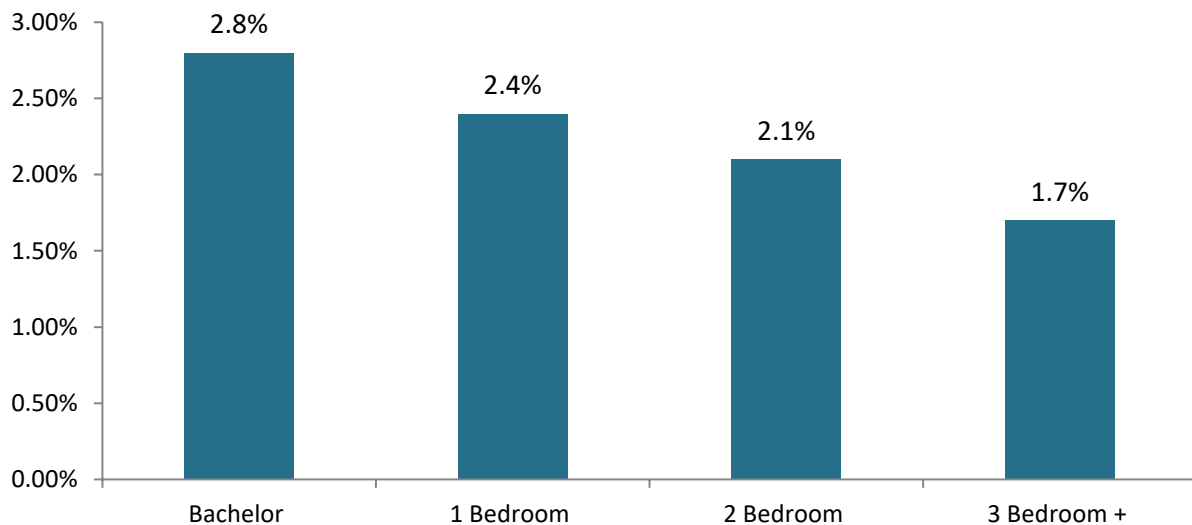
Figure 49: Vacancy Rate of Primary Rental Units – 1990 to 2019



Source: CMHC Rental Market Survey

In 2019, the vacancy rates for all types of apartment unit sizes were below 3%. The vacancy rate for 2 bedroom and 3+ bedroom apartment units were 2.1% and 1.7%, indicating tighter market conditions for these unit sizes as shown in the following Figure 50.

Figure 50: Vacancy Rate by Apartment Unit Size, 2019



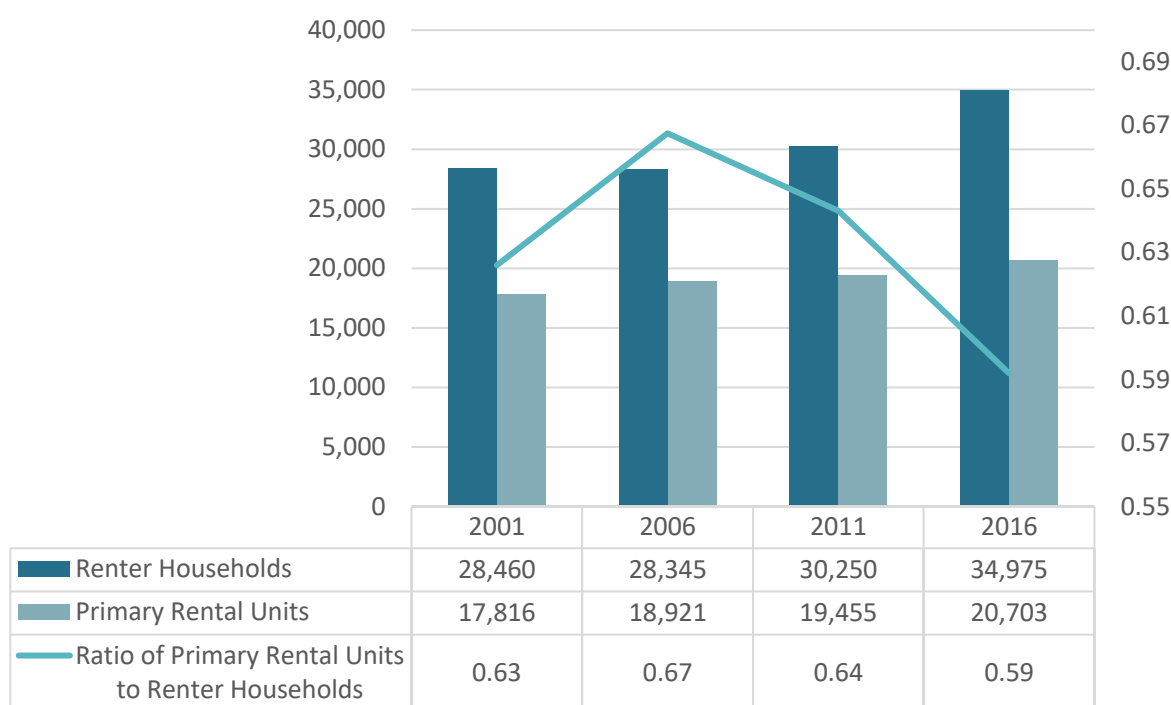
Source: CMHC Rental Market Survey

Secondary Market Rental Units

At the time of the 2016 census, there were 34,975 renter households. There were 20,703 primary market rental units in 2016. Accordingly, it is assumed that approximately 60% of the rental housing supply in Kitchener are primary rental units and 40% (14,272 units) are secondary market rentals. As shown in the following Figure 51, the ratio of primary rental units to renter households has been decreasing since 2006, indicating that a greater proportion of renter households are residing in secondary rental market than in the past.

While the secondary rental market is a good source of rental units and provides a more diverse range of rental housing as some of these units are single and semi-detached dwellings, it does not have the same levels of stability as the primary rental market as it is possible for landlords to remove these units from the market.

Figure 51: Estimated Change in Primary Rental and Secondary Rental Supply



Source: Statistics Canada Census Profile 2016, CMHC Rental Market Survey

5.1.4 Non-Market Housing

Non-market housing is housing that is provided to meet people's needs that the private market does not provide. Usually some form of government subsidy is required to make it affordable for people with low incomes. Approximately 4,500 units of non-market housing currently exist in Kitchener and are well distributed across the city as shown in Map 6. The following Figure 52 summarizes the supply of non-market housing by unit size in Kitchener.

Figure 52: Existing Non-Market Housing Units by Type and Size

	Private Rent Supplement	Below Average Market Rent Agreements*	Community Housing		Total
			Waterloo Region Housing	Non Profit & Co op	
Bachelor	1	26	20	22	69
1 Bedroom	209	439	718	609	1,975
2 Bedroom	39	180	219	677	1,115
3 Bedroom	6	60	303	784	1,153
4 Bedroom	0	0	126	47	173
5 bedroom	0	0	29	0	29
Kitchener Total	255	705	1,415	2,139	4,514
Regional Total			2,722	6,177	8,991

Source: Region of Waterloo, Housing Services *The Region has agreements with some housing providers to provide apartments that they rent at a rate below the Average Market Rent for Waterloo Region in return for capital funding provided during construction.

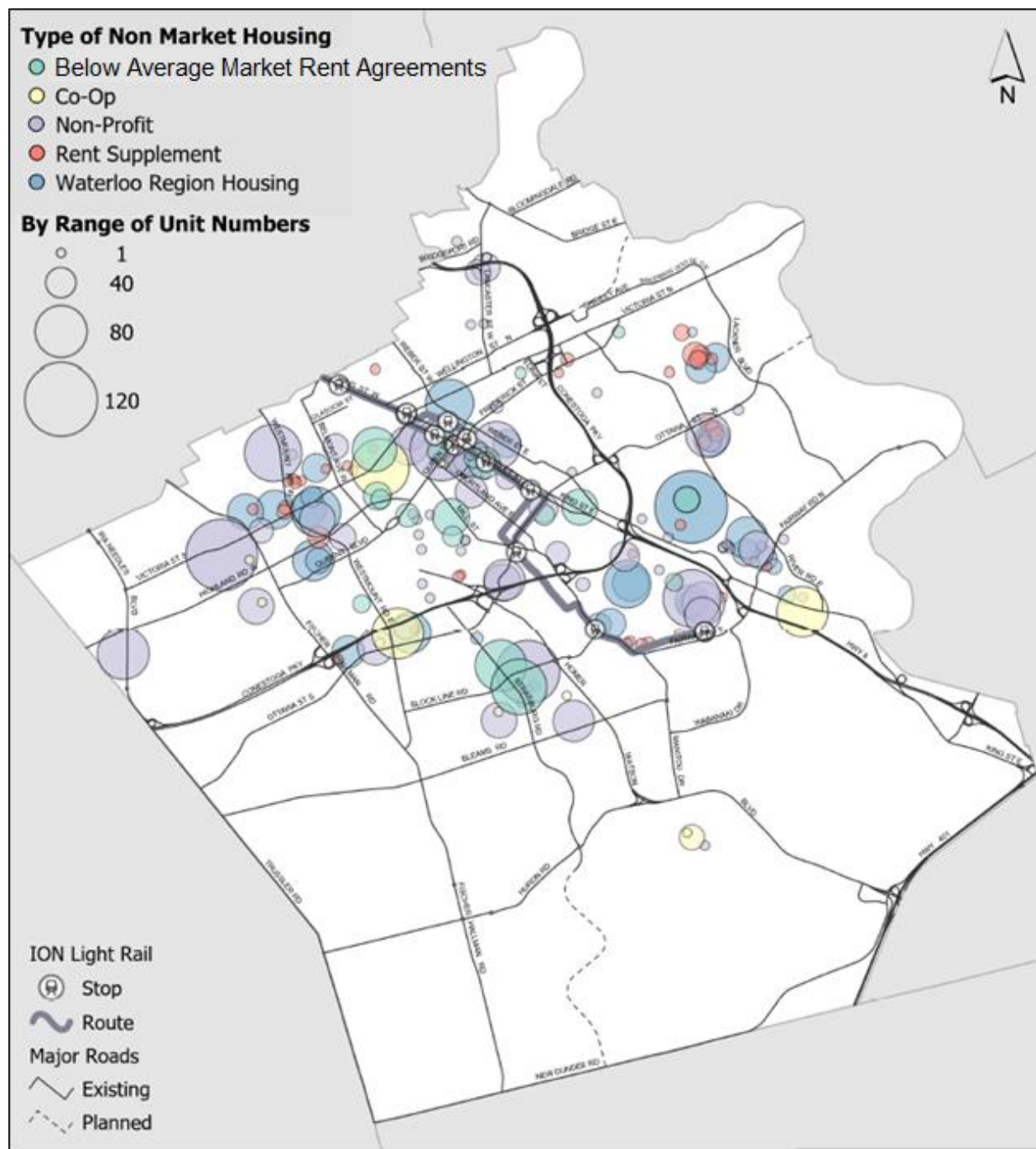
Altogether, community housing represent approximately 4.4 percent of all occupied dwelling units in Waterloo Region and 4.9 percent in Kitchener as shown in the following Figure 53. Kitchener contains just over 50% of the community housing supply in the region.

Figure 53: Kitchener's Share of Existing Community Housing in the Region

	Region	Kitchener
Community Housing Units	8,991	4,514 (50.2%)
Households/Occupied Dwellings (2016 census)	203,830	92,217 (45.2%)
Community Housing as a % of 2016 Occupied Dwellings	4.4%	4.9%

Source: Region of Waterloo, Statistics Canada

Map 6: Distribution of Non-Market Housing Locations in Kitchener



Source: Region of Waterloo, 2019

Community Housing Waiting List

As of September 30, 2019, there were 4,798 households on the region-wide community housing waiting list. Additionally, there were 209 pending applications that were under assessment for eligibility and 2,033 applications awaiting assessment. The total number of households that were seeking community housing was 7,031. Between July 1, 2019 and September 30, 2019 a total of 115 households moved into community housing.

The waiting list includes identification of preferred municipality for housing. There are 3,738* households that have indicated Kitchener as a preferred location as summarized in Figure 54 below. This means **over 3,000 new units of community housing are needed in Kitchener, in addition to the existing supply**

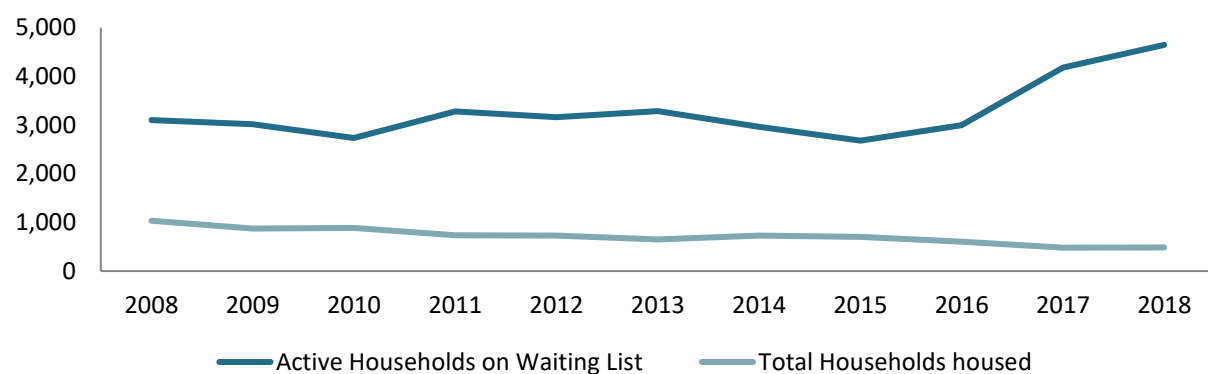
Figure 54: Community Housing Waiting List Applications for Kitchener by Household Type

	Singles & Couples	Senior	Families (with Dependents)	Total
Bachelor	3	0	0	3
1 Bedroom	1,424	815	4	2,243
2 Bedroom	78	25	275	378
3 Bedroom	19	1	453	473
4 Bedroom	2	0	360	362
5 bedroom	2	0	275	277
6 Bedroom	0	0	2	2
Total	1,528	841	1,369	3,738*

Source: Region of Waterloo, Housing Services *Totals exceed the current total waitlist number as applicants may be double counted based on indicating a preference for more than one unit type.

As indicated in Figure 55 below, fewer units are turning over as people stay in community housing longer and cannot find affordable housing in the private market. The turnover in community housing accommodation units across the region was 300 units per year in 2018 compared to 1000 units in 2008.

Figure 55: Households on Waitlist vs Households Housed Region of Waterloo



Source: Region of Waterloo, Housing Services

Figure 56: Community Housing Waitlist Applications and Households Housed 2008-2018 for Region of Waterloo

	Active Applications	Number of New Applications	Total Households Housed
2008	3,100	2,673	1,034
2009	3,015	2,460	871
2010	2,737	2,149	884
2011	3,280	2,282	733
2012	3,162	2,039	726
2013	3,287	1,931	649
2014	2,962	1,919	728
2015	2,680	1,620	700
2016	2,994	1,960	606
2017	4,178	2,266	481
2018	4,647	2,338	488

Source: Region of Waterloo, Housing Services

Non-senior households requiring a one-bedroom unit have historically had and continue to have the longest wait times. As shown in Figure 57, the wait time for seniors housing has increased by the greatest percentage since 2011 (127%).

Figure 57: Average Wait Times for Community Housing, Waterloo Region 2011-2017

Household Type	2011	2017	% increase
Seniors, 1 bed	1.3 years	3 years	127%
Non senior, 1 bed	3.8 years	7.9 years	110%
Non senior, 2 3 bed	1.8 years	2.8 years	52%
Non senior, 4+ bed	2.1 years	3.5 years	68%

Source: Region of Waterloo Housing Services

Waterloo Region Housing

The Region of Waterloo through Waterloo Region Housing directly manages 2,722 units of mainly former public housing developed by the Ontario Housing Corporation at 65 locations across the region. There are 1,415 Waterloo Region Housing units located in Kitchener.



Strasburg Road (Built 1974)

Kitchener Housing Inc.

Kitchener Housing Inc. was originally sponsored by the City of Kitchener with the objectives to purchase, construct, hold, renovate, manage, provide and maintain housing for low and moderate income individuals and families in the City of Kitchener. It is part of the non-profit component of non-market housing in the city. Kitchener Housing owns and operates 764 units of apartments, townhouses at 18 locations across the city. It operates both market and rent geared to income units.



Penelope Drive (Built 1993)

Menno Homes

MennoHomes Inc. is a non-profit charitable organization founded in 2001, with a mission to create homes for people in need of affordable housing and develop housing that is economically and environmentally sustainable and includes supportive services.

MennoHomes has 105 rental housing units within Waterloo Region. These are a mix of single unit apartments for seniors, family duplexes, and multi-bedroom housing.

MennoHomes has built 2 affordable projects in Kitchener:

- 16 three-bedroom duplexes on Village Rd
- 50 unit six-story apartment building for seniors with 38 one-bedroom units and 12 two-bedroom units on King Street East.

MennoHomes also has a proposed project in Kitchener planned at Bridgeport and Lancaster.



Village Road Built – 2004



King Street East Built - 2007

Other Non Profit Housing Providers

Throughout Kitchener's history, community based non-profit organizations and religious institutions have provided a range of housing supports from emergency shelter to permanent, affordable rental or ownership housing as outlined in the following list

Figure 58 - List of Other Non-Profit Providers in Kitchener

Non Profit Group	Location	Units
Better Canada Homes	Greenfield Ave	50
Cypriot Homes of K-W	Country Hill Dr	102
Cypriot Homes of K-W	Holborn Dr	66
Eby Village	Eby St S	56
Hellenic Community of K-W	Greenfield Ave	91
Hislacan Homes Non Profit	Overlea Dr	
Kitchener Alliance Community Homes	Monte Carlo St	29
Kitchener Alliance Community Homes	200 Chandler Dr	30
Kitchener Alliance Community Homes	Connaught St	38
Kitchener Alliance Community Homes	Greenfield Ave	63
Kitchener Alliance Community Homes	Westmount Rd W	33
KW MultiGroup Homes Inc.	Century Hill Dr	60
Portuguese Centre of K-W Inc.	Courtland Ave E	43
Shehrazad Non-Profit	Oprington Dr	117
Slavonia-Croatian Non-Profit	Westwood Dr	90
Village Lifestyles Non-Profit	Tuerr Dr	50
Village Lifestyles Non-Profit	Paulander Dr	50
		Total 968

Source: Region of Waterloo

Co-operative Housing

Housing co-ops provide at-cost housing for their members. They are controlled by members who have a vote in decisions. There is no outside landlord. In Canada, most housing co-ops are rental projects developed during the 1970s and '80s under government social housing programs targeted to people with low to moderate incomes. (Co-op Housing Federation of Canada) The following co-operative housing developments are located in Kitchener.

- Asgard Green Co-operative Homes Cherry Street
- Aventine Co-operative Homes, Homer Watsons and Bleams Rd
- Bread and Roses Co-operative Homes Queen St. S and Courtland Ave.
- Top of Form
- Bottom of Form
- Changemakers Co-op
- Country Hills Housing Co-operative, Doon Village Rd
- Emanuel Housing Co-operative Howe Dr

- New Generation Co-operative Homes Doon Village Road
- Sand Hills Co-operative Homes Chandler Dr
- Shalom Community Co-operative Elmridge Dr
- Simon Bolivar Housing Cooperative Inc The Country Way
- Sprucewoods Co-operative Housing Inc Benesfort Dr
- Willowside Housing Co-operative Inc., Victoria Street

Indigenous Housing (K-W Urban Native Wigwam Project)

The K-W Urban Native Wigwam Project (KWUNWP) is a non-profit organization that has served Indigenous people residing within Waterloo Region for over 30 years. KWUNWP provides “safe, secure, and affordable rent geared-to-income housing for people and their families that have low or moderate incomes.



KWUNWP provides tenant support to:

“... assist in decreasing hardships and to lead to self-sufficiency of individuals and families. This will give Native people of this community a chance to grow and prosper, while maintaining a dignified and safe living environment for their families. KWUNWP gives their tenants the opportunity to care for a home at an affordable rate, which in turn can create an opportunity to eventually purchase their own home.” (<https://kwunwp.weebly.com/>)

Figure 59 - Existing Affordable Housing for Indigenous People illustrates the current known housing by type of dwelling units geared to the indigenous population.

Figure 59 - Existing Affordable Housing for Indigenous People

Single Detached Units	Semi-Detached Units	Townhouse Units	Apartment Units	Total
12	16	7	6	41

Source: K-W Urban Native Wigwam Project

Seniors Affordable RGI Housing

Non-profit housing providers, Waterloo Region Housing and Kitchener Housing Inc. provide some dedicated housing for seniors aged 60 years and over and who have low incomes. Rent is based on a limited income up. The common type of housing form is one bedroom apartment, although some two-bedroom units for seniors are also available. The listing below is a representation of known affordable seniors housing locations and may not complete.

Figure 60 - List of Seniors Affordable RGI Housing

Project	Number of Units	Provider
Church Street	61	Region
College Street	73	Region
Franklin Street	119	Region
Lorraine Avenue	35	Region
Overlea Drive	60	Region
Sunnyside Seniors	32	Region
Wilson Avenue	72	Region
Subtotal	452	
Cedar Court	72	Non-Profit
Senioren Haus	60	Non-Profit
Slavonia Village	40	Non-Profit
St Joseph's Place	43	Non-Profit
Thaler Retirement Manor	50	Non-Profit
Villa Concordia	52	Non-Profit
Subtotal	317	
Carwood Green	27	Kitchener Housing Inc.
Linden Manor	32	Kitchener Housing Inc.
Subtotal	59	

Source: Region of Waterloo not complete*

Affordable Ownership Housing

Habitat for Humanity – Founded in 1988, Habitat for Humanity Waterloo Region is a charitable organization with the mission of, “working toward a world where everyone has a decent place to live”. Founded in 1988, Habitat for Humanity Waterloo Region is a charitable organization that over the last 30 years, has been able to help 143 families in the region build their affordable ownership home. Under the Habitat model, families provide a minimum of 500 hours of volunteer time, some of which is spent building their own home. Habitat’s most recent project underway is a 45-unit townhouse project on Kehl Street in Kitchener.

5.1.5 Concurrent Disorder Supportive Housing

A small number of Regional housing units (56) are dedicated to supportive housing through the Concurrent Disorders Supportive Housing Program. These units provide on-site support services for those with mental illness and addictions. **There is currently a waitlist of approximately 65 people for this housing type.**

5.1.6 Housing Geared to Students

In the City of Kitchener there are a number of post-secondary education establishments or campuses. This includes the Health Sciences Campus - University of Waterloo School of Pharmacy and McMaster School of Medicine along with the Wilfrid Laurier University Masters of Social Work program; both of which are located within Downtown Kitchener. The current estimate of full-time students in the downtown is approximately 750.

The main Conestoga College polytechnic campus is located in the south portion of Kitchener near Highway 401. At the time of this report preparation, Conestoga College announced its plans to establish a downtown location for an International School of Business for 1,000 students. There is an expectation that this will grow to about 3,200 students within several years.

Kitchener is also home to a number of private educational institutions. Kitchener is also within transit or driving distance to a number of other major post-secondary establishments in the cities of Waterloo, Cambridge and Guelph.

There is an existing and growing need for housing accommodations geared to students. In 2000, the City of Kitchener established a Student Housing Task Force that resulted in a report in 2001. The study identified the need for strategies for accommodating housing geared to students in the Conestoga College area. A Lower Doon Student Housing Study was prepared in 2002. Since that time, there have not been any specific local municipal studies aimed at the student specific segment of the housing market.

In 2020, the City is studying the area around the Lower Doon Conestoga College campus and what the preferred future plan is for the surrounding area – which will include an investigation into needed accommodation for students as the College continues to significant grow through additional international students and other programs

Although students may not be classified as permanent residents with the census information for Kitchener, the Region of Waterloo does include some measure and information regarding the estimated students. **Additional information and analysis is required to further investigate not only the existing proportion but also the estimated projected growth of the student population and what the housing needs may be.**

5.1.7 Housing Geared to Seniors

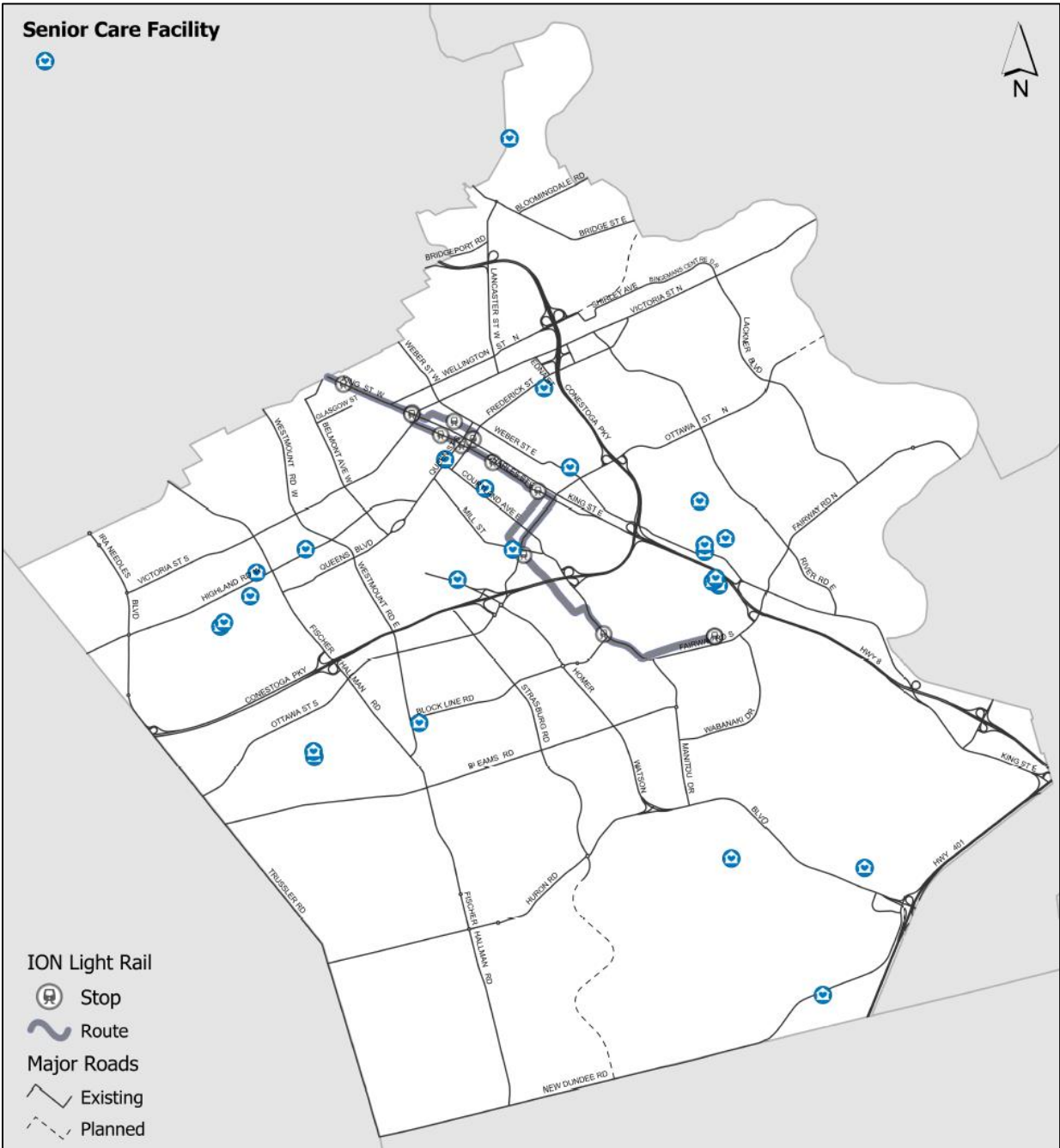
Within the City of Kitchener there is a range of housing options for people aged 65 and over. A large segment of the housing supply is within the regular range of dwelling types provided by the private market – single detached to townhouses to apartments, either in rental, freehold or condominium tenure available to everyone.

