Housing Needs Assessment

City of Cambridge



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Preface

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

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

Funding Requirement

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

Going forward, HNAs will be required for:

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

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

Purpose

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

- *Where does the greatest housing need exist in our community?*
- *How can we set meaningful housing targets and measure progress to support the right kind of housing for all residents?*
- *How much housing, which size and at what price point do we need to ensure that all current and future households can live in suitable, adequate and affordable housing?*

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

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

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

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

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

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

1. Methodology

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

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

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

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

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

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

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

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

If this data is unavailable at the time of completion of the first HNA, communities are expected to collect these data points for future iterations. Other fields will be pre-

populated. Fields marked with an asterisk (*) indicate data points which are unavailable from the source or suppressed due to low counts.

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

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

Quantitative Methodology

A Housing Needs Assessment (HNA) provides a systematic and quantified analysis of housing needs in a community. This assessment aims to link the supply of housing with the need for housing.

Housing Needs Assessments help all levels of government understand the local housing needs of communities – how they may relate to infrastructure priorities - by providing the data necessary to determine what kind of housing needs to be built and where.

Community Profile and Trends

The **Community Profile and Trends** will highlight factors influencing housing demand, including an overview of population trends and characteristics. This profile details demographic trends in the population found in the community.

The characteristics examined in this section include:

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

Household Profiles and Economic Characteristics

The **Household Profiles and Economic Characteristics** in the community will highlight factors influencing housing demand, including an overview of household trends and affordability. This profile includes trends regarding household income profiles and the economic profile for the labour force in each community.

The characteristics examined in this section include:

- Household characteristics, including tenure, size, and composition, as well as characteristics of primary household maintainers.
- Household incomes, including average incomes and income decile information.

- Economic characteristics, including labour market trends, industries of employment, and commuting patterns.
- Housing affordability indicators, including shelter-to-income ratio and core housing need.

Priority Populations

This **Priority Populations** analysis of the community will highlight factors influencing priority population groups as defined by CMHC.

These populations may not be captured within the Statistics Canada community profiles. Trends impacting priority populations are crucial in determining the need for different types of supports for those in need in a community. Census data does not disaggregate core housing need data by all priority populations, including veterans, individuals who identify as LGBTQ2S+, survivors of domestic violence, and individuals experiencing homelessness.

The characteristics examined in this section include:

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

Housing Profile

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

The characteristics examined in this section include:

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

- Non-market housing (Supportive, transition, and emergency) stock characteristics
- New Dwellings, including housing starts and completions, demolitions, and planning application data
- Market housing supply, including ownership and rental prices, vacancy rates, and supply of short-term rentals

- Affordability for owner and renter households, comparing household incomes to existing market conditions

Source of Information

Unless otherwise stated, the data used in this report is from the Statistics Canada Census of Population to create a social-economic profile of the City of Cambridge. These robust statistics are gathered by Statistics Canada every five (5) years and provide a wealth of information. Custom Census data tabulations for 2016 and 2021 were acquired to supplement and enhance the publicly available data.

Housing statistics from CMHC, including the Rental Market Survey, Housing Starts and Completions Survey, and Market Absorption Survey, have been used extensively to help inform the assessment, due in large part to their reliability and reporting frequency. Most statistics from CMHC are reported no less than annually and there is typically only a modest lag in the publishing of this reported information after the data collection year. As a result, these data sets provide a snapshot of current trends and market conditions.

Additional data regarding local housing markets have been provided by the City of Cambridge, the Region of Waterloo, and other housing partners including non-market housing supply, emerging trends for key population groups, and local residential development activity.

Qualitative data from community consultations, including a resident survey, supplement the quantitative data reported throughout this report.

Data Limitations

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

COVID-19 Pandemic Impacts

Due to the COVID-19 pandemic, the 2021 Census of Population was tabulated using data that was impacted by the public health measures that were implemented to slow the spread of COVID-19. The Federal Government of Canada introduced COVID-19 income relief programs in 2020. These relief programs impacted household incomes through the provision of the Canada Emergency Response Benefit (CERB) financial support for the year (2020) that was reported on for the 2021 Statistics Canada Census. While these incomes were correctly reported, this relief was not permanent and will likely not be available to households in the future.

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

Qualitative Methodology

Consultation with stakeholder groups, such as residents of Cambridge, non-profit organizations, and other housing partners in the community, is critical to the development of a fulsome Housing Needs Assessment study. This consultation provides an opportunity to engage with groups throughout the community with differing backgrounds and perspectives, introducing qualitative data and input to provide additional context to the study.

This study will be informed by two phases of qualitative consultations:

- Identifying Needs
    - This stage focuses primarily on understanding local community housing needs and will touch on some initial opportunity areas. Previous engagements in the community, including consultations completed by the City of Cambridge and the Region of Waterloo, will be relied on for qualitative analysis.
    - This phase will include a resident survey to provide a breadth of broad knowledge across demographic groups in the City. This survey would address existing housing needs, existing barriers, and priorities for addressing housing needs from the general public.
- From Needs to Opportunities
    - This stage serves as the bridge between describing local community needs and identifying promising opportunities to address housing gaps. Engagement participants will receive an overview of key messages from the resident survey and quantitative findings as a starting point for their conversations.
    - This phase will include engagements with housing partners in the community and has yet to be determined. This methodology may be augmented to include full engagement activities.

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

As a part of Waterloo Region's Corporate Strategic Plan 2023 – 2027, consultation with individuals estimated to be experiencing homelessness has been completed. The Region has completed Point-in-Time Counts, coordinated through the Reaching Home Program: Canada's Homelessness Strategy, with the most recent count taking place in 2024. This count was completed with support of more than 40 community partner agencies, including three hospitals, two correctional institutions, rural and Indigenous partners, in conjunction with Regional staff. All seven area municipalities in the Waterloo Region were included, including the City of Cambridge, spanning the traditional territories of the Anishinaabe, Chonnonton, and Haudenosaunee peoples. Community engagement and coordination efforts heavily focused on making contact with populations that have higher rates of hidden homelessness, including newcomers, Indigenous, veterans, women, and gender-diverse individuals.

2. Community Profile and Trends

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

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

Housing in Canada operates within a framework of legislation, policies, and programs. This section provides an overview of the planning and housing policies at the Federal, Provincial, County and local level that influence residential development in the City of Cambridge.

This section includes a review of the following legislation, policies, and strategies as they relate to housing at various levels of jurisdiction.

Federal Legislation, Policy, and Strategies

National Housing Act, 1985

The National Housing Act (NHA) is the principal legislation concerning housing in Canada. Its purpose is to facilitate access to housing finance and low-cost funding to promote new housing construction, the modernization of existing housing stock, the improvement of housing conditions, and the overall wellbeing of the housing sector within the Canadian economy. The Act is administered by CMHC and authorizes the Corporation to: administer mortgage loan insurance and guarantees, provide loans, subsidies, and guarantees for rental and student housing projects, undertake social housing projects with the Provinces, assemble and lease lands for residential development and the establishment of new communities, provide loans and funds for housing repairs and rehabilitation, and support housing research, community planning, and international support, among other priorities.

National Housing Strategy, 2017

Released in 2017, the National Housing Strategy (NHS) aims to ensure all Canadians have access to housing that is affordable and meets their needs. The NHS focuses on creating new housing supply, modernizing existing housing, and providing resources for community housing providers, housing innovation, and research. Funding programs administered under the NHS have changed over time.

Solving Canada's Housing Crisis: Canada's Housing Plan, 2024

In April 2024, the Government of Canada released Solving the Housing Crisis – Canada's Housing Plan (the Plan). The Plan has three key target areas: building more

homes, making it easier to rent or own a home, and helping Canadians who can’t afford a home.

In tandem with Budget 2024, the Plan earmarks funds for several new and existing funding programs. This includes expanded funds for the Housing Accelerator Fund for partnerships with additional municipalities, a major intention of which is to streamline permitting and promote new 'missing middle' and affordable housing. The Plan also introduced the new Canada Housing Infrastructure Fund, which aims to accelerate construction of critical housing infrastructure, and the Infrastructure for Housing Initiative, a financing tool for municipalities and Indigenous communities through the Canada Infrastructure Bank. The Plan further calls for the expansion or creation of funds for the development and preservation of affordable and non-profit housing (e.g. the Affordable Housing Funds, Rental Protection Fund, etc.) and homelessness prevention (e.g. Reaching Home, Interim Housing Assistance Program, etc.).

Many of the Plan's commitments are intended to be implemented in coordination with, and supported by, provincial, territorial, and local governments. Examples that may particularly impact municipalities include targeted funds towards the development of housing above shops and businesses, making use of publicly owned land for affordable and deeply affordable housing, updating the National Building Code to support more accessible, affordable, and climate-friendly housing, tying public transit funds to increased density, and providing a short-term rental enforcement fund.

The Plan further recommends commitments that provinces, territories, and municipalities can make to complement this Plan. These include incentives for the construction of purpose-built rental housing, limiting or waiving planning and development-related fees and charges, undertaking municipal zoning reforms to support densification and transit-oriented development, implementing stronger vacancy control, developing a framework to avoid bad faith renovictions and excessive rent increases, supporting non-market and community housing, expediting approvals and permitting processes, and enforcing regulations on short-term rentals.

Provincial Legislation, Policy, and Strategies

Planning Act, 1990

The Planning Act is the provincial legislative framework for land use planning in Ontario and establishes the authority of municipalities to regulate different uses of land and ensure that matters of provincial interest are taken into account by planning decisions. The Planning Act requires municipalities to adopt an official plan and establishes restrictions on the kinds and nature of policies that may be contained therein. It also authorizes municipalities to adopt zoning by-laws, among other forms of land use regulation, to implement the policies and objectives of their official plans and establishes timelines by which planning authorities must issue decisions regarding requested amendments to Official Plans and zoning by-laws.

Municipal Act, 2001

The Municipal Act, 2001 sets out the rules for all municipalities in Ontario (except for the City of Toronto, which is governed by the City of Toronto Act, 2006) and gives municipalities broad powers to pass by-laws on matters such as health, safety, and wellbeing, and to protect persons and property within their jurisdiction. The Act provides direction for land use planning purposes, but it does not directly legislate municipal official plans or zoning by-laws as these are governed by the Planning Act.

