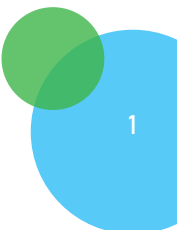




HART Community Housing Report: Guelph CY (CSD, ON)

**Draft v1
2024-07-02**



Executive Summary

The City of Guelph had 5,960 households in core housing need (CHN) as of 2021, representing 11% of all households examined for CHN (Table 12, pg. 27). This measure of housing need does not capture housing need among students, farm workers, nor people experiencing homelessness. The rate of CHN is slightly lower than it was in 2016, when it was 12%, but a greater drop in CHN was seen across Canada which likely reflected the temporary income boost to lower income households due to CERB payments in 2020. Given that CHN dropped by 2.6 percentage points (from 12.7% to 10.1%) across Canada, it is very possible that Guelph's rate of CHN would have risen between 2016 and 2021 without the CERB effect (more discussion on the effect of CERB on pg. 7).

In Guelph, as in most places in Canada, CHN is highest among households earning under 50% of median household income (Table 14, pg. 30), single-person households (Table 18, pg. 33), and renter households (Table 22, pg. 36). These Very Low and Low income households could only afford a shelter cost of up to \$1163/month in 2021 (Table 56, pg. 62). Single-mother-led households, households led by someone at least 85 years old, and new-migrant-led households experiencing rates of CHN above the community average (23%, 21% and 19% respectively in 2021; Table 26, pg. 38).

Households with 5-or-more people actually grew the fastest between 2016 and 2021 at 15%, almost twice as fast as the community's overall rate of 8%. There was little change in the headship rate between 2006 and 2021 except for among 25-34 year-olds and, to a lesser degree, 75-84 year-olds, which both saw a decline. Headship rate is thought to indicate suppressed household formation, or suppressed housing demand, so the sizeable decline among 25-34 year-olds, combined with the growth in households with 5-or-more people suggest that this demographic is unable to find adequate housing. Among households with 5-or-more people, most were couples with children (60% in 2016, Table 7 pg. 22), but a significant change occurred between 2016 and 2021. Among the 640 new 5+ person households, 235 were a couple living with others, another 235 were multiple families living together, and 80 were roommates. Those 80 new roommate households with 5+ people represent almost a doubling of that household type.

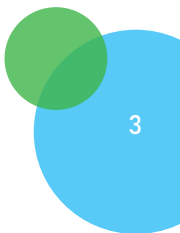
HART's methodology projects that future need is growing most quickly among households who need at least 1-bedroom (single people and couples), growing 15% between 2021 and 2031. This is also the largest group: in 2021 we estimate that 50% of the approximately 56k households in the region only need a 1-bedroom unit (Table 33). We forecast that 56% of new households between 2021 and 2031 will need a 1-bedroom unit.

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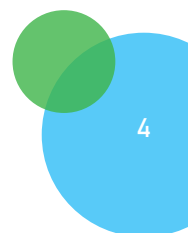
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hart.ubc.ca



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Glossary of Terms

- **Core Housing Need (CHN):** Defined by the Canada Mortgage and Housing Corp. (CMHC) as: “Core housing need is a 2-stage indicator. It helps to identify households living in dwellings considered unsuitable, inadequate, or unaffordable. It also considers if income levels are such that they could not afford alternative suitable and adequate housing in their community.”¹
- **Households examined for Core Housing Need:** A subset of Total Households that excludes households that were not assessed for CHN for one reason or another (see disclaimer section below for more detail).
- **Total Households or Total Private Households:** This refers to the universe of households included in HART’s data order. The full definition is: “Owner and tenant private households with household total income greater than zero in non-farm, non-reserve occupied private dwellings.”
- **Vulnerable/Priority Populations:** Canada’s National Housing Strategy has identified groups of people who are disproportionately in housing need or experience other barriers to housing.
- **Households (HHs):** Household refers to a person or group of persons who occupy the same dwelling and do not have a usual place of residence elsewhere in Canada or abroad.
- **Dwellings:** In general terms a dwelling is defined as a set of living quarters. Dwelling may be unoccupied, seasonal, or under construction, but for the purposes this report a dwelling will refer to a private dwelling occupied by usual residents. ([Full Census definition](#))
- **Headship rate:** A statistic used to describe the proportion of the population that maintains a household. Furthermore, someone maintains a household when they are responsible for paying the majority of shelter costs associated with the dwelling
- **Census subdivision (CSD):** A geographic area generally corresponding to a municipality.
- **Census division (CD):** An intermediate geographic area between the province/territory level and the municipality (census subdivision).
- **Subsidized housing:** In census data, this refers to whether a renter household lives in a dwelling that is subsidized. Subsidized housing includes rent geared to income, social housing, public housing, government-assisted housing, non-profit housing, rent supplements and housing allowances.
- **Primary Household Maintainer (PHM):** The person in the household who pays the shelter costs. ([Full Census definition](#))
- **Area Median Household Income (AMHI):** HART’s custom data order grouped households into categories relative to the community’s median household income:
 - o **Very low income:** 20% or less of AMHI, generally equivalent to shelter allowance for welfare recipients.
 - o **Low income:** 21-50% AMHI, roughly equivalent to one full-time minimum wage job.
 - o **Moderate income:** 51-80% AMHI, equivalent to starting salary for a professional job.
 - o **Average income:** 81-120% AMHI, representing about 20% of total Canadian households.
 - o **High income:** More than 120% AMHI, approximately 40% of Canadian households.
- **Affordable shelter cost:** HART determines whether housing is affordable or not based on CMHC’s benchmark that a shelter is unaffordable if a household pays more than 30% of their pre-tax income towards shelter costs.

¹ <https://www.cmhc-schl.gc.ca/professionals/housing-markets-data-and-research/housing-research/core-housing-need>

Disclaimers

1. Core Housing Need and its Limitations

HART relies on the Canadian Census, which is collected every five years by Statistics Canada. While the Census is the most consistent, reliable, nationwide source of disaggregated data, there are gaps and flaws in its data capture. These carry over to our model.

For one, only private, non-farm, non-reserve, owner- or renter-HHs with incomes greater than zero and shelter-cost-to-income ratios less than 100% are assessed for 'Core Housing Need.' This means there are critical gaps especially within indigenous communities living on reserve and the homeless.

Other groups that are excluded from measurement include:

- Non-family HH with at least one HH maintainer aged 15 to 29 attending school.²
- HH within Single Resident Occupancy (SRO) homes, long-term housing, and other forms of congregate housing (including long-term care or rooming houses).³
- Unsheltered households (in encampments or sleeping rough)
- Those in emergency homelessness or domestic violence shelters
- People in any form of congregate housing (long term care homes, rooming houses)
- Those in illegal apartments

Census data also (beyond data on overcrowding according to National Occupancy Standards), does not adequately capture the housing need experienced by individuals or households who would prefer to be living in other circumstances: adults still living with their parents or roommates who would prefer to have their own homes, or people living in violent relationships. Similarly, this does is not well suited to capture migration pressure and household

² These HH are considered not to be in Core Housing Need, regardless of their housing circumstances. Attending school is considered a transitional phase, and low incomes earned by student households are viewed as being a temporary condition: [Statistics Canada](#).

³ For census purposes, households are classified into three groups: private households, collective households and households outside Canada. These examples are forms of collective households, and only private households are assessed for CHN.

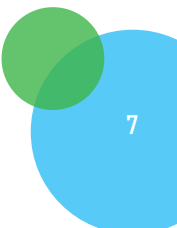
displacement/replacement in communities outside of major centers due to affordability concerns. As a result, our data likely estimates the floor, not the ceiling, of housing need.

2. Random rounding, suppression and totals

When showing count data, Statistics Canada employs random rounding in order to reduce the possibility of identifying individuals within the tabulations. Random rounding transforms all raw counts to random rounded counts. Reducing the possibility of identifying individuals within the tabulations becomes pertinent for very small (sub)populations. All counts are rounded to a base of 5, meaning they will end in either 0 or 5. The random rounding algorithm controls the results and rounds the unit value of the count according to a predetermined frequency. Counts ending in 0 or 5 are not changed. In cases where count values are very low, to avoid disclosure of individuals, statistic suppression methods are employed. This results in aggregate count data varying slightly from the sum of disaggregated count data.

3. Effect of CERB

Core Housing Need dropped across the country from 2016 to 2021 in contrast to the rising cost of housing over that period. A likely explanation for this discrepancy was the introduction of the [Canada Emergency Response Benefit \(CERB\)](#), which provided financial support to employed and self-employed Canadians during the pandemic. In Figure 1 we can see that median incomes rose dramatically for the lowest 10% of earners in Canada between 2019 and 2020, when CERB was most active – increasing over 500%. This unusual increase was also apparent in the second decile of earners with an increase of 66%, but quickly drops off, with only a 2% increase for the highest 50% of earners (i.e. the top half of income distribution).



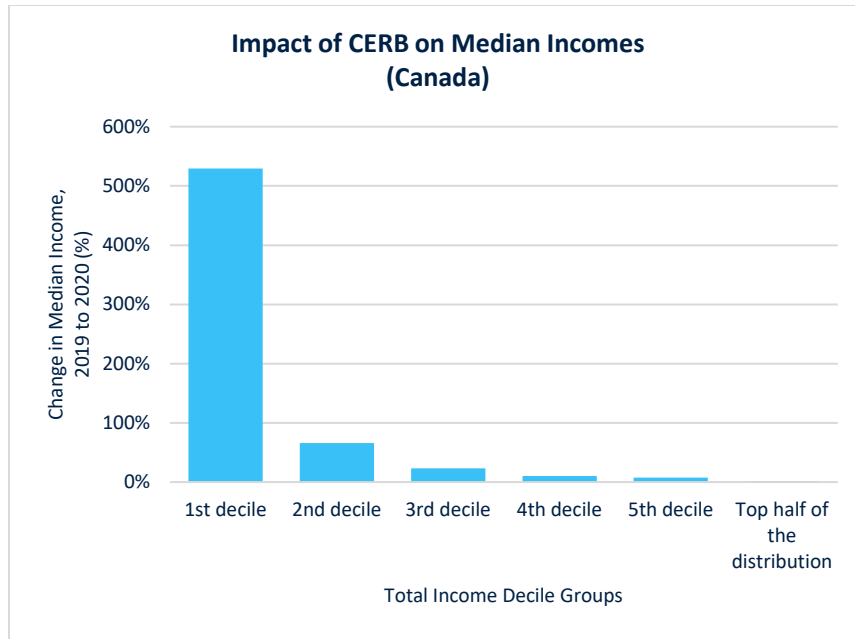


Figure 1: Statistics Canada. Table 98-10-0089-01.

This result can be seen in HART's census data too. The total number of households in Canada grew by 6%, but the number of households in the Very Low income category – capturing households earning equal to or less than 20% of household median income – dropped by 19%. There is also a significant rise in households in the Low income category (13% compared to 6% for all households), and above average increases in the Moderate and Median categories.

Combined, these results support the notion that CERB skewed the low end of the income distribution towards higher incomes, and, since Core Housing Need measures affordability relative to a household's income, likely lifted many households out of Core Housing Need temporarily.

HART Income Categories	2016 – Canada HHS	2021 – Canada HHS	% Change
Very Low	627,130	510,595	-19%
Low	2,304,285	2,603,455	13%
Moderate	2,461,610	2,695,275	9%
Median	2,847,825	3,036,295	7%
High	5,557,455	5,841,730	5%
Total	13,800,321	14,689,371	6%

Table 1: Change in households by income category from 2016 to 2021 - HART.

Introduction

The Housing Assessment Resource Tools (HART) project has been engaged to prepare a report of Housing Need for Guelph CY (CSD, ON).

HART is funded by the Canada Mortgage and Housing Corporation (CMHC) to research data-based solutions to Canada's housing crisis. This funding allows us to leverage our expertise to generate reports for communities and organizations that will form the foundation of a Housing Needs Assessment (HNA). There are numerous approaches to preparing an HNA. This report will focus on quantitative data on Core Housing Need (CHN) collected by Statistics Canada as part of the Census of Population.

This report will focus on housing need within the census subdivisions (CSD) that fall within the service region of Puslinch TP (CSD, ON), Guelph CY (CSD, ON), Guelph/Eramosa TP (CSD, ON), Hamilton C (CSD, ON), Kitchener CY (CSD, ON).

Before examining housing need, this report will look at the historical demographic trends in the broader region as encapsulated by Wellington (CD, ON). This leads into a snapshot of the current state of housing as we review the type and age of dwellings in the housing stock. We study the characteristics of the households occupying those dwellings, paying close attention to renters - particularly those in subsidized housing - and vulnerable populations - particularly single-parents, indigenous households, and senior-led households.

Name of Census Geography	Census Geocode	Level of Geography
Wellington (CD, ON)	3523	CD
Puslinch TP (CSD, ON)	3523001	CSD
Guelph CY (CSD, ON)	3523008	CSD
Guelph/Eramosa TP (CSD, ON)	3523009	CSD
Hamilton C (CSD, ON)	3525005	CSD
Kitchener CY (CSD, ON)	3530013	CSD

Table 2: List of geographic regions reviewed.

Part 1: Existing Demographics and Housing

Community Demographic Profile

	Guelph CY (CSD, ON)			
Census Year	2006	2011	2016	2021
Median Age	36.4	37.7	38.3	38.0
Population	114,940	121,688	131,794	143,740
% of population aged 15+	82%	82%	82%	83%
% of population aged 65+	12%	13%	14%	16%

Table 3: Demographic profile – Guelph CY (CSD, ON).

The City of Guelph’s population has been growing at an increasing rate between 2006 and 2021. Between 2006 and 2011 the City grew by 5.9% over 5 years, while between 2016 and 2021 it grew by 9.1%. Like many other places in Canada, the senior population has grown significantly over that time as the Baby Boomer cohort has been progressing past age 65. Figure 2 (and Table 43 in Appendix A, pg. 53) clearly shows the steady growth in Guelph’s population between the ages of 55 and 74 from 2006 to 2021. Indeed, the share of the population over the age of 65 has grown from 12% in 2006 to 16% in 2021 (Table 3).