There are also number of sites within the City that offer life lease units, specifically for seniors. Life lease units are often offered as part of an integrated site that includes townhouse dwellings with an apartment building and/or residential care facility. This allows for potential movement and additional level of care options across a continuum of housing options in the same location.

Another segment of the housing supply for seniors is within a residential care facility or apartment building that offers some level of care and shared facilities (i.e. retirement home). The total number of existing beds/units for this form of housing is approximately 2,400.

The known locations that are aimed at providing seniors housing that include some aspect of care or shared facilities are indicated in Map 7 below. The total number of existing beds/units for this form of housing is approximately 2,400.

Map 7: Senior Care Facilities in Kitchener

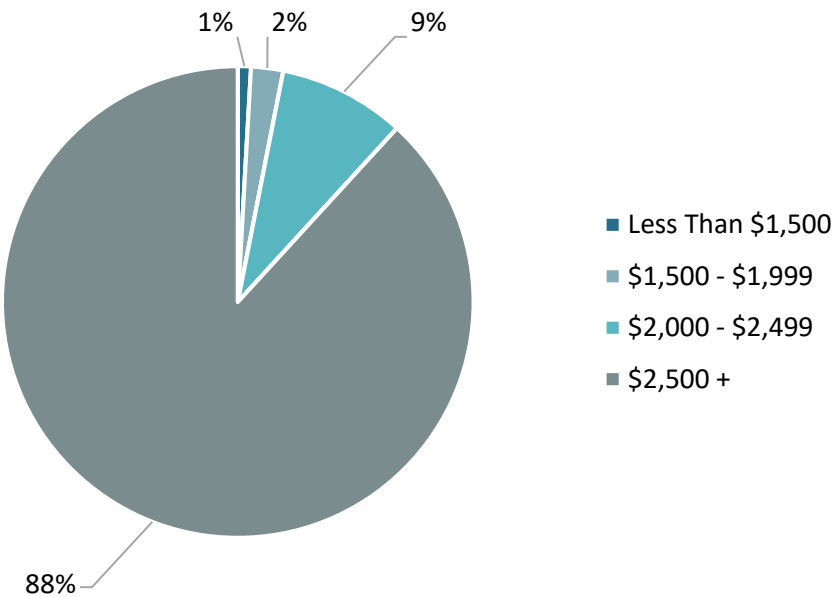


Some of the community housing provided by non-profit housing organizations is dedicated to people aged 55+ and the rent charged is geared to income, making it an affordable option. A senior in this form of housing must be able to take care of their daily needs and be generally independent as limited supports are provided. As indicated earlier the waiting list to access this housing is becoming longer and longer indicating strong demand and insufficient supply of this housing type.

As seniors age they often develop health issues and independent living is not a suitable option to meet their needs.

Care homes, retirement homes and assisted living are forms of housing available to seniors who require supports for daily living. Standard space is space where a senior resident receives less than 1.5 hours of care per day or is not required to pay an extra amount to receive high-level care. The following Figure 61 illustrates that a significant amount – almost 90% - for rental housing with supports is at a monthly rent range of \$2,500 and above.

Figure 61: Seniors' Proportion (%) of Standard Spaces by Rent Range, Kitchener - Cambridge - Waterloo CMA, 2019



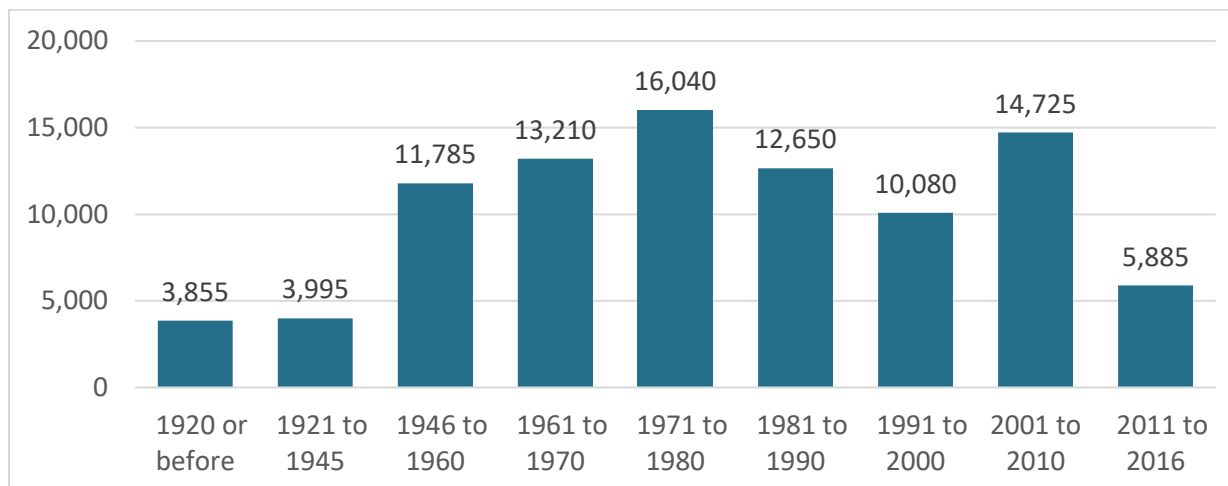
Source: CMHC Seniors' Housing Survey

While the demographics of Kitchener has a fairly robust number within with younger age cohorts compared to many Ontario municipalities, there is a large “bulge” of growing senior age groups which will continue to grow through the next 10-20 years. There are a number of seniors housing providers and developments that could include housing suitable for seniors. Typically this form of housing occurs through market demand; however, there is a need and gap for more information and data. The increase in rental prices will have an impact on cohorts that rely on a set or declining income. It is recommended that further research and analysis is required of this housing type and need.

5.2 Age and Condition of Housing Stock

Two thirds of dwellings in Kitchener were built before 1991 and only 6.4% were built in the period from 2011 to 2016 as indicated in the following Figure 73.

Figure 62: Housing Stock by Construction Period

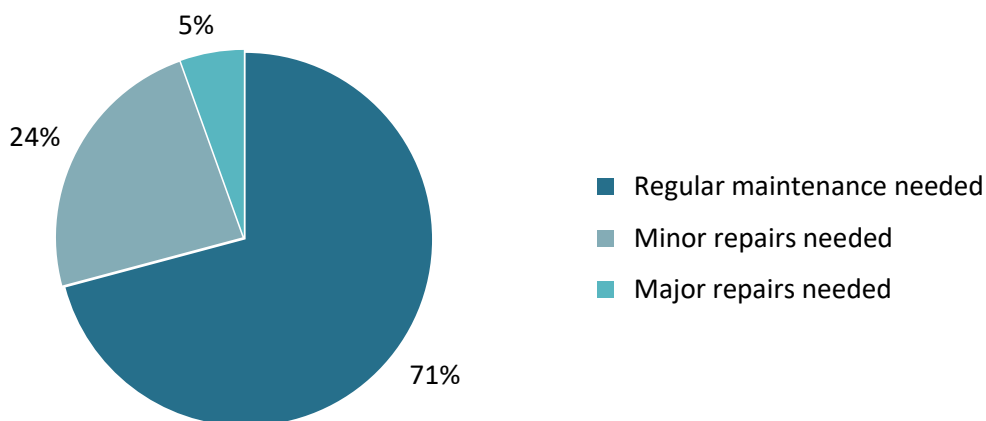


Source: Statistics Canada, 2016 Custom Tabulation

The majority of Kitchener's Housing Stock was constructed in the post-war period and nearly half is less than 35 years old. The 1970s and 2000s were the decades of greatest residential growth. Given the rapid pace of housing construction since 2016, the average age of housing stock will decrease in the coming years.

The condition of the housing stock in Kitchener is good with 95% of dwellings only requiring regular maintenance or minor repairs as indicated in the following Figure.

Figure 63 – Overall Condition of Housing Stock in 2016

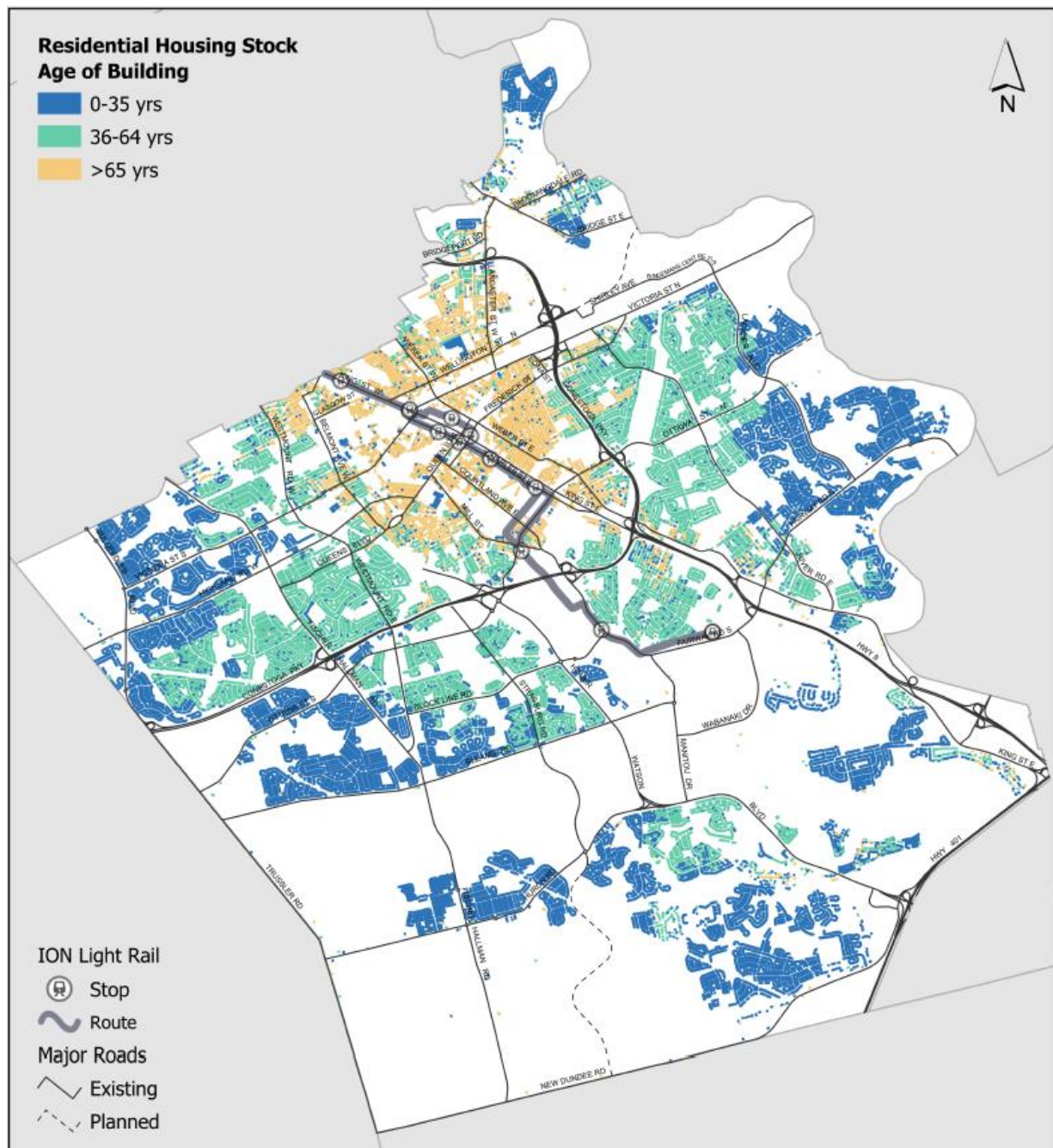


Source: Statistics Canada

The following map shows a pattern of concentric outward residential growth in Kitchener.

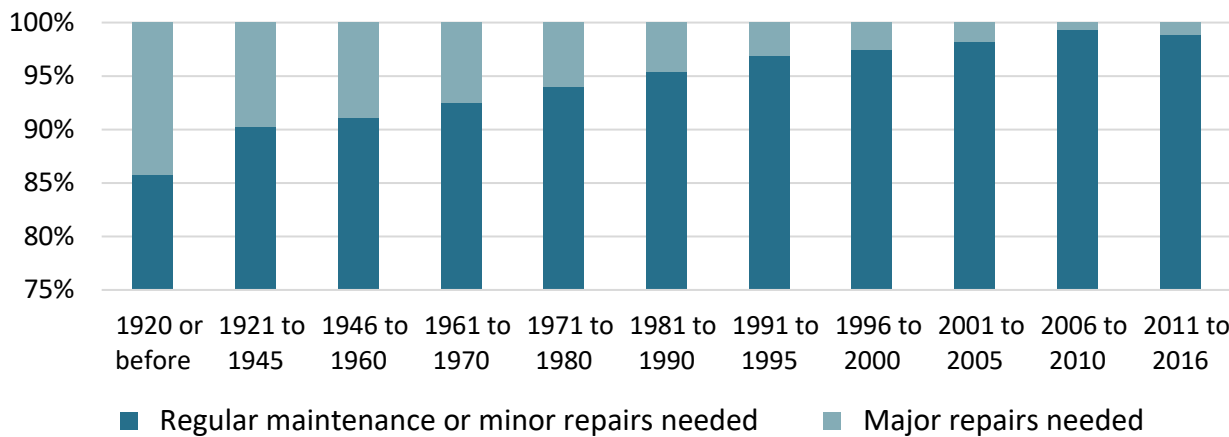
Dwellings older than 65 years predominate in the central neighbourhoods with some recent infill housing development. Housing 36-64 years olds predominates within the inner suburban neighbourhoods immediately east and west of the central Neighbourhoods. Housing that is 35 years old or newer is generally located in the suburban neighbourhoods of the City towards the edge of the urban area.

Map 8: Age of Housing Stock in Kitchener



As expected, the older the housing stock, the greater the need for major repairs as shown in the following Figure 64. However, the majority of older housing stock is in good condition with more than 85% only requiring regular maintenance or minor repair. Housing from the 1980’s to 2016 are in very good condition, with 95% only requiring regular maintenance or minor repairs.

Figure 64: Condition of Housing Stock by Construction Period

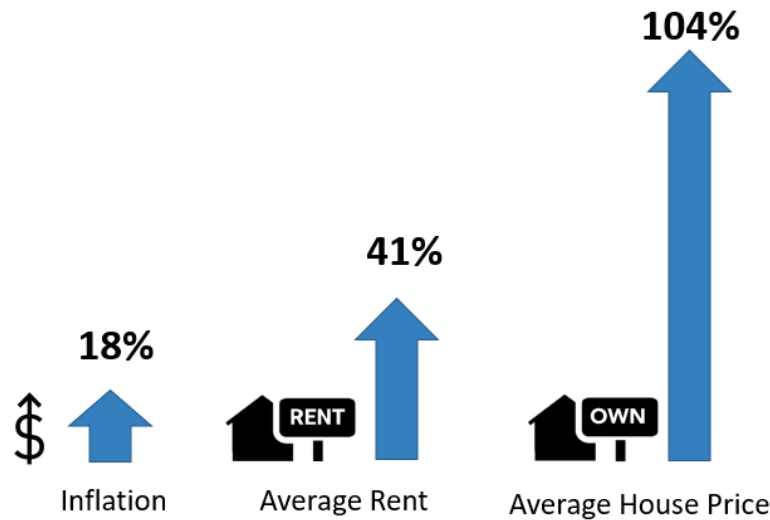


Source: Statistics Canada, 2016 Custom Tabulation

5.3 Housing Costs

There has been a 104% increase in the average price of a house since 2009 and a 41% increase in the average market rent and most of the increase has been recent since 2016. In contrast, housing incomes have generally only increased at the rate of inflation by 18% over the same period.

Figure 65: Change in Average Rent and Average House Price vs Inflation from 2009 to 2019

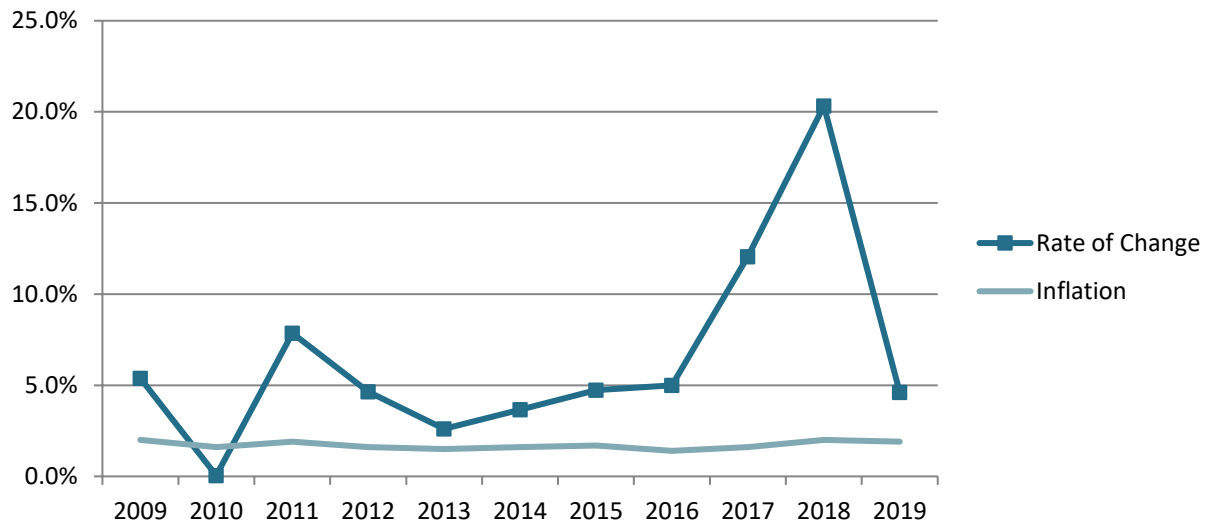


Source: CMHC Annual Rental Market Reports, Kitchener-Waterloo Association of Realtors, Bank of Canada

5.3.1 Homeownership

Housing prices have generally been increasing over the last 10 years at rates above inflation. Notably, they increased by an unprecedented 12.0% in 2016 and 20.3% in 2017, as shown in Figure 66 below.

Figure 66: Percentage Change in Average Re-Sale House Price Year to Year in Kitchener



Source: Kitchener-Waterloo Association of Realtors 2019, House Priced based on Average MLS Sale Price

As of December 2019, the average price of a home has reached almost \$500,000 and would require an income of just over \$138,000 to purchase with a 5% down payment and 25-year mortgage and paying no more than 30% of income on mortgage costs (mortgage interest, insurance and payment) and property taxes.

Figure 67: Average Re-Sale Price of Houses and Income Required to Own, 2019

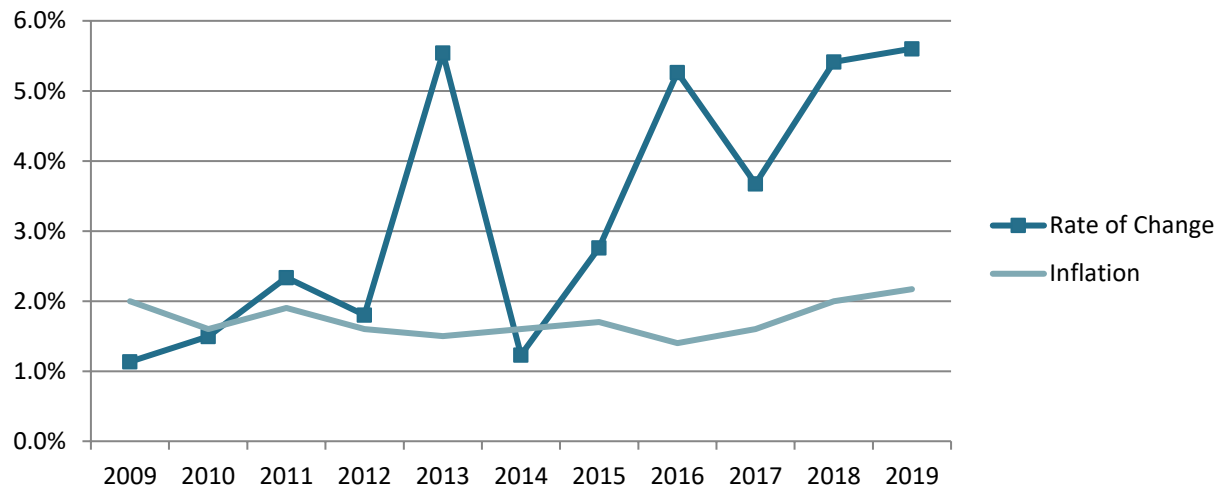
	Average House Price	Household Income Required
 Single Detached	\$582,080	\$164,275
 Semi Detached	\$435,133	\$122,803
 Townhouse	\$401,708	\$113,370
 Condo Apartment	\$304,939	\$86,060
Total	\$499,323	\$140,919

Source: Kitchener-Waterloo Association of Realtors 2019, House Priced based on Average MLS Sale Price (*Rolling 12 months average price as of December 2019)

5.3.2 Primary Market Rental

Rental housing is normally more affordable than ownership housing due to not requiring a down payment, property taxes, maintenance, and other costs associated with home ownership. However, rents in Kitchener have been increasing at rates above inflation and the rates of increase have been higher in recent years as shown in Figure 68.

Figure 68: Percentage Change in Average Market Rent Year to Year in Kitchener



Source: CMHC Primary Rental Market Survey

Rental apartment average market rents (AMRs) in 2019 were \$772 for a bachelor unit, \$995 for a one-bedroom unit, \$1,196 for a two-bedroom unit, and \$1,331 for a three-plus bedroom unit as shown in Figure 69.

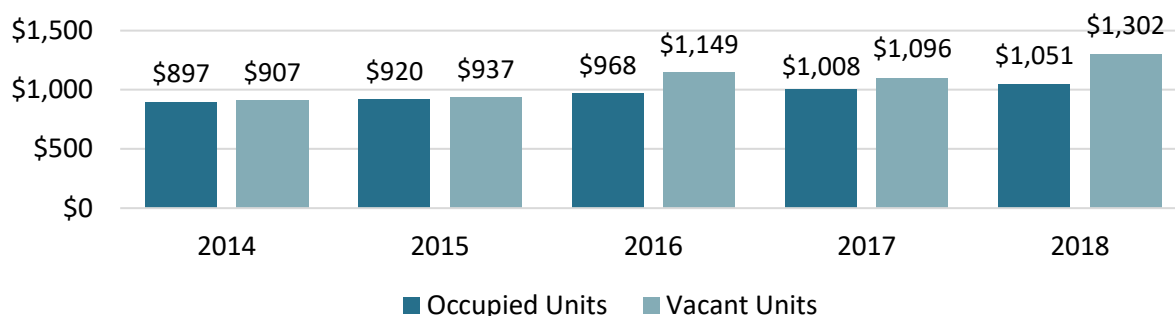
Figure 69: Primary Market Rent Costs, 2018

	Occupied Units	Vacant Units	Average Market Rent
Bachelor 	\$771	\$883	\$772
1 Bedroom 	\$930	\$1,185	\$995
2 Bedroom 	\$1,120	\$1,398	\$1,196
3 Bedroom + 	\$1,274	\$1,473	\$1,331
ALL	\$1,051	\$1,302	\$1,131

Source: CMHC Custom Run Data

Landlords have the ability to raise the rent of vacated units. Among all bedroom types, average asking rent of vacant units were at significantly higher rents than occupied units. A higher turnover rate indicates that landlords could raise the rent of vacated units more frequently. As shown in Figure 70, in 2018 the difference between the rent of an occupied unit and asking rent of vacant unit was approximately \$250.

Figure 70: Rent Prices for Occupied Units and Vacant Units – 2014 to 2018



Source: CMHC Custom Run Data

5.3.3 Secondary Rental – Condominium Apartments

The total average market rent of rental condominium apartments in Kitchener - Cambridge – Waterloo CMA in 2018 was \$1,542. One-bedroom units had an average rent of \$1,382, two bedroom units had rents at \$1,614 and three bedrooms and more had average rent at \$1,594. These are significantly higher than the average rents for units in the primary rental market in Kitchener - Cambridge – Waterloo CMA.

Figure 71: Rents in the Primary and Secondary Rental (Condo) Market in 2018

	Primary Rental AMR	Condominium Apartment AMR	% Difference
Bachelor 	\$1,021	\$1,382	35.4%
1 Bedroom 	\$1,210	\$1,614	33.4%
2 Bedroom 	\$1,254	\$1,594	27.1%
3 Bedroom + 	\$1,138	\$1,542	35.5%

Source: CMHC Secondary Rental Market Survey, CMHC Rental Market Report - Kitchener-Cambridge-Waterloo CMA (2018).

6.0 Housing Development Activity

At the time of this report, Kitchener is experiencing some of the highest development and growth rates in its history. Kitchener is reported to be the second fastest growing community in Canada). The following section provides an overview of new residential development in Kitchener over that past twenty years. Dwelling units created by type of housing (i.e. single detached, townhouse, apartment, etc.) and by tenure (i.e. freehold, rental or condominium) are highlighted. Past development trends are part of understanding housing demand and needs within a community.

An estimate of the approximate number of new residential dwelling units within approved (but unbuilt) plans of subdivision, plans in circulation, potential future subdivision supply and designated land is provided in this section. The capacity of Kitchener intensification areas to accommodate future growth based on existing zoning and infrastructure is also estimated. Most of this data is extracted from and complementary to the City's ongoing Growth Management Monitoring reporting.