Section 163 of the Act sets out the definition and requirements for group homes within municipalities in Ontario. The Act defines group homes as "a residence licensed or funded under a federal or provincial statute for the accommodation of three to ten persons, exclusive of staff, living under supervision in a single housekeeping unit and who, by reason of their emotional, mental, social or physical condition or legal status, require a group living arrangement for their wellbeing."

The Act allows municipalities to enact business licensing by-laws for group homes if they permit the establishment and use of group homes under section 34 of the Planning Act. A business licensing by-law for group homes can require a license and impose licensing fees as conditions for establishing a group home.

Section 99.1 of the Act allows municipalities to prohibit and regulate the demolition of residential rental property and the conversion of residential rental property to an alternative purpose. However, this authority does not apply to residential rental property that contains fewer than six dwelling units. The More Homes Built Faster Act, 2022 empowers the Minister to make new regulations regarding the powers of municipalities to regulate demolition and conversion of residential rental properties.

Section 106 of the Municipal Act, 2001 prohibits municipalities from directly or indirectly assisting any commercial enterprise through the granting of bonuses. This includes giving or lending municipal property, guaranteeing borrowing, leasing or selling municipal property at below fair market value, or giving a total or partial exemption from any levy, charge or fee. This prohibition does not apply to a municipal council exercising its authority under subsection 28 (6) (7) and (7.2) of the Planning Act (Community Improvement Plans) or section 365.1 of the Municipal Act,2001 (cancellation of taxes, environmental remediation).

Provincial Planning Statement, 2024

On October 20, 2024, the new Provincial Planning Statement, 2024 (PPS, 2024) came into effect and replaced the former Provincial Policy Statement, 2020 (PPS, 2020) and A Place to Grow: Growth Plan for the Greater Golden Horseshoe, 2019. The new PPS 2024 is intended to be a streamlined, province- wide land use planning policy framework that builds upon the 'housing-supportive' policies of the former documents. The PPS, 2024 outlines the Province's policies on land use planning and is issued under Section 3 of the Planning Act. It provides policy direction on land use planning to promote 'strong,

healthy communities' and requires all local decisions affecting land use planning matters to be consistent with the PPS, 2024.

Housing Services Act, 2011

The Housing Services Act is the legislative framework for the delivery of social housing and homelessness services in Ontario. The Act sets out requirements and regulations for service managers and housing providers concerning housing and homelessness plans and the administration of housing projects under legacy federal-provincial housing programs. It also regulates the activities of the Social Housing Services Corporation, which oversees the operation and financial management of social housing providers, including the pooling of capital reserves for investment purposes.

Development Charges Act, 1997

The Development Charges Act, 1997 regulates municipal authority to levy development charges, which are fees collected by municipalities to finance the capital costs of new infrastructure to accommodate residential growth such as roads and servicing infrastructure. Municipalities must complete a development charge background study and conduct statutory consultation before passing a development charge by-law.

More Homes, More Choice: Ontario's Housing Supply Action Plan, 2019

More Homes, More Choice: Ontario's Housing Supply Action Plan is the Province's plan to address Ontario's housing crisis. The plan does not contain specific actions or housing targets but rather high-level goals concerning "cutting red tape" in the form of reducing planning approval timelines and permitting fees and reforming land use regulation with the objective of permitting a wider range of housing options in different locations.

Recent Changes to Provincial Legislation Impacting Planning and Housing:

Bill 108, More Homes, More Choices Act, 2019

This Act removed "soft services", such as parks, community centres, libraries, and other community facilities as eligible services under a development charges by-law and required such services to be financed through a new "community benefits charge" (CBC) regime based on land value post-planning approval. Further, municipalities are now required to prepare and undertake public consultation on a CBC strategy prior to adopting a new CBC by-law.

The CBC regime replaced the former density bonusing provisions under Section 37 of the Planning Act, as well as former requirements and municipal by- laws for parkland dedication.

Bill 134, Affordable Homes and Good Jobs Act, 2023

This Act was introduced in the provincial legislature on September 28, June and received royal assent on December 4, 2023. The bill updated the affordable housing definition within the Development Charges Act, 1997.

Bill 185, Cutting Red Tape to Build More Homes Act, 2024

In June 2024, this Act received royal assent. The new legislation aims to support the provincial government's goal of building 1.5 million homes by 2031.

Some of the changes to the Planning Act that resulted from this legislation included:

- Introducing a new 'use it-or-lose it' authority for municipalities to lapse unexercised draft plan of subdivision and site plan approvals;
- Removing the planning application fee refund framework introduced through Bill 109;
- Exempting public universities from planning approvals;
- Limiting third-party appeals for approved official plans and zoning by-laws; and
- Removing planning authorities from seven upper-tier municipalities.

Community Housing Renewal Strategy

In 2019, the Ontario government announced a new Community Housing Renewal Strategy with $1 billion in funding to help sustain, repair, and build community housing and end homelessness. The Strategy includes the following elements:

- Removing penalties for tenants who work more hours or are completing post-secondary education;
- Simplifying rent calculations;
- Freeing up the waitlist by prioritizing tenants' first choice of unit they are offered;
- Ensuring rent calculations exclude child support payments;
- Imposing an asset limit for applicants; and
- Making housing safer by empowering housing providers to turn away tenants who have been evicted for criminal activity.

The Province has also launched three programs under the CHRS:

Canada-Ontario Community Housing Initiative (COCHI)

COCHI provides funding to Service Managers to replace the federal Social Housing Agreement funding which expires each year beginning in April 2019; and,

Ontario Priorities Housing Initiative (OPHI)

OPHI provides flexible funding to all Service Managers and the two Indigenous Program Administrators to address local priorities in the areas of housing supply and affordability, including new affordable rental construction, community housing repair,

rental assistance, tenant supports, and affordable ownership. Housing providers can dedicate a percentage of spending for supports that will keep people housed and prevent homelessness.

Canada-Ontario Housing Benefit (COHB)

COHB program provides a direct, monthly benefit payment to eligible households to help pay their rents. The benefit is portable, which means a household may continue to receive the benefits even when moving to another rental address in Ontario. The program is jointly funded through the 2017 NHS Bilateral Agreement and is provincially delivered.

Regional Policies and Strategies

Region of Waterloo Regional Official Plan (2015)

On June 16, 2009, Regional Council passed By-law No. 09-025 to adopt a new Official Plan for the Regional Municipality of Waterloo (ROP). The new Regional Official Plan replaced the Region's previous Regional Official Policies Plan approved in 1995. This Plan represents a fundamental shift in shaping Waterloo Region towards a more balanced community structure, building from a strong, long standing planning policy framework that has supported substantial historical growth and change.

Diversified Housing Stock: Chapter 3 of the ROP outlines policies aimed to improve Livability in Waterloo Region. This includes planning for an appropriate range and mix of housing choices for all income groups (Objective 3.1). These policies are outlined in Section 3.A and aims for the provision of a full and diverse range and mix of permanent housing that is safe, affordable, of adequate size and meets the accessibility requirements of all residents, is important if the region is to maintain and enhance its quality of life. Policy 3.A.2 specifically outlines the requirement for local municipalities will plan to provide an appropriate range of housing in terms of form, tenure, density and affordability to satisfy the various physical, social, economic and personal support needs of current and future residents.

Residential Intensification: Section 2.D outlines Urban Area Development Policies that aim to focus most of the region's future growth. Lands within the Urban Area have the greatest capacity to accommodate growth and serve as the primary focus for employment, housing, cultural and recreational opportunities in the region.

Complete Communities: Policies 3.A.8 through 3.A.10 outline the Region's support for community housing and additional needs housing (formerly special needs housing) throughout Waterloo Region. Policy 3.A.10 requires additional needs housing to be permitted within all residential designations throughout local municipalities.

Retention of Existing Housing Stock: Policy 3.A.4 outlines requirements for the replacement of existing rental affordable housing in new developments, including vacancy rate limits (policy 3.A.4.a).

Affordable Housing: Policies 3.A.4 through 3.A.7 outline affordable housing policies for the Region. This includes requirements, where appropriate, for some developments to include affordable housing (policy 3.A.4) and the encouragement for municipalities to offer incentives to develop affordable housing locally (policy 3.A.6). Policy 4.C.5 outlines the Region's desire to collaborate with local municipalities and the development industry to plan and build affordable housing.

Region of Waterloo 10-Year Housing and Homelessness Plan (Five Year Review) (2019)

Developed and reviewed with community input, the 10-Year Housing and Homelessness Plan (the Plan) is adapted as needs change in the Region. In this five-year review, the Region outlined five (5) strategic directions:

- Create more affordable and community housing
- Retain and maintain the existing affordable housing stock
- Facilitate the development of an appropriate range of housing options
- Expand supports for people to find and secure housing
- Improve access to housing and homelessness programs

Within these strategies, there are thirty-three (33) actions of the Plan focused on improving housing conditions in the Region.

Region of Waterloo Affordable Housing Plan

The Region of Waterloo's Affordable Housing Plan commits to making housing affordable for all. With the need for affordable housing growing, the Region is dedicated to increasing the number of affordable homes. For the purposes of this plan, housing is affordable when the household spends less than 30 per cent of their income on housing costs. The plan aspires to develop up to 2,500 new homes over the next five years, increasing the affordable housing generated from an average of 50 units per year to 500 units per year.

The plan includes the following elements:

- Lands for Affordable Housing: using land to develop affordable housing
- Funding and Resources: including a procurement process to provide access to funding and land for developing affordable housing
- Community Engagement: seeking input and feedback from the community to realize this vision and meet objectives
- Cross Departmental Staff Support: building the right team to lead the ambitious plan

Region of Waterloo Master Housing Plan (2019)

The Waterloo Region Housing Master Plan maps out the vision for Waterloo Region Housing communities over the next two decades, including the creation of 638 affordable housing units in five communities.