On the other end of the age spectrum, the share of the population under the age of 15 has remained relatively constant, decreasing slightly from 18% to 17% between 2006 and 2021. Figure 2 shows a slight but steady increase in the number of people under the age of 15, as well as between the ages of 15–24. There was a distinct increase in people age 25–34 that occurred between 2016 and 2021. Without examining this deeply, we would guess that this increase was related to the well-reported movement of people, and especially young families, leaving the Greater Toronto Area during this time.⁴

⁴ Smart Prosperity Institute, “Baby Needs a New Home”: October 2021.

<https://institute.smartprosperity.ca/publications/growing-number-households>

Population by Age, 2006-2021 - [Guelph CY (CSD, ON)]

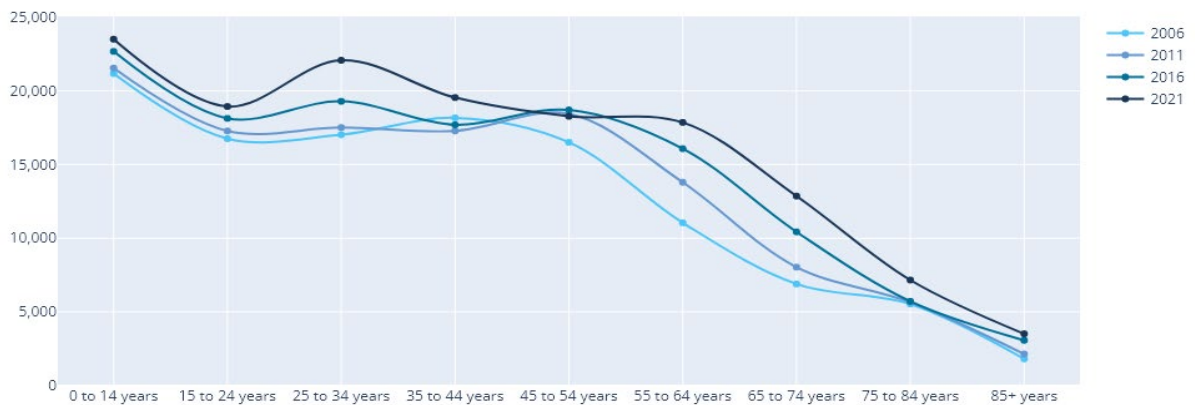


Figure 2: Population by age from 2006 to 2021 in Guelph CY (CSD, ON)

The headship rate in Figure 3 and Table 44 (Appendix A, pg. 54) can be an interesting metric for connecting demographic changes with a community's housing needs as it represents the fraction of individuals who lead a household, named "Primary Household Maintainers" by Statistics Canada. The actual headship rate as a value is not necessarily important since it captures cultural differences in what a household looks like – for example, the cultural attitudes towards children moving out, or senior family members moving in with their children – but it does allow for a comparison across age groups and across time. Generally, one would expect a trend of headship starting low in youth and plateauing in middle age as individuals have higher incomes and more savings to pay for their own home.

The headship rate is sometimes used for assessing suppressed household formation – the idea is that unaffordable housing creates an incentive for more people to live together in the same dwelling in order to reduce their per capita shelter cost. This may be a good solution for some people, but others may prefer to live independently but feel like they have no choice but to live with others in order to afford a shelter; a choice they would not have to make if there were more affordable housing options available. The Government of British Columbia recently released a method for municipalities to estimate their future housing need that includes housing needed to address suppressed household formation by

estimating how many more households would exist if headship rates were at the level they were in 2006.⁵

In Figure 3, we see that the headship rate in the region of Wellington stayed constant for many age groups between 2006 and 2021. The two age groups that saw a change both saw a decrease between 2006 and 2021. The larger decrease was among 25-34 year-olds whose headship rate dropped from 0.459 to 0.390, meaning that people in this age group were 15% less likely to head their own household. The other decrease was among 75-84 year-olds whose headship rate dropped from 0.630 to 0.595, a 5.6% relative drop.

These results would suggest very little suppressed household formation for the community overall, though a potentially significant effect among 25-34 year-olds that is worth further examination.

Headship rate by age group, 2006 vs. 2021

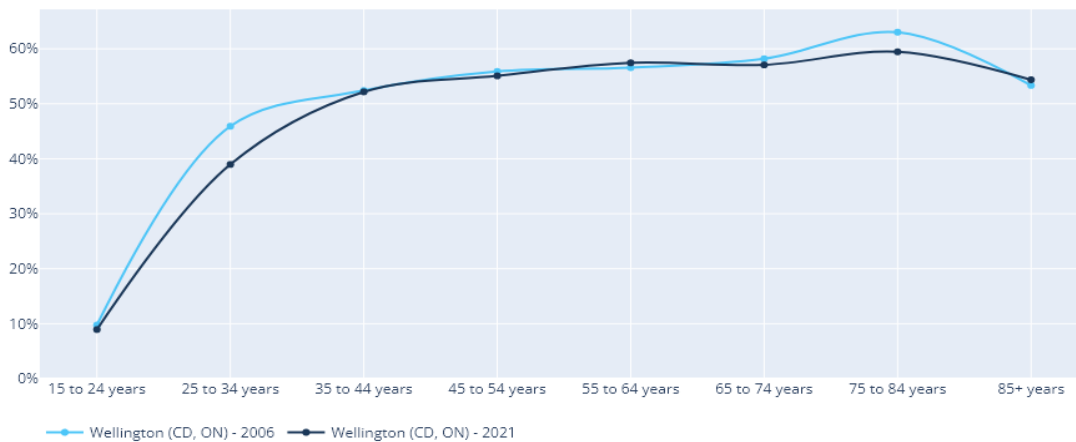


Figure 3: Headship rate by age groups - 2006 vs. 2021.

⁵ Government of British Columbia, "Guidelines for Housing Needs Reports – HNR Method Technical Guidance": https://www2.gov.bc.ca/assets/gov/housing-and-tenancy/tools-for-government/uploads/hnr_method_technical_guidelines.pdf. Accessed June 27th, 2024.

Profile of Existing Housing Stock – Guelph CY (CSD, ON)

We have presented in Figure 7 all existing dwellings in Guelph, in 2021, by their period of construction and structural type. We have condensed the structural types into three categories to align with the City of Guelph's Housing Analysis and Strategy Report:

- Low-density = Single-family detached, semi-attached, and other single-attached dwellings
 - o Census categories included: Single-detached house, Semi-detached house, Other single-attached house
- Medium-density = Townhouses, apartments in duplexes
 - o Census categories included: Row house, Apartment or flat in a duplex
- High-density = All apartment units (excluding duplexes)
 - o Census categories included: Apartment in a building that has fewer than five storeys, Apartment in a building that has five or more storeys

Moveable dwellings were the only other census category not captured in the above three density categories, but there were no moveable dwellings in Guelph as of 2021 so they have been omitted from the graphs below.

Looking at Figure 4, we can see that home construction has been quite consistent in Guelph since the 1960's, fluctuating between 3,000 and 5,000 new dwellings every 5 years. Construction peaked between 2001-2005 when around 5,010 new homes were built. Technically this data represents homes that existed in 2021 so homes that were demolished are not counted.

To get a sense of how many homes will be reaching their end of useful life, we may assume that an average house can safely last 70 years without needing structural repairs. Certainly, many homes can last well over 100 years depending on a variety of factors, so 70 years is merely a convenient point of reference to help our understanding. 20% of homes were built before 1960 which will make them all over 70 years old by 2030. These 11,000-or-so homes represent a significant portion of the housing stock as of 2021 and it would be worth investigating how many are nearing their end of useful life so that future housing targets can account for their loss.

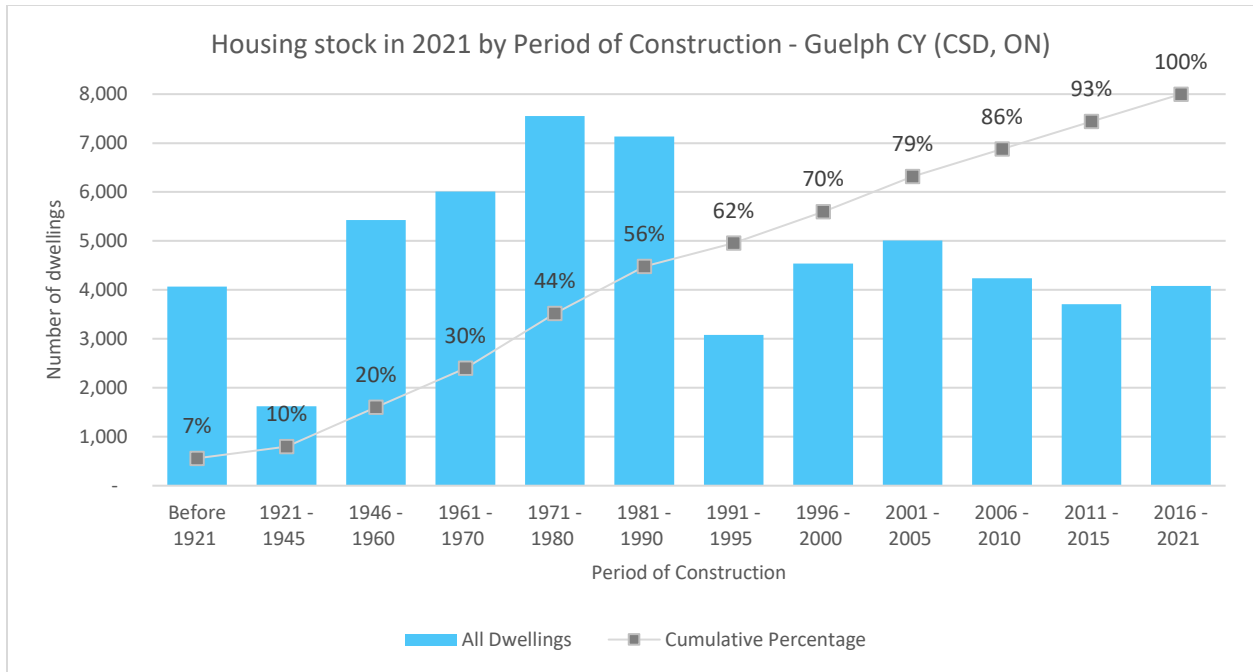


Figure 4: 2021 Housing stock by Period of Construction – Guelph CY (CSD, ON).

When looking at the stock of existing housing reported in the census, and visualized in Figure 4 above, please note the uneven time intervals along the horizontal axis can be misleading.

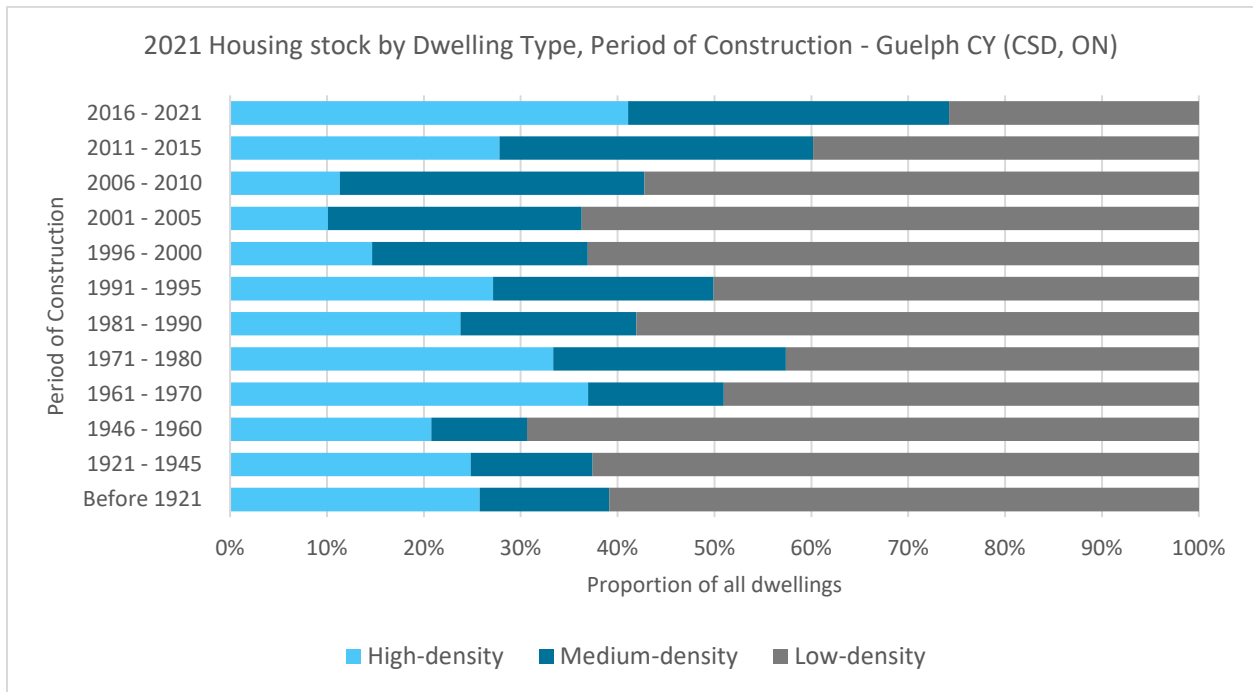


Figure 5: 2021 Housing stock by Dwelling Type, Period of Construction – Guelph CY (CSD, ON).

In terms of the type of housing currently built in Guelph, Figure 5 looks at the relative proportion of high-, medium-, and low-density dwellings by year of construction. Generally speaking, there has been a sizeable proportion of high-density dwellings built each period. It was only between 1996–2010 when high-density units (i.e. apartments excluding duplexes) represented less than 20% of new dwelling units. Between 2016–2021, over 40% of new dwellings were high-density, which represents the first period on record when this type of dwelling was the largest of our three categories.

Until the 2016–2021 period, low-density (i.e. single- or semi-detached) dwellings represented the most often-built dwelling type. As of 2021, low-density still account for 53% of all dwellings (Table 46 in Appendix A, pg. 56) with high- and medium-density splitting the difference (25% and 21% respectively).

In Figure 6 we examine the different sizes of homes available in terms of number of bedrooms. Most low-density homes have 3-or-more bedrooms (88%, Table 48) while most high-density homes have fewer than 3 bedrooms (90%). Indeed, 80% of smaller homes – those with 2-or-fewer bedrooms – are either medium- or high-density dwellings. This relationship is important to identify because we will see below that smaller households represent the vast majority of households in core housing need – especially single-person households (Table 18, pg. 33).