Site plan activity is also at a record high and the number of new dwelling units anticipated within approved (but unbuilt) plans, along with plans in circulation is estimated. Throughout the city, there are a number of land use amendments currently under consideration that may involve the potential to create more residential units. Also, there is a large quantity of sites that are in the development proposal stage (no active development application). As part of the housing outlook, a high level estimation is included of how much residential development is in the future development "pipeline".

The process and costs associated with development are also important factors in the delivery of new housing, and impact the affordability of housing, especially for non-profit providers. A high level outline of some of the process and cost factors is provided within this section.

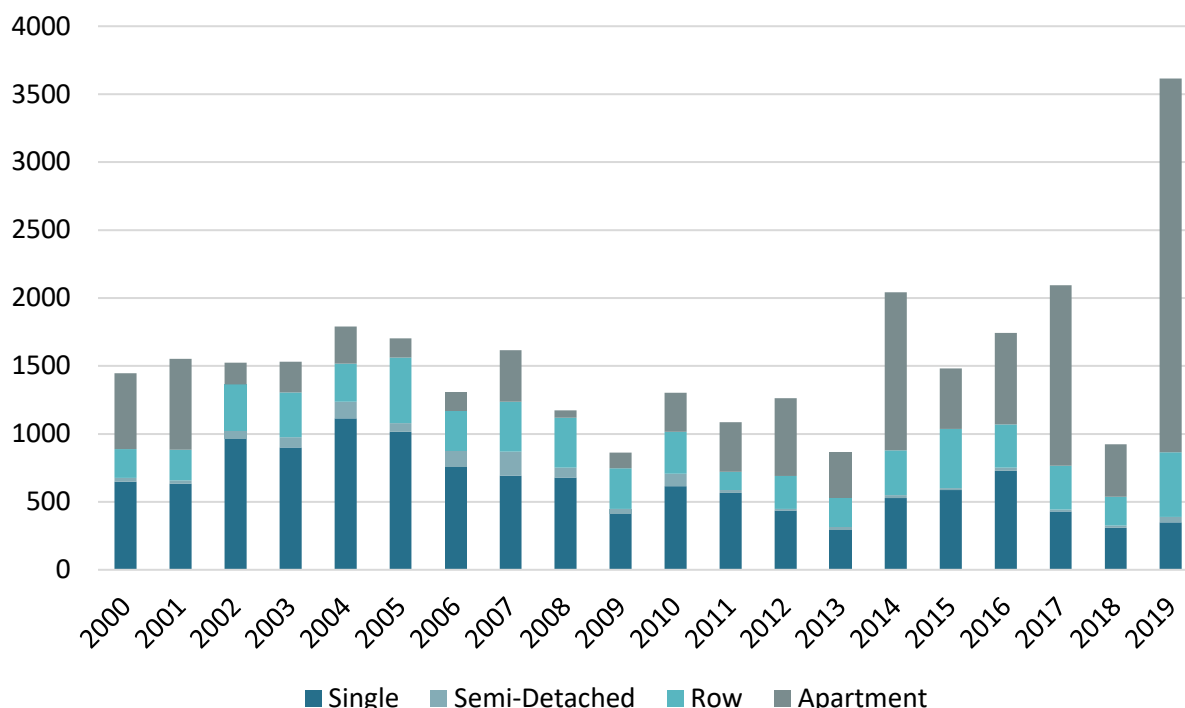
Figure 72 - New Housing Under Construction



6.1 Housing Starts and Completions

New development in Kitchener represents a relatively high proportion of growth within the Region of Waterloo. Over time, the number of total new housing starts is averaging close to 1500 new units per year when considering a 20-year average. The past 10-year period from 2010-2019 has more variability than the prior ten years from 2000-2009.

Figure 73: Number of Housing Starts by Dwelling Type, 2000 to 2019



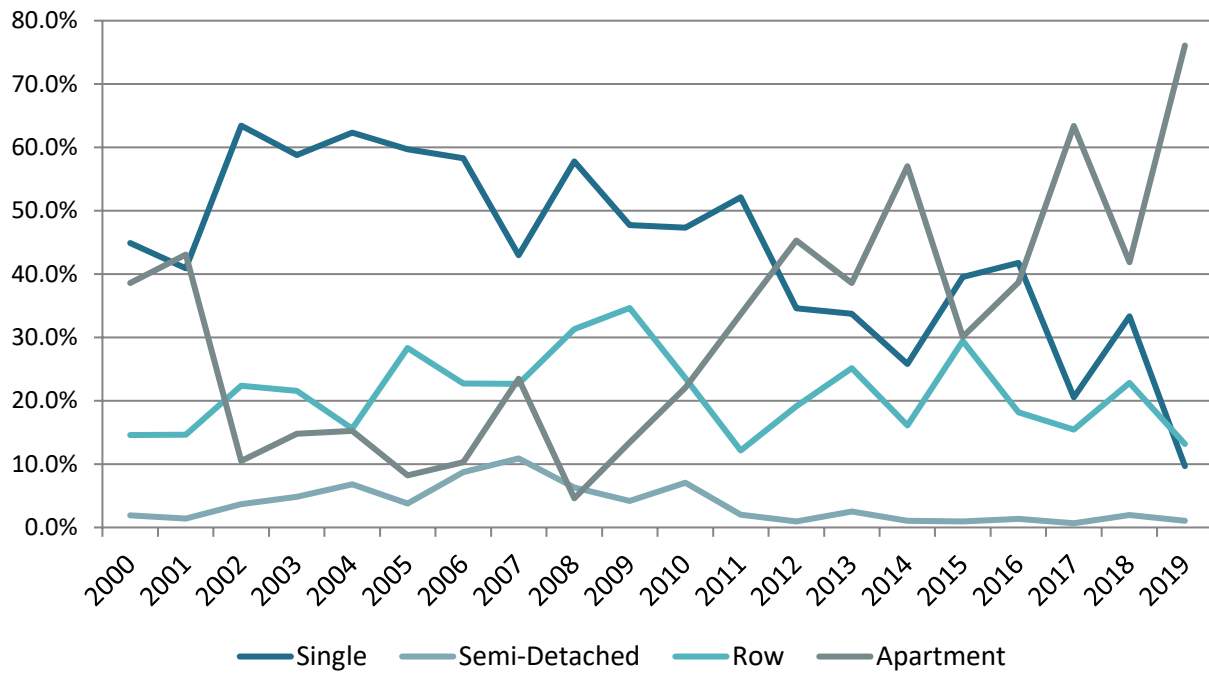
Source: CMHC Starts and Completions Survey

While the number of apartment units under construction has been noticeable and fairly strong historically (early 2000s along with back through the 1980s and earlier), there is a significant increase in the total number and the proportion of apartments in the overall dwelling mix. In 2000, apartment forms of housing accounted for approximately 40% of starts, declining to under 20% over the next 10 years and then increasing to 75% in 2019.

The percent and quantity of single and semi-detached types of housing have gradually decreased. In 2000, detached forms of housing was at slightly over 40% of housing starts, increasing to 60% until 2010 and then steadily decreasing to approximately 10% by 2019. Currently, a modest amount of the new housing supply being built is in detached housing forms.

The percentage of housing starts by dwelling type from 2000 to 2019 is shown in the following Figure. Currently there are more apartments than single detached houses being built.

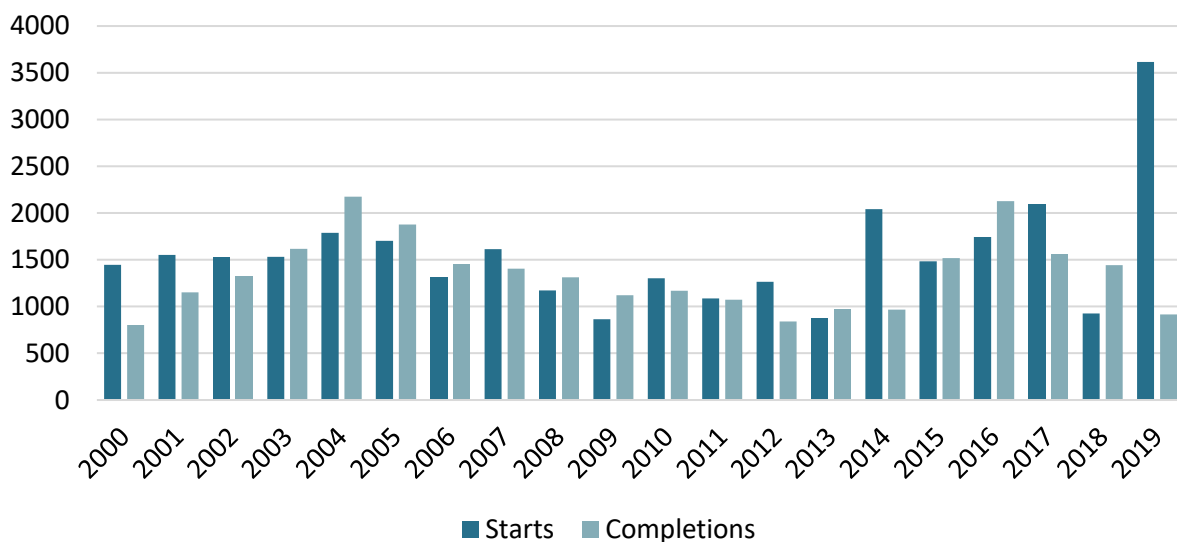
Figure 74: Percentage of Housing Starts by Dwelling Type, 2000 to 2019



Source: CMHC Starts and Completions Survey

The following figure illustrates the relationship of housing completions closely following housing starts indicating a robust market demand for new housing construction. The years 2014, 2017 and 2019 had high incidences of housing starts. It is anticipated that the city will see a large amount of completions very shortly given over 3,600 of starts in 2019. This is the highest amount of starts occurring in the past 20 years.

Figure 75: Housing Starts and Completions, 2000 to 2019



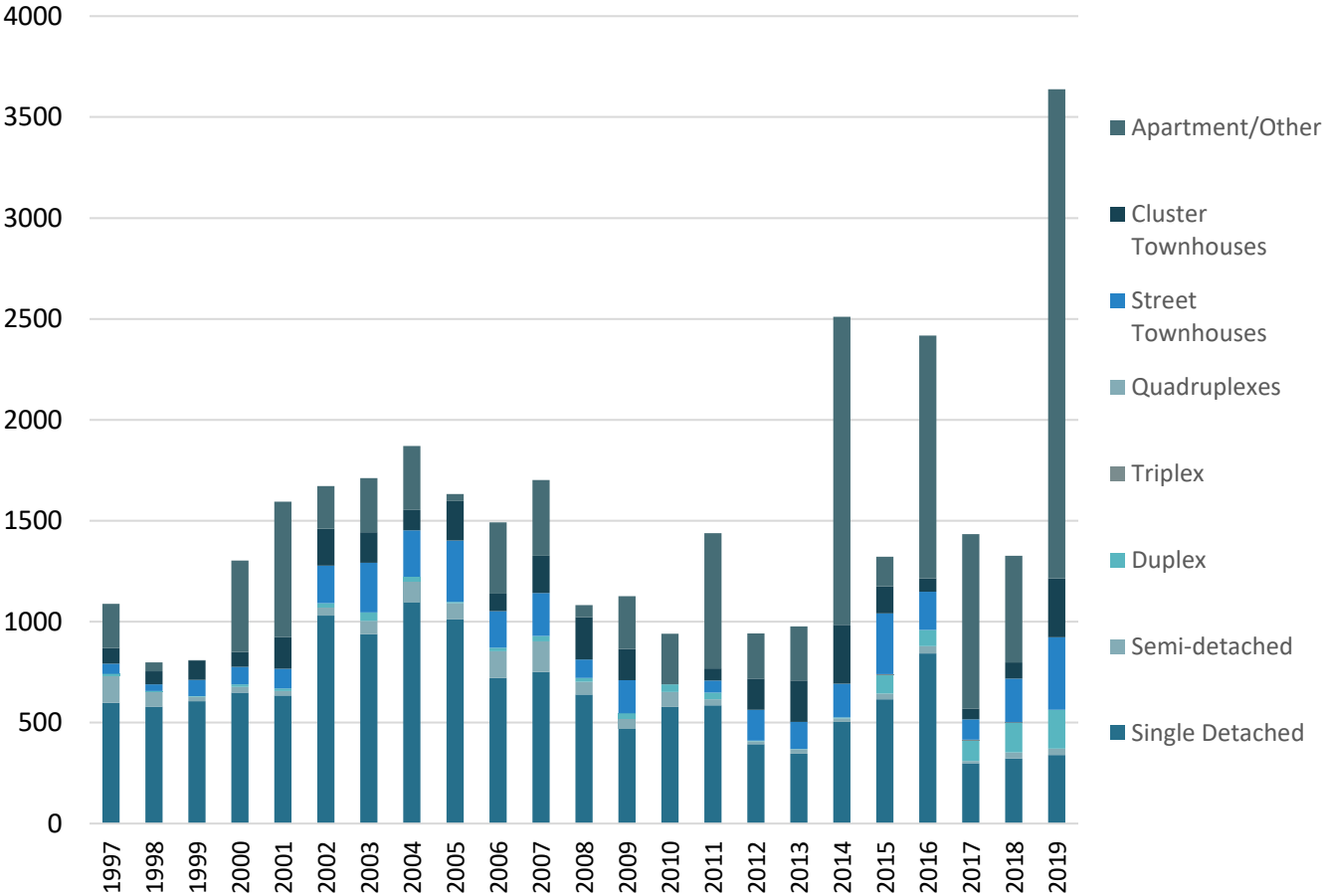
Source: CMHC Starts and Completions Survey

The number of residential units created by year of building permit issuance is shown in the following figure. This data is closely related to CMHC’s starts data in the earlier figures; however it includes more detailed information. The number of residential permits was strong from 2000 through to 2008 and then slowed with the 2008 economic downturn. Since 2014 starts have been strong with 2019 seeing more residential starts than any time in the city’s history. The increase in the last several years has been primarily in the form of apartments while single detached dwelling starts over the past three years have been at an all time low.

Much of the 2019 boom in apartments can be attributed to strong developer interest in securing financial incentives for residential development in Downtown Kitchener before they expired in 2019. Apartment completions should be strong over the coming years as these units come online, but starts are expected to reduce somewhat in the near term.

Missing middle housing forms including townhouses, stacked townhouses, duplexes, triplexes and quadruplexes have seen recent growth as well. Duplexes (many in the form of basement apartments) have grown from an average of 17 units per year in 1997-2014 up to 122 units per year in the last four years.

Figure 76 - Number of Residential Units Created by Type



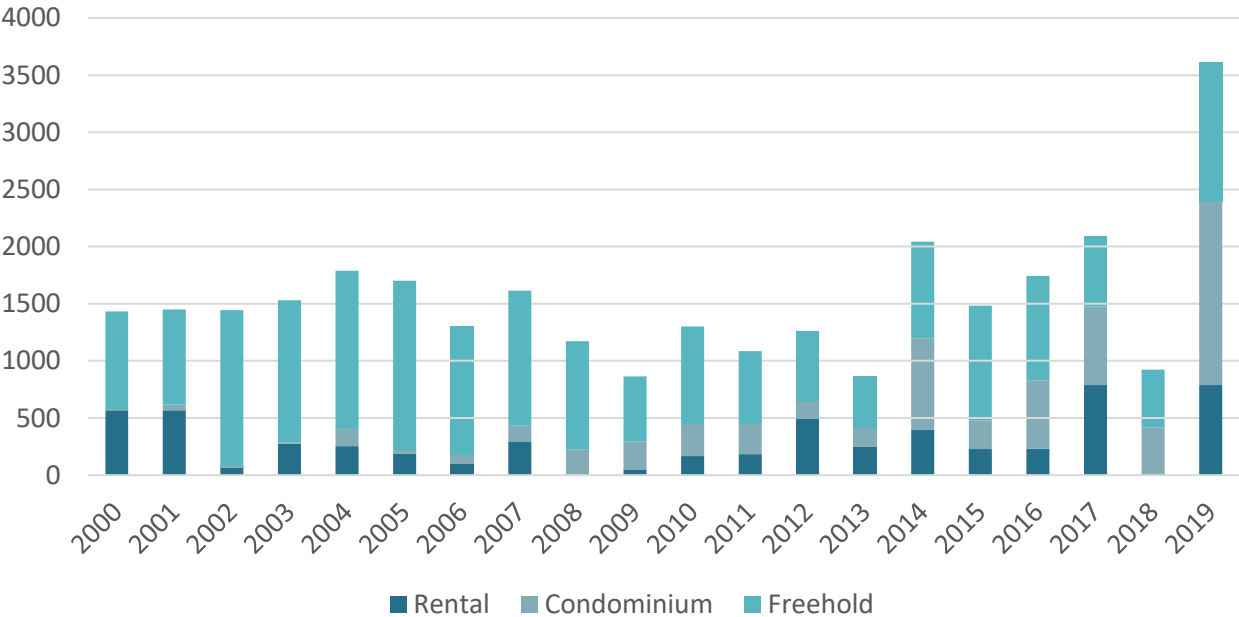
Source: City of Kitchener Building Division

Compared to many cities across Canada, Kitchener has seen relatively robust rental apartment construction over the last 20 years, with rental apartments making up 18% of new units. However, this rate of new rental construction is not keeping pace with the demand for new rental housing. Renters are therefore turning to the secondary rental market, either in condominiums or freehold units.

Condominium development has increased significantly since 2007 representing one quarter of housing starts over the period. The dwelling type of condominium units is changing. From 2000 to 2013, 58% of condominium units were in townhouses with the rest in apartments. Since 2013, 80% of condominium units have been in apartment form with only 20% in townhouses.

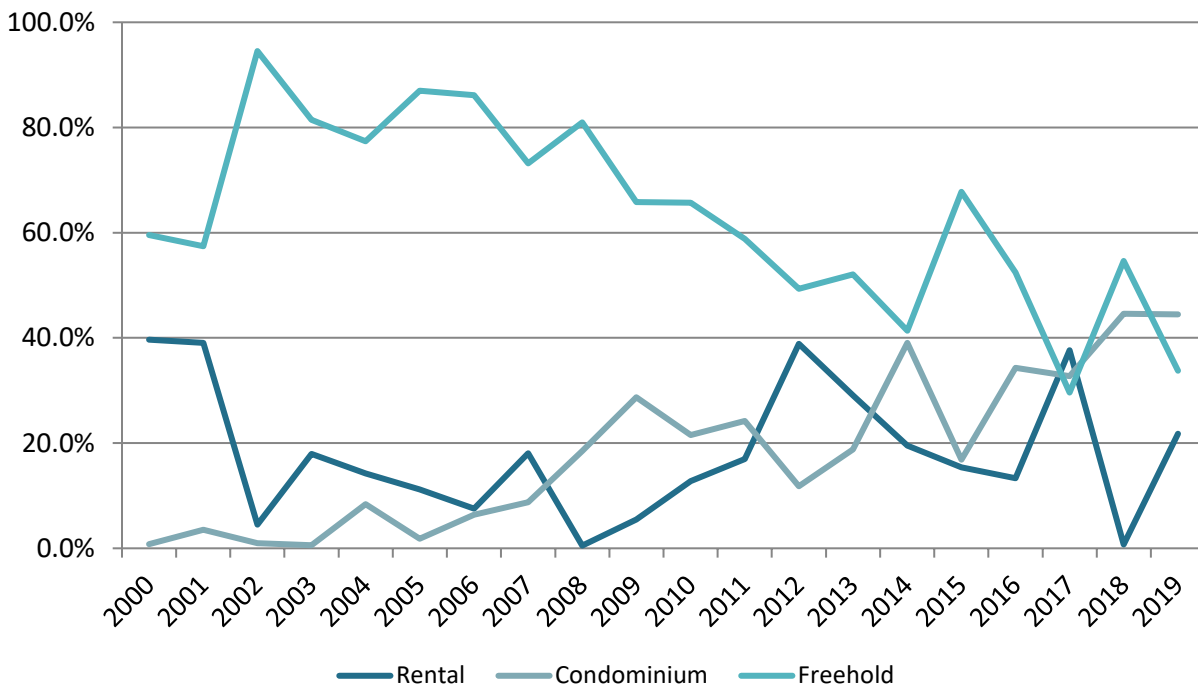
The share of new freehold unit starts is decreasing alongside the decrease in single detached dwelling construction - although more freehold, street fronting townhouses are being built.

Figure 77: Number of Housing Starts by Intended Tenure, 2000 to 2019



Source: CMHC Starts and Completions Survey

Figure 78: Percentage of Housing Starts by Intended Tenure, 2000 to 2019



Source: CMHC Starts and Completions Survey

6.2 Development Process

New housing is created through a variety of planning and building processes. This ranges from plans of subdivision and land use amendments to establish residential permitted uses to a type of building permit to convert a portion of a dwelling into an additional unit. The length of time and potential number of new dwellings becomes more immediate and certain as the development moves from the land use and pre-subdivision application stage to registration of lots/blocks of land and final site plan approval stage.

When preparing land for development of housing, the potential planning processes that may be encountered (depending upon the circumstances) includes Official Plan Amendment/Secondary Plan, Zoning By-law Amendment, Draft Plan of Subdivision, Draft Plan of Condominium, Part Lot Control, Consent, Minor Variance (or other section 45 Planning Act application), and/or Site Plan. Once the approvals are in place for the land, a building permit is required for construction of buildings or structures as stipulated under the Ontario Building Code Act).

Typically, the length of time for the development applications types listed above varies depending upon how far or close away it may be to the building permit stage. There are also a significant number of variables that could impact timing such as complexity of the site, issues, technical studies, public engagement, achievement of review authority objectives and requirements, developer/landowner motivations or financial considerations, completion of conditions, and decision maker (Council, staff, Committee of Adjustment, Local Planning Appeal Tribunal, etc.) Generally, a draft plan of subdivision from submission stage to registration takes

multiple years. Official Plan Amendment and Zoning By-law Amendments can range from 6 months to multiple years. Site plans are typically a short timeframe around one month to a potential decision in principle with final approval taking several months to over a year depending upon various factors including the developer's completion of conditions. Consents and minor variance applications are considered within one month but often have conditions that can take up to a year to fulfill.

Provincial legislative changes to The Planning Act have significantly reduced the prescribed timelines for some of the above application types compared to previous years with the goal of helping to streamline development approvals to bring more housing to the market sooner. While there are a large amount of variables and considerations involved in the timing of development applications and getting to building permit, the City of Kitchener is undertaking a service review in 2019-20 of some of its development review functions –with emphasis on creating further efficiencies in the site plan process.

There is also the potential for converting existing buildings to residential dwelling units or to covert/add additional dwelling units with an existing residential building. This may involve processes from Official Plan/Zoning By-law Amendment to City Council to an application(s) to the Committee of Adjustment to simply just a type of building permit.

In many instances, the provision of affordable housing is reliant upon funding and utilizing an existing parcel of land (which may or may not already have development on it) with the intent to move the housing development forward to building permit stage as quickly and efficiently as possible. Financial margins are tight for developments that provide housing less than market rent or price; and that is often pursued by non-profit housing providers.

6.3 Housing Outlook

The housing needs of a growing community cannot be met without land and development opportunities to provide for new housing construction. One of the most important City roles in planning for housing is to ensure there is sufficient land available, both within Greenfield areas, and through infill and redevelopment opportunities, to accommodate the new units required to for forecasted residential growth. The City's Growth Management program, including the Kitchener Growth Management Strategy, Kitchener Growth Management Plan and Annual Monitoring Report, constantly tracks development capacity and activity to ensure that the supply of available lands are not a barrier to the construction of the new homes we need.

6.3.1 Potential Land Supply / Future Capacity for Development

Figure 79 breaks down the supply into two categories of unit type and the status of the units in the planning process.

Figure 79: Potential Capacity and Supply of Land for Development

	Singles, Semis or Street Fronting Townhouse Units	People	Multiple Residential, Cluster Townhouse and Quad Units	People	Total Units	Total People
Registered (Vacant Land Inventory)	933	2,689	544	1,101	1,477	3,790
Draft Approved	3,225	9,274	3,841	7,778	7,066	17,052
In Circulation	2,805	8,030	1,521	3,025	4,326	11,055
Intensification Areas	1,335	3,872	15,810	28,982	17,145	32,854
Other Designated Lands	5,365	7,985	415	5,195	5,780	13,180
Unplanned City Urban Area Lands	TBD	TBD	TBD	TBD	TBD	TBD
TOTAL	13,664	31,850	22,131	46,081	35,795	77,931

Source: City of Kitchener Planning Division

Of the 35,795 units in the long term housing supply, 62% are multiple residential, cluster townhouse, or quad units. These unit types tend to be smaller, less expensive and more likely to be rental housing than the 38% of units in the long term land supply that are in single detached, semi-detached and street townhouse units. Although the new unit forecast is not broken down by unit type, there is long term supply available to provide for the full range and mix of housing types. Forecasting new units by unit type would assist in planning for affordable housing and should be considered through the review of the Regional Official Plan and/or the review of the Kitchener Growth Management Strategy.

- Registered (Vacant Land Inventory) represent the number of units left within registered plans of subdivision. These are considered to be shovel ready and can be developed in a short timeframe.
- Draft Approved units have conditional approval, but conditions must be satisfied prior to final approval and registration, at which time these units would move into the “Registered” category.
- In Circulation units represent units where a formal application has been made for a plan of subdivision. Once the plan of subdivision has been conditionally approved by council, it moves into the “Draft Approved” category

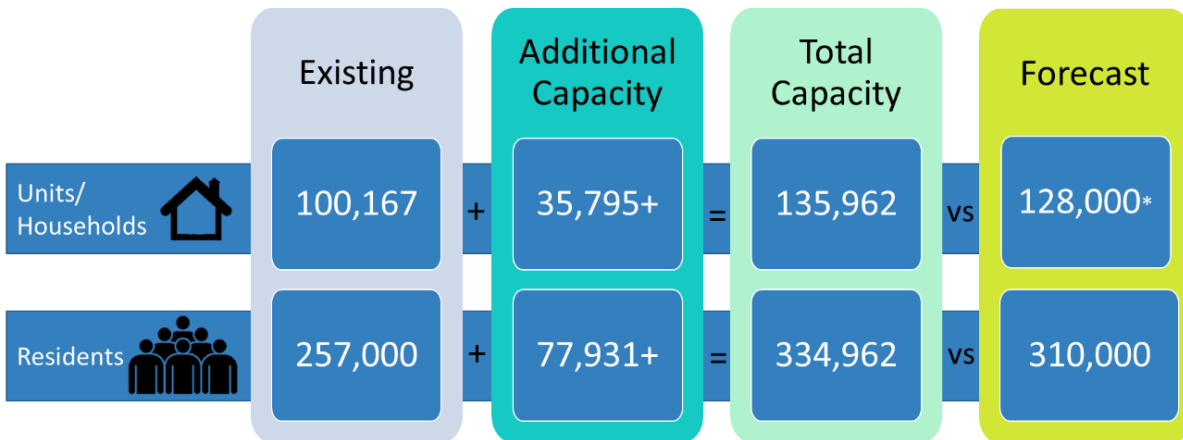
- Intensification Areas represents areas within the built up part of the city where growth is planned to be directed, for example Downtown, around ION station stops or near major intersections. The City typically prioritises these lands in development review to ensure that can come online quickly.
- Other Designated Lands represents greenfield area that are slated for urban development, but where there is no active application for a plan of subdivision. These lands require fairly significant work prior to being ready for development and may be more of a mid-term portion of the supply.
- Unplanned City Urban Area includes lands that are require a determination of a land use designation within the City's Official Plan but are located within the Urban Area as identified through the Region (and City) Official Plan. These lands require the preparation of a Secondary Plan and associated comprehensive technical studies in order to help determine the land use. Following that process, they would then move to the Other Designated Lands category and with subsequent plans of subdivision to the In Circulation and other stages of the development process. These lands are not ready in the immediate or short term but are expected to develop within the planning horizon (by 2031).