The plan looks for ways to create more affordable housing in WRH communities. It was developed between 2017 and 2019 with help from the community. The plan would:

- Ensure that all WRH buildings are kept in good repair.
- Build 638 units on five WRH properties over 10 years to address the growing waitlist for housing and requests for transfer.
- Outline design guidelines for WRH

Municipal Policies and Strategies

City of Cambridge Official Plan (2018)

The Region of Waterloo approved the new Cambridge Official Plan (the OP), in part, with modifications, on November 21, 2012. The September 2018 consolidation includes Official Plan Amendments 1 through 35 to the 2012 Cambridge Official Plan. the City of Cambridge Official Plan, provides a long-range, comprehensive land use strategy for areas located within the municipal boundaries of the city. This document will provide the framework for land use decisions for all development and public works projects within the City of Cambridge for the next 20 years by protecting, managing and enhancing the natural environment, directing, influencing and managing growth patterns and facilitating the vision of the city.

Diversified Housing Stock: Within the *Residential Lands* section, the OP notes that the City will encourage the development of a wide range of housing unit types to accommodate the needs, preferences, and economic resources of the households in the city (policy 2.8.a). Section 2.8.2 – *Range and Mix of Housing Types* outlines policies encouraging a range and mix of housing that is affordable, accessible and safe throughout the city.

Residential Intensification: Section 2.6.1 outlines policies dealing the *Intensification within the Built-up Area*, including meeting or exceeding the Regional reurbanization target (policy 2.6.1.1), areas of encouraged intensification (policy 2.6.1.2), and the goals of the planned intensification (policy 2.6.1.6).

Complete Communities: In Chapter 2, Growth Management, the OP outlines that the policies of this Plan are intended to plan and manage growth in accordance with the complete community concept (policy 2.1.1) This includes an appropriate mix of jobs, a range of housing options, access to local services, and access to a range of transportation options. Community Core Areas are historical central business centres in the city that are planned to support the complete community concept (policy 2.6.3.1).

Retention of Existing Housing Stock: Within the Residential Lands section, the City notes it will pursue housing rehabilitation as a means of increasing the life of the existing housing stock (policy 2.8.f). The City will promote the maintenance of an adequate supply of both ownership and rental housing stock to meet the needs of the residents in the city (policy 2.8.2.6).

Affordable Housing: Policy 2.6.1.6.b, within the Intensification within the Built-up Area section, outlines the intent for intensification to provide a range and mix of housing that takes into account affordable housing needs. Within the Residential Lands section, the City notes it will provide opportunities for affordable housing (policy 2.8.j). Section 8.4.1 – Affordable Housing outlines the importance of affordable housing in Cambridge. The City outlines policies to increase the supply of affordable housing in Cambridge, including requiring, where appropriate, affordable housing in new developments (policy 8.4.1.2 and policy 8.4.1.3) and encouraging the development of community and affordable housing through the private sector (policy 8.4.1.1.c).

2.2 Community Profile

2.2.1 Population		
Characteristic	**Data**	**Value**
Total Population (Number)	2016	129,920
	2021	138,479
Population Growth (Number)	Total	8,559
	Percentage	6.6%
Age (Years)	Average	40
	Median	39.2
Age Distribution	0 - 14 years	24,475
	15 - 64 years	91,845
	65+ years	22,160
Mobility	Non-movers	119,715
	Non-migrants	7,465
	Migrants	8,500

2.2.2 Demographic Information		
Characteristic	**Data**	**Value**
Immigrants	Total	31,830
Non-Immigrants	Total	102,725
Recent Immigrants (2016-2021)	Total	4,255
Interprovincial migrants (2016-2021)	Total	1,740
Indigenous Identity	Total	2,575

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

The City of Cambridge, one of the three major urban municipalities in one of the fastest growing regions in Canada, has experienced population growth faster than provincial trends in recent years. Population growth patterns, interprovincial movement, and immigration have all impacted the population growth in Cambridge. Considerations for affordable and suitable housing for this growing population are critical.

Population Growth Patterns

The growth rate of the population exceeds the growth of households between 2016 and 2021 in Cambridge, indicating that households may be trending larger in size over time. Historically, Cambridge has had larger household sizes than the Region-wide average. This may indicate a higher propensity for larger families in Cambridge, leading to greater demand for housing that accommodates these families.

The population of Cambridge is aging. The proportion of the population aged 65 years and older is considerable, leading to higher average ages than the Region, and has grown in recent years. Within the Cambridge housing market, consideration for the

aging-in-place of this aging population is required. This may include smaller housing units for this aging population to downsize into or supports for older adults that require more assistance.

Population age cohorts under the age of 25 are not growing as fast in Cambridge relative to Region-wide trends in recent years. This trend may indicate difficulty with household formation for younger adults or family growth. The demand for housing units appropriate for these households, including affordable one- or two-bedroom units for new households and affordable larger dwellings for family households, is apparent. This may include more affordable rental accommodations for younger adults or family-size units within apartments.

Migration Patterns

Cambridge is more likely to be the destination of interprovincial migration relative to other municipalities in the Region, signaling an attraction to the City bringing in additional population.

Immigration Patterns

While the proportion of the population that had immigrant status in Cambridge was lower than Region-wide and province-wide trends, the immigrant population has been growing in recent years. Although immigrant-led households had high rates of home ownership, recent immigrants were more likely to rent their homes relative to all households in Cambridge. Housing that is appropriate for these households, potentially with services for newcomers, could be considered. Immigrant households were more likely to contain three- or more-people relative to all households in Cambridge. Suitable housing for these households should be considered in new development in the City.

3. Household Profiles and Economic Characteristics

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

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

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

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

3.1 Household Profiles

3.1.1 Household Income and Profile		
Characteristic	**Data**	**Value**
Total number of households	2016	48,239
	2021	51,269
Household income (Canadian dollars per year)	Average	108,200
	Median	93,000
Tenant Household Income (Canadian dollars per year, only available at CMA or CA Level) - Data from [CMA or CA name]	Average	70,100
	Median	60,000
Owner household income (Canadian dollars per year, only available at CMA or CA Level) - Data from [CMA or CA name]	Average	135,000
	Median	115,000
Average household size (Number of members)	Total	2.7
Breakdown of household by size (Number of households)	Total	51,270
	1 person	11,870
	2 persons	16,295
	3 persons	8,860
	4 persons	8,605
	5 or more persons	5,630
Tenant households (Number of households)	Total	15,955
	Percentage	31.1
Owner households (Number of households)	Total	35,315
	Percentage	68.9
Percentage of tenant households in subsidized housing	Percentage	14.3
Households within 800m of a higher-order/high frequency transit stop or station (#)	Total	*
Number of one-parent families	Total	7,225
	Percentage	18.4
Number of one-parent families in which the parent is a woman+	Total	5,650
Number of one-parent families in which the parent is a man+	Total	1,575
Number of households by Income Category	Very Low (up to 20% below Area Median Household Income (AMHI)	1,430
	Low (21% – 50% AMHI)	8,905
	Moderate (51 – 80% AMHI)	9,530
	Median (81% - 120% AMHI)	11,575
	High (>120% AMHI)	19,715

* - Denotes values that will be input at a later date with further clarification from CMHC/HICC.

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

Household Profiles: Impact to Housing Market

The characteristics of households impact the demand for housing within the housing market in a community. Household growth trends in Cambridge assist in the assessment of what tenure and size of housing should be prioritized moving forward to meet the needs of households in the City. The growth of renter households and the diverse household size growth trends indicate demand on the housing market for accommodations that meet the needs of current and future households.

Although household incomes were impacted by the government relief programs administered during the COVID-10 pandemic, there are clear trends with household incomes within household tenures, sizes, and types within Cambridge.

Renter Household Growth

Households in Cambridge grew at a rate consistent with province-wide trends. Renter households drove this household growth in the City, outpacing the growth of owner households in both absolute terms and growth rate between 2016 and 2021. This growth indicates a growing demand for rental units in Cambridge, a trend that is consistent across the Region.

Household incomes for renters were much lower than owners, indicating demand for more affordable housing units in the City. Lower household incomes for renter households hold these households in the rental market and prevent them from moving on to ownership housing, therefore not opening the rental unit for new households. This stagnation may create a tightening of the rental market as vacancy rates decline. Affordable ownership housing, along with affordable rental, is required to successfully house this growing trend of renter households in Cambridge.

Diverse Household Size Growth Trends

Households of a diverse range of sizes are growing in Cambridge. One-person and four- or more-person households were the fastest growing household sizes between 2016 and 2021, indicating a need for diverse range of housing options for a range of households.

Single income households, including one-person households and lone-parent households, have among the lowest household incomes in the City. Household incomes for one-person households were much lower than two- or more-person households, indicating demand for more affordable and smaller dwellings in the City.

Households led by women+, adults aged 65 years or older, or individuals aged under 25 years had the lowest incomes relative to other household maintainer genders and ages.

Affordable housing suitable for these households should be encouraged in future development.

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

While households maintained by an individual aged under 25 years did not have the highest proportion of households falling below any of the individual standards within core housing need, they had the highest share of households falling below two or more standards. This may indicate these households have difficulty finding affordable accommodations on the market and are willing to take housing that does not meet their needs just to get into housing.

Headship rate is commonly defined as the ratio of the number of households by age to the population of adults by age in each community and can be used to project future households. Headship rates for the age cohort of individuals aged 15 to 24 years have decreased in recent years. In 2021, this age cohort had a headship rate of 4.9%, a decrease from 2016 levels (5.9%). This trend was consistent with age 25 to 34 years households, as a decrease from 40.1% to 36.0% occurred between 2016 and 2021. These decreasing headship rates for younger households indicates difficulty in household formation in Cambridge, particularly for those who may be early in their career or still studying.