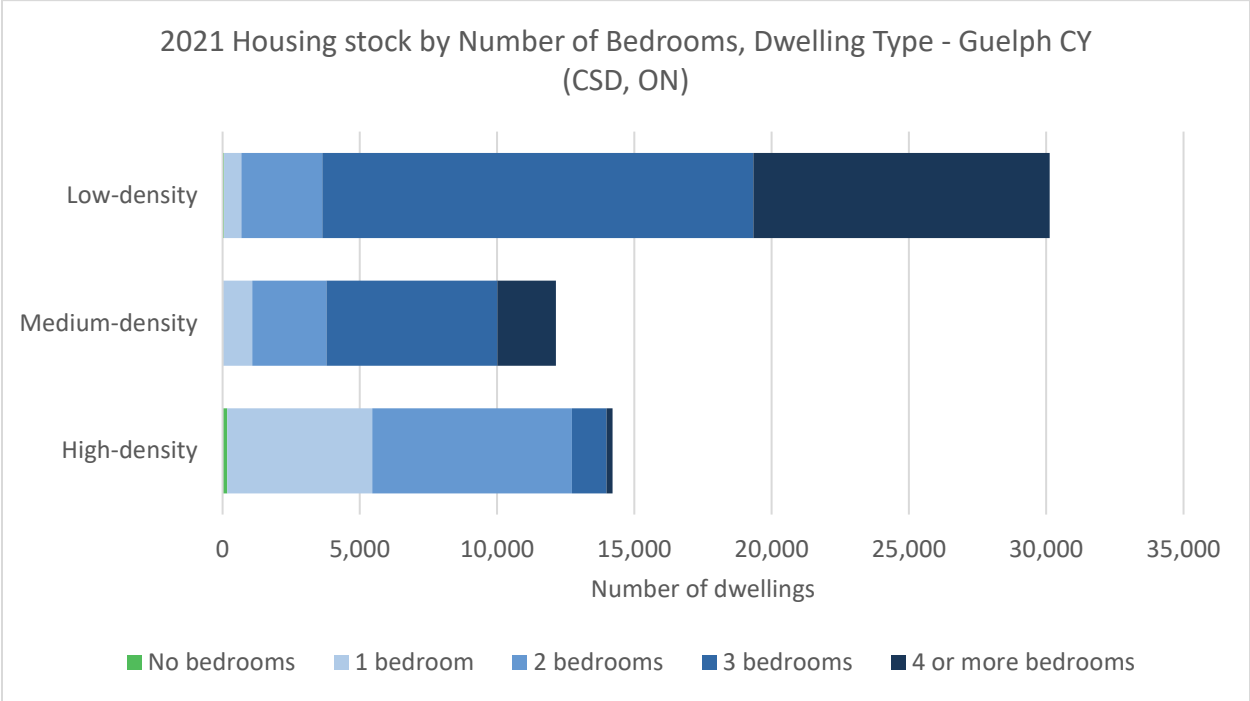


Figure 6: 2021 Housing stock by Number of Bedrooms, Dwelling Type – Guelph CY (CSD, ON).

While we're examining the existing housing stock, we can also get a snapshot of the condition of those homes. The graph & table below focus on homes in need of Major Repairs, but there is also data available on the need for Minor Repairs and Regular Maintenance.

Overall, high-density buildings are much more likely to need major repairs (7%) than low- or medium-density buildings (4% & 3% respectively; Table 4). As expected, the oldest homes are most likely to need major repairs – 10% of homes built before 1921 need major repairs along with 11% of homes built between 1921 and 1945.

Figure 4 (and Table 47 in Appendix A, pg. 57) translates those percentages into number of homes. In 2021, there were 2,675 dwellings in need of major repair in Guelph.

Percentage of Existing Dwellings in need of Major Repairs by Dwelling Type and Period of Construction				
Dwellings by Period of Construction	Low-Density	Medium-Density	High-Density	All Dwellings
Before 1921	10%	6%	12%	10%
1921 - 1945	11%	7%	14%	11%
1946 - 1960	7%	12%	13%	9%
1961 - 1970	4%	7%	10%	7%
1971 - 1980	5%	4%	8%	6%
1981 - 1990	3%	5%	8%	4%
1991 - 1995	2%	4%	7%	4%
1996 - 2000	2%	2%	8%	3%
2001 - 2005	2%	1%	3%	2%
2006 - 2010	2%	1%	0%	2%
2011 - 2015	0%	1%	0%	1%
2016 - 2021	0%	1%	0%	1%
All Dwellings	4%	3%	7%	5%

Table 4: Percentage of Existing Dwellings in need of Major Repairs by Dwelling Type and Period of Construction as of 2021 – Guelph CY (CSD, ON).

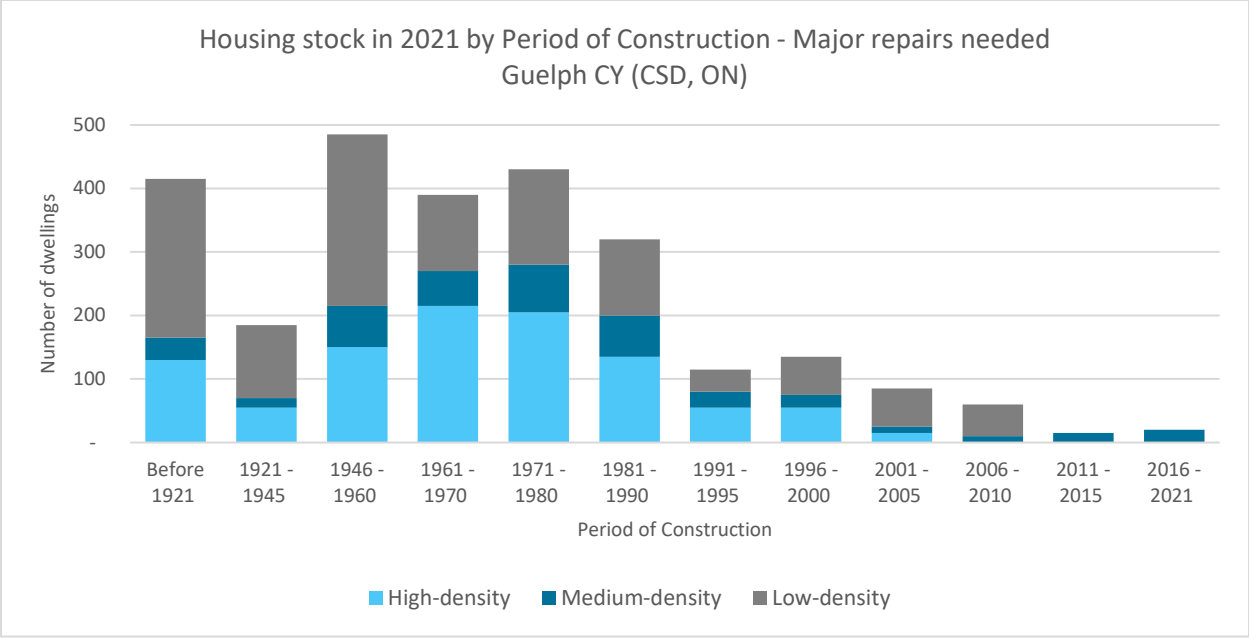


Figure 7: 2021 Housing stock by Period of Construction – Guelph CY (CSD, ON).

Profile of Households

Before further analysis of Core Housing Need, it will help to examine some characteristics of all households in the community. This section will consider how households are grouped by income, by household size (i.e. how many individuals per household), by owners and renter, and lastly by certain vulnerable populations that CMHC has identified as having the greatest need of suitable, adequate, and affordable housing.

Households by Income

HART classifies households into five variable categories in relation to Area Median Household Income (AMHI).⁶ Median household income changes from year to year and varies at different geographic levels. Therefore, a given household may be in a different income group depending on the median household income of that geography, or if their income changes more or less than the median.

Households by Income – Guelph CY (CSD, ON)

	Census Year	2006	2016	2021	2006 to 2016 % Change	2016 to 2021 % Change
Income Categories	AMHI	\$64,500 (2005\$)	\$78,000 (2015\$)	\$93,000 (2020\$)		
Very Low	<20% of AMHI	2,490	2,855	2,025	15%	-29%
Low	21-50%	7,305	8,545	9,120	17%	7%
Moderate	51-80%	7,525	9,430	10,780	25%	14%
Median	81-120%	9,720	10,510	12,320	8%	17%
High	>120%	17,590	20,725	22,065	18%	6%
Total		44,630	52,065	56,315	17%	8%

Table 5: Change in number of households by income in 2006, 2016, and 2021 – Guelph CY (CSD, ON).

We saw in the Table 3 above that Guelph's population grew most quickly between 2016 and 2021 than between 2006 and 2016, though we do not see that trend emerge in the overall growth in households. Table 5 shows an 8% growth in households between 2016 and 2021 (or 1.6% per year) which was actually less than the 1.7% annual rate of household growth between 2006 and 2016. Although this report won't

⁶ Read more about our income categories in our HNA Methodology document on our website: <https://hart.ubc.ca/housing-needs-assessment-tool/>

attempt a fulsome reconciliation of this unusual result, we speculate that this is related to the sizable increase in the 25-34 year-old population (Figure 2) at a time when the headship rate for this group also decreased significantly (Figure 3).

Between 2016 and 2021, the number of Very Low income households declined significantly (-29%) but we also suspect that CERB benefits caused much of this income shift temporarily (more discussion on CERB above in Disclaimers section). Low income households also grew a bit less than the community (7%) while Moderate and Median income categories grew well above the community average at 14% and 17% respectively.

Between 2006 and 2016, Very Low, Low, and High income households all grew close to the same rate as the community. Moderate income households grew the fastest, at 25% over 10 years, while Median income households only grew by 8%

An important takeaway of this is that, for all three census years we examine, around 20% of all households are earning 50% or less of the median household income (2021 is actually 19.8%). We will see below that most core housing need is among these households (Table 14, pg. 30).

Households by Household Size

Households by Household Size – Guelph CY (CSD, ON)					
HH Size (# of persons)	2006	2016	2021	%Δ 2006- 2016	%Δ 2016- 2021
1 person	11,270	14,030	15,095	24%	8%
2 persons	14,800	17,000	18,450	15%	9%
3 persons	7,225	8,460	8,975	17%	6%
4 persons	7,365	8,235	8,825	12%	7%
5+ persons	3,970	4,335	4,975	9%	15%
Total	44,630	52,065	56,315	17%	8%

Table 6: Change in number of households by household size between 2006, 2016, and 2021 – Guelph CY (CSD, ON).

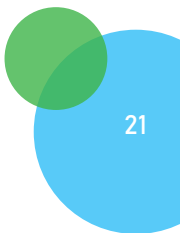
Table 6 looks at the changing sizes of households between 2006 and 2021. Between 2006 and 2016, single-person households were the fastest growing household at 24%, though this slowed to the community average of 8% between 2016 and 2021.

The most common household size is 2 persons, which represented almost a third (32.8%) of all households in 2021. 2-person and 3-person households have both been growing around the community average between 2006 and 2021, with 4-person households slowly becoming less common.

Households with 5-or-more people actually grew the fastest between 2016 and 2021 at 15%, almost twice as fast as the community's overall rate of 8%. This is another piece of the puzzle we saw above, that the increased rate of population growth between 2016 and 2021 did not translate to a similar growth in households – more people are living together.

We can dig into this a bit by examining what type of families, as defined by the census, comprise those 5-or-more person-sized households (see Appendix C for more information in what these family types represent). In Table 7 we see that the most common family living in a household with at least 5 people is a couple with children. This was the case in both 2016 and 2021, although this type of household was rather less common in 2021 than 2016, representing only 53% of all 5+ person-sized households in 2021 compared to 61% in 2016.

In fact, the number of these households hardly changed between 2016 and 2021, only accounting for 30 of the 640 net new 5+ person households. Most of those new households were either a couple living with



others (235 HHs), multiple families living together (also 235 HHs), or roommates (80 HHs). Those 80 new roommate households with 5+ people represent almost a doubling of that household type.

Households with 5-or-more persons by Census Family Type – Guelph CY (CSD, ON)				
<i>HH Family Type</i>	2016		2021	
	5+ person-sized HH	% of Total	5+ person-sized HH	% of Total
One couple w/o other persons – No children	-	0%	-	0%
One couple w/o other persons – With children	2,630	61%	2,660	53%
One lone-parent w/o other persons	110	3%	140	3%
One couple with other persons	690	16%	925	19%
One lone-parent with other persons	105	2%	135	3%
Multiple families	710	16%	945	19%
Non-census-family (i.e. roommates)	95	2%	175	4%
Total	4,335	100%	4,975	100%

Table 7: Households with 5-or-more person by census family type in 2016 and 2021 – Guelph CY (CSD, ON).

Households by Tenure, Subsidized Housing

	Guelph CY (CSD, ON)		
Census Year	2006	2016	2021
Owner HHs	30,965	35,040	37,050
Renter HHs	13,660	17,025	19,265
% Owner	69%	67%	66%
% Renter	31%	33%	34%

Table 8: Number of households by tenure (owner/renter) between 2006, 2016, and 2021 – Guelph CY (CSD, ON)

In Table 8 we see that renter households have been becoming more common in Guelph, growing from 31% of households in 2006 to 34% in 2021. This trend is not unusual in Canada, and the split in 2021 is very close to the Canadian average where 33.1% of households are renters. But combined with the overall growth seen in Guelph, this represents a 41% increase in the number of renter households between 2006 and 2021.

The census also allows for renter households to be split by those with subsidized housing and those without. This definition of subsidized housing includes rent geared to income, social housing, public housing, government-assisted housing, non-profit housing, rent supplements and housing allowances.

There were about the same number of households in subsidized housing in 2021 as in 2016, while there was a 15% increase in the number of unsubsidized renter households. This imbalance may be related to the reduction in the number of low income households in 2021, again likely a temporary effect of CERB payments.

	Guelph CY (CSD, ON)	
Census Year	2016	2021
Renter HHs in Subsidized Housing (Examined for CHN)	2,525 (2,470)	2,560 (2,520)
Renter HHs not Subsidized (Examined for CHN)	14,500 (13,625)	16,705 (16,085)
% Renters in Subsidized Housing	15%	13%

Table 9: Change in renter households with subsidized housing, or not, between 2016 and 2021 – Guelph CY (CSD, ON).
Households Examined for CHN have been included in parenthesis to be referenced against Table 12).