There is a good mix of unit types throughout the various level of planning approvals within the potential land supply for residential housing. Much of this can be brought online in the short term, and more could occur throughout the next 20 years. The amount of housing in the housing supply, in itself, is not a barrier to meeting the forecasted housing needs for Kitchener.

6.3.2 Potential Supply / Capacity Compared to Forecasted Growth

The first column in the Figure below shows the existing number of units (each housing one household) and population in the city. The second shows, how many more units can be accommodated based on the current planning permissions and assumptions. These two columns when added together can be compared to the population and household forecasts over the next planning horizon. While a total about 128,000 households is expected, at least 135,962 units can be accommodated based on current planning permissions and there is a considerable amount more that are in the planning stages (i.e. future Secondary Plans). The capacity for additional housing units, (the "long term" housing supply, or the land supply) is sufficient to provide the required number of units to meet future population and household forecasts.

Figure 80: Existing Housing Supply and Estimated Capacity vs Forecast²



Source: City of Kitchener Planning Division, Region of Waterloo

6.3.3 Current Development Applications and Proposals

As described in Section 6.2, a series of land use approvals may be required prior to building new units. Development applications are currently underway that would increase the number of units in the City. Furthermore, applications are an indication of the development industry's interest in building new units.

Site Plan approval is required to permit the development of most types of housing including apartments, townhouses and in mixed use buildings. It is not usually required to build single detached, semi-detached or duplex units. Currently, there are approximately 7,000 residential units either being considered for site plan approval, or that have been approved but have not yet received a building permit. These site plan applications are predominantly for apartments and mixed use buildings and represent uptake of units described in the total land supply outlined in Figure 79.

A zoning by-law amendment application is required to build something different or above what is currently permitted in the zoning by-law. If approved, zoning by-law amendments would increase the land supply shown in Figure 79. Currently there are approximately 4,500 units under review. The majority of these are for multiple dwellings.

The City holds pre-submission meetings with developers prior to their submitting a zoning by-law amendment or site plan application. The potential supply in these is less certain than formal site plan or zoning by-law amendment applications, and while some will not materialize into formal applications, they are an indicator of development interest. In 2019 alone, the City received pre-submission applications for approximately 11,000 units (not including those that

² Numbers are estimates based on information provided in applications. Estimates are more accurate further along in the development approval stage. *This is the updated Regional allocated forecast under review that is rounded off.

became formal applications). Being a mixture of site plan and zoning by-law amendment applications, these represent both an uptake of, and an increase in, the land supply in Figure 79.

Factoring in the potential number of dwelling units in registered or draft approved subdivision applications (about 1,500 and 7,000 respectively) along with the subdivision applications that are in circulation (approximately 4,300 more potential dwelling units), there is a substantial amount of new development that is currently under consideration and could be achieved in the short to medium term.

The culmination of total number of estimated new dwelling units within site plan, zoning by-law amendment and subdivision applications is approximately more than 24,000. Considering there are about 11,000 additional units in new proposals just in 2019, current development activity indicates a significantly strong developer interest in the construction of new units, particularly in the form of multiple dwellings. This does not include other applications such as through the Committee of Adjustment, Part Lot Control or duplexing through building permit. Considering the updated 10- and 5-year average number of new units created through building permits in Kitchener is now just over 1,700 and 2,100 respectively; there is a considerable amount of years supply potentially available.

Overall, there is significant interest in developing new homes to meet the growing needs of the City, especially in the form of multiple dwellings and townhouses. However, the tenure, number of bedrooms, or the intended price of these potential new units is not well understood.

6.4 Development Costs

There are a number of costs that can be key factors in the delivery of development that includes affordable housing (for either non-profit or for-profit). This typically includes the main categories of land, construction and fees as summarized in the following Figure:

Figure 81 - General Proforma Cost Categories for Land Development

Land	Construction	Fees
•Purchase •Commission •Other	•Off-site works •On-site works	•Design & consulting •Legal •Municipal •Financing •Management & marketing •Taxes & Interest

The cost and revenue drivers of residential building projects vary significantly depending upon the nature of the development and construction. Municipal costs include development or permit application fees and charges along with development charges. Depending upon the nature of the site and development, there could be parkland dedication requirements and a wide variation in infrastructure servicing and utility costs.

Payment of development charges is often cited as one of the relatively large municipal costs per dwelling unit and as impeding affordable housing development. These payments are made at the building permit stage and include Regional, City and School Boards charge towards growth-related infrastructure and projects. The amount varies based on the type of dwelling unit (with single and semi-detached being the highest, townhouses the second highest, followed by multiples/apartments and then lodging houses as the lowest rate). In Kitchener, there are two geographic areas for development charges with the central neighbourhoods being lower rates for each of the dwelling types compared with the suburban area being higher.

For example, in 2019 the City-only charge for a new apartment in the central neighbourhoods is \$6,418/dwelling unit compared to a new apartment in the suburban area at \$9,582. Factoring in Region and School Board charges equates to \$24,280 and \$27,644 respectively. Further information about the [rates/costs of development charges](#) is available from the city's website.

Additional information regarding the financial impact/proforma of development, specifically within the Major Transit Station Areas of Kitchener and Waterloo Region and in the context of potential affordable housing requirements, is being conducted as a companion analysis to this assessment. That financial impact analysis, combined with this Housing Needs Assessment, will help satisfy the provincial regulatory requirements regarding the necessary background studies as part of the Inclusionary Zoning consideration process.

6.4.1 City of Kitchener Affordable Housing Incentives

The City's development incentive program was outlined in Section 3 of this document. For an applicable affordable housing project, the development application and building permit fees can be waived. This can amount to approximate savings between \$1,000 to \$100,000. Eligibility criteria includes that proponents must be a Not-For-Profit Corporation, a minimum of 20 percent of residential units must be set at or below 80 percent of average market rent for the regional area, and projects are located within 450 metres from transit corridors across the city. Through the City's incentive program, eligible development projects can also take advantage of a deferral in payment of development charges from the time of building permit to the time of occupancy. This assists with financing, particularly for non-profit affordable housing projects.

In the two years since inception, six eligible affordable housing development proposals have applied to the program and received the waiver of application fees and/or deferral of development charges. This included 205 affordable rental units out of approximately 244 total rental units. Of those, 31 units are built or under construction with 104 in the development review stage. The following Figure summarizes the status of incentive applications to date.

Figure 82 – Applications for Development Incentives in Kitchener

Application	Dwelling Units	Status
ARH 17-1 KW Habilitation Services - 108 Sydney Fully accessible 4-storey apartment building	22 (100% affordable) <u>Includes:</u> 14 (1-bdrm) 8 (2-bdrm)	Built
ARH 18-1 Kitchener Housing Inc. - Ward 7 Stacked townhouse building and a 4-storey apartment building and retaining existing affordable units on site.	52 (100% affordable)	Proposal
ARH 18-2 Lutheran Homes - Ward 9 5-storey mixed-use building. Ground floor accommodates offices and community service space. Four storeys above provide supportive housing with independent living for those who have experienced homelessness.	52 (100% affordable) <u>Includes:</u> 30 (bachelor) 22 (1-bdrm)	Proposal
ARH 18-3 The Working Centre - 115 Water St N Additional bedrooms of interim housing, plus access to harm reduction, primary care, mental health & addiction supports for people who use drugs.	9 (100% affordable) <u>Includes:</u> 9 (bachelor)	Site Plan approved. Under construction.
ARH 19-1 Thresholds Housing and Supports 290 Sheldon Ave N 3-storey supportive rental building for clients.	23 (100% affordable) and 5 residential care units	Zoning Bylaw Application under review
ARH 19-2 St. Paul's and Menno Homes 544 Bridgeport Rd Two mixed-use, 4-storey buildings in two phases with commercial space on main floor.	81 (52% or 42 units as affordable) <u>Includes:</u> 42 (1-bdrm) affordable 27 (1-bdrm) market 12 (2-bdrm) market	Zoning Bylaw Application and Site Plan under review

7.0 Homelessness, Supportive and Transitional Housing

Homelessness is a result of the lack of affordable, available housing. Because of the cost of housing and inadequate incomes, even a temporary financial or life crisis — such as losing a job, the end of a relationship, death of a partner, or health emergency — can result in a loss of housing and homelessness. Most people are homeless for a relatively short time before reconnecting to housing. A relatively small number of people who are homeless have chronic mental illness, substance abuse, or other disabling conditions which when not addressed can lead to long term homelessness. Chronic homelessness has increased since 2015. Supportive and transitional housing is needed to help people stay housed.

A number of organizations provide support to people who are homeless including: Kitchener-Waterloo Out of the Cold (program has changed over the years), Trinity United Church, Ray of Hope Community Centre, St. Matthew's Lutheran, Bethany Evangelical Missionary Church, Working Center, YWCA.

7.1 Shelter Supply

Shelter Space is provided by non-profit providers for women, men, youth and families in Kitchener as indicated on the following Figure and shown on Map 9.

Figure 83: Shelters in Kitchener (2019)

FAMILIES	MEN	WOMEN	WOMEN & CHILDREN	YOUTH
• <u>YWCA - Mary's Place</u> 84 Frederick St	• <u>House of Friendship Charles St. Men's Hostel</u> 63 Charles St. E	• <u>YWCA - Mary's Place</u> 84 Frederick St	• <u>Anselma House</u> • <u>Saint Monica House - Maternity Only</u>	• <u>Lutherwood Safe Haven (12-15)</u> 41 Weber St. W. • oneRoof, 242 Queen St S

Source: Guide to Kitchener Waterloo

A connected system of programs functions most efficiently when people are able to access the right programs at the right time, based on their needs and preferences. During increased capacity challenges, however, this often cannot happen, and people are left waiting until resources become available. This is illustrated by the demand for supportive housing (via the PATHS waiting list) and for community housing (via community housing waiting list). Due to the lack of vacancies in affordable and supportive housing, many households on the waiting lists use alternative options, such as emergency shelter and less stable housing (e.g., couch surfing, camping, more expensive rental units that require higher proportions of income to be spent on rent).

Map 9: Emergency Shelters in Kitchener

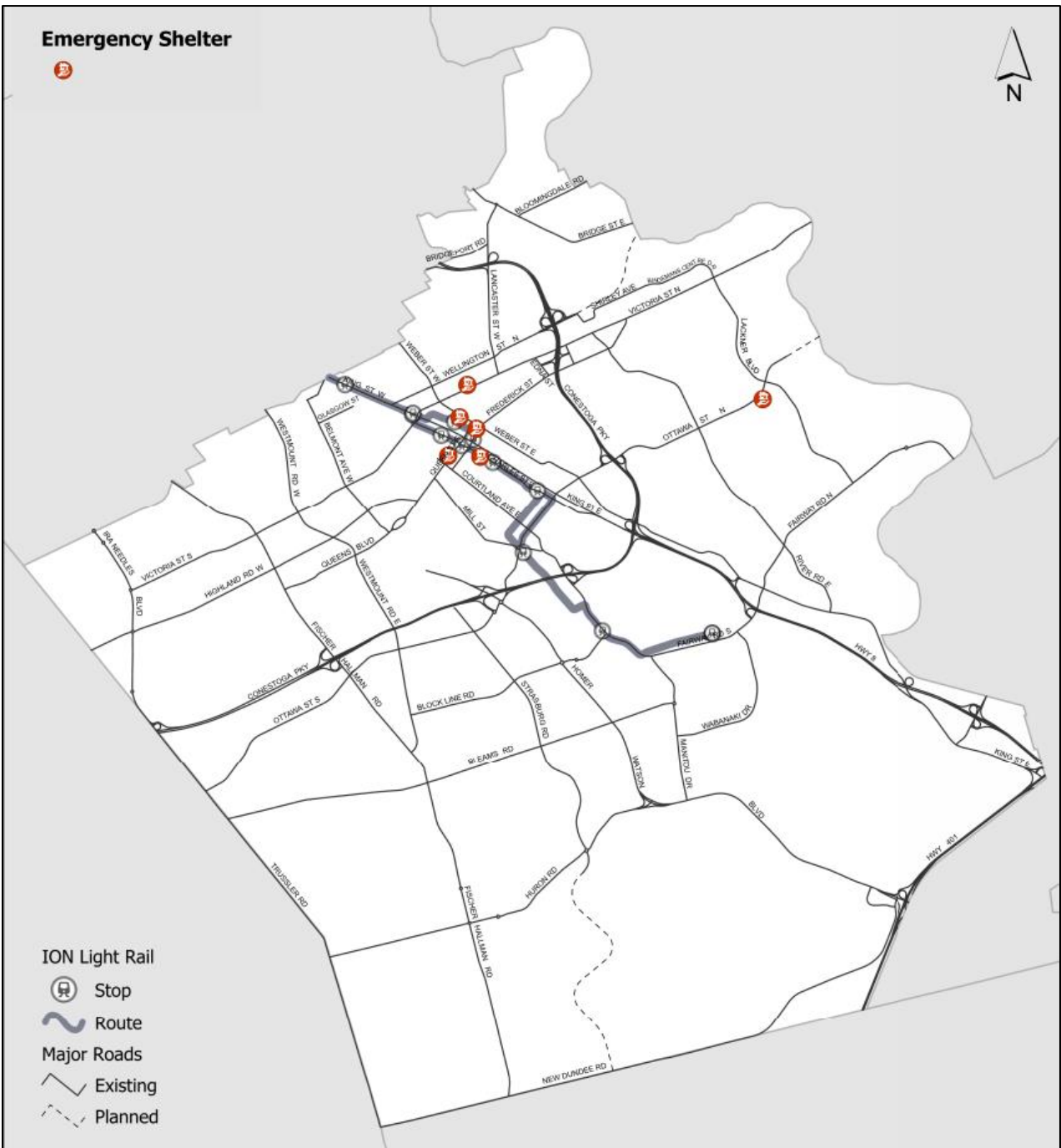


Figure 84 shows the increased use of shelter space in the region, however the number of people using the space has declined. People are generally staying longer in shelter space, but length of stay for families has declined. Chronic homelessness has increased since 2015.

Figure 84: Housing and Homelessness Statistics, Region of Waterloo: 2015-2018

		2015/ 2016	2016/ 2017	2017/ 2018
Demand	Beds nights	78,678	78,787	88,511
	People who stayed	2,878	2,726	2,652
	Daily bed occupancy (avg.)	215	215	242
	Youth shelters occupied (avg.)	78%	56%	60%
	Adult shelters occupied (avg.)	88%	96%	95%
Demographic Trends	Men	66%	69%	71%
	Women	33%	31%	28%
	Other gender identity	0.50%	1%	0.80%
	Families	108	130	114
	Dependents ages 0-15	220	204	186
	All dependents	262	246	217
	Unaccompanied youth (16-24) ¹	776	607	656
	Adults (ages 25-64)	1,722	1,682	1,684
	Older adults (ages 65+)	45	60	59
	First Nations/Metis/Inuit	299	303	293
	Immigrants/Permanent Res.	146	108	63
	Refugees	6	9	8
	Refugee claimants	18	45	3
	Veterans	30	27	28
	First time in emergency shelter	49%	49%	47%
Stay Trends	Episodic homelessness	178	186	175
	Chronic homelessness	61	67	94
	Singles' length of stay (avg.)	33 days	34 days	42 days
	Families' length of stay (avg.)	40 days	35 days	29 days

Source: Region of Waterloo Housing Stability Data Summary

7.2 Homelessness Prevention: Current Initiatives

In 2018, Waterloo Region Housing and the Local Health Integration Network piloted a program to support Waterloo Region Housing tenants who were facing multiple challenges and were at risk of eviction. The program delivered on-site mental health and addiction support, resulting in successful eviction prevention for all 16 participants.

The Region also supports housing resource centres in Cambridge and Kitchener that are drop-in sites offering free housing help, such as the online renter's toolkit, education (e.g., budgeting, tenant rights), support with applications for community housing, referral to other programs, and application for rental supports.

Between July 1, 2019 and September 30, 2019, housing advisors at the housing resource centres supported 1,674 people.

The housing helplines also support people to prevent housing loss and, where that is no longer possible, find appropriate alternatives to the emergency shelters. This ensures shelter beds are used as a last resort and that all other appropriate options are explored.

Between July 1, 2019 and September 30, 2019, 48 per cent of people seeking shelter space were diverted to alternative housing options.

Figure 85: Summary of Indicators Related to Housing Loss Prevention

Indicator	Timeframe	Value
The number of people supported by housing advisors at the housing resource centres	Jul. 1 – Sept. 30, 2019	1,674
The percent of people who accessed the housing helplines who were diverted from emergency shelter	Jul. 1 – Sept. 30, 2019	48%
The number of evictions prevented for Waterloo Region Housing tenants through the 2018 pilot program	Jul. 1 – Sept. 30, 2019	15

Source: Region of Waterloo Nov 2019

There are a number of programs dedicated to supporting people who are experiencing homelessness to find and secure housing. Many of these programs also provide supports while participants search for housing (e.g. basic needs). The street outreach program provides mobile supports for households experiencing homelessness, including problem solving and connections to services.

Between July 1, 2019 and September 30, 2019, street outreach workers supported 737 people.

The emergency shelter program provides a temporary place for households experiencing homelessness. There are 245 spaces in the seven Region-funded shelters across Cambridge and Kitchener, plus overflow responses when shelters are full.

Between July 1, 2019 and September 30, 2019, the emergency shelter program supported a total of 790 unique people over 21,756 bed nights (bed nights measure the total number of beds used per night across all shelters in Waterloo region).

During that same time period, the average duration of episodes of emergency shelter use was 45 days. An episode of shelter use starts at a person's first book-in date and ends on their date of book-out, prior to not returning for a minimum of 30 consecutive days. The Prioritized Access to Housing Supports (PATHS) process coordinates access to housing support programs for people experiencing homelessness using one waiting list (the PATHS list).

As of September 30, 2019, there were 234 households on the PATHS list that were experiencing chronic homelessness. These service providers work together with households experiencing homelessness on housing plans, which include 10 steps to finding and securing housing. Generally, shelter participants begin to work on housing plans in their third week of shelter stay.

As of October 10, 2019, 81 per cent of shelter participants who have been in the shelter for more than two weeks have an active housing plan.

Figure 86: Summary of Indicators Related to Supports for People Experiencing Homelessness

Indicator	Timeframe	Value
Households supported by street outreach	Jul. 1 – Sept. 30, 2019	737
Unique people supported by an emergency shelters	Jul. 1 – Sept. 30, 2019	790
Average duration of episodes of emergency shelter use, across all shelters	Jul. 1 – Sept. 30, 2019	45 days
Households experiencing chronic homelessness on the PATHS list	As of Sept. 30, 2019	234
Emergency shelter participants who stayed in the shelter for more than two weeks with an active housing plan	As of Oct. 10, 2019	81%
Households obtained housing through the PATHS process	Jul. 1 – Sept. 30, 2019	41

Source: Region of Waterloo, Nov. 2019

7.3 Homelessness in Kitchener – 2019 Survey

Downtown

The Environics Survey (2018) conducted to inform the preparation of Kitchener’s Strategic Plan and the Waterloo Wellbeing Survey (2018) reported public concern about homelessness and visible homelessness in the downtown. The business community in the downtown has also noted increasing homelessness. There is notable support for a safe and welcoming downtown and there have been increased requests to address the housing and support needs of people experiencing homelessness, especially in the downtown.

Survey³

The Working Centre conducted a comprehensive survey of people who are homeless/at risk of homeless and street involved in downtown Kitchener, during a three-week period in September 2019.

The downtown serves as a place of community for many people who live and work in the downtown; including the people surveyed. People identified through the survey frequent the downtown as neighbours, as they visit their friends and are present in the downtown. They identify the downtown as their community, as the place they come to meet friends, and to get out of their small, often isolating housing situations. They find community and connections in the downtown.

It is important to consider the results of the downtown Kitchener survey within the larger context of homelessness in the Region. It is estimated that there are 450 to 500 people across Kitchener-Waterloo and Cambridge who are homeless. People who are homeless are from the community, have lived in the community, and are seeking shelter/housing in the community.

³ The Working Centre, October 2019

The Working Centre's Street Outreach has also worked with By-Law and Police to visit people who are camping (outside downtown Kitchener) to ensure they are connected and aware of community resources. This summer the group focused efforts to make sure that they know most of the people camping, and that people are connected to housing wait lists as they await potential housing options.

In completing the downtown survey the following groups were consulted:

- Street Outreach Workers, hosted by The Working Centre
- Specialized Outreach Services (Concurrent mental health and addiction supports), hosted by The Working Centre
- St. John's Clinic, supported by The Working Centre
- Downtown Police Engagement Team (Brad Hickey and Lee Elliott), WRPS
- Discovery Team hosted by the BIA and operated by The Working Centre
- PATHS list (Prioritized Access to Housing Support), hosted by the Region, support by Lutherwood

Areas of Interest in the Downtown

There are a number of high interest areas in the downtown which receive extra focus/attention from Outreach teams, and Waterloo Region Police Services. These places tend to change regularly as they emerge as a focus area, draw attention of supports, and then recede as a focus area. The reality is that people are just moved on from one location to another.

Number of People Surveyed - 263 People

Within the relationship-based supports hosted by The Working Centre, 263 people were identified who frequent the downtown core, including King Street, Halls Lane, and streets within about a one-block radius of King Street. This does not include a number of people who come to St. John's Kitchen, stay in shelters, or who are tenting but do not frequent the Kitchener downtown core. The survey emphasized connecting with all the people spending time in the downtown core, and providing supports to those who are increasingly finding themselves with minimal shelter options.

Figure 87: Survey Respondents

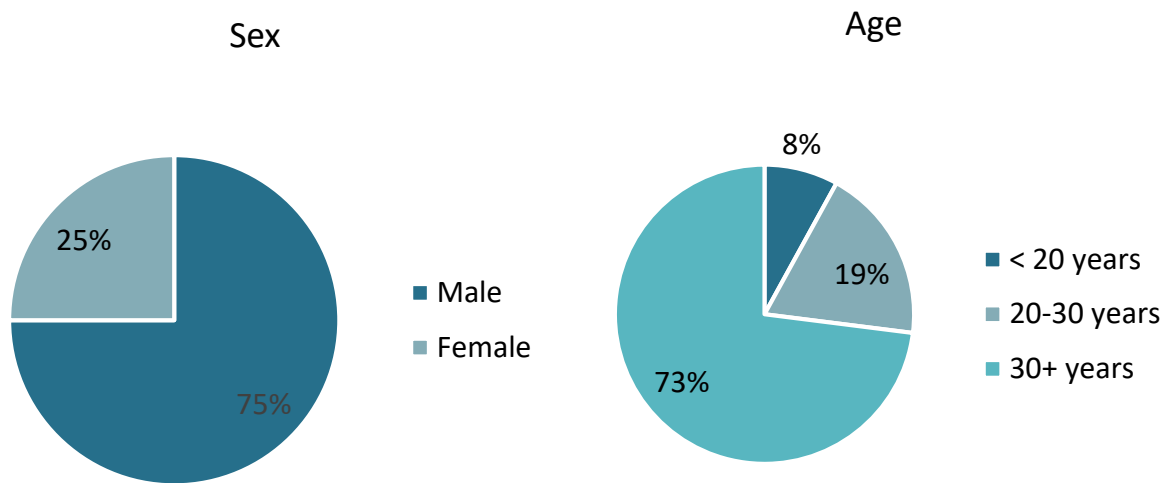
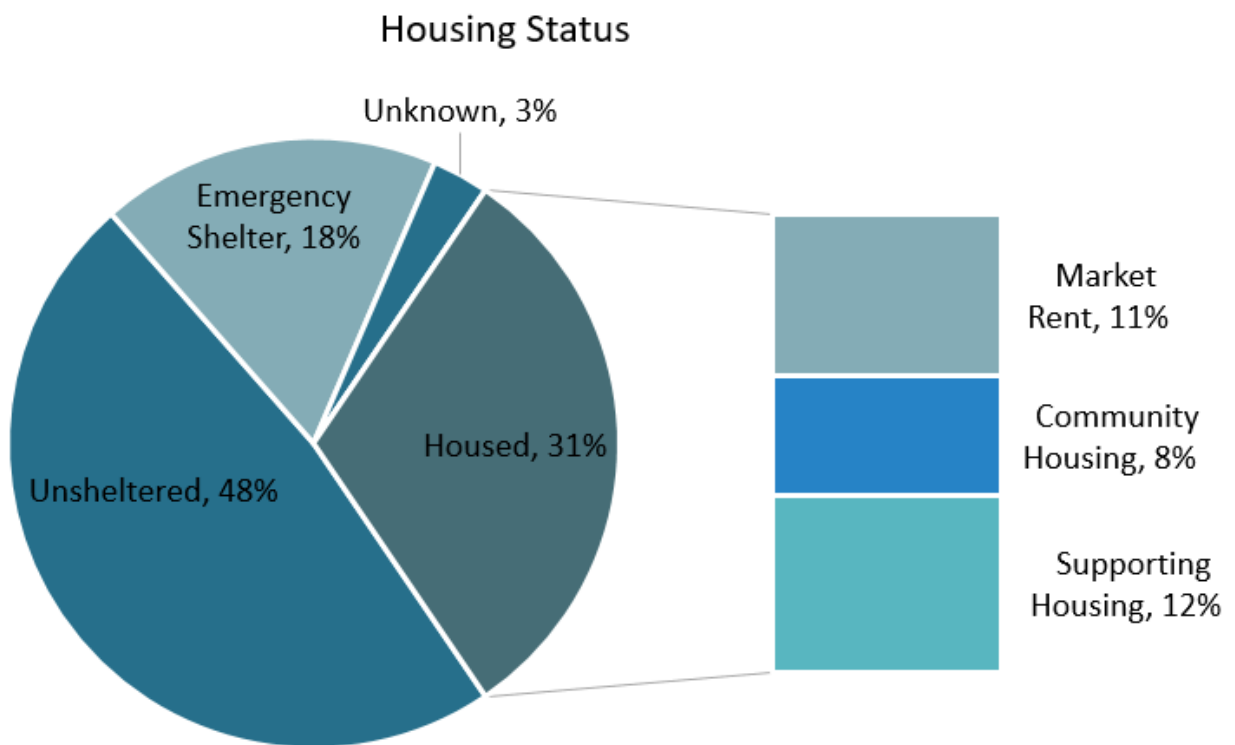


Figure 88 - Housing Status of Respondents



Emergency Shelter

The survey identified 181 people who either stayed in shelter or were unhoused.