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

3.4 Economic Conditions

3.4.1 Economy and Labour Force		
Characteristic	**Data**	**Value**
Number of workers in the Labour Force	Total	74,395
Number of workers by industry (Top 10 only)	Manufacturing	13,820
	Retail trade	8,565
	Health care and social assistance	7,435
	Construction	5,630
	Professional, scientific and technical services	4,980
	Educational services	4,605
	Transportation and warehousing	4,600
	Wholesale trade	3,620
	Accommodation and food services	3,605
	Administrative and support, waste management and remediation services	3,055
Unemployment rate and participation rate (Percent)	Unemployment rate	11.5
	Participation rate	66
All classes of workers (Number)	Total	72,535
Employees (Number)	Total	64,530
Permanent position (Number)	Total	56,630
Temporary position (Number)	Total	7,900
Fixed term (1 year or more, Number)	Total	2,455
Casual, seasonal or short-term position (less than 1 year, Number)	Total	5,445
Self-employed (Number)	Total	8,005
Number of commuters by commuting destination	Within census subdivision	24,850
	To different census subdivision	7,190
	To different census division	12,210
	To another province/territory	70
Number of commuters by main mode of commuting for the employed labour force with a usual place of work or no fixed workplace address	Car, truck or van	47,590
	Public transit	1,695
	Walked	1,250
	Bicycle	200
	Other method	815

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

The labour conditions in a community impact the types and affordability levels of housing that are required to accommodate households in the market. The economic characteristics, employment trends, and commuting trends impact the housing demand in the community.

Economic Characteristics

The unemployment rate for the City was dramatically impacted by the closures that were a part of the government response to the COVID-19 pandemic. However, unemployment in Cambridge was higher than the Region-wide trends despite historically tracking consistently with Waterloo Region unemployment trends. However, the Kitchener-Waterloo-Barrie economic region recorded an unemployment rate closer to pre-pandemic levels, signaling recovering economic conditions in the region.

Difficult periods in the labour market may create a demand for more affordable housing, potentially including subsidized housing or community housing, in a community.

Employment Trends

The City of Cambridge had a higher share of manufacturing, construction, and transportation and warehousing jobs among its labour force relative to the Region. These industries are typically associated with precarious or seasonal employment, such as industries like agriculture or natural resource extraction.

These industries are long-term and would create conditions for households to seek housing accommodations within the community, potentially creating demand for affordable ownership housing.

Commuting Trends

According to commuting data, Cambridge is an employment source for workers throughout the Waterloo Region. Cambridge had the lowest proportion of workers commuting to other municipalities within the Region in 2021, meaning that workers from other municipalities were more likely to seek work in Cambridge than vice versa.

Due to impacts of the COVID-19 pandemic, there was a large shift to work-from-home arrangements for workers in Cambridge. While this trend occurred in many municipalities across Canada, this may have lasting impact on the housing market for years to come. Work-from-home arrangement allow for households to move further away from their places of employment, which may provide an opportunity for Cambridge to attract workers from other municipalities within the province looking for a more affordable housing market.

3.6 Households in Core Housing Need

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

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

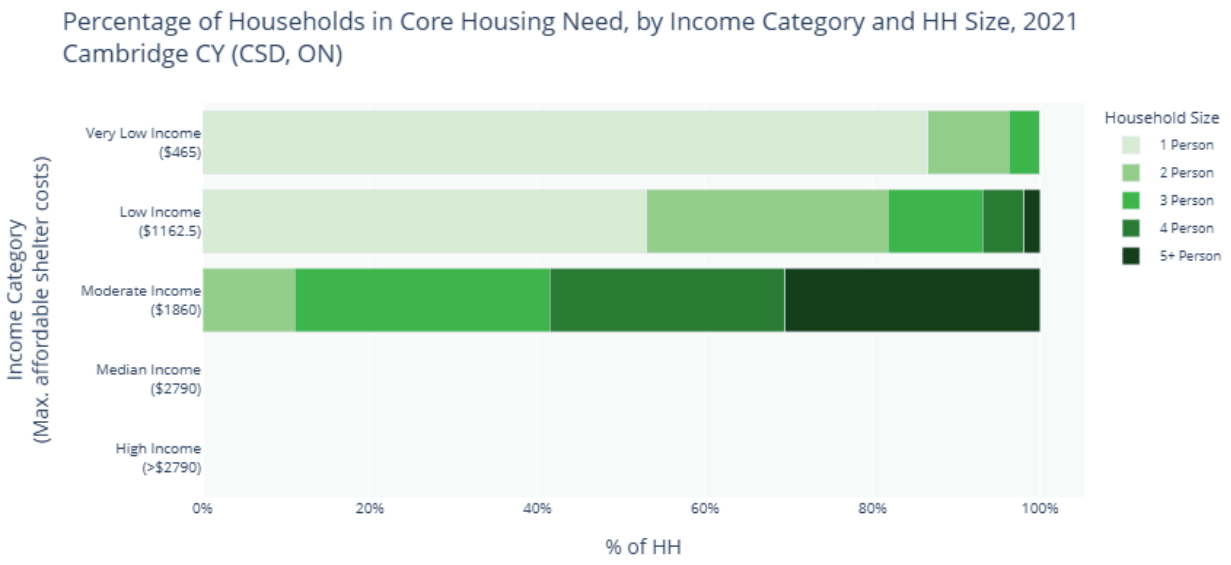
Housing is considered to be affordable when housing costs less than 30% of before-tax household income. Housing is considered to be suitable when there are enough bedrooms for the size and make-up of the household. Housing is considered to be adequate when it is not in need of major repairs. Determining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

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

Income Categories and Affordable Shelter Costs:

			Cambridge CY (CSD, ON)
Income Category	**% of Total HHs**	**Annual HH Income**	**Affordable Shelter Cost (2020 CAD$)**
Area Median Household Income		**$93,000**	**$2,325**
Very Low Income (20% or under of AMHI)	1.83%	<= $18,600	<= $465
Low Income (21% to 50% of AMHI)	17.25%	$18,600 - $46,500	$465 - $1,163
Moderate Income (51% to 80% of AMHI)	18.87%	$46,500 - $74,400	$1,163 - $1,860
Median Income (81% to 120% of AMHI)	22.95%	$74,400 - $111,600	$1,860 - $2,790
High Income (121% and more of AMHI)	39.1%	>= $111,601	>= $2,791

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



2021 Affordable Housing Deficit:

						Cambridge CY (CSD, ON)
Income Category (Max. affordable shelter cost)	**1 Person HH**	**2 Person HH**	**3 Person HH**	**4 Person HH**	**5+ Person HH**	**Total**
Very Low Income ($465)	580	65	25	0	0	670
Low Income ($1162)	1,925	1,045	410	180	70	3,630
Moderate Income ($1860)	0	45	125	115	125	410
Median Income ($2790)	0	0	0	0	0	0
High Income (>$2790)	0	0	0	0	0	0
Total	2,505	1,155	560	295	195	4,710

3.6.1 Households in Core Housing Need		
Characteristic	**Data**	**Value**
Affordability – Owner and tenant households spending 30% or more on shelter costs (# and %)	Total	10,845
	Percentage	21.2
Affordability – Owner and tenant households spending 30% or more on shelter costs and in core need (# and %)	Total	4,375
	Percentage	8.7
Affordability – Tenant households spending 30% or more of income on shelter costs (# and %)	Total	5,610
	Percentage	35.3
Affordability – Tenant households spending 30% or more of income on shelter costs and in core need (# and %)	Total	3,030
	Percentage	6
Affordability – Owner households spending 30% or more of income on shelter costs (# and %)	Total	5,235
	Percentage	14.8
Affordability – Owner households spending 30% or more of income on shelter costs and in core need (# and %)	Total	1,345
	Percentage	2.7
Adequacy – Owner and tenant households in dwellings requiring major repair (# and %)	Total	2,655
	Percentage	5.2
Adequacy – Owner and tenant households in dwellings requiring major repair and in core need (# and %)	Total	480
	Percentage	0.9
Adequacy – Tenant households in dwellings requiring major repairs (# and %)	Total	1,220
	Percentage	7.6
Adequacy – Tenant households in dwellings requiring major repairs and in core need (# and %)	Total	330
Percentage of tenant households in core housing need	Percentage	0.7
Adequacy – Owner households in dwellings requiring major repairs (# and %)	Total	1,435
Suitability – Owner and tenant households in unsuitable dwellings (# and %)	Total	3,000
	Percentage	5.9
Suitability – Owner and tenant households in unsuitable dwellings and in core need (# and %)	Total	375
	Percentage	0.7
Suitability – Tenant households in unsuitable dwellings (# and %)	Total	1,695
	Percentage	10.6
Suitability – Tenant households in unsuitable dwellings and in core need (# and %)	Total	305
	Percentage	0.6
Suitability – Owner households in unsuitable dwellings (# and %)	Total	1,305
	Percentage	3.7
Suitability – Owner households in unsuitable dwellings and in core need (# and %)	Total	65
	Percentage	0.1
Total households in core housing need	Total	4,700
Percentage of tenant households in core housing need	Percentage	21.1
Percentage of owner households in core housing need	Percentage	4.1

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

The cost of housing is one of the largest monthly expenditures for many households in Canada. The availability of affordable, adequate, and suitable housing is a pressing concern for many individuals and families. This analysis of housing affordability indicators provides a review of housing affordability based on the characteristics of the demand and the available supply of housing units.

It should be noted that the government relief programs as a part of the COVID-19 pandemic impacted household incomes, particularly for low-income households, and thus impacted housing affordability indicators noted in this report.

Shelter-to-Income Ratio

In 2021, there were 10,840 households (21.2% of assessed households) in the City of Cambridge that were spending 30% or more of their household income on shelter costs. This was approximately consistent with 2016 figures (10,920 households) and slightly lower than Region-wide trend (21.8%). Further, 3,370 households (6.6%) in the City were spending 50% or more of their household income on shelter costs. This represented a lower number of households than in 2016 (3,770 households), likely due to the impacts of government relief programs during the COVID-19 pandemic.

Shelter-to-Income Ratio by Household Tenure

Assessing by household tenure, renter households were more likely to be facing affordability issues in the City of Cambridge. In 2021, 35.3% of renters were spending 30% or more of their household income on shelter costs, compared to 14.8% of owners. This trend was consistent with households facing deep affordability issues, as 11.9% of renters were spending 50% or more of their household income on shelters costs, relative to 4.2% for owners.

Shelter-to-Income Ratio by Household Size and Composition

In 2021, smaller households were more likely to be facing affordability issues. One-person households were the household size most likely to be spending 30% or more of their household incomes on shelter costs (4,810 households, 40.7% of those assessed). These households were also the most likely to be facing deep affordability issues (1,880 households, 15.9%). As household size increased, the proportion of those households that were facing affordability issues decreased, likely due to additional household members with income-earning potential.