Households by Actual Shelter Cost

HART's census data order included a custom arrangement of households by the actual monthly shelter cost they report. This arrangement grouped households in a similar manner to HART's income grouping above which starts with AMHI, but seeks to group households by shelter costs that would be affordable to each income category. For each income category we first multiple each value by 30%, our affordability benchmark, and then convert the *annual* income value to a *monthly* shelter cost by dividing by 12 months. This allows us to see how housing affordability has changed over time while accounting for any changes in income that may have occurred.

Total HHs by Actual Shelter Cost – Guelph CY (CSD, ON)					
Actual monthly shelter cost			Number of Households		
Affordable to income group	2016 (AMHI = \$78,000)	2021 (AMHI = \$93,000)	2016	2021	%Δ 2016-2021
Very Low	< \$390	< \$465	3,465	5,115	48%
Low	\$391-\$975	\$466-\$1,163	16,745	16,515	-1%
Moderate	\$976-\$1,560	\$1,164-\$1,860	16,220	17,555	8%
Median	\$1,561-\$2,340	\$1,861-\$2,790	12,095	12,720	5%
High	> \$2,340	> \$2,790	3,540	4,405	24%
Total			52,065	56,315	8%

Table 10 looks at the distribution of households by shelter costs paid, looking all private households (i.e. “Total HHs”).

Total HHs by Actual Shelter Cost – Guelph CY (CSD, ON)					
Actual monthly shelter cost			Number of Households		
Affordable to income group	2016 (AMHI = \$78,000)	2021 (AMHI = \$93,000)	2016	2021	%Δ 2016-2021
Very Low	< \$390	< \$465	3,465	5,115	48%
Low	\$391-\$975	\$466-\$1,163	16,745	16,515	-1%
Moderate	\$976-\$1,560	\$1,164-\$1,860	16,220	17,555	8%
Median	\$1,561-\$2,340	\$1,861-\$2,790	12,095	12,720	5%
High	> \$2,340	> \$2,790	3,540	4,405	24%
Total			52,065	56,315	8%

Table 10: Total households by actual monthly shelter cost paid in 2016 vs 2021 – Guelph CY (CSD, ON).

In Table 10 we see a remarkable increase in the number of households paying a shelter cost that would be affordable to a Very Low income household – equivalent to paying less than \$465 in shelter costs per month.

However, this result is inconsistent with results shown in Table 11 which indicate that only 3,580 households in the Guelph census metropolitan area (CMA; a larger area than the CSD of Guelph CY) are paying under \$500 per month in shelter cost so perhaps there is an error in the data in Table 10.

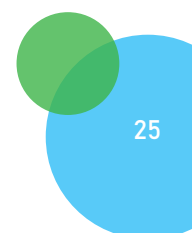
In any case, Table 11 allows us to see what kind of households are paying higher or lower shelter costs. In general, owner households in the Guelph CMA, in 2021, had a much higher median income than renter households. We will see below that renter households are far more likely to be in CHN and this income discrepancy is most likely the reason why (Table 22, pg. 36).

We find it especially interesting to note that the majority of the lowest shelter costs are held by owner households: 73% of households in the Guelph CMA that paid less than \$1000 per month in 2021 were owner households – a disproportionate share considering that 69% of households in the CMA are owners.

Guelph (Census Metropolitan Area, ON) – 2021					
	Total	Owner		Renter	
Monthly Shelter Cost	# of HHs	# of HHs	Median Income (\$/yr)	# of HHs	Median Income (\$/yr)
All HHs	63,965	43,945	118,000	20,025	61,200
Less than \$500	3,585	1,905	66,500	1,675	32,800
\$500 to \$749	9,585	8,000	90,000	1,580	28,800
\$750 to \$999	7,150	5,000	104,000	2,145	43,600
\$1,000 to \$1,249	6,355	2,945	98,000	3,410	57,200
\$1,250 to \$1,499	5,760	2,845	95,000	2,915	62,800
\$1,500 to \$1,999	12,185	7,265	114,000	4,920	77,000
\$2,000 to \$2,499	9,050	6,635	130,000	2,415	86,000
\$2,500 to \$2,999	5,315	4,675	148,000	640	105,000
\$3,000 and over	4,990	4,675	190,000	315	95,000

Table 11: Median household income by actual shelter cost and tenure – Guelph CMA, 2021. Source: Statistics Canada

[Table: 98-10-0253-01](#)



Part 2: Existing Housing Need in 2021

This section will explore Core Housing Need (CHN) at the CSD level for those communities in Table 2. CHN is a 2-stage indicator that identifies households living in dwellings considered unsuitable (too few bedrooms), inadequate (in need of major repair) or unaffordable (paying more than 30% of pre-tax household income). The second stage considers if income levels are such that they could not afford alternative suitable and adequate housing in their community. CHN will be explored from several different dimensions: affordability, size of household, tenure, and amongst vulnerable populations.

In this section, HART uses CMHC's affordability benchmark that a shelter is unaffordable if a household pays more than 30% of their pre-tax income towards shelter costs. HART's custom data order grouped households into categories relative to the community's median household income:

- **Very low income:** 20% or less of Area Median Income (AMHI), generally equivalent to shelter allowance for welfare recipients.
- **Low income:** 21-50% AMHI, equivalent to one full-time minimum wage job.
- **Moderate income:** 51-80% AMHI, equivalent to starting salary for a professional job.
- **Average Income:** 81-120% AMHI, representing about 20% of total Canadian households.
- **High Income:** More than 120% AMHI, approximately 40% of Canadian households.

To calculate the affordable shelter cost for each group we apply the 30% shelter-cost-to-income benchmark to the range of household incomes captured in each income group. We also convert the annual incomes into monthly affordable shelter costs since rents, mortgages, and utilities are usually paid monthly. Appendix A has the complete tables of incomes and affordable shelter costs for each income group, by community, for census years 2016 and 2021.

Please note that the totals may not match the sum of the categories due to random rounding and suppression applied to the underlying data by Statistics Canada. The total given in the tables below is the total reported in the data and is more accurate than the sum of the categories since some categories may be suppressed due to low cell count. Likewise, random rounding may lead to the sum of groups being greater than the total if the groups were all rounded up.

Note on Private Households vs Households Examined for Core Housing Need

Nearly all of the households reported in Part 1 of this report are the “full universe” of private households included in HART’s census data order – see the Definitions section for more detail. We generally use this data variable as often as possible since it includes the most households. However, when calculating the rate of CHN, it is more accurate to compare those HHs in CHN with those HHs that were examined for CHN. The difference is trivial sometimes, but other times there may be a significant difference between the two. Looking at Table 12 below for example, Guelph had about 1500 private households that were not examined for CHN in 2016.

	Guelph CY (CSD, ON)	
Census Year	2016	2021
Total – Private HHs	52,065	56,315
HHs Examined for CHN	50,515	55,155
HHs in CHN	5,985	5,960
% of HHs in CHN	12%	11%

Table 12: Total Private Households, Households Examined for CHN, and HHs in CHN for 2016 and 2021 – Guelph CY (CSD, ON)

Only private, non-farm, non-reserve and owner- or renter-households with incomes greater than zero and shelter-cost-to-income ratios less than 100% are assessed for CHN.

Non-family households with at least one maintainer aged 15 to 29 attending school are considered not to be in CHN regardless of their housing circumstances. Attending school is considered a transitional phase by CMHC and low incomes earned by student households are viewed as being a temporary condition.

Core Housing Need by Income/Affordability

Core housing need is closely associated with income since affordability, measured as shelter cost compared to income, is one of the measurements of CHN need. In Guelph, like most of Canada, affordability is also the primary reason why any household is in CHN. Table 13 shows the number of households in CHN and how many are paying an unaffordable shelter cost: 90% of households in CHN have an unaffordable shelter. Some households are also living in a dwelling in need of repair (inadequate), or have too few bedrooms for the household members (unsuitable), or all three.

2021 Households by Income – Guelph CY (CSD, ON)						
Income	HHs in CHN	HHs in CHN - Affordability only	HHs in CHN - Suitability only	HHs in CHN - Affordability and Suitability*	HHs in CHN - Affordability and Adequacy**	HHs in CHN - Affordability, Suitability and Adequacy
Very Low	705	590	-	-	85	-
Low	4,030	3,315	65	175	310	15
Moderate	1,190	630	235	140	50	30
Median	40	-	-	-	-	-
High	-	-	-	-	-	-
Total	5,960	4,545	310	335	445	50

Table 13: Private households, households examined for core housing need, households in core housing need, and households in core housing need for affordability only, in 2021 – Guelph CY (CSD, ON).

**Core Housing Need defines a dwelling as Unsuitable when there are not enough bedrooms for the size and make-up of resident households according to the National Occupancy Standards.*

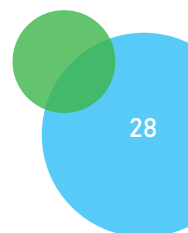
***Core Housing Need defines Adequacy as a dwelling in need of major repairs, like defective plumbing or wiring.*

Overall, we see in Table 14 Table 15 that CHN decreased between 2016 and 2021 in both the City of Guelph and the region of Wellington. This decrease was seen across Canada and was likely only a temporary decrease caused by CERB payments to lower income households in 2020 that provided enough income to make their shelter costs affordable as far as CHN is concerned. With that in mind we expect that the rates of CHN in 2016 are closer to reality than those of 2021, but we will need to wait for data from the 2026 census to be confident of that.

The rate of CHN is greatest among Very Low income households – 59% of Guelph’s Very Low income households were in CHN in 2021, down from 60% in 2016. Yet, Very Low income households represent only a small fraction of all households (3.6% in 2021; see Table 5) so there are far more Low income

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households in CHN: in 2021, 4,030 Low income households were in CHN, representing 68% of all households in CHN in Guelph.

11% of Moderate income households were in CHN in 2021, which is in line with the Canadian average. About 20% of these households are in CHN for overcrowding only, suggesting that there are households where individuals have chosen to live together to pay an affordable shelter cost but have compromised on living space.

Likewise, there are a handful of Median income households in CHN: 40 in 2021, unchanged from 2016. For Median income households, the housing need tends to be related to overcrowding more than affordability, but there are too few such households in Guelph to assess this due to suppression of results with fewer than 10 households.

Table 17 Table 18 add some other municipalities and cities for comparison purposes. The nearby Townships of Puslinch and Guelph/Eramosa have a much lower overall rate of CHN, commonly seen in rural areas near cities, though still with high rates among Very Low income households. Compared to Kitchener and Hamilton – both larger cities – Guelph has a lower rate of CHN among Very Low & Low income households, but a bit higher among Moderate income. Guelph is also the only one of the three to have CHN among Median income households, though these represent less than 1% of all Median income households.

Core Housing Need by Income/Affordability - Guelph CY (CSD, ON)				
	2016		2021	
<i>Income</i>	HHs in CHN	% in CHN	HHs in CHN	% in CHN
Very Low	955	60%	705	59%
Low	4,145	50%	4,030	46%
Moderate	840	9%	1,190	11%
Median	40	0%	40	0%
High	0	0%	0	0%
Total	5,985	12%	5,960	11%

Table 14: Households in core housing need, and the rate of core housing need, by income in 2016 and 2021 – Guelph CY (CSD, ON).

Core Housing Need by Income/Affordability - Wellington (CD, ON)				
	2016		2021	
<i>Income</i>	HHs in CHN	% in CHN	HHs in CHN	% in CHN
Very Low	1,315	62%	1,135	62%
Low	5,750	45%	5,390	37%
Moderate	990	7%	1,160	7%
Median	40	0%	0	0%
High	0	0%	0	0%
Total	8,095	10%	7,690	9%

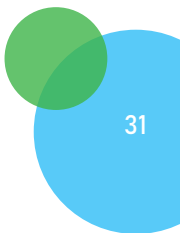
Table 15: Households in core housing need, and the rate of core housing need, by income in 2016 and 2021 – Wellington (CD, ON).

2016 Core Housing Need by Income/Affordability – Neighboring/comparable CSDs									
	Puslinch TP (CSD, ON)		Guelph/Eramosa TP (CSD, ON)		Kitchener CY (CSD, ON)		Hamilton C (CSD, ON)		
	HHs in CHN	% in CHN	HHs in CHN	% in CHN	HHs in CHN	% in CHN	HHs in CHN	% in CHN	
Very Low	45	50%	95	90%	1,670	73%	4,535	74%	
Low	90	21%	160	26%	8,730	59%	20,725	58%	
Moderate	0	0%	0	0%	1,600	9%	5,245	14%	
Median	0	0%	0	0%	120	1%	260	1%	
High	0	0%	0	0%	0	0%	0	0%	
Total	135	5%	250	6%	12,125	14%	30,765	15%	

Table 16: Households in core housing need, and the rate of core housing need, by income in 2016 – Puslinch TP (CSD, ON), Guelph/Eramosa TP (CSD, ON), Kitchener CY (CSD, ON), Hamilton C (CSD, ON).

2021 Core Housing Need by Income/Affordability – Neighboring/comparable CSDs									
	Puslinch TP (CSD, ON)		Guelph/Eramosa TP (CSD, ON)		Kitchener CY (CSD, ON)		Hamilton C (CSD, ON)		
	HHs in CHN	% in CHN	HHs in CHN	% in CHN	HHs in CHN	% in CHN	HHs in CHN	% in CHN	
Very Low	50	83%	95	73%	1,190	71%	3,850	76%	
Low	75	14%	150	22%	7,310	48%	20,715	55%	
Moderate	0	0%	0	0%	1,450	7%	3,490	9%	
Median	0	0%	0	0%	0	0%	0	0%	
High	0	0%	0	0%	0	0%	0	0%	
Total	120	4%	260	6%	9,950	10%	28,050	13%	

Table 17: Households in core housing need, and the rate of core housing need, by income in 2021 – Puslinch TP (CSD, ON), Guelph/Eramosa TP (CSD, ON), Kitchener CY (CSD, ON), Hamilton C (CSD, ON).



Core Housing Need by Household Size

In Guelph, 1 person-sized households were far more likely to be in CHN than larger households in 2021: 21% of single-person households were in CHN, while the next highest rate of CHN was 8% among households with 5-or-more people. Between 2016 and 2021, the rate of CHN was slightly but evenly lower for each of the household size categories, dropping by one or two percentage points.