Based on bed capacity at the shelters, it is estimated that at least 89 additional people are unhoused but were not part of the survey. The number of shelter beds available in Kitchener is 134. This leaves about 136 people who do not currently have an emergency shelter option in Kitchener and Waterloo⁴. This is reflected in the fact that the House of Friendship did not have capacity to accommodate 191 different people who were looking for shelter in September 2019.

Service restrictions in shelters were noted as a growing concern. People are being service restricted based on behaviours, but then they are left on the street without access to shelter. It was noted that the issues are not behavioural but rather the result of trauma and the impact of unsafe/erratic drug supply. The survey report identified the need to develop a strategy for keeping people safe and housed, in an alternative shelter system, when they can no longer live in congregate housing situations.

Concurrent Disorders – 154 people

The Working Centre identified that psychosis related to drug use is high. Increasingly, psychoses that are drug induced and that are complicating existing mental health issues for people are being observed. The current hospital approach is often to separate psychosis as it relates to drug use, from psychosis as it relates to mental health issues. The Working Centre noted that building a strategy of treating psychosis as psychosis (or treating the symptoms of psychosis) whether they are drug related or from mental health issues, would enable responding more to the challenges as people are presenting in community.

The Specialized Outreach Services (SOS) project of The Working Centre is an interdisciplinary team of Nurses, Social Workers and a Peer Addiction Worker that supports those who have both mental health and addiction challenges. The SOS team actively works with 300 people per year – 154 were people included in this downtown survey.

The SOS team follows people in and out of shelter, supports people into housing, follows legal/court issues, supports them in and out of emergency/hospital/psychiatric ward, police, and links with their primary care team (often based out of St. John's Clinic or with the IPC team of KDCHC). The Connectivity Table and Service Resolution Table are forums used to problem-solve when people are Service Restricted in Shelters, and when people are at risk of eviction. This is the most intensive and flexible support team available. The SOS team works with other intensive support teams include ACT and FACT teams, and with the CMHA/WRPS Impact Team.

⁴ This does not include Cambridge, and only includes those who tend to frequent the Kitchener downtown core.

The Working Centre is actively working to help people to stabilize with a combination of mental health supports, long-acting anti-psychotic injections, consistent primary care, improved access to food/nutrition, and by working to help people to access housing where-ever possible.

Currently, there are not good housing options for people who require intensive supports, who are often service-restricted from shelters, and who are being evicted from supportive housing units. Often motels have been used to help stabilize people to manage the effects of homelessness, substance use, and mental health issues. The Water Street house, currently in construction and to accommodate 8 people, will help to provide interim housing and healthcare options for this group of people.

The Working Centre reports increasing pressure in SOS work, as they help people to be as well as they can be, held in trusting relationships. The SOS team is supporting 154 people identified in the Kitchener Downtown survey, which is 59% of the people present in the downtown. This is significant. The limited downtown core is hosting about half of the people with concurrent disorders in the community. This group of people are experiencing intense challenges, but are not connected with ongoing and stabilizing supports. The complexity of the work has grown, but the resources have not increased.

Youth – at least 70 people aged 30 or under are currently homeless

A growing impact of drugs on young people was observed. Drug related psychosis is significantly impacting this group. 50 people are under the age of 30, and an additional 20 people are under 20 years of age. The Working Centre identified 10 more youth that they are working to build a relationship with. Most of these youth are homeless. This means that 39% of the people on the streets in downtown Kitchener are under the age of 30, facing intense mental health and addiction issues. This number continues to grow at a significant rate. OneRoof currently provides shelter for 17 youth.

The Working Centre identified that more attention needs to be paid to young people who have been trapped by substance use at an early age. The Working Centre identified that strategies that include safe supply and long-acting anti-psychotics might help this group to stabilize, and that supported housing that helps youth to stabilize is needed.

Three issues require attention to address homelessness:

1. The priority for now is to make sure people have shelter - increasing complaints about tenters, are occurring, however this will only be alleviated if there are viable shelter options available to people.
2. Once the shelter needs are addressed, the next issue becomes housing. Assuming conservatively that 500 people are homeless in Waterloo Region then how can the right kind of housing be built or provided to suit the variety of needs, including:
 - Market rent affordable units
 - Supportive housing units

- More intensive concurrent supportive housing options (not currently available, except in a small number of supportive housing units locally).
3. In response to the increasing number of people becoming homeless with more complex health and support needs, the Inner City Health Alliance, is an initiative developing a deep collaboration among agencies providing health care to those facing homelessness/substance use. This work is very positive and is strengthened by the collaborative efforts between existing partners, including:
- The Working Centre, House of Friendship, Ray of Hope, Centre for Family Medicine, Sanguen, Sanctuary, Kitchener Downtown Community Health Centre

Partnerships are actively being built with:

- Canadian Mental Health Association, Grand River Hospital, St. Mary's Hospital, Thresholds, and others.

The Alliance is working together in order to build a model that moves beyond episodic care based on the following values that will guide the work:

- **No one is turned away** and agencies work together to maintain shelter or housing even in extremely challenging circumstances.
- **Walk alongside people, meeting them where they are at**, letting them know, “We are here - how can we help?”
- **Those we serve teach us how best to help**. Services are designed to respond to what is meaningful and impactful to those served.
- **Risks do not get in the way of doing what is needed and right for the person served**. Risks are appropriately managed.
- **Improve the Health System by busting barriers creatively to help people, one person at a time.**

Conclusions from the Survey

The following conclusions were drawn from the survey results:

- **An estimated 500 people are homeless in Waterloo Region**
- **181 people are homeless and/or unsheltered in downtown Kitchener**
 - Need for additional affordable housing and increasing need for supported housing.

- Need for additional shelter space while responding to the need for additional housing.
- Overflow shelter space should be available commencing annually in September
- **154 people have concurrent disorders**
 - Need to develop a strategy for keeping people safe and housed, in an alternative shelter system, when they cannot live in congregate housing situations.
 - Need for more resources and a strategy to support people with concurrent disorders in regards to psychosis. In addition to the relationship-based supports that are currently being provided; the addition of a local Forensic Team would be helpful, along with increased capacity in FACT and ACT teams.
- 136 people were not accessing shelter beds
- 70 people are under the age of 30
 - Specialized need for affordable housing and supports for youth dealing with addiction and trauma
- House of Friendship Shelter could not accommodate 191 different individuals in September
 - Need for additional shelter space and affordable housing for people who are not frequenting the downtown core
- People who are homeless currently use the library, City Hall, and are present on downtown streets, but are constantly moved on from where they are.
 - Rather than moving people on, places of welcome and bathroom facilities are needed while building more housing is addressed.

7.4 Transitional Housing

Transitional housing is a supportive but temporary accommodation meant to bridge the gap from homelessness to permanent housing by offering structure, supervision, support (for addictions and mental health, for instance), life skills, and in some cases, education and training. Transitional housing is “meant to provide a safe, supportive environment where residents can overcome trauma, begin to address the issues that led to homelessness or kept them homeless, and begin to rebuild their support network.” (Homeless Hub)

Given the increase in visible street related homelessness and tent camps and the length of time people spend shelters in Kitchener it appears that there is a need for additional transitional housing in the city.

7.5 Supportive Housing

Supportive housing is long-term housing, paired with supports (e.g., assistance with independent living, rent assistance, strategies to maintain housing, and referrals to supports (e.g., mental health, crisis, medical). As of September 30, 2019, there were 320 tenants in the supportive housing program. Of those, 253 tenants (79 per cent) had been housed for 12 months or longer.

The following Figure lists the providers and units of fixed site supportive housing – housing which is subsidized and for which clients receive support.

Figure 89: Supportive Housing Providers in Kitchener

Provider	Number of Units/Beds
Kaljas Homes	15
Millwood Manor	30/45
Trinity Village Studios	9
Working Centre for the Unemployed	12
House of Friendship Supportive Housing	50
YW Supportive Housing	54/75
Total	239/277

Source: Region of Waterloo

7.6 Housing for Post Incarcerated and Post Hospitalization

Non-profit and serviced providers have noted that homeless people leaving jail or hospital are often in better shape and are more ready to access affordable housing, but the lack of available housing causes a downward spiral where people resort to crime, drug use and become ill again. This cycle is expensive for society and devastating for the individuals. The cycle can be broken with provision of transitional, supportive and affordable housing.

8.0 Housing Affordability Analysis

The provincial definitions for affordable housing and low- and moderate-income households are outlined in Figure 90. These definitions are used to determine the threshold for affordable ownership and affordable rental housing. Affordable home ownership is considered to be all dwellings that are affordable to households in the sixth income decile or below. For Kitchener, this was \$350,200 in 2018. The affordability threshold for affordable rental housing in the Region was \$1,259, or the average market rent in 2018.

Figure 90: Provincial Policy Statement Definitions

	Definition of Affordable	Definition of Low and Moderate Incomes	Context for Kitchener (2018)
Ownership Housing	the least expensive of: 1. housing for which the purchase price results in annual accommodation costs which do not exceed 30 percent of gross annual household income for low and moderate income households; or 2. housing for which the purchase price is at least 10 percent below the average purchase price of a resale unit in the regional market area	Households with incomes in the lowest 60 percent of the income distribution for the regional market area	1. \$350,200 2. \$435,000
Rental Housing	the least expensive of: 1. a unit for which the rent does not exceed 30 percent of gross annual household income for low and moderate income households; or 2. a unit for which the rent is at or below the average market rent of a unit in the regional market area.	Households with incomes in the lowest 60 percent of the income distribution for renter households for the regional market area	1. \$1,390 2. \$1,138
Regional Market Area	The upper or single-tier municipality, or planning area, will normally serve as the regional market area. However, where a regional market area extends significantly beyond these boundaries, then the regional market area may be based on the larger market area.		Region of Waterloo

Source: Provincial Policy Statement (PPS), Supplementary Tables 1-4 2018, Ministry of Municipal Affairs & Housing

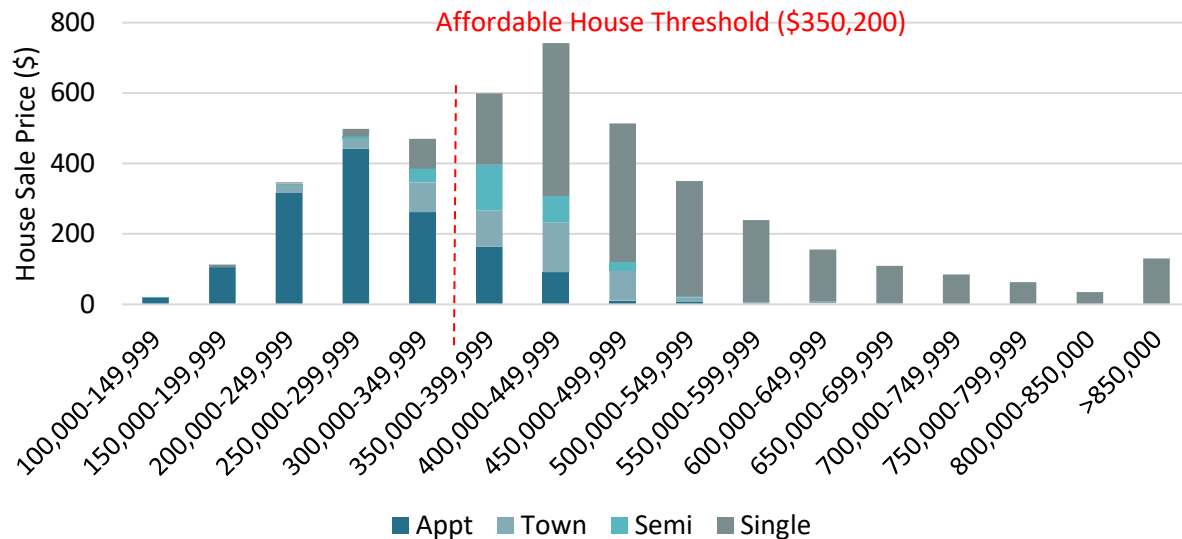
For the purposes of this study and based on the provincial definition of affordable housing, low income households refers to households with incomes in the 1st to 3rd household income deciles, moderate income households refers to households in the 4th to 6th income deciles, and high income households refers to households in the 7th to 10th income deciles.

8.1 Home Ownership Affordability

8.1.1 Affordable Home Ownership Provincial Policy Statement Threshold

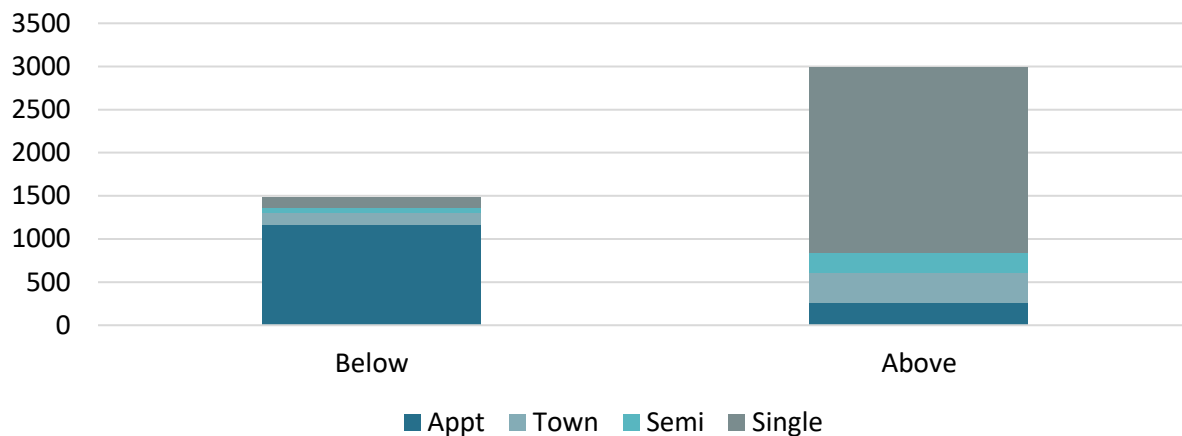
The threshold for affordable home ownership was \$350,200 for Kitchener in 2018 based on the Provincial Policy Statement as illustrated in Figure 91.

Figure 91: House Sales from 2018: Price, Number and Type of Dwelling



Source: Municipal Property Assessment Corporation

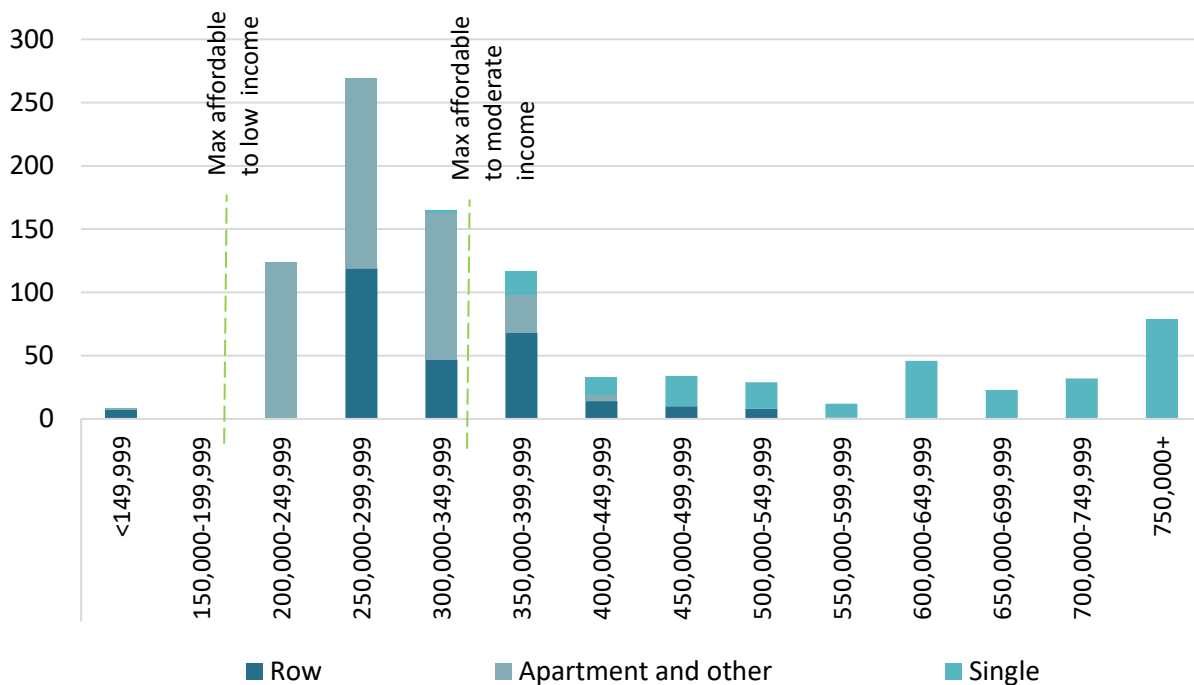
Figure 92: House Sales: Above and Below Affordable Threshold by Type of Dwelling



Source: Municipal Property Assessment Corporation

In 2018 and 2017 (not shown) the new homeownership construction market has served high income households relatively well. With 58% and 49% respectively being priced less than \$350,000, which is the maximum house price that a household with a 60th percentile income of \$98,000 can afford.

Figure 93: Absorbed New Construction Units by Price and Structure Type, 2018



Source: CMHC Starts and Completions Survey. Note: Price data on the semi detached dwelling sale is suppressed.

The new units in 2018 that cost less than \$350,000 were all row houses (31%) and condominium apartments (69%). Trends were similar in 2017.

The 30th income percentile household that represents the top end of the Low Income household bracket earns \$52,900 per year and can afford an ownership unit costing \$187,500. Less than 1% of the new ownership units in 2018 were priced this low.

Overall the homeownership construction industry is moving towards more apartments and condominium forms that are relatively affordable to moderate income households as described in Section 6.1. Low income household needs are not served by new homeownership construction.

Through the Housing and Homelessness Plan (2019), the Region set a target that 30% of new units be affordable. Although no determination has been made as to how this target will be allocated among the area municipalities, for 2017 and 2018 Kitchener would likely exceed the target on the basis of new ownership construction alone (assuming no new market rental housing meets the PPS definition of affordable). The moderate income households, especially those in the 6th income decile, can afford much of the new ownership housing that has been constructed in recent years. However, it is almost entirely unaffordable to those with lower incomes. Achieving the Regions' overall 30% affordable housing target is necessary but not sufficient to meet the needs of Kitchener residents - a more granular approach is required.

8.1.2 All Household Income Deciles Adjusted for 2019

In 2019, households with incomes in the 70th percentile or below could not afford an average priced resale home sold at \$490,000 as shown in Figure 97.

- Households with incomes in the 80th percentile or below could not afford an average priced single detached homes,
- Households with incomes in the 70th percentile or below could not afford an average priced semi-detached,
- Households with incomes in the 60th percentile or below could not afford an average priced townhouse
- Households with incomes in the 50th percentile or below could not afford an average priced condo apartment.

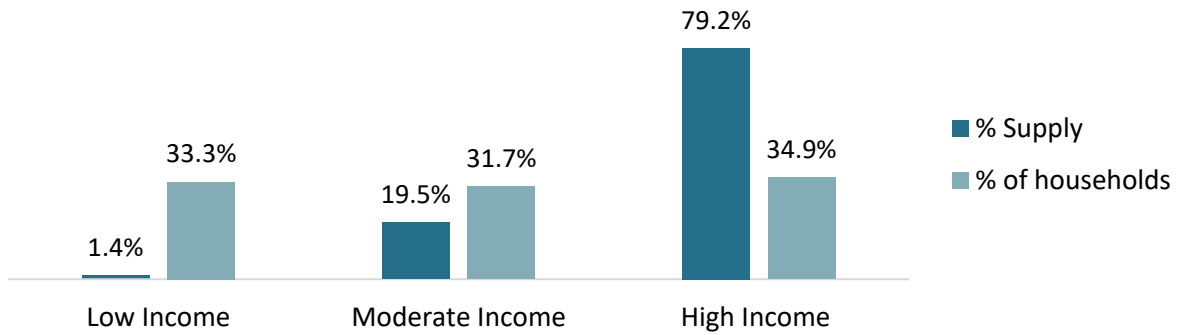
Figure 94: Average Resale House Prices Compared to Affordable House Prices based on Household Income Deciles and Dwelling Type (2019)

Household Income Percentile	Household Income (2019 adjusted)	Maximum affordable house price	Average MLS Resale Price *Rolling 12 months average price as of December 2019				
			Deficit/Surplus				
			Total	Single 	Semi 	Town 	Condo Apt 
			\$499,323	\$582,208	\$435,133	\$401,708	\$304,939
10th	\$25,036	\$88,710	-\$410,613	-\$493,370	-\$346,423	-\$312,998	-\$216,229
20th	\$40,020	\$141,804	-\$357,519	-\$440,276	-\$293,329	-\$259,904	-\$163,135
30th	\$53,622	\$190,001	-\$309,322	-\$392,079	-\$245,132	-\$211,707	-\$114,938
40th	\$67,938	\$240,728	-\$258,595	-\$341,352	-\$194,405	-\$160,980	-\$64,211
50th	\$83,298	\$295,153	-\$204,170	-\$286,927	-\$139,980	-\$106,555	-\$9,786
60th	\$100,158	\$354,895	-\$144,428	-\$227,185	-\$80,238	-\$46,813	\$49,956
70th	\$119,992	\$425,173	-\$74,150	-\$156,907	-\$9,960	\$23,465	\$120,234
80th	\$146,704	\$519,823	\$20,500	-\$62,257	\$84,690	\$118,115	\$214,884
90th	\$190,097	\$673,579	\$174,256	\$91,499	\$238,446	\$271,871	\$368,640
100th	\$190,097+	\$673,579+	\$174,256+	\$91,499+	\$238,446+	\$271,871+	\$368,640+

Source: Statistics Canada, 2016 Custom Tabulation, Kitchener-Waterloo Association of Realtors 2019

Unless the household spends more than 30% of their income on housing costs or have a down payment greater than 5%, most units (79.1%) in Kitchener are only affordable to households with high incomes, who make up 34.9% of all households. Households with moderate incomes, who make up 31.7% of all households, can only afford 19.5% of the current supply of ownership housing. Households with low incomes, making up 33.3% of all households, can only afford 1.4% of the current supply of ownership housing.

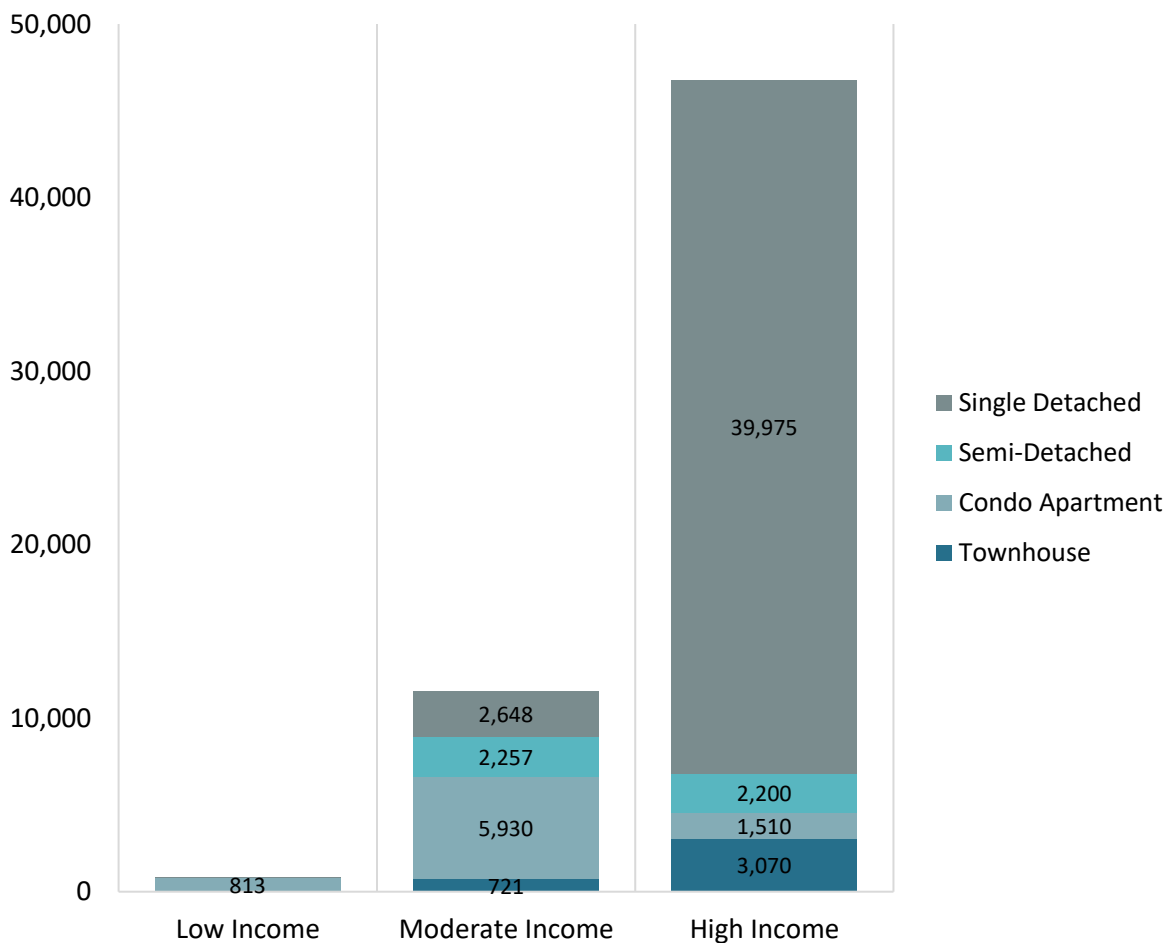
Figure 95: Ownership Housing Supply by Household Income Deciles



Source: MPAC Tax Assessment Data, Statistics Canada Custom Tabulations

All but 2 of the 813 units which are affordable to households with low incomes are condominium apartments. A total of 11,556 owned units are affordable to households with moderate incomes, half of which are condominium apartments.