Similarly, household types that tend to be larger in size are less likely to be spending 30% or more of their household income on shelter costs. Households containing multiple families (30 households, 7.8%), multi-generational households (235 households, 10.2%), and couples with children (1,965 households, 12.6%) were all less likely to be facing affordability issues. Aside from one-person households, lone-parent

households (1,505, 28.2%) were the most likely to be facing affordability issues in Cambridge, with 9.2% facing deep affordability issues.

Shelter-to-Income Ratio by Household Maintainer Age

In 2021, households maintained by younger adults were the most likely to be spending 30% or more of their household income on shelter costs. Households maintained by an individual aged under 25 years old had the highest rates of housing affordability issues (285 households, 35.0%). The next highest rate of housing affordability issues was households maintained by someone between the age of 25 and 35 years (1,825 households, 25.9%).

Households primarily maintained by an adult aged 65 years and older faced housing affordability issues at a rate (22.9%) higher than the City-wide trend (21.2%). It should also be noted that while households led by an individual aged 65 years or more are facing housing affordability issues at a higher rate, these households often own a significant asset, such as their house, which gives them a high net worth without producing income. These household may require considerations for age-in-place.

Households in Core Housing Need

In 2021, there were 4,705 households in core housing need in the City of Cambridge. This represented 9.3% of the assessed households, slightly higher than Region-wide trends (9.0%) in 2021. The number of households in core housing need in the City decreased between 2016 and 2021, likely due to the impacts of government relief programs during the COVID-19 pandemic.

The vast majority of households in core housing need in Cambridge fell below the affordability standard (4,370 households, 92.9% of households in core housing need), i.e., paying more than 30% of their household income on shelter costs. Additionally, 10.2% of households in core housing need fell below the adequacy standard, 8.0% fell below the suitability standard, and 10.4% fell below two or more standards.

Core Housing Need by Household Tenure

In 2021, households that rented their homes were more likely to be in core housing need. Despite making up just 31.1% of households in Cambridge, renter households accounted for 69.8% of the households in core housing need. In 2021, 21.2% of renter households were in core housing need, relative to 4.1% for owner households.

Renter households in core housing need fell below the suitability standard (9.3%) at approximately twice the rate that owner households did (4.6%) in 2021. This may indicate a lack of rental housing with appropriate numbers of bedrooms to suitably house families in the City.

Core Housing Need by Household Size and Composition

In 2021, smaller household sizes in Cambridge were more likely to be in core housing need. One-person households were in core housing need at the highest rate (22.1% of assessed households), followed by two-person households (7.2%). Households containing five or more people were the least likely to be in core housing need (3.5%).

The underlying causes for household sizes to be more likely in core housing need are unsurprising. Smaller households, such as one-person and two-person households, are more likely to fall below the affordability standards (97.4% and 93.1%, respectively) relative to the rate for all households (92.9%). Larger households, such as four-person and five-or more-person households were more likely to fall below the suitability standards (30.5% and 43.6%, respectively) than City-wide trends (8.0%).

Core Housing Need by Household Maintainer Age

In 2021, households maintained by an individual aged younger than 25 years were the most likely to be in core housing need. These households had the highest proportion of households in core housing need (130 households,16.4%), due to a combination of standards. While this age cohort did not have the highest proportion of households falling below any of the individual standards within core housing need, they had the highest share of households falling below two or more standards (19.2%). This was almost double the rate City-wide (10.4%). This may indicate these households have difficulty finding affordable accommodations on the market and are willing to take housing that does not meet their needs just to get into housing.

Households maintained by an adult aged 65 years or older had the second highest proportion of households in core housing need (1,750 households, 13.8%). These households were most likely to be in core housing need due to affordability issues (96.6%). The share of this age cohort in core housing need due to affordability issues was higher than the City-wide rate (92.9%).

4. Priority Groups

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

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

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

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

Statistics Canada custom tabulation data provided the number of households in core housing need for the priority population groups noted in this section. Priority populations that the Census data does not disaggregate core housing need data by were not captured in this section.

Women-led households, especially single mothers

Households with a primary maintainer that is women+ were more likely to be in core housing need (12.7%) relative to all households in Cambridge (9.3%) in 2021. These

households were more likely to be in core housing need due to adequacy (12.2%) and suitability (9.1%) standards relative to City-wide trends.

These trends are even more exaggerated for lone-parent households in Cambridge. Lone-parent households who are led by a women+ maintainer were in core housing need at more than double the rate (19.4%) of the City-wide trend for all households in 2021. This was due to much higher rate of unsuitable households (20.4%) and inadequate housing (17.9%) for these women+ led lone-parent households.

Adults aged 65+

Households maintained by an adult aged 65 years or older were more likely to be core housing need (13.8%) relative to the City-wide trend (9.3%) in 2021. This difference was due to the higher rate of these households living in housing that was deemed unaffordable (96.6%) relative to all households in core housing need in Cambridge (92.9%).

Young adults aged 18-25

Households maintained by an adult aged under 25 were the most likely age cohort to be in core housing need in the City of Cambridge, as 16.4% of these households fell below at least one of the standards for core housing need. While this age cohort did not have the highest proportion of households falling below any of the individual standards within core housing need, they had the highest share of households falling below two or more standards (19.2%). This was almost double the rate City-wide (10.4%) for those in core housing need in 2021.

Indigenous Peoples

Households with a primary maintainer that identified as Indigenous were more likely to be in core housing need (12.8%) relative to all households in Cambridge (9.3%) in 2021. This difference was due to the proportion of Indigenous-led households that were facing housing affordability issues (100.0%) and living in unsuitable housing (13.6%) relative to City-wide trends (92.9% and 8.0%, respectively) for all households in core housing need.

Racialized people

Households with a primary maintainer that identified as a visible minority were less likely to be in core housing need (8.6%) relative to all households in Cambridge (9.3%) in 2021. These households had lower rates for falling below the affordability (89.8%) and adequacy (6.1%) standards than City-wide rates (92.9% and 10.2%, respectively), however had more than double the rate of unsuitable housing (17.7%) than households City-wide (8.0%) trends for all households in core housing need.

Recent immigrants, especially refugees

Households with a primary maintainer with immigrant status were in core housing need at a rate (9.2%) consistent with City-wide trends (9.3%) in 2021. These households were less likely to fall below affordability (92.5%) or adequacy (7.1%) standards than all households in core housing need in Cambridge (92.9% and 10.2%, respectively), but were more likely to be living in unsuitable housing (11.2%) compared to City-wide trends (8.0%) in 2021.

Households led primarily by a recent immigrant, or someone who had arrived in Canada within five years of 2021, were less likely to be in core housing need (8.4%) in 2021. However, there were only approximately 95 of such households in core housing need during this census period and thus trends with this size of sample should be treated with caution.

People with physical health or mobility challenges

Households that contained at least one member with an activity limitation due to difficulty walking, using stairs, using his/her hands or fingers or doing other physical activities were more likely to be in core housing need (14.3%) relative to all households in Cambridge in 2021 (9.3%). These households were less likely to fall below the affordability (89.4%) and suitability (5.9%) standards relative to City-wide trends (92.9% and 8.0%, respectively), but were much more likely to be living in inadequate housing that required major repairs (18.8%) relative to all households in core housing need in Cambridge (10.2%).

People with developmental disabilities

Households with at least one member with a learning activity limitation were more likely to be in core housing need (15.8%) than all households in Cambridge (9.3%) in 2021. This was the highest rate of core housing need experienced for households with at least one member with an activity limitation. These households were more likely to fall below the adequacy (17.6%) and suitability (14.1%) standards than all households in core housing need (10.12% and 8.0%, respectively) in the City of Cambridge.

People dealing with mental health and addictions issues

Households that contained at least one member with an activity limitation due to emotional, psychological, or mental health conditions were more likely to be in core housing need (13.2%) relative to all households in Cambridge (9.3%) in 2021. These households were more likely to be living in unsuitable housing (10.0%) and much more likely to be living in inadequate housing requiring major repairs (26.0%) relative to all households in core housing need in Cambridge (8.0% and 10.2%, respectively).

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

From a Point-in-Time Count completed in 2024, there were 2,371 people estimated to be experiencing homelessness in the Waterloo Region. This was an increase from 2021, when there were 1,085 people experiencing homelessness across the Waterloo Region. During this 2021 count, 673 individuals were experiencing hidden homelessness, in emergency shelters, in transitional housing, or in institutions and 412 people were living rough (in encampments, on the street, or in their vehicles). This count includes all municipalities within the Region – not just the City of Cambridge.

The By-Name list in the City of Cambridge contained 532 people in 2024, an increase from 2022 (457 people) but a decrease from 2023 counts (628 people). It should be noted that the 2024 counts only included figures from January to August.

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

There are a variety of factors that influence the prevalence of homelessness within a community. The overall lack of supply of purpose-built rental or community housing in the City creates pressures on the existing rental market that drives prices up. The loss of housing units affordable for those with low household incomes and low vacancy rates have led to increased rent prices, particularly for bachelor and one-bedroom units.

These trends are occurring across the Waterloo Region and Province of Ontario, as growth in population and households is not being met with a sufficient supply of affordable housing. The recent development of rental housing in the City has added units that are at the high-end of market prices and are not accessible for those currently experiencing, or at-risk of, homelessness.

From the resident survey completed for this study, over one-third (33.6%) of survey respondents who were responsible for making rent or mortgage payments noted that they had trouble making these shelter payments when they are due, either regularly or occasionally.

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

The only shelter provider in the City of Cambridge is the Cambridge Shelter Corporation. These operate three programs:

- Bridges: 80-bed emergency shelter for single adult men
- CSC Overflow at Super 8 Motel: 20 overflow motel rooms for single adults (men and women)
- Kinsmen: 24-bed specialty shelter beds for single adults (men and women with medically complex needs)

The average occupancy rate of these shelter accommodations has steadily increased over time in Cambridge. In 2015, the average occupancy rate for shelters in Cambridge was 71%. After reaching a peak of 93% in 2020, the average occupancy rate has been 82% from 2023 to 2024. In response to the increased demand for this type of shelter accommodation, the City has added additional resources. The Kinsmen beds were added in 2024, and the Super 8 Motel has increased from 30 beds in 2022 to 40 beds in 2023.