Single-person households represented 51% of all households in CHN in 2021 in Guelph. 2-person households form the largest of the five household size categories (Table 6), but these households were about a third as likely to be in CHN as single-person households and therefore have much fewer households in CHN.

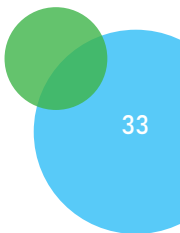
Compared to Kitchener, Guelph has a somewhat higher rate of CHN among larger households, which aligns with the higher rate among Moderate and Median income households which we saw were more likely to be experience overcrowding (suggesting a larger household).

Core Housing Need by Household Size – Guelph CY (CSD, ON)				
	2016		2021	
<i>HH Size</i>	HHs in CHN	% in CHN	HHs in CHN	% in CHN
1 p.	2,845	22%	3,010	21%
2 p.	1,510	9%	1,355	7%
3 p.	690	8%	640	7%
4 p.	570	7%	550	6%
5+ p.	375	9%	410	8%
Total	5,985	12%	5,960	11%

Table 18: Households in core housing need, and the rate of core housing need, by household size in 2016 and 2021 – Guelph CY (CSD, ON).

Core Housing Need by Household Size - Wellington (CD, ON)				
	2016		2021	
<i>HH Size</i>	HHs in CHN	% in CHN	HHs in CHN	% in CHN
1 p.	4,005	21%	4,035	19%
2 p.	2,010	7%	1,740	6%
3 p.	940	7%	815	6%
4 p.	685	5%	625	4%
5+ p.	455	6%	480	6%
Total	8,095	10%	7,690	9%

Table 19: Households in core housing need, and the rate of core housing need, by household size in 2016 and 2021 – Wellington (CD, ON).



2016 Core Housing Need by Household Size – Neighboring/comparable CSDs								
	Puslinch TP (CSD, ON)		Guelph/Eramosa TP (CSD, ON)		Kitchener CY (CSD, ON)		Hamilton C (CSD, ON)	
	HHs in CHN	% in CHN	HHs in CHN	% in CHN	HHs in CHN	% in CHN	HHs in CHN	% in CHN
1 p.	50	11%	125	23%	6,175	26%	14,960	27%
2 p.	45	4%	50	3%	2,765	9%	7,225	11%
3 p.	20	5%	40	5%	1,375	9%	3,515	11%
4 p.	0	0%	35	4%	935	7%	2,645	9%
5+ p.	0	0%	0	0%	875	11%	2,420	13%
Total	135	5%	250	6%	12,125	14%	30,765	15%

Table 20: Households in core housing need, and the rate of core housing need, by income in 2016 – Puslinch TP (CSD, ON), Guelph/Eramosa TP (CSD, ON), Kitchener CY (CSD, ON), Hamilton C (CSD, ON).

2021 Core Housing Need by Household Size – Neighboring/comparable CSDs								
	Puslinch TP (CSD, ON)		Guelph/Eramosa TP (CSD, ON)		Kitchener CY (CSD, ON)		Hamilton C (CSD, ON)	
	HHs in CHN	% in CHN	HHs in CHN	% in CHN	HHs in CHN	% in CHN	HHs in CHN	% in CHN
1 p.	45	10%	135	19%	5,070	20%	16,505	28%
2 p.	55	5%	65	4%	2,545	8%	6,280	9%
3 p.	0	0%	30	4%	1,145	7%	2,645	8%
4 p.	0	0%	0	0%	640	4%	1,525	5%
5+ p.	0	0%	25	5%	545	6%	1,095	5%
Total	120	4%	260	6%	9,950	10%	28,050	13%

Table 21: Households in core housing need, and the rate of core housing need, by income in 2021 – Puslinch TP (CSD, ON), Guelph/Eramosa TP (CSD, ON), Kitchener CY (CSD, ON), Hamilton C (CSD, ON).

Core Housing Need by Tenure

Across Canada, renter households are far more likely to be in CHN than owner households, and this is also true of Guelph. We saw that CHN is driven by unaffordability (Table 13), and renters tend to have a much lower median income (Table 11). In 2021, renters were more than 4x more likely to be in CHN than owners (22% vs 5%, Table 22). So, although there are twice as many owner households than renter, there are around twice as many renter households in CHN than owner households in CHN.

There is no significant difference in CHN among owners with or without mortgages, but we do see that renters in subsidized housing are more likely to be in CHN: 29% compared to 21% of renters not in subsidized housing. Subsidized housing is usually only available to lower income households so, again, income is likely the root of this gap.

Core Housing Need by Tenure – Guelph CY (CSD, ON)				
	2016		2021	
<i>Tenure</i>	HHs in CHN	% in CHN	HHs in CHN	% in CHN
Owner	1,720	5%	1,910	5%
With mortgage	1,085	5%	1,275	6%
Without mortgage	635	5%	635	5%
Renter	4,265	26%	4,050	22%
Subsidized	955	39%	725	29%
Not subsidized	3,310	24%	3,330	21%
Total	5,985	12%	5,960	11%

Table 22: Households in core housing need, and the rate of core housing need, by tenure in 2016 and 2021 – Guelph (CSD, ON). Note, categories may not match totals due to random rounding in data.

Core Housing Need by Tenure - Wellington (CD, ON)				
	2016		2021	
<i>Tenure</i>	HHs in CHN	% in CHN	HHs in CHN	% in CHN
Owner	2,705	5%	2,675	4%
With mortgage	1,550	4%	1,605	4%
Without mortgage	1,155	5%	1,075	4%
Renter	5,390	26%	5,010	21%
Subsidized	1,200	39%	845	28%
Not subsidized	4,190	23%	4,165	20%
Total	8,095	10%	7,690	9%

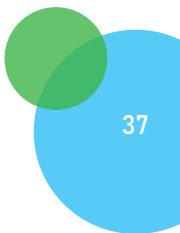
Table 23: Households in core housing need, and the rate of core housing need, by tenure in 2016 and 2021 – Wellington (CD, ON). Note, categories may not match totals due to random rounding in data.

2016 Core Housing Need by Tenure – Neighboring/comparable CSDs								
	Puslinch TP (CSD, ON)		Guelph/Eramosa TP (CSD, ON)		Kitchener CY (CSD, ON)		Hamilton C (CSD, ON)	
	HHs in CHN	% in CHN	HHs in CHN	% in CHN	HHs in CHN	% in CHN	HHs in CHN	% in CHN
Owner	85	4%	170	5%	2,825	5%	8,445	6%
With mortgage	35	3%	90	4%	1,870	5%	5,465	7%
Without mortgage	50	4%	80	5%	955	5%	2,985	5%
Renter	45	24%	85	22%	9,300	28%	22,320	35%
Subsidized	0	0%	0	0%	1,665	42%	4,585	45%
Not subsidized	45	24%	65	18%	7,645	26%	17,730	33%
Total	135	5%	250	6%	12,125	14%	30,765	15%

Table 24: Households in core housing need, and the rate of core housing need, by income in 2016 – Puslinch TP (CSD, ON), Guelph/Eramosa TP (CSD, ON), Kitchener CY (CSD, ON), Hamilton C (CSD, ON).

2021 Core Housing Need by Tenure – Neighboring/comparable CSDs								
	Puslinch TP (CSD, ON)		Guelph/Eramosa TP (CSD, ON)		Kitchener CY (CSD, ON)		Hamilton C (CSD, ON)	
	HHs in CHN	% in CHN	HHs in CHN	% in CHN	HHs in CHN	% in CHN	HHs in CHN	% in CHN
Owner	115	4%	120	3%	2,275	4%	7,940	6%
With mortgage	45	3%	65	3%	1,470	4%	4,620	5%
Without mortgage	70	6%	50	3%	805	4%	3,320	6%
Renter	0	0%	135	28%	7,680	20%	20,115	28%
Subsidized	0	0%	0	0%	1,045	25%	3,170	31%
Not subsidized	0	0%	130	28%	6,635	19%	16,950	27%
Total	120	4%	260	6%	9,950	10%	28,050	13%

Table 25: Households in core housing need, and the rate of core housing need, by income in 2021 – Puslinch TP (CSD, ON), Guelph/Eramosa TP (CSD, ON), Kitchener CY (CSD, ON), Hamilton C (CSD, ON).



Core Housing Need by Priority Populations

Note: A given household could fall into several priority populations simultaneously. For example, a single mother-led household would also be counted in the women-led category, and additional characteristics may also apply. Separate categories should not be combined. A description of each population is provided in Appendix D:

Note: The population with the highest rate of CHN in each municipality has been highlighted in dark green.

Core Housing Need by Priority Populations – Guelph CY (CSD, ON)				
	2016		2021	
Priority Populations	HHs in CHN	% in CHN	HHs in CHN	% in CHN
HH with physical activity limitation	1,505	11%	1,465	10%
HH with cognitive, mental, or addictions activity limitation	945	11%	1,150	10%
Indigenous HH	200	19%	215	17%
Visible minority HH	1,035	12%	1,355	11%
Woman-led	3,565	17%	3,510	14%
Black-led HH	150	16%	280	16%
New migrant-led HH	160	17%	320	19%
Refugee claimant-led HH	235	13%	490	18%
Single mother-led HH	1,110	28%	1,030	23%
HH head under 24	375	19%	205	10%
HH head over 65	1,785	16%	1,925	14%
HH head over 85	355	21%	370	21%
Community (all HHs)	5,985	12%	5,960	11%

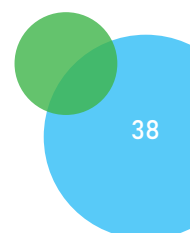
Table 26: Households in core housing need, and the rate of core housing need, by priority population in 2016 and 2021 – Guelph CY (CSD, ON).

In both 2016 and 2021, single-mother-led households experienced the highest rate of CHN: 28% in 2016 and 23% in 2021. Single-mothers experience a high rate of CHN across Canada, presumably since they most often only have one source of income but need to provide bedrooms for themselves and their children. Households led by women also experience an above-average rate of CHN, in part because of the very high rate of CHN among single-mothers who represent around 30% of all women-led households in CHN, but still representing 59% of all households in CHN in 2021.

Households led by someone age 85 or older saw high rates of CHN in both 2016 and 2021 – 21% in both cases. This is decidedly higher than the rate among all households led by someone over the age of 65 which was 14% in 2021, down from 16% in 2016. The Baby Boomer cohort will be approaching the 85+ age

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category in large numbers over the next 10 years so the rate of CHN among these households will be someone to watch in future censuses.

Among youth-led households – led by someone under the age of 24 – the rate of CHN dropped significantly between 2016 and 2021, from 19% to 10%. We think this drop can be largely explained by CERB benefits in 2021 temporarily inflating the incomes of lower income households. In 2021, 46% of youth-led households earned less than 50% of median (Very Low + Low income), down from 60% in 2016 (Table 27).

Indigenous households (defined as at least 50% of household members identifying as Indigenous) along with new migrant and refugee-claimant-led households also experienced high rates of core housing need. Indigenous CHN dropped from 19% to 17% between 2016 and 2021, while CHN increased among households led by recent immigrants and refugee-claimants: 19% and 18% respectively in 2021.

Youth-led households by Income/Affordability - Guelph CY (CSD, ON)				
	2016		2021	
<i>Income</i>	All HHS	% of Total	All HHS	% of Total
Very Low	615	25%	390	18%
Low	855	35%	640	29%
Moderate	465	19%	625	28%
Median	325	13%	410	18%
High	165	7%	155	7%
Total	2,430	100%	2,220	100%

Table 27: Youth-led households by income in 2016 and 2021 – Guelph CY (CSD, ON).

Core Housing Need by Priority Populations - Wellington (CD, ON)				
	2016		2021	
<i>Priority Populations</i>	HHs in CHN	% in CHN	HHs in CHN	% in CHN
HH with physical activity limitation	2,115	9%	1,905	8%
HH with cognitive, mental, or addictions activity limitation	1,245	10%	1,415	8%
Indigenous HH	270	15%	260	12%
Visible minority HH	1,110	11%	1,470	10%
Woman-led	4,820	15%	4,525	12%
Black-led HH	155	15%	300	15%
New migrant-led HH	170	17%	325	18%
Refugee claimant-led HH	260	13%	505	17%
Single mother-led HH	1,440	26%	1,240	19%
HH head under 24	450	18%	250	10%
HH head over 65	2,685	13%	2,705	11%
HH head over 85	525	19%	515	17%
Community (all HHs)	8,095	10%	7,690	9%

*Table 28: Households in core housing need, and the rate of core housing need, by priority population in 2016 and 2021
- Wellington (CD, ON).*

Core Housing Need by Priority Populations – Neighboring/comparable CSDs

2016								
	Puslinch TP (CSD, ON)		Guelph/Eramosa TP (CSD, ON)		Kitchener CY (CSD, ON)		Hamilton C (CSD, ON)	
	HHs in CHN	% in CHN	HHs in CHN	% in CHN	HHs in CHN	% in CHN	HHs in CHN	% in CHN
HH with physical activity limitation	40	5%	80	6%	3,205	13%	8,845	14%
HH with cognitive, mental, or addictions activity limitation	20	6%	45	7%	1,935	14%	4,270	15%
Indigenous HH	0	0%	0	0%	400	16%	1,625	25%
Visible minority HH	15	8%	0	0%	2,550	15%	6,615	20%
Woman-led	55	7%	140	10%	7,075	19%	17,810	21%
Black-led HH	0	0%	0	0%	570	21%	1,510	25%
New migrant-led HH	0	0%	0	0%	445	24%	1,065	35%
Refugee claimant-led HH	0	0%	0	0%	1,245	18%	2,545	26%
Single mother-led HH	0	0%	35	18%	2,200	29%	6,025	31%
HH head under 24	0	0%	0	0%	615	23%	1,155	27%
HH head over 65	60	7%	110	10%	3,570	19%	9,080	16%
HH head over 85	0	0%	25	26%	530	23%	1,530	20%
Community (all HHs)	135	5%	250	6%	12,125	14%	30,765	15%
2021								
	HHs in CHN	% in CHN	HHs in CHN	% in CHN	HHs in CHN	% in CHN	HHs in CHN	% in CHN
HH with physical activity limitation	35	4%	65	4%	2,515	10%	6,810	11%
HH with cognitive, mental, or addictions activity limitation	20	4%	50	5%	1,485	8%	4,090	10%
Indigenous HH	0	0%	0	0%	305	11%	1,325	19%
Visible minority HH	20	7%	30	7%	2,790	10%	6,570	14%
Woman-led	55	6%	120	7%	5,350	13%	15,970	17%
Black-led HH	0	0%	0	0%	770	16%	1,560	18%
New migrant-led HH	0	0%	0	0%	630	13%	985	18%
Refugee claimant-led HH	0	0%	0	0%	1,425	15%	2,385	18%
Single mother-led HH	0	0%	35	18%	1,720	20%	4,645	22%
HH head under 24	0	0%	0	0%	335	15%	880	22%
HH head over 65	65	7%	105	8%	3,225	14%	9,615	15%
HH head over 85	0	0%	20	17%	485	19%	1,540	19%
Community (all HHs)	120	4%	260	6%	9,950	10%	28,050	13%

Table 29: Households in core housing need, and the rate of core housing need, by priority population in 2021 – Puslinch TP (CSD, ON), Guelph/Eramosa TP (CSD, ON), Kitchener CY (CSD, ON), Hamilton C (CSD, ON).