Figure 96: Housing Supply by Dwelling Type by Household Income Deciles

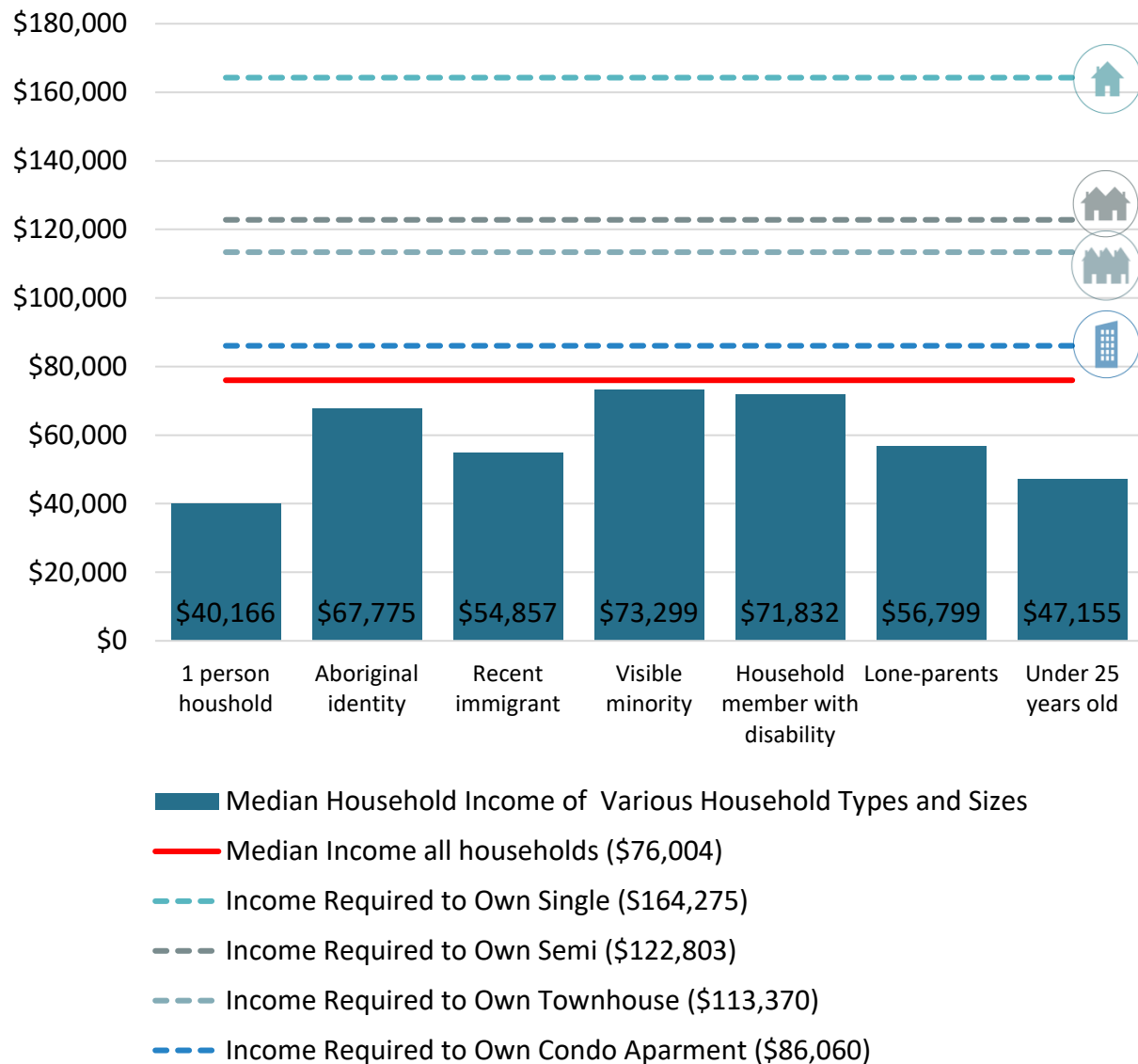


Source: MPAC Tax Assessment Data, Statistics Canada Custom Tabulations

8.1.3 Median Household Income of Various Household Types and Sizes

As demonstrated in Figure 97, with the median income a household could not afford to purchase an average priced housing of any type. Home ownership is even further out of reach for the following households: 1 person households; households where the primary maintainer is aboriginal, a recent immigrant, a visible minority, or, 25 years of age or under; households with a member with a disability; or lone parent households.

Figure 97: Median⁵ Household Income of Various Household Types and Sizes vs Income Required to Own Average Priced Dwelling by Type



Source: Statistics Canada, 2016 Custom Tabulation, Kitchener-Waterloo Association of Realtors 2019. House Priced based on Average MLS Sale Price (*Rolling 12 months average price as of December 2019)

⁵ Median household income for under 25 years old was not available, average household income used instead
 City of Kitchener Housing Needs Assessment (2020)

8.2 Rental Housing Affordability

8.2.1 Affordable Rent Provincial Policy Statement Threshold

The threshold for affordable rental housing was \$1,138 for Kitchener in 2018 based on the Provincial Policy Statement. Figure 98, based on the provincial policy statement thresholds, indicates that 502 (35.4%) of primary townhouse rental units were affordable and 13,688 (68.9%) of primary apartment rental units were affordable in 2018.

The provincial policy statement ties affordability to rents being charged in the market. In times of high rent increases it is not an appropriate measure as new supply charges higher rents but people's incomes have not increased. On paper it may look like "affordable" rental projects are being created because they fall under the provincial threshold but in reality most people cannot afford the rents charged.

Figure 98: Primary Rental Units above and below Affordable Rent Threshold, 2018

	Units at or below affordable threshold ($\leq \$1,138$)		Units above affordable threshold ($> \$1,138$)		Total
Townhouse	502	35.4%	918	64.6%	1,420
Apartment	13,688	68.9%	6,172	31.1%	19,860
Total Units	14,190	66.7%	7,090	33.3%	21,280

Source: CMHC Custom Run Data

8.2.2 Renter Household Income Deciles Adjusted for 2019

Figure 99 shows the top range of each renter household income decile and what monthly rent is affordable for each income decile assuming 30% of income is spent on rent costs. A person earning minimum wage (\$14/hour) for 40 hours per week could not afford the average market rent for a bachelor unit. Households with incomes in the 30th percentile cannot afford the average rent of any primary rental unit type. Renters would have to be earning incomes in the 4th renter income decile to be able to afford a bachelor unit. They would have to be earning incomes within the 5th renter income decile to be able to afford the primary market average market rent or 1 bedroom unit and 7th renter income decile to be able to afford the secondary market condominium average market rent. If a household was larger and required a minimum of three bedrooms, this household would have to be earning incomes in the 6th renter income decile.

These findings demonstrate why such a large share (42%) of renter households are facing spending more than 30% of income on housing costs and facing housing affordability issues (See Section 8). These findings show a need for more affordable rental housing.

Figure 99: Average Market Rents in the Primary Rental Market Compared to Affordable Rents based on Rental Household Income Deciles (2019)

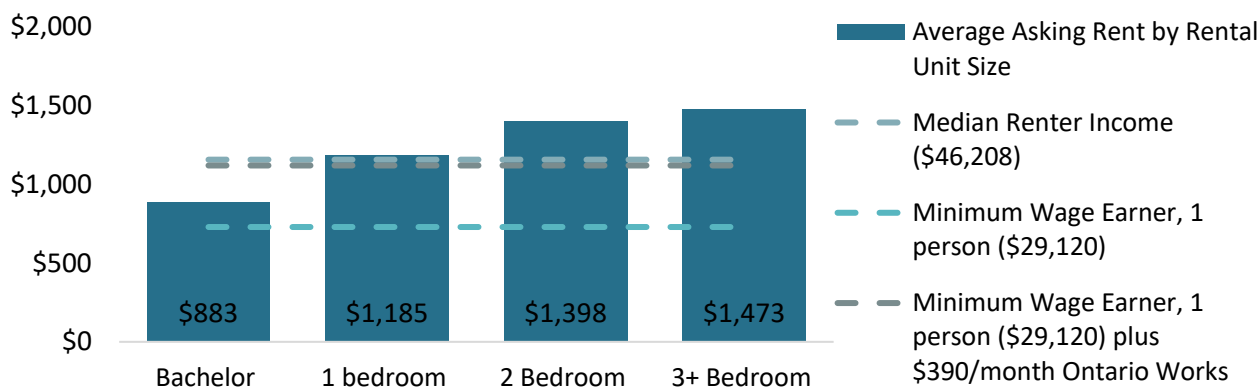
Household Income Percentile	Household Income of Renters (2019 adjusted)	Maximum affordable rent	Average Market Rent (2019)					
			Bachelor	1 Bdrm	2 Bdrm	3+ Bdrm	Primary	Secondary
			\$774	\$940	\$1,132	\$1,300	AMR	Condo
							\$1,131	AMR
			Deficit/Surplus					
10th	\$15,128	\$378	-\$394	-\$617	-\$818	-\$953	-\$753	-\$1,063
20th	\$22,811	\$570	-\$202	-\$425	-\$626	-\$761	-\$561	-\$871
30th	\$30,658	\$766	-\$6	-\$229	-\$430	-\$565	-\$365	-\$675
40th	\$38,656	\$966	\$194	-\$29	-\$230	-\$365	-\$165	-\$475
50th	\$47,071	\$1,177	\$405	\$182	-\$19	-\$154	\$46	-\$264
60th	\$56,309	\$1,408	\$636	\$413	\$212	\$77	\$277	-\$33
70th	\$67,573	\$1,689	\$917	\$694	\$493	\$358	\$558	\$248
80th	\$82,345	\$2,059	\$1,287	\$1,064	\$863	\$728	\$928	\$618
90th	\$104,926	\$2,623	\$1,851	\$1,628	\$1,427	\$1,292	\$1,492	\$1,182
10th	\$104,926+	\$2,623+	\$1,851+	\$1,628+	\$1,427+	\$1,292+	\$1,492+	\$1,182+
Min Wage ⁶	\$29,120	\$728	-\$46	-\$212	-\$404	-\$572	-\$343	-\$1,512

Source: Statistics Canada, 2016 Custom Tabulation, CMHC Rental Market Survey 2019

8.2.3 Average Asking Rent of Vacant Primary Rental Unit

As noted in Section 5.3.2 Primary Market Rental, the cost to rent a vacant unit is significant higher than average rents of occupied units. Figure 100 shows that households with median income earnings and households with 1 minimum wage income earner with or without monthly shelter allowance from Ontario Works could not afford a bachelor unit or 1 bedroom unit.

Figure 100: Average Asking Rent of Vacant Primary Rental Unit vs What Can Afford⁷, 2018



Source: Statistics Canada Census Profile 2016, CMHC Custom Run Data.

⁶ Working 40 hours per week and 52 weeks per year

⁷ Median Renter Income adjusted for 2018 based on 2016 Census Data, assumes 30% of income spent on rent

8.3 Households in Core Housing Need

A common industry standard measure of the need for affordable housing is to look at the number or percentage of households core housing need. CMHC defines a household as in core housing need if its housing does not meet one or more housing standards of affordability (costs are less than 30% of income), adequacy (does not require major repairs) and suitability (appropriate size) and if it would have to spend 30% or more of its income to pay the median rent of alternative local market housing⁸. Put another way, it filters out households who choose to spend more than 30% of income on housing, but could afford a different suitable, adequate unit locally. This measure is useful in identifying households living in unaffordable or unsuitable conditions due to limited means, and therefore are in precarious housing circumstances.

In 2016, 12,125 households in Kitchener were in core housing need; making up 13.5% of all households and up from 11.9% of all households in 2011. Most (94.8%) of the households in core housing need were a result of the housing affordability standard.

The following figure shows that among all owners in 2016, 5.0% (2,825 households) were in core housing need compared to 28.1% (9,300 households) of all renters. In 2011, 4.8% of all owners and 25.6% of all renters were in core housing need.

Figure 101: Households in Core Housing Need by Tenure



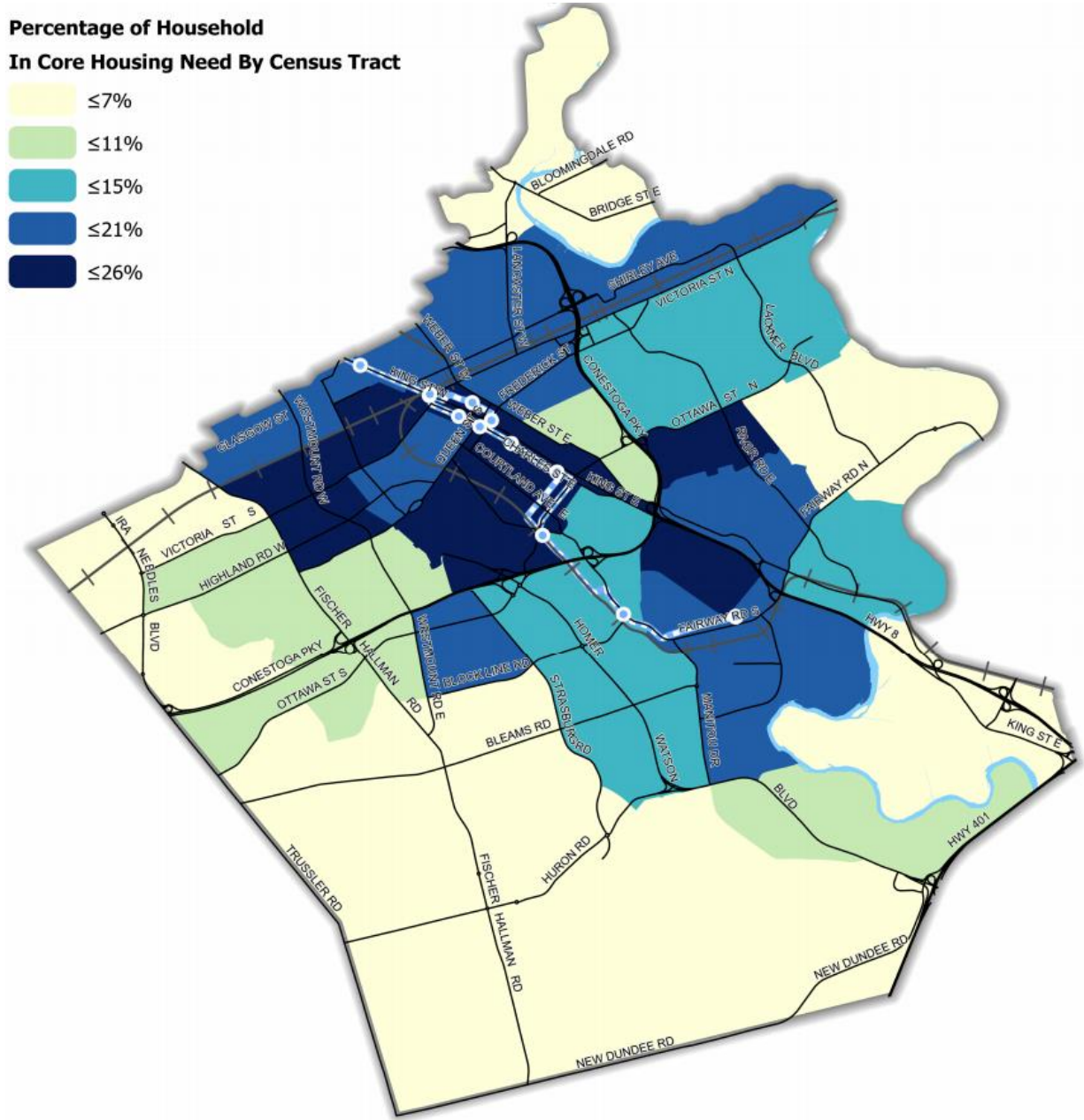
Source: Statistics Canada, 2016 Custom Tabulation

Additionally, more than half of households in core housing need in Waterloo Region reside in Kitchener. In 2016, 45% of households in Waterloo Region resided in Kitchener, however, 55% of households in core housing need in Waterloo Region were in Kitchener.

⁸ Regardless of their circumstances, non-family households led by maintainers 15 to 29 years of age attending school full-time are considered to be in a transitional stage of life and therefore not in core housing need.

The percentage of households in core housing needs varies across the city as shown in the Map on the following page. Generally, the prevalence of core housing need among households is greater in areas near the city’s core and in proximity to the ION corridor.

Map 10: Percentage of all households in Core Housing Need within Census Tracts, 2016



Source: Statistics Canada, 2016 Custom Tabulation

As shown in Figure 102, of the 9,300 renter households in core housing need in 2016, all earned less than \$63,000 and the majority (98%) were households with low incomes (Deciles 1 through 3) earning less than \$50,000 per year. Further, half of the renter households in core housing need were in Decile 1.

Figure 102: Households in Core Housing Need (CHN) by Decile and Tenure, 2016 and 2019*

	Decile	Income Range (2015)	Income Range (2019)*	Renter		Owner	
				#	% of all renter hhlds in CHN	#	% of all owner hhlds in CHN
Households with Low Income	Decile 1	≤\$23,313	≤\$25,035	4,725	50.8%	1,095	38.8%
	Decile 2	\$23,314 - \$37,266	\$25,036 - \$40,020	3,580	38.5%	1,170	41.4%
	Decile 3	\$37,267 - \$49,932	\$40,201 - \$53,622	805	8.7%	435	15.4%
Households With Moderate Incomes	Decile 4	\$49,933 - \$63,263	\$53,623 - \$67,938	195	2.0%	120	4.2%
	Decile 5	\$63,264 - \$77,566	\$67,938 - \$83,298	0	0.0%	0	0.0%
	Decile 6	\$77,567 - \$93,266	\$83,298 - \$100,158	0	0.0%	0	0.0%
Households With High Income	Decile 7	\$93,267 - \$111,735	\$100,158 - \$119,992	0	0.0%	0	0.0%
	Decile 8	\$111,736 - \$136,609	\$119,993 - \$146,704	0	0.0%	0	0.0%
	Decile 9	\$136,610 - 177,016	\$146,704 - \$190,098	0	0.0%	0	0.0%
	Decile 10	\$177,017+	\$190,098+	0	0.0%	0	0.0%
Total Households				9,300		2,825	

Source: Statistics Canada, 2016 Custom Tabulation *2019 household incomes have been based on the rate of change in the Canadian consumer price index (CPI) from 2015

Almost 40% (2,100 households) of lone-parent family renter households and 36.4% (4,875 households) of one person renter households were in core housing need in 2016. On the ownership side, just over 10% (500 households) of lone-parent family owner households and 12.8% (1,300 households) of one person owner households were in core housing need in 2016.

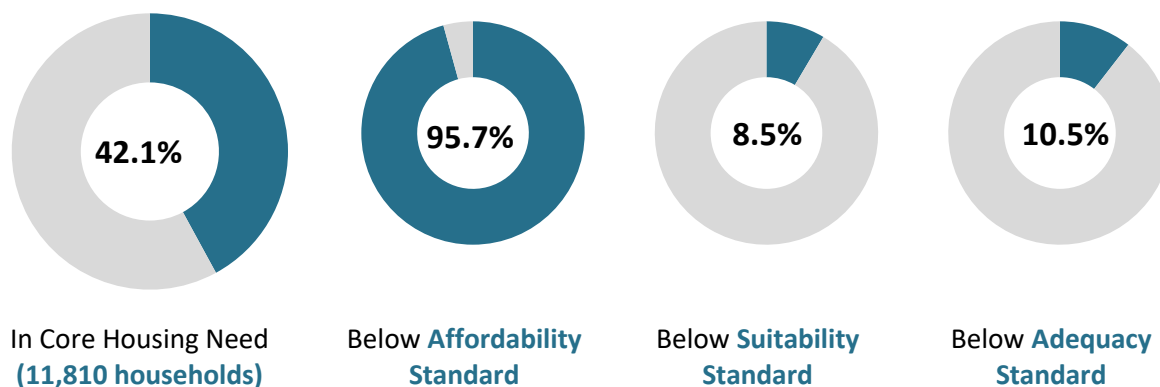
Figure 103: Households in Core Housing Need by Tenure and Household Type

	Rental Households		Owner Households		All Households	
	#	% of hhld type	#	% of hhld type	#	% of hhld type
Couple family household w/o children	815	13.6%	300	1.9%	1,115	5.1%
Couple family household with children	1,005	19.3%	595	2.7%	1,600	5.9%
Lone parent family household	2,100	39.9%	500	10.4%	2,605	25.8%
Non family household	5,290	33.1%	1,370	11.9%	6,660	24.2%
1 person	4,875	36.4%	1,300	12.8%	6,175	6.9%
Aboriginal Identity	285	29.4%	20	3.3%	305	19.3%
Recent Immigrant	305	28.9%	45	13.8%	350	25.5%
Visibility Minority	1,705	28.6%	585	7.5%	2,290	16.7%
Household with Disability	4,615	36.9%	1,040	6.3%	5,655	19.5%
Under 25 year old	600	26.0%	20	5.6%	620	23.2%
Senior	2,615	42.2%	955	7.4%	3,570	32.8%
All Households	9,300	28.1%	2,825	5.0%	12,125	13.5%

Source: Statistics Canada, 2016 Custom Tabulation

Among households with low incomes in Kitchener, 42.1% (11,810 households) were in core housing need in 2016. The majority of these households (95.7%) were living in housing that did not meet the affordability standard, 8.5% did not meet the suitability standard, and 10.5% did not meet the adequacy standard. This confirms that the affordability of housing is the primary issue for households with low incomes.

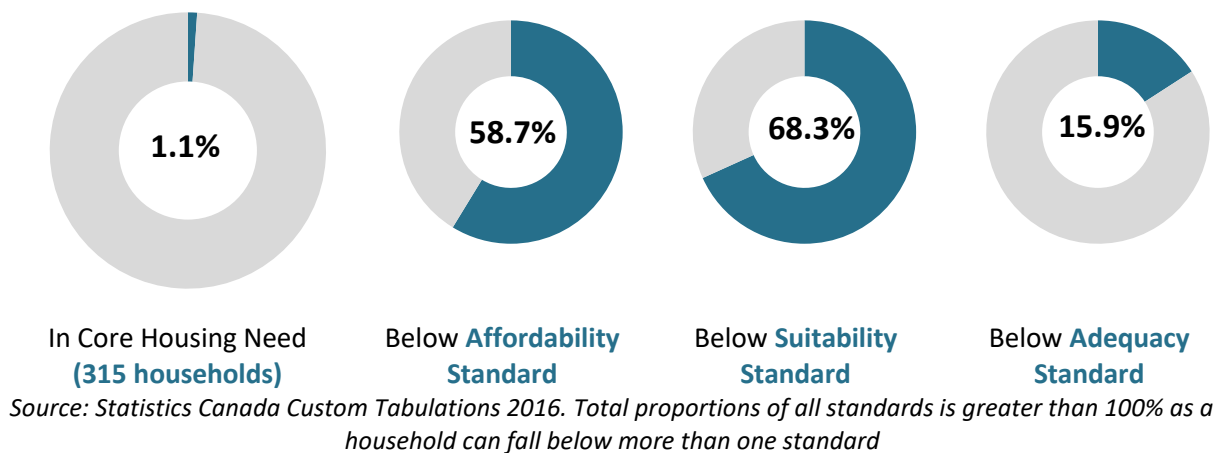
Figure 104: Households with Low Incomes in Core Need, 2016



Source: Statistics Canada Custom Tabulations 2016. Total proportions of all standards is greater than 100% as a household can fall below more than one standard

1.1% (315 households) were in core housing need among households with moderate incomes in 2016. 58.7% of these households lived in housing below the affordability standard, 68.3% did not meet the suitability standard and 15.9% did not meet the adequacy standard.

Figure 105: Households with Moderate Incomes in Core Need, 2016



8.4 Proportion of Income Spent on Housing

In 2016, 25.7% (23,685 households) of all households in Kitchener were spending 30% or more of their income on housing costs. Among homeowners, 15.8% were spending 30% or more of their income on housing costs while 41.9% of renters were spending 30% or more of their income on housing costs.

Figure 106: Households Spending 30%+ of Income on Housing by Tenure and Household Type

	Rental Households		Owner Households		All Households	
	#	% of Renter	#	% of Owner	#	% of All
Couple family household	1,730	28.3%	1505	9.4%	3,235	14.6%
Couple family household with children	1,425	27.7%	2420	11.7%	3,850	14.9%
Lone parent family household	2,160	45.0%	1000	25.0%	3,155	35.9%
Non family household	440	25.8%	435	9.6%	865	13.8%
1 person	7,880	54.8%	3495	33.1%	11,365	45.6%
Aboriginal Identity	3,815	40.9%	3625	19.7%	7,435	26.8%
Recent Immigrant	615	46.4%	125	35.7%	740	44.2%
Visibility Minority	2,700	40.4%	1915	24.0%	4,620	31.5%
Household with Disability	6,240	47.8%	2,710	16.1%	8,945	29.9%
Under 25 year old	1450	55.8%	180	43.9%	1630	54.2%
Senior	3,805	60.4%	1695	13.0%	5,520	28.6%
All Households	14,640	41.9%	9045	15.8%	23,685	25.7%

Source: Statistics Canada, 2016 Custom Tabulation

In 2016, 53.6% (16,440 households) of all households with low incomes in Kitchener were facing housing affordability issues (spending 30% or more of income on housing) and 28.5% (8,760 households) were facing severe housing affordability issues (spending 50% or more of income on housing). 13.4% (3,905 households) of households with moderate incomes were facing housing affordability issues and 0.7% (210 households) were facing severe housing affordability issues. Only a small proportion of households with high incomes faced housing affordability issues (1.4%). However, it should be noted that in many cases, households with high incomes would still have sufficient income left over for other basic needs even if they spend more than 30% of their income on housing costs whereas households with low incomes would not.

Figure 107: Proportion of Income Spent on Housing by Household Income

	≥ Spending 30% of Income on Housing		≥ Spending 50% of Income on Housing	
	#	%	#	%
Households with Low Incomes	16,440	53.6%	8,760	28.5%
Households with Moderate Incomes	3,905	13.4%	210	0.7%
Households with High Incomes	465	1.4%	10	0.0%

Source: Statistics Canada, 2016 Custom Tabulation

As previously noted, 28% of renters (9,300 renter households) are in core housing need and all have household incomes within deciles 1 through 4. The Figure below shows how many households within each of these deciles are spending less 30% of income on housing, between 30-49% of income on housing, between 50% to 69% of income on housing and greater than 70% of income on housing.