From the resident survey completed for this study, over two-thirds (68.6%) of survey respondents did not believe there are enough emergency housing for those experiencing homelessness or in crisis in the City of Cambridge.

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

Some groups, including students, those in congregate housing, and temporary foreign workers, may be excluded from publicly available core housing need data sources.

Students

From the Region of Waterloo's 2023 Population and Household Estimates for Waterloo Region in May 2024, the City of Cambridge was home to approximately 4,500 temporary students in 2023. The Region estimated Cambridge to receiving an additional 6,530 arriving students in 2023 from other municipalities. Of these new students, all 6,530 were living in other accomodations that were not student residences. Cambridge does not have student residences within the municipality.

In Waterloo Region, roughly half (51%) of the growth experienced in 2023 is a direct result of an increase in international student enrollment at local institutions. The remaining growth is largely driven by both intra-provincial and international migration.

Those in Congregate Housing

As of 2024, there were eight (8) long-term care facilities located in the City of Cambridge. Within these eight facilities, there are 841 beds of varying levels of accessibility accommodation.

Temporary Foreign Workers

Temporary foreign workers are non-permanent residents with employment income in Canada who may hold permits for work, study or other purposes. While there is no data available for the reporting on how many temporary foreign workers are currently in Cambridge, the growth of this type of worker has become more common in southern Ontario. In the third quarter of 2024, 3 million non-permanent residents were present in Canada. Nationally, the transportation and warehousing, retail trade, and manufacturing sectors also posted rapid growth in the share of foreign workers in the workforce. These are industries that are common industries of employment in Cambridge.

5. Housing Profile

5.1 Key Trends in Housing Stock:

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

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

The City of Cambridge is located in the Waterloo Region, south of the City of Kitchener and the City of Waterloo within the Kitchener - Cambridge - Waterloo census metropolitan area (KCW CMA). The City was incorporated in 1973, when the three municipalities of Galt, Preston and Hespeler along with parts of Waterloo and North Dumfries Townships were amalgamated into a single legal entity under a new name. The history and trends of these smaller townships exists still today in the City of Cambridge.

The housing stock in Cambridge has historically been predominantly single-detached dwellings, more so than its counterparts in the KCW CMA. These dwellings have been desired within the City in part due to the larger household sizes found in Cambridge and the available land to develop.

While the City has historic downtown areas with higher density built forms, Cambridge has the lowest population density in the KCW CMA due to the amount of low-density residential development trends in much of the City.

Recent migration trends have seen new residents move from larger municipalities in Ontario, such as Toronto, as the impacts from COVID-19 were experienced across many facets of life, including commuting trends and housing market prices.

Dwellings by Type

In 2021, over half of the dwellings in the City of Cambridge (Figure xx) were single-detached dwellings (29,110 dwellings, 56.8% of the housing stock). This was slightly higher than the Region-wide trend (53.5%), but higher than the comparable municipalities in Waterloo Region, the City of Waterloo (49.2%) and the City of Kitchener (47.5%). Among these three municipalities, Cambridge had the lowest proportion of dwellings located in apartments with five or more storeys (5.9%). Waterloo (22.0%) and Kitchener (15.4%) had a much higher share of housing stock within these dwelling types.

Between 2016 and 2021, Cambridge added 935 dwellings (+11.7%) within apartments with less than five storeys, the highest absolute total of dwellings by any dwelling type.

The fastest growing dwelling types in the City were apartments with five or more storeys (+400 dwellings, +15.3%) and row houses (+680, +12.0%).

5.2.1 Housing Units: Currently Occupied/Available		
Characteristic	**Data**	**Value**
Total private dwellings	Total	51,270
Breakdown by structural types of units (number of units)	Single-detached	29,110
	Semi-detached	3,730
	Row house	6,325
	Apartment/flat in a duplex	1,735
	Apartment in a building that has fewer than 5 storeys	7,160
	Apartment in a building that has 5 or more storeys	3,020
	Other single attached	165
	Movable dwelling	30
Breakdown by size (number of units)	Total	51,270
	No bedrooms	205
	1 bedroom	5,210
	2 bedrooms	10,540
	3 bedrooms	22,370
	4 or more bedrooms	12,945
Breakdown by date built (number of units)	Total	51,270
	1960 or before	11,650
	1961 to 1980	13,155
	1981 to 1990	6,730
	1991 to 2000	7,500
	2001 to 2005	4,170
	2006 to 2010	3,090
	2011 to 2015	2,140
	2016 to 2021	2,825
Rental vacancy rate (Percent)	Total	1.2
	Bachelor	*
	1 bedroom	1.3
	2 bedrooms	1.2
	3 bedrooms+	1.3
Number of primary and secondary rental units	Primary	6,196
	Secondary	257 ADUs
Number of short-term rental units	Total	396 units as of Dec. 2024

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

The housing market in the City of Cambridge has become more unaffordable for low-income households over time. As these households tend to be renter households, as referenced in the Household Profiles and Economic Characteristics section of this report, this section will focus on the gain and loss of affordable rental housing units.

Household deemed low-income, or those with household incomes that fall below the income threshold for the third income decile for renter households, cannot access the average market rents in Cambridge. The income threshold for renter households in 2020 was $40,000. This household would require rent of $1,000 or less per month to be considered affordable. The average price on the primary rental market in Cambridge in 2020 was $1,193, with rent prices rapidly escalating since.

Between 2016 and 2021, there was a dramatic shift towards rental units with monthly rent prices over $1,000 in Cambridge. In 2016, there were 7,695 rental units with monthly shelter costs below $1,000. By 2021, this number had decreased to 5,190 units, or a loss of 2,505 units (-32.6%). Conversely, the number of rental units with monthly shelter costs $2,000 and higher increased from 225 units in 2016 to 2,180 in 2021 (+868.9%). These expensive rental units accounted for 13.7% of the dwellings on the rental market.

The increase in rent prices is likely due to new developments with high-end rentals being built in Cambridge. Considering the rental units with shelter costs of $2,000 or higher in 2021, 37.4% were built between 2016 and 2021.

The creation of new, expensive rental units to the market in Cambridge has increased average rents steadily over time. Developers have been less likely to build affordable units large enough for families, leaving renter households with larger families few affordable and suitable options on the market. Of the rental units built between 2016 and 2021 with three or more bedrooms, 83.5% had rents above $2,000 per month.

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

Several factors have influenced the market rent prices in Cambridge in recent years. The COVID-19 pandemic created a shock to the housing market across southern Ontario, as households moved out to more suburban areas with larger dwelling sizes. However, after an initial stagnation in rent prices in 2020 most municipalities, including Cambridge, have experienced a sharp increase in rent prices since. Inflationary pressures, increased interest rates, population increases, and economic factors have all contributed to an increased demand for rental housing and tightening of the rental market in Cambridge.

Average Purpose-Built Market Rent

The average primary market rent prices in Cambridge have been steadily increasing in recent years. Between 2014 and 2023, the average rent price across all unit sizes increased by 49.2%. This increase was driven by the increases in the rent prices of one-bedroom ($1,230 in 2023, +49.7% from 2014) and two-bedroom ($1,512, +52.4%) units. Bachelor unit rent prices increased the fastest during this period ($1,243, +94.5%), likely due to the lack of supply of these units.

Median Purpose-Built Market Rent

The median rent prices on the primary rental market in Cambridge have increased overall at rates slightly lower than the trends for the average rent prices in the City. In 2023, the median rent price for all unit sizes in the primary rental market was $1,266. This represented an increase of 45.7% from 2014 levels ($869). Two-bedroom units experienced the highest increase in the median rent price to $1,452 (+65.4), with the median price for one-bedroom units increasing at a lower rate during this period to $1,078 (+38.2%).

Shelter Costs for Renter Households

The median shelter costs per month for renter households in 2021 was reported as $1,220. This was slightly higher than the median rent price on the primary rental market in 2021. The average shelter costs per month for renter households in 2021 was $1,310. This was higher than the average rent price on the primary rental market in 2021. These trends indicate the secondary rental market in Cambridge is more expensive.

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

Due to a lack of available data, vacancy rates for the primary market in Cambridge for 2023 were unavailable from the CMHC Rental Market Survey. In 2022, the vacancy rate across the primary rental market was 1.4%. In this year, the vacancy rate for three- or more-bedroom rental units was 0.2%, while the vacancy rates for two-bedroom and one-bedroom units were 1.4% and 1.5%, respectively.

These vacancy rate trends are impacted by the insufficient supply of purpose-built rental developed in Cambridge over time. While the number of renter households increased by 1,795 households between 2016 and 2021, the primary rental market added 306 units. This was much less than comparable municipalities within the Region in Kitchener (+1,700 purpose-built rental units) and Waterloo (+3,159 units).

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

In 2021, households that rented their homes were more likely to be in core housing need. Despite making up just 31.1% of households in Cambridge, renter households accounted for 69.8% of the households in core housing need. In 2021, 21.2% of renter households were in core housing need, relative to 4.1% for owner households.

Renter households in core housing need fell below the suitability standard (9.3%) at approximately twice the rate that owner households did (4.6%) in 2021. This may indicate a lack of rental housing with appropriate numbers of bedrooms to suitably house families in the City.

The number of both owner and renter households in core housing need in the City decreased between 2016 and 2021, likely due to the impacts of government relief programs during the COVID-19 pandemic. Overall, there were 755 less households in core housing need in 2021 relative to 2016 levels. Of these households, 80 were owner households and 680 were renter households. The government relief programs during the pandemic were more impactful for households with lower incomes, so these programs likely caused the shift of renter households being less likely to be considered in core housing need relative to historical trends.

5.7 Non-Market Housing

5.7.1 Current Non-Market Housing Units		
Characteristic	**Data**	**Value**
Number of housing units that are subsidized	Total	• 959 Waterloo Region housing units • 585 non-profit units • 164 rent supplements • 155 portable rent assistance (COHB) • 58 portable rent assistance with supports
Number of housing units that are below market rent in the private market (can either be rent or income-based definition)	Total	• 504 affordable housing units • 5,190 rental units with self-reported costs below $1,000 (approximately the threshold for affordable units based on the income-based definition for the City)
Number of co-operative housing units	Total	302
Number of other non-market housing units (permanent supportive, transitional, etc.)	Total	• 10 permanently supportive units • 80 emergency shelter beds for single men • 20 overflow motel rooms for single adults • 24 beds specialty shelter beds for adults

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

Examples can include:

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

Non-market housing is made up of temporary accommodation and permanent housing units where monthly rent rates are geared-to-income or below-market rates. These housing units are generally provided by the non-profit sector or the public sector and include emergency shelters, transitional housing, community housing, affordable housing units, and supportive or additional needs housing units, including homes for special care and nursing homes.