Part 3: Future Housing Need in 2031

Methodology

There are numerous ways to perform projection estimates for the growth in households, all with unique advantages and drawbacks. One of HART's goals is to use methods that are nationally applicable and are easily understood for results to be comparable between communities and widely accepted by national agencies.

HART's method for projecting household growth, which is applied to each cross section of income category and household size, allows us to estimate the number of households, their size, and income, assuming 'Business as Usual' growth and policy. The estimation of growth uses a line of best fit for each income category and household size across 3 historical censuses: 2006, 2016, and 2021.

Specifically, we use the "TREND" function in MS Excel, setting the number of households in 2006 as period 0, 2016 as period 2, and 2021 as period 3. Then we use the "TREND" function to extrapolate period 5, which is equivalent to 2031. Last, we round to the nearest ten or hundred households to communicate the roughness of the estimate. We apply this method to the subtotals and the totals separately, so this method will result in different subtotals by income or household size than it will for the total number of households in the community.

These projections should be contextualized in every community based on immigration, demographic shifts, changes to housing supply (growth and demolitions), and impacts from economic development that lead to growth or declines in key industries that could impact housing demand.

Estimating Unit Mix

In addition to income and household size, HART is able to estimate the household growth by family type, which allows our projections to be used for community planning by estimating the types of units required. See Appendix C for more information on this methodology.

Calculating household growth by income or household size is possible for most communities since we are only disaggregating by one dimension (i.e., total households split by income, or total households split by household size). To estimate the units needed by number of bedrooms however, we need to disaggregate households by 3 dimensions: household income, household size, and family type. Performing this split on small communities may result in values being suppressed, and the estimate

being inaccurate. Therefore, we generally only estimate the unit mix in 2031 for communities with over 10,000 total households.

How communities could build upon these projections

Household growth and housing stock influence each other, which makes household projections difficult. However, it also points to additional information communities may leverage to fine-tune their projections.

Incorporating information on planned development is likely fruitful. Official community plans (OCPs) typically identify what kind of housing is being prioritized in terms of supply. Development cost charges (DCC), fees levied on new developments to offset cost of infrastructure (such as sewer and water) required to service the constructed units, are a part of many municipalities' 10-year plans and can indicate what types of developments are most likely to happen. In addition, local Finance and Planning departments often set estimates and goals regarding the number of dwellings planned for a ten-year period. These could be used to project changes in housing stock, which could refine estimates of unit mix.

Secondly, while birth/mortality rates, international and intra-provincial migration are too detailed to incorporate into our projection methodology - which aims to be replicable over time, accessible, and comparable across geographies - they may be more reasonably integrated at the local scale and may help to fine-tune community projections. Communities are experts in their local dynamics and are best suited to make such adjustments. Similarly, changing demographics, e.g., age cohort structures, divorce rates, and changes in single person-household formation, for instance, could help fine-tune household growth projections. Moreover, many municipalities have already been conducting population projections; these projections could be used to triangulate projections produced via the HART methodology.

This section will first estimate future housing need for the City of Guelph in terms both affordability and number of bedrooms. Then we will estimate future housing need for Guelph, the neighboring townships, as well as Kitchener and Hamilton for comparison purposes, performing the projection by income/affordability as well as by household size, but not together.

Discussion of results

Based on the last 15 years, our methodology projects an additional 7.6k households to form between 2021 and 2031 in the City of Guelph, representing a 14% growth rate (Table 30 & Table 31). This total is likely an underestimate since our methodology uses a linear projection, and does not account for recent demographic projections, but the split by unit size and income/affordability can still be applied to more rigorous household projections as may be available.

The growth among households who need at least 1-bedroom (single people and couples) is highest among the five categories at 15%. This is typically a fast-growing segment, and is definitely the largest: in 2021 we estimated that 50% of the approximately 56k households in the region only need a 1-bedroom unit (Table 33). We forecast that 56% of new households between 2021 and 2031 will need a 1-bedroom unit.

In terms of income/affordability, our projections indicate that growth will be highest among Moderate income households at 19%. However, seeing how low growth is projected for Very Low income households (7%), it is likely that the CERB effect on income has skewed the growth away from Very Low and Low households towards Moderate somewhat. In any case, we can safely say that 44% of projected new households will need shelter that is affordable to households earning under 80% of the median income (Very Low + Low + Moderate income), with 91% of those households only needing a 1- or 2-bedroom unit.

Results

The tables below are organized as follows:

- a) Projected change in Number of Households between 2021 and 2031,
 - Equal to Table (c) minus Table (d)
- b) Implied 10-year growth rate in Number of Households (2021 to 2031),
 - Equal to Table (c) divided by Table (d)
- c) Projected Number of Households in 2031
- d) Number of Households in 2021, and
- e) Number of Households in CHN in 2021 (for comparison).

a) Projected change in Number of Households between 2021 to 2031

Projected change in Number of Households 2021 to 2031 – Guelph CY (CSD, ON)						
# of Bedrooms	Very Low Income	Low	Moderate	Median	High Income	Total
1	220	1,120	1,340	670	950	4,300
2	-80	110	320	310	680	1,340
3	0	10	170	190	1,050	1,420
4	0	-50	130	10	310	400
5+	0	-20	50	0	130	160
Total	140	1,170	2,010	1,180	3,120	7,620

Table 30: Projected change in number of households between 2021 and 2031, by income (affordability) and unit size (number of bedrooms) – Guelph (CSD, ON).

b) Implied 10-year growth rate in Number of Households (2021 to 2031)

Implied 10-year growth rate in Number of Households (2021 to 2031) – Guelph CY (CSD, ON)						
# of Bedrooms	Very Low Income	Low	Moderate	Median	High Income	Total
1	12%	16%	20%	11%	14%	15%
2	-50%	9%	15%	10%	15%	12%
3	-	2%	14%	8%	14%	13%
4	-	-36%	23%	1%	12%	10%
5+	-	-100%	33%	0%	13%	12%
Total	7%	13%	19%	10%	14%	14%

Table 31: Implied 10-year growth rate in number of households between 2021 and 2031, by income (affordability) and unit size (number of bedrooms) – Guelph (CSD, ON).

c) Projected Number of Households in 2031 by need in terms of Unit Size & Affordability

Projected Number of Households in 2031 – Guelph CY (CSD, ON)						
# of Bedrooms	Very Low Income	Low	Moderate	Median	High Income	Total
1	2,000	8,300	8,100	6,600	7,700	32,700
2	80	1,400	2,400	3,300	5,300	12,480
3	0	500	1,400	2,500	8,300	12,700
4	0	90	700	900	2,800	4,490
5+	0	0	200	210	1,100	1,510
Total	2,080	10,290	12,800	13,510	25,200	63,880

Table 32: Projected change in number of households in 2031, by income (affordability) and unit size (number of bedrooms) – Guelph (CSD, ON).

d) Households in 2021 by need in terms of Unit Size & Affordability

Number of Households in 2021 – Guelph CY (CSD, ON)						
# of Bedrooms	Very Low Income	Low	Moderate	Median	High Income	Total
1	1,780	7,180	6,760	5,930	6,750	28,400
2	160	1,290	2,080	2,990	4,620	11,140
3	0	490	1,230	2,310	7,250	11,280
4	0	140	570	890	2,490	4,090
5+	0	20	150	210	970	1,350
Total	1,940	9,120	10,790	12,330	22,080	56,260

Table 33: Estimated number of households in 2021 by income (affordability) and unit size (number of bedrooms) – Guelph (CSD, ON). Note that estimating the needs of households by unit size may result in a different grand total than actual households in 2021.

e) Existing Core Housing Need by need in terms of Unit Size & Affordability

2021 Households in CHN – Guelph CY (CSD, ON)						
# of Bedrooms	Very Low Income	Low	Moderate	Median	High Income	Total
1	645	2,945	20	0	0	3,610
2	45	700	200	0	0	945
3	0	280	525	0	0	805
4	0	100	370	35	0	505
5+	0	0	75	0	0	75
Total	690	4,025	1,190	35	0	5,940

Table 34: Actual number of households in core housing need in 2021, by income and number of bedrooms – Guelph CY (CSD, ON).

Future Housing Need in Guelph and neighboring/comparable municipalities

These communities have too few total households to perform HART's unit mix process to estimate housing need by number of bedrooms, but we can still apply the projection methodology to estimate housing need by household size and by income/affordability in 2031.

Similar to above, tables will be presented first for Household Size and then Income/Affordability in the following order:

- a) Projected change in Number of Households between 2021 and 2031,
 - Equal to Table (c) minus Table (d)
- b) Implied 10-year growth rate in Number of Households (2021 to 2031),
 - Equal to Table (c) divided by Table (d)
- c) Projected Number of Households in 2031, and
- d) Number of Households in 2021.

Discussion of results

Overall, Guelph's households are expected to grow at a similar rate as Kitchener, around 13% over 10 years, rather more than Hamilton's 8% growth projection. Single-person households are the fastest growing size of household among those three cities as well as the two townships bordering Guelph. Combined, 1- and 2-person-sized households represent 67% of projected new households in Guelph between 2021 and 2031. Projections for Kitchener are similar, while, in Hamilton, 1- and 2-person households represent 79% of projected new households.

As far as projections around income are concerned, Guelph is expected to add far more Moderate income households than Low or Median. In both Kitchener and Hamilton these three categories (Low, Moderate, and Median) are closer in magnitude to each other. Both cities are also projected to add more Median income households than Moderate, while, in the City of Guelph, the number of new Median households only represent 58% of the projected number of new Moderate income households.

By household size:

a) Projected change in Number of Households between 2021 to 2031

HH Size	Guelph CY (CSD, ON)	Puslinch TP (CSD, ON)	Guelph/Eramosa TP (CSD, ON)	Kitchener CY (CSD, ON)	Hamilton C (CSD, ON)
1p.	2,705	125	140	4,430	7,330
2p.	2,350	120	205	4,390	6,740
3p.	1,225	35	70	1,655	2,440
4p.	875	25	55	1,110	240
5+ p.	525	10	-10	1,470	1,130
Total	7,585	320	405	13,055	17,780

Table 35: Projected change in number of households between 2021 and 2031, by household size -

b) Implied 10-year growth rate in Number of Households (2021 to 2031)

HH Size	Guelph CY (CSD, ON)	Puslinch TP (CSD, ON)	Guelph/Eramosa TP (CSD, ON)	Kitchener CY (CSD, ON)	Hamilton C (CSD, ON)
1p.	17%	25%	19%	16%	11%
2p.	12%	11%	12%	13%	9%
3p.	13%	8%	8%	10%	6%
4p.	9%	5%	5%	7%	0%
5+ p.	10%	2%	-1%	15%	5%
Total	13%	11%	8%	13%	8%

Table 36: Implied 10-year growth rate in number of households between 2021 and 2031, by household size -

c) Projected Number of Households in 2031

HH Size	Guelph CY (CSD, ON)	Puslinch TP (CSD, ON)	Guelph/Eramosa TP (CSD, ON)	Kitchener CY (CSD, ON)	Hamilton C (CSD, ON)
1p.	17,800	610	860	30,800	68,500
2p.	20,800	1,200	1,900	36,800	77,800
3p.	10,200	460	880	17,700	37,600
4p.	9,700	480	980	16,100	32,800
5+ p.	5,500	350	540	11,100	22,300
Total	63,900	3,100	5,100	112,500	238,900

Table 37: Projected number of households in 2031, by household size -

d) Number of Households in 2021

HH Size	Guelph CY (CSD, ON)	Puslinch TP (CSD, ON)	Guelph/Eramosa TP (CSD, ON)	Kitchener CY (CSD, ON)	Hamilton C (CSD, ON)
1p.	15,095	485	720	26,370	61,170
2p.	18,450	1,080	1,695	32,410	71,060
3p.	8,975	425	810	16,045	35,160
4p.	8,825	455	925	14,990	32,560
5+ p.	4,975	340	550	9,630	21,170
Total	56,315	2,780	4,695	99,445	221,120

Table 38: Actual number of households in 2021, by household size -

By household income/affordability:

a) Projected change in Number of Households between 2021 to 2031

Income	Guelph CY (CSD, ON)	Puslinch TP (CSD, ON)	Guelph/Eramosa TP (CSD, ON)	Kitchener CY (CSD, ON)	Hamilton C (CSD, ON)
Very Low	75	0	25	440	640
Low	1,180	115	135	2,325	3,110
Moderate	2,020	80	70	2,515	3,505
Median	1,180	-45	70	2,795	4,240
High	3,035	160	225	4,980	6,395
Total	7,485	310	525	13,055	17,880

Table 39: Projected change in number of households between 2021 and 2031, by income -

b) Implied 10-year growth rate in Number of Households (2021 to 2031)

Income	Guelph CY (CSD, ON)	Puslinch TP (CSD, ON)	Guelph/Eramosa TP (CSD, ON)	Kitchener CY (CSD, ON)	Hamilton C (CSD, ON)
Very Low	3%	0%	17%	13%	7%
Low	12%	20%	18%	14%	8%
Moderate	18%	17%	7%	12%	8%
Median	9%	-8%	6%	12%	9%
High	13%	14%	12%	12%	7%
Total	13%	11%	11%	13%	8%