Figure 108: Rental Households in Core Housing Need: Percent of Income Spent on Housing

Decile	Income Range (2015)	Income Range (2019)*	Spending ≤ 30% income on housing	Spending 30 49% income on housing	Spending 50 69% income on housing	Spending ≤70% income on housing	Total In Core Housing Need
Decile 1	≤\$23,313	≤\$25,035	90	1,785	1,805	1,045	4,725
Decile 2	\$23,314 - \$37,266	\$25,036- \$40,020	155	2,485	760	170	3,575
Decile 3	\$37,267 - \$49,932	\$40,201- \$53,622	175	570	65	0	805
Decile 4	\$49,933 - \$63,263	\$53,623- \$67,938	95	95	0	0	195

Source: Statistics Canada, 2016 Custom Tabulation

9.0 HOUSING GAPS

The current need analysis identifies households in the community that currently lack their own housing or live in inadequate housing and cannot afford the housing they need in the local housing market without some assistance. The current need analysis identifies who in the community needs affordable housing immediately.

The supply analysis determines the ability of the community to meet its current and future affordable housing needs by examining the existing housing stock and anticipated additions.

By comparing the need analyses against the supply situation, insight into the gaps in the housing system in the community can be estimated. The scale and form of housing are also considered in determining gaps. Housing suitability in terms of unit size and number of bedrooms are considered as well. Historic demand for specific structure types, is balanced against emerging trends to estimate how the population would best be housed in the future.

The total quantity of housing required to accommodate forecasted population has been determined by the Region for Kitchener and the Region has also established some targets to be met across the Region. This needs assessment provides further information on Kitchener specific needs and provides the basis for being more specific regarding mix of housing by structure type (e.g. single-detached, row house and apartment), by affordability and by special needs.

Additional information regarding the financial impact/proforma of development, specifically within the Major Transit Station Areas of Kitchener and Waterloo Region and in the context of potential affordable housing requirements, is being conducted as a companion analysis that is separate but related to this assessment. The financial impact analysis, combined with this Housing Needs Assessment, will help satisfy the provincial regulatory requirements regarding the necessary background studies as part of the Inclusionary Zoning consideration process.

This section compares information from the need/demand and supply analyses to identify the differences or gaps between need and supply.

This analysis produces evidence of the existence of one or more of the following four housing outlooks for the community:

1. The current need for housing exceeds current supply;
2. The current need for housing falls short of current supply;
3. The future supply of housing will exceed the community's need; and
4. The future supply of housing will fall short of the community's need.

This section of the analysis examines the supply of affordable housing in the community.

Annual supply of affordable social housing

Between 2002 and the present, the Region as the Service Manager, has through its Affordable Housing Strategy, enabled 1,594 new affordable units to be built, which is an average of 100 units per year. The majority of this new affordable housing has been constructed by the non-profit, co-operative and private sectors using funding through a variety of sources including Federal/Provincial capital funding and incentives from the Region and area municipalities.

During the same period of time, the Region itself constructed 62 new units (an average of 4 units per year) in two separate developments on the Sunnyside Campus in Kitchener. Although provincially funded development grants/loans were available, the Region, for various reasons, chose not to avail themselves of this funding to build additional affordable units.

Some of the Region's housing communities are located in strategic areas within or close to the Central Transit Corridor (CTC) and/or other major transportation nodes. As such, these sites have the potential for infill or redevelopment/intensification. Replacing or adding units allows for energy efficiency improvements and opportunities to create mixed income housing communities.

The Region continues to support the development of new affordable housing units. Three projects are underway to create an additional 92 new affordable units in 2020 through partnerships with private and non-profit agencies. Additionally, 58 new affordable units are scheduled to be developed in 2021/2022.

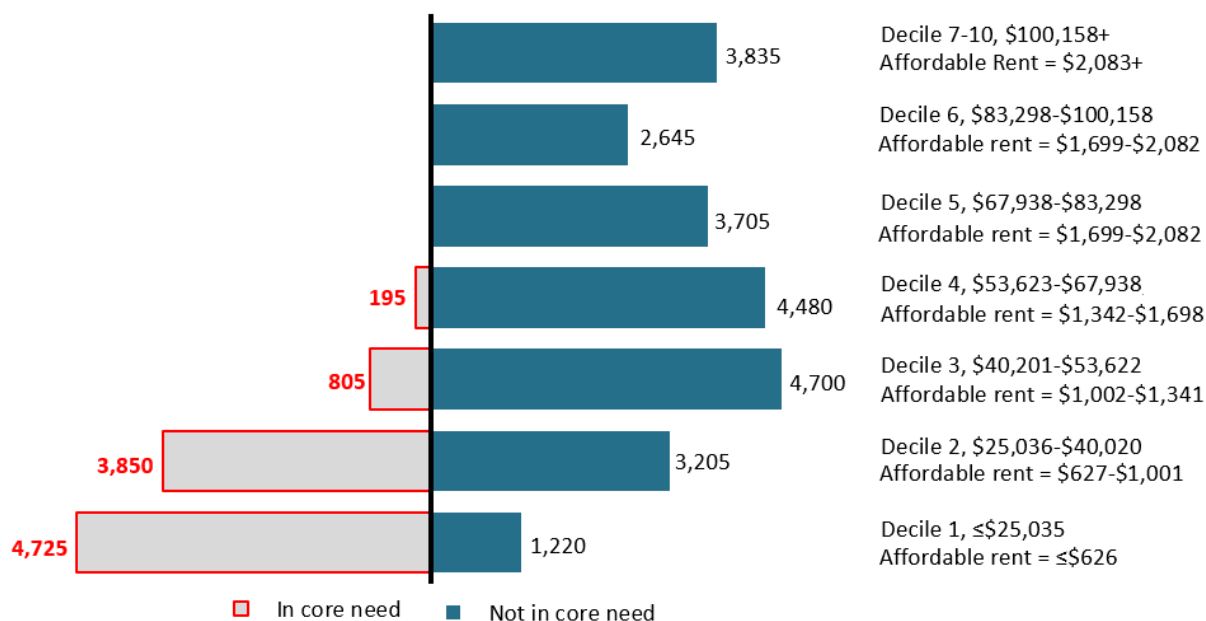
There are new Federal and Provincial investment opportunities in housing, and changes in policies to create more flexibility for existing housing funding models and operations. At the same time, there is a growing need for affordable housing in Waterloo region. There are non-profit and private sector proponents that have expressed interest and capacity to develop new affordable housing (public-private partnership opportunities). However, they often face barriers around finding appropriate land, providing equity contributions or building to the scale that is currently required.

Mixed-income communities are the preferred housing type, as it results in greater inclusiveness, and improves tenant engagement and quality of life. It also encourages the integration of various services in close proximity to residents so that residents and the surrounding neighbours feel a greater sense of safety and cohesion. Additional services are valuable when more complex needs such as mental health challenges and/or substance abuse are experienced in a community.

Affordable Rental Housing Gap

As noted previously, the ‘core housing need’ measure is useful in identifying households in precarious housing circumstances. Identifying the number of renter households in core housing needs among household income deciles reveals where the gaps in supply of affordable housing are. Accordingly, as illustrated in the Figure 109 and Figure 110 below and based on estimated household incomes for 2019, **16,155 affordable rental housing units are needed for people with household incomes under \$68,000 in the Region; 9,300 of which are needed in Kitchener.** The greatest need is for rental units with monthly rent prices less than \$1,000 suitable for one person households, households with a member with a disability and lone parent households.

Figure 109: Renter Households in Core Housing Need by Decile Estimated for 2019



Source: Statistics Canada, 2016 Custom Tabulation

Figure 110: Renter Households in Core Housing Need in Decile 1-4, Region and Kitchener

Decile	Income Range (2015)	Income Range (2019)	# of Renter Hhlds in Region in CHN	# of Renter Hhlds in Kitchener in CHN	% of Renter Hhlds in CHN in Region within CHN
Decile 1	≤\$23,313	≤\$25,035	8,230	4,725	57.4%
Decile 2	\$23,314 - \$37,266	\$25,036- \$40,020	6,185	3,580	57.9%
Decile 3	\$37,267 - \$49,932	\$40,201- \$53,622	1,385	805	58.1%
Decile 4	\$49,933 - \$63,263	\$53,623- \$67,938	355	195	54.9%
Total			16,155	9,300	54.9%

Source: Statistics Canada, 2016 Custom Tabulation

10.0 CONCLUSIONS

The results of the assessment demonstrate that housing in recent years has become increasingly unaffordable for a large share of Kitchener's population. The results of the assessment demonstrate there are gaps between what housing is needed and what is available or planned.

In conclusion:

1. The current housing delivery and support system is not functioning effectively.

- Housing needs are not being met and the existing silo approach by levels of government, non-profits, institutions and the private sector is not as effective as needed.

2. Housing in recent years has become increasingly unaffordable for an increasingly larger share of Kitchener's population.

- Incomes are not keeping pace with rising costs of rental and ownership housing. Inflation increased by 18%, average rents increased by 41% and average housing prices increased by 104% from 2009 to 2019. Most of the increase in rents and housing prices occurred between 2016 and 2019.

3. Poverty and Core Housing Need is increasing in the City of Kitchener.

- Food Bank use is increasing. The most significant increase has been by single people which has nearly doubled since 2014, from 25% to 49%.
- The number and percentage of people in Core Housing Need is increasing. In 2016, 12,125 households in Kitchener were in core housing need; making up 13.5% of all households and up from 11.9% of all households in 2011. Most (94.8%) of the households in core housing need were a result of the housing affordability standard, spending more than 30% of household income on housing.

4. Visible homelessness is increasing.

- People experiencing homelessness are diverse. Youth are a growing part of the homeless population.
- People experiencing homelessness with addiction and mental health challenges are a growing part of the homeless population. Their challenges are also increasingly more complex, requiring higher levels of support to find and sustain housing and to access treatment.
- Existing shelter space is not adequately funded, does not meet best practice standards, does not meet diverse needs and not enough shelter space is provided in Kitchener to meet needs.
- Existing transitional and supportive housing does not meet existing needs in terms of amount of housing or nature of support.

- Due to the transient nature of people who are homeless, it is challenging to estimate the amount of housing needed, however survey data and shelter use indicate **between 250 to 750 supportive housing units are needed to meet existing demand.**

5. Existing community housing in Kitchener is not meeting existing demand.

- There are approximately 4,500 units of existing community housing in Kitchener, representing approximately half of the regional supply. The turnover in community housing accommodation units across the region is 300 units per year. 3,750 households on the waiting list for community housing have requested to live in Kitchener – this means **over 3,000 new units of community housing are needed in Kitchener, in addition to the existing supply**
- Waiting list information is not readily available in a form that can be analyzed to inform Kitchener specific needs.

6. Existing rental units in the primary housing market are not meeting demand.

- Market rental housing is becoming too expensive for an increasing number of people.
- Rental vacancy rates are 2.2%, below a healthy vacancy rate vacancy rate of 3.0%
- Based on the number of rental households in core need paying more than 30% of income on housing costs, more than 9,300 new affordable rental housing units are needed for people with household incomes under \$63,000 in Kitchener.

7. Attaining affordable housing is especially challenging for:

- Homeless – especially for people with mental health and addiction challenges
- Students and youth
- Recent immigrants
- Indigenous people
- Single parents
- People earning the minimum wage
- People with disabilities with low to moderate incomes
- Seniors, especially those in rental housing or requiring care. The population aged 65 years and older increased by 35% from 2006 to 2016 and is expected to almost double (increase by 94%) by 2041.

8. Housing data specific to the City of Kitchener has been challenging to collect. Additional work is needed to assess housing for:

- Homeless
- Seniors
- Immigrants
- Students
- Future population

9. Renovictions, where tenants are displaced from their homes to allow major renovations or redevelopment to proceed, are not tracked or monitored for Kitchener.

- Renovictions remove affordable housing and generally result in much higher rents being charged post renovation or redevelopment.

10. Housing held for investment is not tracked or monitored for Kitchener.

- Commodification of housing, where housing is held on speculation, for investment, or used to generate income instead of as a place to live is increasing through Airbnbs, rental condos, or other untracked rental housing types.

11. Kitchener has an experienced non-profit housing sector.

- The sector is overworked and under-resourced.
- Non-profit housing and service providers have plans and ideas that would be effective in addressing housing challenges.

12. The private sector is interested in developing affordable housing and improving the development review process and planning context to allow more housing to be built.

13. More collaboration is needed between the City and the Region to identify and address housing challenges in Kitchener.

APPENDICIES

Appendix 1a: Affordable Housing Definition (Provincial Policy Statement, 2014)

	Definition of Affordable	Definition of Low and Moderate Incomes
Ownership Housing	the least expensive of: - housing for which the purchase price results in annual accommodation costs which do not exceed 30 percent of gross annual household income for low and moderate income households; or - housing for which the purchase price is at least 10 percent below the average purchase price of a resale unit in the regional market area	Households with incomes in the lowest 60 percent of the income distribution for the regional market area
Rental Housing	the least expensive of: - a unit for which the rent does not exceed 30 percent of gross annual household income for low and moderate income households; or - a unit for which the rent is at or below the average market rent of a unit in the regional market area.	Households with incomes in the lowest 60 percent of the income distribution for renter households for the regional market area

Appendix 1b: Glossary of Key Terms

Aboriginal Housing – Non-profit housing provider with a focus on the Indigenous community (Ontario Aboriginal Housing Services).

Acceptable housing – Acceptable housing refers to housing that is adequate in condition, suitable in size, and affordable (CMHC).

Activity Limitations - Activity limitations is a measure that identifies respondents who experienced activity limitations imposed by a condition or by long-term physical and/or mental health problem that lasted or is expected to last more than six months. The measure is not specific to a single condition and does not identify whether multiple conditions are present (Statistics Canada, 2016).

Adequate Housing - Adequate housing does not require any major repairs, according to residents (Government of Canada, 2017d).

Average Shelter Cost - Average shelter cost refers to the total monthly shelter cost paid by the household for their dwelling. Shelter costs include the following:

- For renters: rent and any payments for electricity, fuel, water and other municipal services;
- For owners: mortgage payments (principal and interest), property taxes, and any condominium fees, along with payments for electricity, fuel, water and other municipal services.

Average Shelter-Cost-to-Income Ratio (STIR) - Average shelter-cost-to-income ratio (STIR) refers to the proportion of total before-tax household income spent on shelter. The shelter-cost-to-income ratio is calculated for each household individually by dividing its total annual shelter cost by its total annual income. The average STIR is then computed by taking the average of the individual households' STIRs (CMHC).

Census metropolitan area (CMA) and Census agglomeration (CA) – Area consisting of one or more neighbouring municipalities situated around a core. A census metropolitan area must have a total population of at least 100,000 of which 50,000 or more live in the core. A census agglomeration must have a core population of at least 10,000 (Statistics Canada, 2018).

Census tract (CT) - Census tracts (CTs) are small, relatively stable geographic areas that usually have a population between 2,500 and 8,000 persons. They are located in census metropolitan areas and in census agglomerations that had a core population of 50,000 or more in the previous census. <https://www12.statcan.gc.ca/census-recensement/2011/ref/dict/geo013-eng.cfm>

Community Housing - See Social Housing

Condominium – A building with several units (such as houses, townhouses or apartments), where each unit is privately owned. Condominium ownership comes with joint ownership of common elements (such as indoor parking, landscaped areas, common gym, elevators) with other owners. Shared ownership of common elements means sharing repair and maintenance associated costs (Canada & CMHC, 2009; Condominium Authority of Ontario, n.d.).

Co-operative Housing – Co-operative housing are democratic communities and are governed by their members. The tenants sign an occupancy agreement and make decisions on how the co-operative operates (CMHC, 2018b).

Core Housing Need Status or Housing below standards – A household that falls short of at least one of the standards such as adequacy, affordability and suitability comes under category of Core Housing Need Status or Housing below standards. It also include spending 30% or more of its total before-tax income to pay the median rent of alternative local acceptable housing (CMHC, n.d.).

Decile –splitting the data into 10% groups. Income deciles divide the population into 10 equal-sized groups according to the rank of the total income (Government of Canada, 2017a).

Density – Density is residents and jobs per hectare (Kitchener, 2014).

Development Charges - Development charges are the costs levied on new developments to cover maintain the infrastructure needed to accommodate the new development, including roads, water and sewer infrastructure, community centres and fire protection. Development charges help cover these costs to help ensure minimal burden is put on the taxpayer (Kitchener, 2019).

Emergency shelters – Facilities that provide temporary, short-term accommodation for homeless individuals and families. This may or may not include other services such as food, clothing or counselling (E. and S. D. Canada, 2019).

Homelessness – Homelessness is the situation of someone who is without stable, permanent and appropriate housing. Along the continuum there are four main categories of homeless: unsheltered, emergency sheltered, provisionally accommodated and at risk of homelessness (CMHA, 2012).

Ownership – Privately owned housing, a home that is owned by a person or company (Canada & CMHC, 2009).

Family household – Family household refers to a household that contains at least one census family, that is, a married couple with or without children, or a couple living common-law with or without children, or a lone parent living with one or more children (lone-parent family) (Statistics Canada, 2015a).

One-family household – One-family household refers to a single census family (with or without other persons) that occupies a private dwelling (Statistics Canada, 2015a).

Multiple-family household – Multiple-family household refers to a household in which two or more census families (with or without additional persons) occupy the same private dwelling. Family households may also be divided based on the presence of persons not in a census family (Statistics Canada, 2015a).

Non-family household – Non-family household refers to either one person living alone in a private dwelling or to a group of two or more people who share a private dwelling, but who do not constitute a census family (Statistics Canada, 2015a).

Low income cut-offs (LICO) – The low income cut-offs are income thresholds below which a family will likely devote a larger share of its income on the necessities of food, shelter and clothing than the average family (Statistics Canada, 2015b).

Market housing – Market housing is the purpose built housing for profit by private firms or developers. House prices are typically dictated by market dynamics or supply and demand.

Market Rent – The rent of a residential unit dictated by market dynamics, location and amenities. Market rent does not include rent support or subsidies.

National Occupancy Standard (NOS) – The National Occupancy Standard (NOS) is comprised of the common elements of provincial/territorial occupancy standards. The NOS determines the number of bedrooms a household requires given its size and composition (CMHC, n.d.).

Non-Market Housing – Housing that is financed in part by the government. Includes Shelters, Transitional Housing, Supportive Housing, Social Housing and Subsidized Rental Housing (CMHC, 2018a).

Percentile – Percentile is exploring the distribution of number sets using various exploratory data analysis graphs (Robertson, 2004).

Primary household maintainer – The first person in the household identified as someone who pays the rent, or the mortgage, or the taxes, or the electricity or other services or utilities for the dwelling. When more than one member of the household contributes to the payments, the first person listed is chosen as the primary household maintainer. If no person in the household is identified as making any such payments, the first person listed is selected by default (Government of Canada, 2017c).

Primary Rental Market – The primary rental market, consists of units in privately initiated, purpose-built rental structures of three units or more (CMHC, 2018c).

Secondary Rental Market (SRM) – The dwellings not covered by the regular purpose built rental market units. Following dwelling component are considered in SRMS:

- Rented single-detached houses.
- Rented double (semi-detached) houses (i.e.. Two units of approximate equal size and under one roof that are situated either side-by-side or front-to-back).
- Rented freehold row/town homes.
- Rented duplex apartments (i.e. one-above-other).
- Rented accessory apartments (separate dwelling units that are located within the structure of another dwelling type).
- Rented condominiums (can be any dwelling type but are primarily apartments).
- One or two apartments which are part of a commercial or other type of structure. (CMHC, 2019)

Seniors Care Facility – a building or property developed with beds or dwelling units geared to persons aged 65+ and that also offers some level of medical care or personal assistance. Typically, there is also shared spaces, such as dining or recreational areas. These may be referred to as Residential Care Facilities, Nursing Homes or Retirement Homes. Some sites may include a continuum of care or housing that has a care facility along with other dwelling units on site, such as townhouses or apartment units that may be more independent but still part of the same overall development.

Shelter-Cost-to-Income Ratio – The proportion or percentage of average total income of households which is spent on shelter costs (Secretariat, 2016).

Social housing – Social housing units are operated by housing providers, which are not-for-profit organizations, co-ops, private landlords, or municipal corporations (Office of the Auditor General of Ontario, 2017, p. 14).

Suitable housing – Suitable housing has enough bedrooms for the size and make-up of resident households, according to National Occupancy Standard (NOS) requirements. Enough bedrooms based on NOS requirements means one bedroom for:

- each cohabiting adult couple;
- unattached household member 18 years of age and over;
- same-sex pair of children under age 18;
- and additional boy or girl in the family, unless there are two opposite sex children under 5 years of age, in which case they are expected to share a bedroom.
- A household of one individual can occupy a bachelor unit (i.e. a unit with no bedroom).

(CMHC, n.d.)

Supportive housing – Housing that provides a physical environment that is specifically designed to be safe, secure, enabling and home-like, with support services such as social services, provision of meals, housekeeping and social and recreational activities, in order to maximize residents’ independence, privacy and dignity (Canada, 2018).

Transitional housing – Short-term accommodation for those leaving emergency shelters or in need of housing during a life transition, including people with mental illness and addictions, single mothers and victims of violence (211 Ontario, n.d.).

Appendix 2: Provincial Inclusionary Housing Information Requirements

Provincial inclusionary housing assessment information requirements⁹ and Ontario regulations¹⁰ require an inclusionary housing assessment to include:

1. An analysis of demographics and population in the municipality.
2. An analysis of household incomes in the municipality.
3. An analysis of housing supply by housing type currently and planned for in the municipality.
4. An analysis of housing types and sizes of units that may be needed to meet anticipated demand for affordable housing.
5. An analysis of the current average market price and the current average market rent for each housing type, taking into account location in the municipality.
6. An analysis of potential impacts on the housing market and on the financial viability of development or redevelopment in the municipality from inclusionary zoning by-laws, including requirements in the by-laws related to the matters in clauses 35.2 (2) (a), (b), (e) and (g) of the Act, accounting for:
 - i. value of land,
 - ii. cost of construction,
 - iii. market price,
 - iv. market rent, and
 - v. housing demand and supply.
7. Provincial policies and plans and Official plan policies.
8. A written opinion on the analysis from a person independent of the municipality and who, in the opinion of the council of the municipality, is qualified to review the analysis.

The provincial regulations¹¹ require inclusionary housing monitoring reports to include:

1. Number of affordable housing units.
2. Types of affordable housing units.
3. Location of the affordable housing units.
4. Range of household incomes for which the affordable housing units were provided.
5. Number of affordable housing units that were converted to units at market value.
6. Proceeds received by the municipality from affordable housing unit sales.

⁹ As per Ministry of Municipal Affairs and Housing website: <http://www.mah.gov.on.ca/Page13790.aspx>

¹⁰ Ontario Regulation (O. Reg) 232/18

¹¹ See #26.

Appendix 3: City of Kitchener Official Plan Policies References

Supply – Development, Redevelopment and Intensification

4.C.1.1. The City will maintain at all times the ability to accommodate residential growth for a minimum of ten years through residential intensification and redevelopment and, if necessary, lands which are designated and available for residential development.

4.C.1.2. The City will maintain at all times where new development is to occur, land with servicing capacity sufficient to provide at least a three year supply of residential units available through lands suitably zoned to facilitate residential intensification and redevelopment, and land in draft approved and registered plans.

4.C.1.3. The majority of new residential growth in the Built-Up Area will occur within Intensification Areas in accordance with Policies 3.C.1.4 through 3.C.1.12 inclusive.

4.C.1.4. The prioritization of new growth in Designated Greenfield Areas will be in accordance with Kitchener's Growth Management Program and applicable policies in Section 17.E.5.

4.C.1.5. The City will support and assist the Region in the creation and implementation of a regional housing statement and/or strategy.

4.C.1.6. The City will identify and encourage residential intensification and/or redevelopment, including adaptive re-use and infill opportunities, including second dwelling units, in order to respond to changing housing needs and as a cost-effective means to reduce infrastructure and servicing costs by minimizing land consumption and making better use of existing community infrastructure.

4.C.1.7. The City may require a site plan, elevation drawings, landscaping plans and any other appropriate plans and/or studies, to support and demonstrate that a proposed development or redevelopment is compatible with respect to built form, architectural design, landscaping, screening and/or buffering. These requirements are intended to address the relationship to adjacent residential development, to ensure compatibility with the existing built form and the community character of the established neighbourhood and to minimize adverse impacts.

4.C.1.8. Where a special zoning regulation(s) or minor variance(s) is/are requested, proposed or required to facilitate residential intensification or a redevelopment of lands, the overall impact of the special zoning regulation(s) or minor variance(s) will be reviewed, but not limited to the following to ensure, that:

- a) Any new buildings and any additions and/or modifications to existing buildings are appropriate in massing and scale and are compatible with the built form and the community character of the established neighbourhood.

b) Where front yard setback reductions are proposed for new buildings in established neighbourhoods, the requested front yard setback should be similar to adjacent properties and supports and maintain the character of the streetscape and the neighbourhood.

c) New additions and modifications to existing buildings are to be directed to the rear yard and are to be discouraged in the front yard and side yard abutting a street, except where it can be demonstrated that the addition and/or modification is compatible in scale, massing, design and character of adjacent properties and is in keeping with the character of the streetscape.

d) New buildings, additions, modifications and conversions are sensitive to the exterior areas of adjacent properties and that the appropriate screening and/or buffering is provided to mitigate any adverse impacts, particularly with respect to privacy.

e) The lands can function appropriately and not create unacceptable adverse impacts for adjacent properties by providing both an appropriate number of parking spaces and an appropriate landscaped/amenity area on the site

f) The impact of each special zoning regulation or variance will be reviewed prior to formulating a recommendation to ensure that a deficiency in the one zoning requirement does not compromise the site in achieving objectives of compatible and appropriate site and neighbourhood design and does not create further zoning deficiencies.

4.C.1.9. Residential intensification and/or redevelopment within existing neighbourhoods will be designed to respect existing character. A high degree of sensitivity to surrounding context is important in considering compatibility.

4.C.1.10. Where appropriate, and without limiting opportunities for intensification, the City will encourage and support the ongoing maintenance and stability of existing housing stock in the city by:

a) supporting the reuse and adaption of the housing stock through renovation, conversion and rehabilitation;

b) supporting community access to funding programs for the rehabilitation and repair of housing.

4.C.1.11. A demolition control application will be required for any requests to remove residential dwelling units from the housing supply in accordance with the Demolition Control Policies in Section 17.E.25.