Subsidized Units

According to the Census of Population, there were 2,282 renter households that were living in subsidized housing in the City of Cambridge in 2021. This represented 14.3% of

renter households in the City and an increase of 46 households (+2.1%) from 2016 totals. This proportion of renters in subsidized housing was the highest share in the Region, higher than the Region-wide proportion (10.4%) in 2021.

According to data from the Region of Waterloo, there were 164 households receiving rent supplement in the City of Cambridge in 2024. This included 58 households that were receiving rent assistance with supports.

Community housing in Cambridge is provided through the Waterloo Region Housing. This housing is owned and managed by the Region of Waterloo, with more than 2,700 units in the cities and townships within the region. As of 2024, there were 959 units located in the City of Cambridge with 98 units in development as of late 2024.

There are 585 affordable units available through non-profit organizations in Cambridge. Of these units, 73 are mandated for seniors, 261 are mandated for households with dependents, and 251 were open to all household types.

Below-Market Units

The City of Cambridge tracks the number of affordable housing units built each year based on the Regional definition of affordable housing (Table xx). These units are funded through various strategies and sources of funding. As of 2024, there were 504 affordable housing units in the City. This includes 39 supportive housing units, with 51 in development, and 74 units mandated for seniors.

Co-operative Housing Units

As of 2024, there were 302 co-operative housing units in the City of Cambridge. This number has remained unchanged since at least 2019. Of these co-op units, 228 were designated for households with dependents and 74 were open for all household types.

Other Non-Market Housing Units

As of 2024, there were 10 permanently supportive housing units within the Waterloo Region Housing stock. Exact numbers for accessible housing units throughout the non-market housing were difficult to report as there is a range of accessible housing within the stock, from barrier-free units to fully modified units.

Affordable and Community Housing Needs and Gaps

Further to the housing options outlined in this section, several gaps remain unaddressed in the supply of affordable and community housing in the City of Cambridge, including the supply of community housing, supportive housing, and accessible housing.

Community Housing Needs

The loss of affordable market housing units in the community has led to an increased demand for community housing in Cambridge. As of December 2023, there were over

4,000 households on the waitlist for community housing in Cambridge. Over half (53.4%) of these applicants requested one-bedroom units, while 30.0% requested units with at least three bedrooms. There has been a lack of new supply of community housing Cambridge, as the supply of Waterloo Region Housing and non-market housing supplied through non-profit organizations only increased by six (6) units between 2019 and 2024. There have been 101 new affordable housing units developed in the City during this time, a quantity insufficient for the growing demand for this type of housing.

Supportive Housing Needs

The current supply of supportive housing in Cambridge is insufficient for the level of demand. As of 2024, there were 10 supportive housing units among the 959 Waterloo Region Housing units (1.0% of the supply) located in the City, and 39 supportive units among the 504 affordable housing units (7.7% of the supply) developed in Cambridge.

The incidence of core housing need among households with members with activity limitations indicates demand for affordable housing with supports are in need in Cambridge. These households are more likely to be in core housing need due to inadequate or unsuitable housing, likely indicating these households are willing to move to housing they can afford despite the need for major repairs or the lack of bedrooms.

Accessible Housing Needs

Existing data for the exact number of units that were either fully accessible or barrier free was not available for this report. These types of units foster inclusivity and independence for individuals with disabilities, seniors, and others with mobility challenges. These units eliminate physical barriers, such as stairs or narrow doorways, making daily activities like cooking, bathing, or entering and exiting the home safer and more manageable. By prioritizing universal design features—such as zero-step entries, wider hallways, and adaptable layouts—barrier-free housing allows residents to age-in-place, reducing the need for costly relocations or institutional care.

5.9 Housing Trends

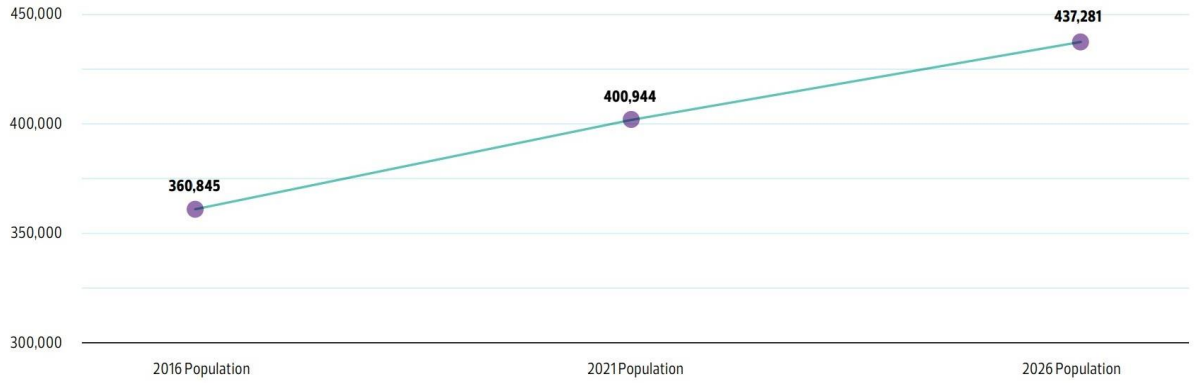
5.9.1 Housing Values		
Characteristic	**Data**	**Value**
Median monthly shelter costs for rented dwellings (Canadian dollars)	Median	1,220
Purpose-built rental prices by unit size (Average, Canadian dollars)	Total	1,237
	Bachelor	846
	1 bedroom	1,096
	2 bedrooms	1,311
	3 bedrooms+	1,130
Purpose-built rental prices by unit size (Median, Canadian dollars per month)	Total	1,165
	Bachelor	702
	1 bedroom	1,025
	2 bedrooms	1,225
	3 bedrooms+	1,112
Sale prices (Canadian dollars)	Average	2023: CMHC: $1,175,589 (singles and semis) WRAR: $720,600 (all dwellings)
	Median	2023: CMHC: $1,150,000 (singles and semis)
Sale prices by unit size (Average, Canadian dollars)	Average	Self-reported value (all dwelling types): $650,000
	Bachelor	Self-reported value (all dwelling types): $700,000
	1 bedroom	Self-reported value (all dwelling types): $380,000
	2 bedrooms	Self-reported value (all dwelling types): $500,000
	3 bedrooms+	Self-reported value (all dwelling types): 3-bedroom: $628,000 4+ bedrooms: $800,000
Sale prices by unit size (Median, Canadian dollars)	Median	Self-reported value (all dwelling types): $690,000
	Bachelor	Self-reported value (all dwelling types): $720,000
	1 bedroom	Self-reported value (all dwelling types): $432,000
	2 bedrooms	Self-reported value (all dwelling types): $537,500
	3 bedrooms+	Self-reported value (all dwelling types): 3-bedroom: $645,000 4+ bedrooms: $831,000

5.9.2 Housing Units: Change in Housing Stock		
Characteristic	**Data**	**Value**
Demolished – breakdown by tenure	Tenant	32
	Owner	0
Completed – Overall and breakdown by structural type (annual, number of structures)	Total	649
	Single	79
	Semi-detached	2
	Row	372
	Apartment	196
Completed – Breakdown by tenure (annual, number of structures)	Tenant	55
	Owner	97
	Condo	497
	Coop	0
Housing starts by structural type and tenure	Total	2023 (all tenure): 968 • Single-Detached: 328 • Semi-Detached: 4 • Row House: 470 • Apartment: 166 2023 (by tenure): • Ownership, Condominium, Co-op: 766 • Rental: 202

6. Projected Housing Needs and Next Steps

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

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



Household Growth Projection 2016- 2026. Source: Edmonton Affordable Housing Needs Assessment – August 2022

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

6.1 Projection Methodology Guidelines

There are several projection methodologies that can be used to project housing demand, including the HART housing needs projection here. The federal government recommends using the HART methodology as a reference point, with additional considerations and data points to improve the validity of the methodology. These considerations, including economic data integration and supply capacity and gaps as well as steps for calculating the methodology are noted below. Provinces and territories, in consultation with their municipalities/communities, are invited to use a methodology that fits their regional circumstances, ensuring the assumptions that inform their preferred methodology are also clearly explained The federal government will review the HNAs as a requirement for its

various funding programs and assess the methodology and assumptions that inform it for their validity and robustness. If needed, further engagements can take place to better align the preferred methodology with the federal government's expectations.