Table 40: Implied 10-year growth rate in number of households between 2021 and 2031, by income -

c) Projected Number of Households in 2031

Income	Guelph CY (CSD, ON)	Puslinch TP (CSD, ON)	Guelph/Eramosa TP (CSD, ON)	Kitchener CY (CSD, ON)	Hamilton C (CSD, ON)
Very Low	2,100	90	170	3,600	9,000
Low	10,300	670	850	18,000	41,800
Moderate	12,800	530	1,000	22,100	43,700
Median	13,500	500	1,200	25,500	50,400
High	25,100	1,300	2,000	43,300	94,100
Total	63,800	3,090	5,220	112,500	239,000

Table 41: Projected number of households in 2031, by income -

d) Number of Households in 2021

Income	Guelph CY (CSD, ON)	Puslinch TP (CSD, ON)	Guelph/Eramosa TP (CSD, ON)	Kitchener CY (CSD, ON)	Hamilton C (CSD, ON)
Very Low	2,025	90	145	3,160	8,360
Low	9,120	555	715	15,675	38,690
Moderate	10,780	450	930	19,585	40,195
Median	12,320	545	1,130	22,705	46,160
High	22,065	1,140	1,775	38,320	87,705
Total	56,315	2,780	4,695	99,445	221,120

Table 42: Actual number of households in 2021, by income -

Appendix A: Full data tables

Population rates (2006, 2011, 2016, 2021)

Age group	2006	2011	2016	2021
0 to 14 years	21,170	21,545	22,675	23,505
15 to 24 years	16,755	17,280	18,130	18,940
25 to 34 years	17,025	17,515	19,290	22,075
35 to 44 years	18,170	17,280	17,695	19,545
45 to 54 years	16,510	18,430	18,705	18,275
55 to 64 years	11,050	13,800	16,080	17,860
65 to 74 years	6,900	8,040	10,435	12,860
75 to 84 years	5,540	5,660	5,720	7,165
85+ years	1,820	2,150	3,075	3,520
Total	114,940	121,690	131,790	143,740

Table 43: Population by age group for census years 2006, 2011, 2016, and 2021. Guelph CY (CSD, ON).

Headship rate by region (2006, 2021)

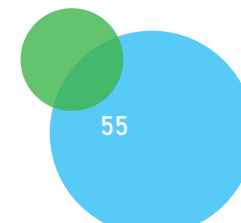
Year	2006						2021					
	Wellington (CD, ON)			Guelph CY (CSD, ON)			Wellington (CD, ON)			Guelph CY (CSD, ON)		
Count Type	Households	Population	Headship Rate	Households	Population	Headship Rate	Households	Population	Headship Rate	Households	Population	Headship Rate
15 to 24 years	2,755	28,235	9.80%	2,190	16,755	13.10%	2,700	30,210	8.90%	2,245	18,940	11.90%
25 to 34 years	11,585	25,230	45.90%	8,150	17,025	47.90%	12,695	32,575	39.00%	9,020	22,075	40.90%
35 to 44 years	16,200	30,910	52.40%	9,795	18,170	53.90%	16,000	30,665	52.20%	10,445	19,545	53.40%
45 to 54 years	16,820	30,100	55.90%	9,545	16,510	57.80%	16,825	30,545	55.10%	10,230	18,275	56.00%
55 to 64 years	11,995	21,200	56.60%	6,465	11,050	58.50%	18,940	32,965	57.50%	10,780	17,860	60.40%
65 to 74 years	7,820	13,440	58.20%	4,010	6,900	58.10%	13,830	24,230	57.10%	7,560	12,860	58.80%
75 to 84 years	5,975	9,480	63.00%	3,580	5,540	64.60%	7,700	12,950	59.50%	4,380	7,165	61.10%
85+ years	1,555	2,915	53.30%	965	1,710	56.40%	3,140	5,775	54.40%	1,830	3,520	52.00%
Total	74,705	200,425	37.30%	44,705	114,940	38.90%	91,820	241,025	38.10%	56,480	143,740	39.30%

Table 44: Number of households, population, and headship rate for Wellington (CD, ON) and Guelph CY (CSD, ON) – 2006 and 2021.

Number of Dwelling by Period of Construction as of 2021

Guelph CY (CSD, ON)	1920 or before	1921 to 1945	1946 to 1960	1961 to 1970	1971 to 1980	1981 to 1990	1991 to 1995	1996 to 2000	2001 to 2005	2006 to 2010	2011 to 2015	2016 to 2021
Number of Dwellings	4,070	1,625	5,425	6,010	7,555	7,135	3,080	4,540	5,010	4,240	3,705	4,080
Cumulative Percentage	7%	10%	20%	30%	44%	56%	62%	70%	79%	86%	93%	100%

Table 45: Number of dwellings by period of construction for Guelph CY (CSD, ON) - 2021.



Dwellings by structural type and year of construction

Guelph CY (CSD, ON)	1920 or before	1921 to 1945	1946 to 1960	1961 to 1970	1971 to 1980	1981 to 1990	1991 to 1995	1996 to 2000	2001 to 2005	2006 to 2010	2011 to 2015	2016 to 2021	Total by Construc- tion Period
Single-detached house	2,075	950	3,620	2,760	2,850	3,970	1,435	2,680	2,830	2,160	1,185	935	27,445
Apartment in a building that has five or more storeys	80	100	360	1,070	1,445	1,075	455	430	230	100	340	825	6,510
Apartment or flat in a duplex	425	160	440	440	355	490	165	255	295	175	120	155	3,465
Apartment in a building that has fewer than five storeys	970	305	765	1150	1075	620	380	235	275	380	690	855	7,700
Other single-attached house	20	10	0	0	0	0	0	0	0	0	0	0	45
Row house	120	45	95	400	1460	805	535	755	1,015	1,160	1,080	1,200	8,675
Semi-detached house	385	60	135	185	370	170	105	180	355	270	290	120	2,630
Moveable dwelling	0	0	0	0	0	0	0	0	0	0	0	0	0
Total by Structural Type	4,070	1,625	5,425	6,010	7,555	7,135	3,080	4,540	5,010	4,240	3,705	4,080	56,480

Table 46: Number of dwellings by structural type and period of construction, 2021. Guelph CY (CSD, ON).

Dwellings in need of major repair by structural type and year of construction

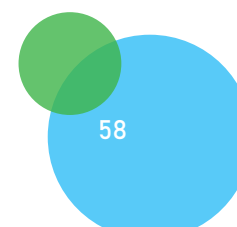
Guelph CY (CSD, ON)	1920 or before	1921 to 1945	1946 to 1960	1961 to 1970	1971 to 1980	1981 to 1990	1991 to 1995	1996 to 2000	2001 to 2005	2006 to 2010	2011 to 2015	2016 to 2021	Total by Construc- tion Period
Single-detached house	210	105	255	110	125	105	35	60	60	50	0	0	1,120
Apartment in a building that has five or more storeys	15	10	60	90	105	85	25	40	0	0	0	0	430
Apartment or flat in a duplex	25	15	40	30	10	25	0	0	0	0	0	0	150
Apartment in a building that has fewer than five storeys	115	45	90	125	100	50	30	15	15	0	0	0	580
Other single-attached house	0	0	0	0	0	0	0	0	0	0	0	0	0
Row house	10	0	25	25	65	40	25	20	10	10	15	20	270
Semi-detached house	40	10	15	10	25	15	0	0	0	0	0	0	125
Moveable dwelling	0	0	0	0	0	0	0	0	0	0	0	0	0
Total by Structural Type	405	180	480	395	425	320	115	135	95	70	20	35	2,675

Table 47: Number of dwellings in need of major repairs by structural type and period of construction, 2021. Guelph CY (CSD, ON).

Dwellings by structural type and number of bedrooms

Guelph CY (CSD, ON)	No bedrooms	1 bedroom	2 bedrooms	3 bedrooms	4 or more bedrooms	Total
Single-detached house	60	440	2,680	14,165	10,100	27,450
Apartment in a building that has five or more storeys	50	2,335	3,795	310	15	6,510
Apartment or flat in a duplex	125	2,935	3,480	950	205	7,700
Apartment in a building that has fewer than five storeys	-	10	10	10	20	45
Other single-attached house	-	420	1,885	5,255	1,110	8,675
Row house	-	170	260	1,525	675	2,630
Semi-detached house	-	-	-	-	-	-
Moveable dwelling	20	645	810	970	1,030	3,470
Total by Structural Type	260	6,955	12,920	23,190	13,155	56,480

Table 48: Number of dwellings by structural type and number of bedrooms, 2021. Guelph CY (CSD, ON).



Income categories and affordable monthly shelter costs (2016, 2021)

2016 – Income (table 1 of 2)	
Community	Wellington (CD, ON)
AMHI	\$81,000
Very Low	< \$16,200
Low	\$16,201-\$40,500
Moderate	\$40,501-\$64,800
Median	\$64,801-\$97,200
High	> \$97,200

Table 49: Annual household income ranges for HART income categories, 2016 – Wellington (CD, ON).

2016 – Income (table 2 of 2)					
Community	Guelph CY (CSD, ON)	Puslinch TP (CSD, ON)	Kitchener CY (CSD, ON)	Hamilton C (CSD, ON)	Barrie CY (CSD, ON)
AMHI	\$78,000	\$112,000	\$71,000	\$69,000	\$78,000
Very Low	< \$15,600	< \$22,400	< \$14,200	< \$13,800	< \$15,600
Low	\$15,601-\$39,000	\$22,401-\$56,000	\$14,201-\$35,500	\$13,801-\$34,500	\$15,601-\$39,000
Moderate	\$39,001-\$62,400	\$56,001-\$89,600	\$35,501-\$56,800	\$34,501-\$55,200	\$39,001-\$62,400
Median	\$62,401-\$93,600	\$89,601-\$134,400	\$56,801-\$85,200	\$55,201-\$82,800	\$62,401-\$93,600
High	> \$93,600	> \$134,400	> \$85,200	> \$82,800	> \$93,600

Table 50: Annual household income ranges for HART income categories, 2016 – Puslinch TP (CSD, ON), Guelph CY (CSD, ON), Hamilton C (CSD, ON), Kitchener CY (CSD, ON), Barrie CY (CSD, ON).

2016 – Affordable monthly shelter cost by income (table 1 of 2)	
Community	Wellington (CD, ON)
AMHI	\$81,000
Very Low	< \$405
Low	\$406-\$1,013
Moderate	\$1,014-\$1,620
Median	\$1,621-\$2,430
High	> \$2,430

Table 51: Implied affordable monthly shelter costs for each HART income category, 2016 – Wellington (CD, ON).

2016 – Affordable monthly shelter cost by income (table 2 of 2)					
Community	Guelph CY (CSD, ON)	Puslinch TP (CSD, ON)	Kitchener CY (CSD, ON)	Hamilton C (CSD, ON)	Barrie CY (CSD, ON)
AMHI	\$78,000	\$112,000	\$71,000	\$69,000	\$78,000
Very Low	< \$390	< \$560	< \$355	< \$345	< \$390
Low	\$391-\$975	\$561-\$1,400	\$356-\$888	\$346-\$863	\$391-\$975
Moderate	\$976-\$1,560	\$1,401-\$2,240	\$889-\$1,420	\$864-\$1,380	\$976-\$1,560
Median	\$1,561-\$2,340	\$2,241-\$3,360	\$1,421-\$2,130	\$1,381-\$2,070	\$1,561-\$2,340
High	> \$2,340	> \$3,360	> \$2,130	> \$2,070	> \$2,340

Table 52: Implied affordable monthly shelter costs for each HART income category, 2016 – Puslinch TP (CSD, ON), Guelph CY (CSD, ON), Hamilton C (CSD, ON), Kitchener CY (CSD, ON), Barrie CY (CSD, ON).

2021 – Income (table 1 of 2)	
Community	Wellington (CD, ON)
AMHI	\$97,000
Very Low	< \$19,400
Low	\$19,401-\$48,500
Moderate	\$48,501-\$77,600
Median	\$77,601-\$116,400
High	> \$116,400

Table 53: Annual household income ranges for HART income categories, 2021 – Wellington (CD, ON).

2021 – Income (table 2 of 2)					
Community	Guelph CY (CSD, ON)	Puslinch TP (CSD, ON)	Kitchener CY (CSD, ON)	Hamilton C (CSD, ON)	Barrie CY (CSD, ON)
AMHI	\$93,000	\$134,000	\$87,000	\$86,000	\$93,000
Very Low	< \$18,600	< \$26,800	< \$17,400	< \$17,200	< \$18,600
Low	\$18,601-\$46,500	\$26,801-\$67,000	\$17,401-\$43,500	\$17,201-\$43,000	\$18,601-\$46,500
Moderate	\$46,501-\$74,400	\$67,001-\$107,200	\$43,501-\$69,600	\$43,001-\$68,800	\$46,501-\$74,400
Median	\$74,401-\$111,600	\$107,201-\$160,800	\$69,601-\$104,400	\$68,801-\$103,200	\$74,401-\$111,600
High	> \$111,600	> \$160,800	> \$104,400	> \$103,200	> \$111,600

Table 54: Annual household income ranges for HART income categories, 2021 – Puslinch TP (CSD, ON), Guelph CY (CSD, ON), Hamilton C (CSD, ON), Kitchener CY (CSD, ON), Barrie CY (CSD, ON).

2021 – Affordable monthly shelter cost by income (table 1 of 2)	
Community	Wellington (CD, ON)
AMHI	\$97,000
Very Low	< \$485
Low	\$486-\$1,213
Moderate	\$1,214-\$1,940
Median	\$1,941-\$2,910
High	> \$2,910

Table 55: Implied affordable monthly shelter costs for each HART income category, 2021 – Wellington (CD, ON).