Variety and Integration

4.C.1.12. The City favours a land use pattern which mixes and disperses a full range of housing types and styles both across the city as a whole and within neighbourhoods.

4.C.1.13. The City will work with the development industry and other community members to identify and encourage innovative housing types and designs in the city where such innovation would:

- a) be compatible with surrounding land uses;
- b) support the development of complete communities;
- c) provide live/work and home occupation opportunities;
- d) incorporate energy conservation features and the use of alternative energy systems and/or renewable energy systems;
- e) reduce municipal expenditures;
- f) protect natural heritage features;
- g) provide accessible and affordable housing to residents;
- h) conserve and/or enhance our cultural heritage resources;
- i) celebrate the cultural diversity of the community;
- j) be transit-supportive and/or transit-oriented; or,
- k) reflect, add and/or enhance architectural interest and character.

4.C.1.14. The City will have standards/guidelines for non-residential sites which are adjacent to residential sites, including, but not limited to screening, berming, fencing, or landscaping where appropriate and in accordance with the Urban Design Policies in Section 11.

4.C.1.15. The City will collaborate and plan to implement the affordable housing targets and other recommendations established in the Region's Housing Action Plan.

4.C.1.16. Where a development application proposing residential uses is submitted for a site containing two hectares or more of developable lands, the City will require, wherever appropriate, a minimum of 30 percent of new residential dwelling units to be planned in forms other than single detached and semi-detached dwellings, and may include housing forms such as street or cluster townhouses and multiple residential buildings.

4.C.1.17. The City may require the allocation of lands for a minimum number of units of affordable housing when considering applications for new residential development to ensure that new residential developments satisfy the requirements of the Provincial Policy Statement relating to the provision of affordable housing. These lands will either be retained and developed by a developer as affordable housing or made available to a cooperative or non-profit housing group

4.C.1.18. The City supports the principle that housing assistance be provided to members of the community who have difficulty accessing safe, suitable and affordable housing. The City, in cooperation with senior levels of government, the Region, private landlords, builders and community groups will continue to utilize existing programs and seek improved and cost effective senior government assistance to provide a range of housing options that address affordable housing needs across the housing continuum.

4.C.1.19. The City will encourage and support affordable housing to locate in close proximity to public transit, commercial uses and other compatible non-residential land uses, parks and community facilities and have convenient access to community, social and health services.

4.C.1.20. The City will support and attempt to accommodate residents who may wish to adapt their housing to better suit their circumstances and needs that may change over time, provided these changes to the housing do not significantly impact the nature or community character of the surrounding residential area.

4.C.1.21. The City will support developments in appropriate locations that allow residents to age in place.

4.C.1.22. The City will encourage the provision of a range of innovative housing types and tenures such as rental housing, freehold ownership and condominium ownership including common element condominium, phased condominium and vacant land condominium, as a means of increasing housing choice and diversity. Def. No. 13

Second Dwelling Units, Garden Suites and Coach House Dwelling Units¹²

4.C.1.23. The City will support the addition of a second dwelling unit within a residential unit, where desirable and appropriate unless otherwise limited by the policies of this Plan, and in accordance with the City's Zoning By-law, in order to provide another housing option to Kitchener homeowners and residents.

¹² Note: As of the time of this report, the Region of Waterloo had just issued the Notice of Decision to approve an Official Plan Amendment by the City of Kitchener to amend the policies and wording thereof to allow for "Additional Dwelling Units". This would aligned with provincial changes to The Planning Act through Bill 108 that allows for up to 3 dwelling units on a lot. For Kitchener this would be within the main dwelling or with a rear yard unit.

4.C.1.24. The City, in accordance with Planning Act and other applicable legislation, will permit stand-alone secondary dwelling units, such as a coach house dwelling or a garden suite as an ancillary use to all single detached dwellings, subject to a Zoning By-law Amendment and appropriate zoning regulations being in place.

The following criteria will be considered as the basis for all Zoning By-law Amendments to permit a coach house dwelling or a garden suite.

- a) the use is subordinate to the main dwelling on the lot;
- b) the use can be integrated into its surroundings with negligible visual impact to the streetscape;
- c) the use is compatible in design and scale with the built form on the lot and the surrounding residential neighbourhood in terms of massing, height and visual appearance; and, d) other requirements such as servicing, parking, access, stormwater management, tree preservation, landscaping and the provision of amenity areas. Coach houses and garden suites will be subject to site plan control.

Special Needs Housing

4.C.1.25. The City recognizes the need for special needs housing in our community and supports the integration of these housing types at appropriate locations, subject to any locational criteria.

4.C.1.26. Appropriately scaled special needs housing will be permitted in any land use designation which permits residential uses.

4.C.1.27. The City will encourage and support the creation and retention of special needs housing.

4.C.1.28. The City will ensure that new special needs housing or the adaptive reuse of existing buildings for special needs housing is compatible in terms of use and built form with the surrounding context.

4.C.1.29. The City will encourage and support special needs housing to locate in close proximity to public transit, commercial uses and other compatible non-residential land uses, parks and community facilities and have convenient access to community, social and health services.

Residential Care Facilities

4.C.1.30. Residential care facilities will be permitted in any land use designation which permits residential uses. The size, scale, types, location and concentration of residential care facilities may be further regulated in the City's Zoning By-law.

4.C.1.31. The City will support comprehensively planned and developed residential care facilities that vary housing forms to allow residents to transition through life stages.

Lodging Houses

4.C.1.32. The City will permit up to 3 lodgers within any dwelling unit in any land use designation permitting residential uses.

4.C.1.33. Lodging houses with between 4 and 8 residents will only be permitted in zones permitting multiple dwellings.

4.C.1.34. The City's Zoning By-law will specifically regulate lodging houses and the appropriate zones in which they may be permitted subject to licensing, and safety regulations and the ability to integrate such housing forms in an acceptable and appropriate manner.

4.C.1.35. The City will encourage lodging houses to locate within walking distance of public transit and in close proximity to supportive non-residential uses and parks and recreational facilities.

4.C.1.36. The City may incorporate minimum distance separation regulations between lodging houses in the City's Zoning By-law to prevent the undue concentration of lodging houses in specific areas of the city and to encourage this type of use throughout the city.

Live/Work Units

4.C.1.37. Live/work units will be permitted in any land use designation which permits residential uses subject to the following:

- a) the live/work unit is appropriate in massing and scale and are compatible with the built form and the character of the neighbourhood;
- b) the live/work unit can function appropriately and not create unacceptable adverse impacts for adjacent properties; and,
- c) adequate parking is available.

4.C.1.38. Live/work units are encouraged to locate on major collector and arterial streets and roads.

4.C.1.39. A live/work unit will have a dwelling component located in the unit and any appropriate business or work purpose use will be located on the ground floor.

4.C.1.40. The location, scale, types of business or work purpose uses, size of units will be further regulated in the City's Zoning By-law.

Home Occupations

4.C.1.41. A home occupation may be permitted as an ancillary use within a dwelling unit subject to all of the following:

- a) the home occupation functions as a subordinate activity to the main residential use;
- b) the home occupation does not generate adverse impacts, traffic or parking problems in the immediate area;
- c) the home occupation does not alter the principal character or external appearance of the dwelling and the property involved;
- d) the home occupation is at a scale and nature that is compatible with the surrounding residential neighbourhood; and,
- e) there is no outside storage of goods associated with the home occupation.

The Zoning By-law may provide regulations for home occupations in residential dwelling units.

Condominium Conversions

4.C.1.42. A development application to create a plan of condominium, which would result in the conversion of rental affordable housing to condominium ownership, may only be permitted where:

- a) the rental vacancy rate for comparable units for the City of Kitchener or the Kitchener Census Metropolitan area, if not available for the City of Kitchener, has been at or above 3 percent for the preceding three years; or,
- b) the conversion will address and result in the creation of affordable housing for affordable home ownership; or,
- c) the conversion will rectify existing health and safety issues through the completion of building renovations/retrofits, the cost of which would necessitate an increase in rent levels above the affordability threshold; and,
- d) the owner/applicant submits a detailed inspection report on the physical condition of the property by a qualified architect or engineer to the satisfaction of the City;
- e) tenants have the option to continue to lease their units following the approval of the conversion to condominium in accordance with the provisions of the Residential Tenancies Act; and,

f) the owner enters into an agreement with the City which states that tenants may have first right to purchase their units or allows them to continue to rent despite the tenure of the building.

Community Improvement Project Areas

17.E.9.2. Community Improvement Project Areas may be established by Council and designated by by-law, in accordance with the provisions of the Planning Act, as long as the area satisfies one or more of the following criteria:

c) the area contains an inappropriate range of housing types and densities including insufficient affordable housing;

Conditional Zoning

Conditional Zoning is a tool that may be utilized to impose conditions on the use of lands or the erection of buildings or structures. Conditional Zoning is intended to allow a more flexible zoning process and provides the City with the authority to secure conditions in agreements that may be registered on title and enforced against both current and future owners of the lands.

17.E.14.1. When regulations have been enacted by the Province to authorize the use of Conditional Zoning By-laws in accordance with the Planning Act, the City may, in a Zoning By-law, permit a use of land or the erection, location or use of buildings or structures subject to one or more prescribed conditions on the use, erection or location.

17.E.14.2. Prior to the enactment of a Zoning By-law under the Conditional Zoning Policies of this Plan, the City may require the owner to enter into one or more legal agreements to be registered on title against the lands to which it applies, dealing with the said conditions and matters related to implementation.

Bonusing Provisions¹³

Bonusing is a strategy that is permitted by the Planning Act and may be used by the City to assist in the development or redevelopment of key areas in the city. It involves increasing the height and/or density of a development or redevelopment in exchange for community benefits.

¹³ Note: While at the time of this report, the Bonusing policies of the Kitchener Official Plan are in effect, the passing of Bill 108 has changed Section 37 of The Planning Act thus altering the implementation of the policies. Following the provision of regulations regarding the revised section, and as it relates to preparation of Community Benefits Charges Study and By-law by a specified time period, it is expected that amendments will be required to these and other related policies of the Official Plan.

7.E.17.1. Regulations may be incorporated into the Zoning By-law to permit increases in the height and/or density of a development or redevelopment where such development or redevelopment would provide community benefits above and beyond what would otherwise be required in accordance with the Planning Act, and provided the proposed increases would:

- a) help implement the vision, goals and objectives of this Plan;
- b) constitute good planning and help address any planning issues associated with the development or redevelopment; and,
- c) help implement and be in accordance with the Urban Design Policies in Section 11 and be compatible with adjacent properties and the surrounding area.

17.E.17.2. Community benefits may include:

- l) the provision of affordable, special needs, assisted or subsidized housing;
- o) the provision of dwelling units in the Urban Growth Centre (Downtown).

17.E.17.3. The use of the bonusing by-laws will be strongly encouraged to be used within the Urban Growth Centre (Downtown) and Major Transit Station Areas. The use of bonusing policies and by-laws may also be considered for use in City Nodes and Community Nodes where specific policies allowing bonusing are included in the applicable land use designation.

17.E.17.4. Bonusing by-laws will only be considered where there is sufficient infrastructure and capacity to accommodate the additional height and/ or additional density of the development or redevelopment and that the development is compatible and meets the other policies of this Plan.

17.E.17.5. An owner may transfer the increase in height or density achieved through Policy 17.E.17.2 j) from lands on which such community benefit is provided to lands having the same land use designation or to lands in the Urban Growth Centre (Downtown).

17.E.17.6. Prior to the enactment of a Zoning By-law under the Bonusing Provisions Section of this Plan, or prior to the transfer of development rights, the City will require the owner to enter into one or more legal agreements to be registered on title against the lands to which it applies, dealing with the amount of additional height and/or density and the provision and timing of community benefits.

Appendix 4: Detailed Tables

Table 1: Population: Kitchener, Region of Waterloo and Ontario; 2001-2016

	Kitchener	Region of Waterloo	Ontario
Total Population in 2001	190,399	438,515	11,410,046
Total Population in 2006	204,668	478,121	12,160,282
Total Population in 2011	219,153	507,096	12,851,821
Total Population in 2016	233,222	535,154	13,448,494
Total Population in 2018	255,070	601,220	14,300,000
2001 to 2006 Total Population Change (%)	7.5%	9.0%	6.6%
2006 to 2011 Total Population Change (%)	7.1%	6.1%	5.7%
2011 to 2016 Total Population Change (%)	6.4%	5.5%	4.6%
2016 to 2018 Total Population Change (%)	9.4%	12.3%	6.3%

Source: Statistics Canada Community Profiles, Region of Waterloo, Ontario Ministry of Finance

Table 2: Population: Region of Waterloo & Area Municipalities, Ontario; 2006-2016

	2006		2011		2016	
	Number of People	% Change	Number of People	% Change	Number of People	% Change
Kitchener	204,668	7.5%	219,153	7.1%	233,222	6.4%
Waterloo	97,475	12.6%	98,780	1.3%	104,986	6.3%
Cambridge	120,371	9.1%	126,748	5.3%	129,920	2.5%
Wellesley	9,789	4.5%	10,713	9.4%	11,260	5.1%
North Dumfries	9,063	3.4%	9,334	3.0%	10,215	9.4%
Wilmot	17,097	15.0%	19,223	12.4%	20,545	6.9%
Woolwich	19,658	8.0%	23,145	17.7%	25,006	8.0%
Region of Waterloo	478,121	9.0%	507,096	6.1%	535,154	5.5%
Ontario	12,160,282	6.6%	12,851,821	5.7%	13,448,494	4.6%

Source: Statistics Canada Community Profiles

Table 3: Kitchener Projected Population, Households & Average Household Size, 2006-2041

	Population	% Growth	Number of Households	% Growth	Average Household Size
2006	204,668		79,377		2.6
2011	219,153	6.6%	86,374	8.1%	2.5
2016	233,222	6.0%	92,217	6.3%	2.5
2021	249,450	6.5%	100,100	7.9%	2.5
2026	264,400	5.7%	107,197	6.6%	2.5
2031	279,500	5.4%	114,366	6.3%	2.4
2036	294,850	5.2%	121,246	5.7%	2.4
2041	310,000	4.9%	127,587	5.0%	2.4

Source: Statistics Canada Community Profiles, Region of Waterloo Population Forecast Data

Table 4: Population Distribution by Age and Sex

Age Group	2011			2016			2011 2016 (% Growth)		
	Total	Male	Female	Total	Male	Female	Total	Male	Female
0 4	13,705	7,010	6,700	13,710	6,985	6,725	0.0%	-0.4%	0.4%
5 9	12,320	6,270	6,055	14,020	7,165	6,855	13.8%	14.3%	13.2%
10 14	12,620	6,485	6,135	13,140	6,715	6,430	4.1%	3.5%	4.8%
15 19	14,025	7,205	6,820	13,370	6,825	6,545	-4.7%	-5.3%	-4.0%
20 24	15,955	7,980	7,970	16,125	8,270	7,855	1.1%	3.6%	-1.4%
25 29	17,620	8,720	8,900	18,560	9,200	9,365	5.3%	5.5%	5.2%
30 34	16,395	8,230	8,160	17,970	8,905	9,060	9.6%	8.2%	11.0%
35 39	15,500	7,745	7,750	16,375	8,160	8,215	5.6%	5.4%	6.0%
40 44	15,850	7,935	7,915	15,565	7,690	7,875	-1.8%	-3.1%	-0.5%
45 49	17,245	8,535	8,705	15,980	7,940	8,045	-7.3%	-7.0%	-7.6%
50 54	16,065	7,900	8,160	17,230	8,515	8,710	7.3%	7.8%	6.7%
55 59	13,655	6,570	7,090	15,685	7,710	7,975	14.9%	17.4%	12.5%
60 64	11,330	5,485	5,845	13,100	6,250	6,850	15.6%	13.9%	17.2%
65 69	8,115	3,795	4,325	10,650	5,070	5,575	31.2%	33.6%	28.9%
70 74	6,260	2,955	3,305	7,585	3,485	4,100	21.2%	17.9%	24.1%
75 79	4,985	2,190	2,800	5,760	2,640	3,120	15.5%	20.5%	11.4%
80 84	3,980	1,595	2,390	4,130	1,735	2,390	3.8%	8.8%	0.0%
85 +	3,525	1,135	2,390	4,265	1,465	2,805	21.0%	29.1%	17.4%
Total	219,155	107,735	111,420	233,220	114,715	118,505	6.4%	6.5%	6.4%
Median age	37.2	36.3	38.1	39	38	39.9	4.8%	4.7%	4.7%

Source: Statistics Canada Community Profile

Table 5: People by Age Grouping and Projections

	51,615	25.2%			50,665	24.8%		204,665
	52,670	24.0%			58,295	26.6%		219,150
	54,240	23.3%			61,995	26.6%		233,220
	57,468	23.0%			64,057	25.7%		249,450
	60,252	22.8%			65,024	24.6%		264,400
	61,656	22.1%			66,867	23.9%		279,500
	63,598	21.6%			71,358	24.2%		294,850
	65,752	21.2%			76,735	24.8%		310,000

Source: Statistics Canada Community Profiles, Region of Waterloo Population Forecast Data

Table 6: Household Tenure: Kitchener, Waterloo Region and Ontario (2016)

	Owner Households		Renter Households		Total Households
	#	%	#	%	#
Kitchener	57,240	62.1%	34,975	37.9%	92,215
Region of Waterloo	139,070	68.2%	64,760	31.8%	203,830
Ontario	3,601,825	69.8%	1,559,720	30.2%	5,161,545

Source: Statistics Canada Community Profile

Table 7: Household Tenure, 2006 to 2016

	2006		2011		2016		% Change 2006 2016
	#	%	#	%	#	%	
Owner	51,145	64.3%	56,120	65.0%	57,240	62.1%	-2.3%
Renter	28,345	35.7%	30,250	35.0%	34,975	37.9%	2.3%
TOTAL	79,490	100.0%	86,370	100.0%	92,215	100.0%	

Source: Statistics Canada Community Profiles

Table 8: Age of Primary Household Maintainer by Housing Tenure, 2006 to 2016

	2006			2011			2016		
	Owner	Renter	Total	Owner	Renter	Total	Owner	Renter	Total
15 to 24 years	615	2,655	3,270	555	2,670	3,225	405	2,605	3,015
25 to 34 years	7,340	7,085	14,425	8,350	7,215	15,570	7,270	9,130	16,405
35 to 44 years	11,765	6,425	18,190	11,325	5,830	17,150	11,090	6,010	17,100
45 to 54 years	12,540	4,630	17,165	14,025	5,585	19,605	13,215	6,150	19,365
55 to 64 years	8,745	3,215	11,960	10,855	3,890	14,745	12,265	4,780	17,045
65+	10,145	4,330	14,475	11,015	5,065	16,085	12,995	6,300	19,285
Total	51,140	28,345	79,485	56,120	30,250	86,380	57,240	34,975	92,215

Source: Statistics Canada, 2016 Custom Tabulation

Table 9: Household Size, 2001 to 2016

	17,740		22,970	
	23,175		28,550	
	12,180		14,525	
	12,440		13,095	
	6,915		7,230	
	72,445		86,375	
	187,955		215,950	
	2.6		2.5	

Source: Statistics Canada Community Profiles

Table 10: Household Size by Tenure, 2016

	Owner		Renter		Total
	#	%	#	%	#
1 person	10,580	42.3%	14,420	57.7%	24,995
2 persons	19,525	63.9%	11,030	36.1%	30,560
3 persons	10,450	69.7%	4,535	30.3%	14,985
4 persons	10,875	79.4%	2,830	20.6%	13,705
5 or more persons	5,810	72.9%	2,160	27.1%	7,970
Number of persons in private households	156,400	68.0%	73,600	32.0%	230,000
Average household size	2.7		2.1		2.5

Source: Statistics Canada, 2016 Custom Tabulation

Table 11: Households by Household Type and Age of Primary Household Maintainer

	15 24	25 34	35 44	45 54	55 64	65 +	Total
Couples without children	830	4,105	1,775	2,395	5,275	7,760	22,140
Couples with children	190	4,360	8,085	8,005	3,950	1,260	25,850
Lone parents	195	1,215	2,170	2,630	1,365	1,210	8,785
Other census family households	160	840	1,420	1,620	1,295	905	6,240
One person household	915	4,395	3,125	4,080	4,640	7,785	24,940
Two+ person household, Non family	705	1,455	510	620	490	360	4,140
All households	2,995	16,370	17,085	19,350	17,015	19,280	92,095

Source: Statistics Canada, 2016 Custom Tabulation

Table 12: Average and Median Household Income by Tenure, 2006 to 2016

	2006			2011			2016		
	Owner	Renter	Total	Owner	Renter	Total	Owner	Renter	Total
Average Household Income	\$86,816	\$41,395	\$70,620	\$94,006	\$44,790	\$76,770	\$108,506	\$53,943	\$85,962
Median Household Income	\$74,945	\$35,777	\$58,920	\$81,793	\$37,502	\$63,709	\$93,559	\$45,965	\$70,774

Source: Statistics Canada, 2016 Custom Tabulation

Table 13: Average and Median Household Income for Homeowners, 2006 to 2016

	2006	2011	2016
Average Household Income	\$86,816	\$94,006	\$108,506
Median Household Income	\$74,945	\$81,793	\$93,559

Source: Statistics Canada, Census Profiles

Table 14: Number of Owner Households by Income Ranges, 2006 to 2016

	2006		2011		2016	
	#	%	#	%	#	%
Less Than \$20,000	2,525	4.9%	2,500	4.5%	1,600	2.8%
\$20,000 to \$39,999	6,470	12.7%	6,175	11.0%	6,440	11.3%
\$40,000 to \$59,999	9,280	18.1%	8,825	15.7%	9,785	17.1%
\$60,000 to \$99,999	9,895	19.3%	9,645	17.2%	10,711	18.7%
\$100,000 And Over	14,600	28.5%	20,095	35.8%	18,705	32.7%
Total Owner Households	51,140	100.0%	56,120	100.0%	57,135	100.0%

Source: Statistics Canada, Census Profiles

Table 15: Average and Median Household Income for Renters, 2006 to 2016

	2006	2011	2016
Average Household Income Before Taxes	\$41,395	\$44,790	\$53,943
Median Household Income Before Taxes	\$35,777	\$37,502	\$45,965

Source: Statistics Canada, Census Profiles

Table 16: Housing Stock by Construction Period by Tenure

Period of construction	Owned		Rental		Total	
	#	%	#	%	#	%
1920 or before	2,295	4.0%	1,560	4.5%	3,855	4.2%
1921 to 1945	2,495	4.4%	1,495	4.3%	3,995	4.3%
1946 to 1960	7,520	13.1%	4,265	12.2%	11,785	12.8%
1961 to 1970	7,010	12.2%	6,195	17.7%	13,210	14.3%
1971 to 1980	8,990	15.7%	7,045	20.1%	16,040	17.4%
1981 to 1990	7,810	13.6%	4,835	13.8%	12,650	13.7%
1991 to 1995	2,635	4.6%	2,215	6.3%	4,850	5.3%
1996 to 2000	3,455	6.0%	1,775	5.1%	5,230	5.7%
2001 to 2005	5,450	9.5%	1,865	5.3%	7,315	7.9%
2006 to 2010	5,690	9.9%	1,715	4.9%	7,410	8.0%
2011 to 2016	3,890	6.8%	2,000	5.7%	5,885	6.4%
TOTAL	57,240	100.0%	34,975	100.0%	92,215	100.0%

Source: Statistics Canada, 2016 Custom Tabulation

Table 17: Condition of Housing Stock by Construction Period

	Regular maintenance needed	Minor repairs needed	Major repairs needed	Total Dwelling condition
1920 or before	1,885	1,425	550	3,855
1921 to 1945	2,145	1,455	390	3,995
1946 to 1960	7,235	3,505	1,050	11,785
1961 to 1970	8,760	3,460	990	13,210
1971 to 1980	10,850	4,225	965	16,040
1981 to 1990	8,910	3,155	585	12,650
1991 to 1995	3,660	1,045	150	4,850
1996 to 2000	4,030	1,070	135	5,230
2001 to 2005	5,725	1,460	130	7,315
2006 to 2010	6,615	735	55	7,410
2011 to 2016	5,530	290	70	5,885
Total	65,330	21,825	5,060	92,215

Source: Statistics Canada, 2016 Custom Tabulation

Table 18: Change in Average Rent and Average Resale House Price vs Inflation, 2009 to 2019

	2009	2019	Growth
Average Rent	\$802	\$1,131	41.0%
Average House Price	\$244,584	\$499,323	104.0%
Inflation (consumer price index)			18.0%

Source: CMHC Annual Rental Market Reports, Kitchener-Waterloo Association of Realtors Custom Run Data, Bank of Canada

Table 19: Average Market Rent By Size: Occupied Units and Vacant Units – 2014 to 2018

	Bachelor		1 Bedroom		2 Bedroom		3 Bedroom +		Total	
Year	Occupied Units	Vacant Units	Occupied Units	Vacant Units	Occupied Units	Vacant Units	Occupied Units	Vacant Units	Occupied Units	Vacant Units
2014	\$672	\$717	\$812	\$789	\$948	\$960	\$1,131	\$1,171	\$897	\$907
2015	\$699	\$625	\$830	\$841	\$970	\$961	\$1,144	\$1,206	\$920	\$937
2016	\$715	\$712	\$871	\$901	\$1,026	\$1,244	\$1,221	\$1,300	\$968	\$1,149
2017	\$701	\$794	\$890	\$900	\$1,066	\$1,149	\$1,232	\$1,445	\$1,008	\$1,096
2018	\$771	\$883	\$930	\$1,185	\$1,120	\$1,398	\$1,274	\$1,473	\$1,051	\$1,302

Source: CMHC Custom Run Data

Table 20: Seniors' Proportion (%) of Standard Spaces by Rent Range, Kitchener - Cambridge - Waterloo CMA 2009-2019

	Less Than \$1,500	\$1,500 \$1,999	\$2,000 \$2,499	\$2,500 +
2009	3.1%	13.1%	23.5%	60.3%
2010	3.0%	13.7%	15.0%	68.4%
2011	1.9%	9.3%	15.5%	73.2%
2012	2.4%	9.3%	16.3%	72.0%
2013	0.1%	8.6%	14.1%	77.1%
2014	1.2%	9.3%	7.7%	81.9%
2015	0.2%	5.4%	5.8%	88.6%
2016	0.3%	5.6%	5.2%	89.0%
2017	0.2%	6.5%	4.8%	88.5%
2018	0.3%	7.4%	5.8%	86.5%
2019	0.9%	2.2%	8.7%	88.2%

Source: CMHC Seniors' Housing Survey

Appendix 5: References

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