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

Step 1: Population Projection

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

Step 2: Household Projection

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

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

Step 3: Housing Demand (Need) Projection

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

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

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

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

6.1.1 Projected Households by Household Size and Income Category						
HH Income Category	**1 person**	**2 person**	**3 person**	**4 person**	**5+ person**	**Total**
Very Low Income	1,443	29	0	0	0	1,472
Low Income	6,327	2,678	717	258	0	9,980
Moderate Income	3,526	4,442	1,531	661	535	10,695
Median Income	1,811	5,466	2,411	1,793	971	12,452
High Income	769	5,723	4,873	5,961	4,438	21,764
Total	13,876	18,338	9,532	8,673	5,944	56,363

Key Considerations

Population

- *It is strongly advised to use the updated post-census population estimates for 2022 as your base population provided by Statistics Canada's demographic estimates division. These estimates account for any discrepancies in population counts, whether they are undercounts or overcounts. These estimates also smooth out the sharp downturn in immigration due to the pandemic in 2020/21. Please refer to annex for links to Statistics Canada CSD and CMA estimates.*

- *If historical fertility, survival and mortality rates by age category are stable and not trending, apply average historical rates to current population by age to project forward. If rates do trend by age over time, estimate the average change in rates in percentage points and add to current rates when projecting forward for the baseline scenario.*

- *For larger communities and centres where the data exists, disaggregate and project baseline net migration flows for respective components (i.e., net interprovincial, net intra migration and net international). Disaggregate net international migration and project its components further (emigration, returning Canadians, non permanent residents, etc.) and use recent growth trends per flow to project total net international migration. In projecting international migration, it will be important for communities to use the more updated federal immigration targets as an anchor.*

- *Because of the economic uncertainty triggered by the COVID-19 pandemic and potential future shocks, larger communities are expected to create one additional population scenario (high) to supplement the baseline. Utilize StatsCan projection methodology for fertility, survival, and migration to establish the high scenario. Consult Statistics Canada's population projection report cited in the appendix. Communities should avoid using low population or migration scenarios to prevent housing need undercounting.*

- ***Smaller Communities:***

  - *In smaller centers where population projection scenarios are unavailable from StatsCan, but there is the capacity to generate them, cities can resort to using historically high population growth rates or migration scenarios as alternative methods for projecting future population.*
  - *One industry communities should also develop multiple population scenarios to manage economic volatility*

Household Projections

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

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

Housing Demand

<u>To project housing demand by tenure:</u>

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

<u>To project housing demand by dwelling type:</u>

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

Economic Data Integration

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

Supply Capacity & Supply Gaps

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

6.2 Projection Methodology

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

Assumptions

These projections were developed utilizing Census of Population data from Statistics Canada, including population and household characteristics. These census counts are an undercount of the actual population in a given jurisdiction, mostly due to the inevitable reality of some people not being counted. This could happen either because their household did not receive a census questionnaire, like if a structurally separated dwelling is not easily identifiable, or because they were not included in the questionnaire completed for the household, such as the omission of a boarder or a lodger.

These projections should not be considered comprehensive and only serve as a proxy for the purposes of this study, in the absence of comprehensive local municipal projections with community-specific and recent economic and migration trends considered. The Government of Ontario's Ministry of Finance population projections are only currently available for the Census Division (i.e., the Region of Waterloo) as a whole.

While these projections factor shifting household formation trends, these projections assume linear relationships between historical household formation patterns and future household formation patterns.

These populations projections were developed to align with the existing population projections as outlined in the City of Cambridge Official Plan. These projections state the City is expecting the population of Cambridge to grow to 176,000 by the year 2031.

Projection Methodology

Population Projections

Population data was gathered from Statistics Canada Community Profiles for the periods of 2006, 2011, 2016, and 2021. The Cohort Survival Projection Method was used to project the historical population trends into future years. The Cohort Survival Projection Method is a simple method for forecasting what the future population will be based upon the survival of the existing population and the births that will occur. Births were projected using trends in the Ontario birth rates in the last ten years, forecasting these trends to continue in a linear fashion moving forward.

To augment this method with historical trends, a time series regression for the survival rate for each age cohort was utilized to capture shifting population trends in Cambridge over time. Age cohorts were projected to future years and added together for total population figures.

Household Projections

Household projections were calculated utilizing the previously developed population projections and the historical trends for household sizes in Cambridge. Household projections were calculated by forecasting trends for the average number of people per household and applying those to the population projections previously developed. These forecasts incorporate shifting trends in average household size in Cambridge over time.

The household projections provided a basis to develop projections by household tenure (owner or renter households), type (family or non-family households), size (one-, two-, three-, four-, and five- or more-person), and age (15-24, 25-34, 35-44, 44-54, 55-64, 65-74, 75-84, and 85+) based on historical trends in Cambridge. Household projections based on these household characteristics incorporated shifting trends in Cambridge over time.

Dwelling and Income Category Projections

Projections for aspects of anticipated dwellings and projected households by income categories were developed using the projections of households and historical trends associated with these households.

Using custom order cross-tabulation data from Statistics Canada, the rate that households lived in a particular dwelling type (single-detached, semi-detached, row house, and apartment) or dwelling size (one-, two-, three-, and four- or more-bedroom) were utilized to calculate the anticipated need in future years given the households that were projected to exist.

A similar methodology was used to project households within the HART income categories (very low, low, moderate, median, high).

6.2.1 Projections		
Characteristic	**Data/Formula**	**Value**
Women by age distribution (# and %)	0-14	15,003
	15-19	5,553
	20-24	5,809
	25-64	59,671
	65-84	11,442
	85+	3,771
Male Births	Births x Estimated Proportion of Male Births	994
Female Births	Total births – Male Births	952
Survival Rate	Survival rate for those not yet born at the beginning of the census year	95%
Net Migrations	Net migration (in and out) of those not yet born at the beginning of the census year	89
Projected Family Households	Age-group population x projected age-specific family headship rate	54,296

6.2.1 Projections		
Characteristic	**Data/Formula**	**Value**
Projected Non-family Households	Age-group population x projected age-specific non-family headship rate	22,643
Total Projected Headship Rate	Family headship rates + non-family headship rates	38.3%
Projected Net Household Formation	Projected households by type (family and non-family) (Year 2) – Projected households by type (family and non-family) (Year 1)	25,671 (Total) 16,727 (Family) 8,944 (Non-Family)
Projected Owner Households	Projected households by type, year and age group x Projected ownership rate by type, year and age group	Total Projected Owner Households: 52,268
Projected Renter Households	Projected households by type, year and age group – projected owner households by type, year and age group	Total Projected Renter Households: 24,672
Projected Dwelling Choice	Projected households by type, tenure and age group x projected dwelling choice propensities by type, tenure and age group	*

* - Denotes values that will be input at a later date with further clarification from CMHC/HICC.

6.3 Population and Households Projections

6.3.1 Anticipated Population by [Year]		
Characteristic	**Data**	**Value**
Anticipated population	Total	200,695
Anticipated population growth	Total	62,185
	Percentage	44.9%
Anticipated age	Average	39.1
	Median	37.0
Anticipated age distribution (# and %)	0-14	29,738
	15-19	11,008
	20-24	11,515
	25-64	118,279
	65-84	22,680
	85+	7,475

6.3.2 Anticipated Households by [Year]		
Characteristic	**Data**	**Value**
Current number of households	Total	51,269
Anticipated number of households	Total	76,940
Anticipated Household Age	Average	52.9
	Median	46.3
Anticipated Households by Tenure	Renter	24,672
	Owner	52,268
Anticipated Units by Type	Total	76,940
	Single	43,164
	Semi-detached	5,572
	Row	9,505
	Apartment	18,387
Anticipated Units by Number of Bedrooms	1 bedroom	8,608
	2 bedrooms	16,109
	3 bedrooms	33,106
	4 bedrooms	19,116
	5 bedrooms	N/A – not in census
Anticipated Households by Income	Average	*
	Median	17,230
	Very Low	2,287
	Low	14,026
	Moderate	14,565
	High	28,832
Anticipated average household size	Total	2.6
Draft approved lots by planned housing type	Total	8,163
Draft approved lots by tenure	Tenant	0
	Owner	8,163

* - Denotes values that will be input at a later date with further clarification from CMHC/HICC.

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

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

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

This Housing Needs Assessment, and findings within, will inform several planning and housing policy documents that the City of Cambridge has scheduled to be undertaking and completing in the near term.

The Housing Needs Assessment will inform City of Cambridge's Official Plan policies as the City looks to update this document in the near term. This planning document will set land use planning policies and the inclusion of findings from the Housing Needs Assessment will ensure that future planning and development will meet the specific needs of the community.

The Housing Needs Assessment will inform the future Housing Strategy that is scheduled to be completed in 2025. This Housing Strategy document will assist in the creation of an action plan for the specific needs of the community, including measurable outcomes to address identified needs from the Housing Needs Assessment.

The Housing Needs Assessment will inform the City of Cambridge's Affordable Housing Community Improvement Plan, Inclusionary Zoning, and Missing Middle Housing policies that are currently being undertaken. These policy documents will aim to provide housing types and affordability levels to the City that will aim to address housing issues identified in the Housing Needs Assessment.

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

This Housing Needs Assessment study will be considered as background study for the Official Plan update. The data collected and presented through this study will assist in the determination of how the City will consider land use designation changes.

The Region of Waterloo is concurrent completing density distribution studies throughout the region, involving capacity for utilities.

The combination of these two studies will assist the City to consider and inform what housing and density is needed throughout the City of Cambridge.

The data collected through the Housing Needs Assessment will give Council the information needed to give staff direction on how the Housing Needs Assessment will help direct future policies, master plans, and capital plans that guide infrastructure.

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

Examples may include:

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

Anticipated growth pressure in the City of Cambridge, such as physical and social infrastructure, is expected as the rapid growth of the Kitchener-Cambridge-Waterloo CMA is expected to continue. With this growth, existing and future anticipated infrastructure gaps must be addressed to keep up with the pace of the projected number of housing units required for the City in the future.

The findings from this Housing Needs Assessment will assist the City of Cambridge, in partnership with the Region of Waterloo, to assess the level of need for certain infrastructure throughout the community. Currently, the City's Parks Master Plan is under development to assess the state of the existing parks. The Region provides input on the capacity for transit in the City and it is anticipated that the City will use this Housing Needs Assessment study to inform transit planning in the City.

Comments from the Region of Waterloo on development application data have identified sewage capacity concerns in the City. This Housing Needs Assessment will

inform the City where additional density is appropriate until these concerns can be addressed and will inform the City where utilities need to be improved for future development. The City of Cambridge plans to develop density planning with the Region to coordinate the development of this infrastructure.

Annex A: Relevant Links for Developing Housing Needs Projections

Data and Analysis

Housing Statistics - Statistics Canada

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

Population estimates, July 1, by census metropolitan (statcan.gc.ca)

Population and demography statistics (statcan.gc.ca)

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

Housing Market Information Portal

UrbanSim – Scenario Modeling

Reports & Publications

Housing Markets Insight - CMHC's household projections for 8 of Canada's major urban centres until 2042

CMHC - Housing Shortages in Canada Report

University of British Columbia - Housing Assessment Resource Tools (HART)

University of London - Affordability targets: Implications for Housing Supply

Nova Scotia Housing Needs Assessment Report Methodology

Ontario Land Needs Assessment Methodology

British Columbia Affordable Housing Need Assessment Methodology

Annex B: Glossary

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

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

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

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

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

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

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

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

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

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

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

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

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