2021 – Affordable monthly shelter cost by income (table 2 of 2)					
Community	Guelph CY (CSD, ON)	Puslinch TP (CSD, ON)	Kitchener CY (CSD, ON)	Hamilton C (CSD, ON)	Barrie CY (CSD, ON)
AMHI	\$93,000	\$134,000	\$87,000	\$86,000	\$93,000
Very Low	< \$465	< \$670	< \$435	< \$430	< \$465
Low	\$466-\$1,163	\$671-\$1,675	\$436-\$1,088	\$431-\$1,075	\$466-\$1,163
Moderate	\$1,164-\$1,860	\$1,676-\$2,680	\$1,089-\$1,740	\$1,076-\$1,720	\$1,164-\$1,860
Median	\$1,861-\$2,790	\$2,681-\$4,020	\$1,741-\$2,610	\$1,721-\$2,580	\$1,861-\$2,790
High	> \$2,790	> \$4,020	> \$2,610	> \$2,580	> \$2,790

Table 56: Implied affordable monthly shelter costs for each HART income category, 2021 – Puslinch TP (CSD, ON), Guelph CY (CSD, ON), Hamilton C (CSD, ON), Kitchener CY (CSD, ON), Barrie CY (CSD, ON).

Total households by household size (2006, 2016, 2021)

2006						
HH Size (persons)	Wellington (CD, ON)	Guelph CY (CSD, ON)	Puslinch TP (CSD, ON)	Kitchener CY (CSD, ON)	Hamilton C (CSD, ON)	Barrie CY (CSD, ON)
1 p.	16,500	11,270	320	20,225	51,425	9,615
2 p.	25,025	14,800	915	26,075	60,995	14,680
3 p.	11,760	7,225	380	13,350	31,305	8,265
4 p.	12,440	7,365	375	12,840	31,175	8,875
5+ p.	7,520	3,970	310	6,840	18,560	5,010
Total	73,245	44,630	2,305	79,330	193,460	46,445

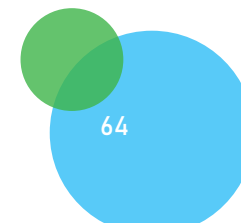
Table 57: Total households by household size, 2006 - Wellington (CD, ON), Puslinch TP (CSD, ON), Guelph CY (CSD, ON), Hamilton C (CSD, ON), Kitchener CY (CSD, ON), Barrie CY (CSD, ON).

2016						
HH Size (persons)	Wellington (CD, ON)	Guelph CY (CSD, ON)	Puslinch TP (CSD, ON)	Kitchener CY (CSD, ON)	Hamilton C (CSD, ON)	Barrie CY (CSD, ON)
1 p.	20,570	14,030	465	24,940	59,345	11,865
2 p.	28,870	17,000	1,055	30,545	67,785	16,685
3 p.	13,180	8,460	415	14,970	33,635	9,570
4 p.	13,215	8,235	385	13,705	30,855	9,080
5+ p.	7,560	4,335	310	7,970	19,185	5,235
Total	83,390	52,065	2,630	92,130	210,795	52,440

Table 58: Total households by household size, 2016 - Wellington (CD, ON), Puslinch TP (CSD, ON), Guelph CY (CSD, ON), Hamilton C (CSD, ON), Kitchener CY (CSD, ON), Barrie CY (CSD, ON).

2021						
HH Size (persons)	Wellington (CD, ON)	Guelph CY (CSD, ON)	Puslinch TP (CSD, ON)	Kitchener CY (CSD, ON)	Hamilton C (CSD, ON)	Barrie CY (CSD, ON)
1 p.	22,025	15,095	485	26,370	61,170	13,040
2 p.	31,050	18,450	1,080	32,410	71,060	17,510
3 p.	14,055	8,975	425	16,045	35,160	9,815
4 p.	14,105	8,825	455	14,990	32,560	9,125
5+ p.	8,710	4,975	340	9,630	21,170	5,655
Total	89,945	56,315	2,780	99,445	221,120	55,155

Table 59: Total households by household size, 2021 - Wellington (CD, ON), Puslinch TP (CSD, ON), Guelph CY (CSD, ON), Hamilton C (CSD, ON), Kitchener CY (CSD, ON), Barrie CY (CSD, ON).



Total households by income/affordability (2006, 2016, 2021)

2006						
Income	Wellington (CD, ON)	Guelph CY (CSD, ON)	Puslinch TP (CSD, ON)	Kitchener CY (CSD, ON)	Hamilton C (CSD, ON)	Barrie CY (CSD, ON)
Very Low	3,660	2,490	115	3,555	9,645	2,220
Low	11,375	7,305	350	12,580	34,130	7,195
Moderate	13,035	7,525	385	15,010	33,785	8,365
Median	16,405	9,720	555	17,085	36,505	10,480
High	28,765	17,590	905	31,095	79,395	18,175
Total	73,245	44,630	2,305	79,330	193,460	46,445

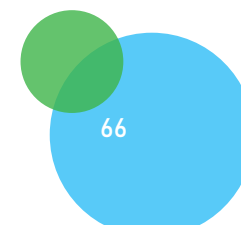
Table 60: Total households by income group, 2006 - Wellington (CD, ON), Puslinch TP (CSD, ON), Guelph CY (CSD, ON), Hamilton C (CSD, ON), Kitchener CY (CSD, ON), Barrie CY (CSD, ON).

2016						
Income	Wellington (CD, ON)	Guelph CY (CSD, ON)	Puslinch TP (CSD, ON)	Kitchener CY (CSD, ON)	Hamilton C (CSD, ON)	Barrie CY (CSD, ON)
Very Low	3,885	2,855	130	4,460	11,410	2,370
Low	13,390	8,545	455	15,135	37,215	8,855
Moderate	15,210	9,430	485	17,060	36,635	9,445
Median	17,705	10,510	475	19,190	39,115	10,960
High	33,195	20,725	1,090	36,285	86,420	20,800
Total	83,390	52,065	2,630	92,130	210,795	52,440

Table 61: Total households by income group, 2016 - Wellington (CD, ON), Puslinch TP (CSD, ON), Guelph CY (CSD, ON), Hamilton C (CSD, ON), Kitchener CY (CSD, ON), Barrie CY (CSD, ON).

2021						
Income	Wellington (CD, ON)	Guelph CY (CSD, ON)	Puslinch TP (CSD, ON)	Kitchener CY (CSD, ON)	Hamilton C (CSD, ON)	Barrie CY (CSD, ON)
Very Low	2,945	2,025	90	3,160	8,360	1,645
Low	14,925	9,120	555	15,675	38,690	9,055
Moderate	17,005	10,780	450	19,585	40,195	10,365
Median	19,865	12,320	545	22,705	46,160	12,935
High	35,200	22,065	1,140	38,320	87,705	21,145
Total	89,945	56,315	2,780	99,445	221,120	55,155

Table 62: Total households by income group, 2021 – Wellington (CD, ON), Puslinch TP (CSD, ON), Guelph CY (CSD, ON), Hamilton C (CSD, ON), Kitchener CY (CSD, ON), Barrie CY (CSD, ON).

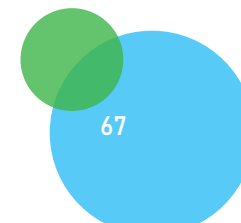


Appendix B: Data Sources

1. Population, number of households
 - a. 2006 Census Profile <https://www12.statcan.gc.ca/census-recensement/2006/dp-pd/prof/92-591/>
 - b. 2011 Census Profile <https://www12.statcan.gc.ca/census-recensement/2011/dp-pd/prof/index.cfm?Lang=E>
 - c. 2016 Census Profile: <https://www12.statcan.gc.ca/census-recensement/2016/dp-pd/prof/index.cfm?Lang=E>
 - d. 2021 Census Profile: <https://www12.statcan.gc.ca/census-recensement/2021/dp-pd/prof/index.cfm?Lang=E>
2. Number of households by age of primary household maintainer (note that HART data was used for the 85+ age group in 2006, 2016, and 2021)
 - a. 2006 Census: Statistics Canada. Data table 97-554-XCB2006034
 - b. 2011 National Household Survey: Statistics Canada. Data table 99-014-X2011045
 - c. 2016 Census: Statistics Canada Catalogue no. 98-400-X2016227
 - d. 2021 Census: Statistics Canada. Table 98-10-0232-01 Age of primary household maintainer by tenure: Canada, provinces and territories, census divisions and census subdivisions
3. Dwellings by structural type and period of construction
 - a. 2016 Census: Statistics Canada Catalogue no. 98-400-X2016222
 - b. 2021 Census: Statistics Canada. Table 98-10-0233-01 Dwelling condition by tenure: Canada, provinces and territories, census divisions and census subdivisions
4. Households by tenure, presence of mortgage, subsidized housing
 - a. 2016 Census: Statistics Canada, 2023, "HART - 2016 Census of Canada - Selected Characteristics of Census Households for Housing Need - Canada, all provinces and territories at the Census Division (CD) and Census Subdivision (CSD) level [custom tabulation]", <https://doi.org/10.5683/SP3/QMNEON>, Borealis, V1
 - b. 2021 Census: Statistics Canada, 2023, "HART - 2021 Census of Canada - Selected Characteristics of Census Households for Housing Need - Canada, all provinces and territories at the Census Division (CD) and Census Subdivision (CSD) level [custom tabulation]", <https://doi.org/10.5683/SP3/8PUZQA>, Borealis, V8

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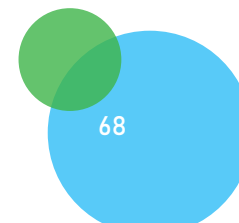


5. Households by vulnerable population

- a. 2016 Census: HART (see source 4 above)
- b. 2021 Census: HART (see source 4 above)

6. Households by income category and household size

- a. 2006 Census: Statistics Canada, 2023, "HART - 2006 Census of Canada - Selected Characteristics of Census Households for Housing Need - Canada, all provinces and territories at the Census Division (CD) and Census Subdivision (CSD) level [custom tabulation]", <https://doi.org/10.5683/SP3/KW09ZA>, Borealis, V1
- b. 2016 Census: HART (see source 4 above)
- c. 2021 Census: HART (see source 4 above)



Appendix C: Family type bedroom requirements

We use the National Occupancy Standards⁷ (NOS) as our basic set of assumptions. However, the NOS allows for children to share a bedroom if they are the same sex which introduces some complication. For simplicity, we assume that each child needs their own bedroom.

For the purpose of translating household sizes to bedroom requirements, HART uses only the specific categories **bolded** in the list below:

- Census family households
- One-census-family households without additional persons
 - One couple census family without other persons in the household
 - **Without children**
 - **With children**
 - **One lone-parent census family without other persons in the household**
- **One-census-family households with additional persons**
 - One lone-parent census family with other persons in the household
- **Multiple-family households**
- **Non-census-family households**
- Non-family households: One person only
- Two-or-more person non-census-family household

HART elected to use these groups because they account for all categories that would affect the type of unit needed to house them. For example, the aggregate category “non-census-family households” was chosen as both (i) one person households and (ii) two or more-person non-census-family households would have the same type of bedroom requirement, i.e., one bedroom per individual in the non-census-family household. Appendix C: Family type bedroom requirements describes how to convert household size and family type into number of bedrooms.

⁷ <https://www.cmhc-schl.gc.ca/professionals/industry-innovation-and-leadership/industry-expertise/affordable-housing/provincial-territorial-agreements/investment-in-affordable-housing/national-occupancy-standard>

Family Type	Description	Bedroom requirements
One couple census family without other persons in the household - Without children	Married or common-law couple. These will always be two-person households.	Couples may share a bedroom. This family type requires a minimum of 1 bedroom. Beds = 1
One couple census family without other persons in the household - With children	Married or common-law couple with child(ren).	Couples may share a bedroom. This family type requires a unit with bedrooms equal to the household size - 1. For instance, a couple with 2 children (household size = 4) requires a unit with (4 - 1=3) 3 bedrooms. Beds = HH size - 1
One lone-parent census family without other persons in the household	Single parent with child(ren).	As parent and child(ren) each require their own bedroom, the required number of bedrooms is equal to the size of the household. Beds = HH size
One census-family households with additional persons	One census family (couple with child[ren]) with other persons in the household, such as grandparent, roommate.	The couple can share a bedroom but we assume each child needs their own bedroom. Beds = HH size - 1
One lone-parent census-family household with additional persons	One lone-parent census family (single parent with child[ren]) with other persons in the household, such as grandparent, roommate.	Since adults and child(ren) each require their own bedroom, the required number of bedrooms is equal to the size of the household. Beds = HH size
Multiple-family households	A household in which two or more census families live. An example of this could be two single mothers sharing a home with their respective children, or a married couple living with one partner's parents. Household size will be four or more in nearly all cases. In most communities, this family type is rare.	We cannot infer how many members are adults or children so we assume all are adults with at least two couples who can each share a bedroom. Beds = HH size - 2
Non-census-family households	A non-couple or parent household. This classification includes one-person households and two or more-person non-census-family household.	Since each adult requires their own bedroom, the required number of bedrooms is equal to the size of the household. Beds = HH size

Appendix D: Priority Populations

Priority population	Census Variable	Definition
Women-led HH	PHM is female	A female-led HH.
Single mother-led HH	PHM is a female lone-parent	A female-led sole parent HH with children, defined as a priority population by the CMHC.
Indigenous HH	Indigenous HH status	Indigenous HH status is defined as 50% or more of HH members self-identifying as indigenous in the census.
Racialized HH	Visible minority HHS	Racialized HH status is defined as 50% or more of HH member self-identifying as a visible minority in the census.
Black-led HH	PHM is black	A HH where the PHM self-identifies as black.
New migrant-led HH	PHM is a recent immigrant (immigrated 2016 - 2021)	A HH led by an individual who immigrated within 5 years of the census.
Refugee claimant-led HH	PHM immigrated with a refugee status	A HH led by an individual who immigrated with refugee status.
HH head under 25	PHM is 24 years or under	A HH led by an individual who is 24 years old or younger.
HH head over 65	PHM is between 65 years and over	This census measure (PHM is 24 years or under) is under-represented in the survey for CHN because non-family HHS with at least one maintainer aged 15 to 29 attending school are considered not to be in 'core housing need' regardless of their housing circumstances.
HH head over 85	PHM is between 85 years and over	A HH where a senior, 65 years of age or older, is the PHM.
HH with physical activity limitation	HH has at least one person with activity limitations reported for (q11a, q11b, q11c or q11f or combined)	A HH where a senior, 85 years of age or older, is the PHM. This category is a subset of HH head over 65.
HH with mental activity limitation	HH has at least one person with activity limitations reported for q11d and q11e or combined q11d and q11e health issues	A HH with one or more persons with an activity limitation.