

City of Guelph
**Housing
Affordability
Strategy**

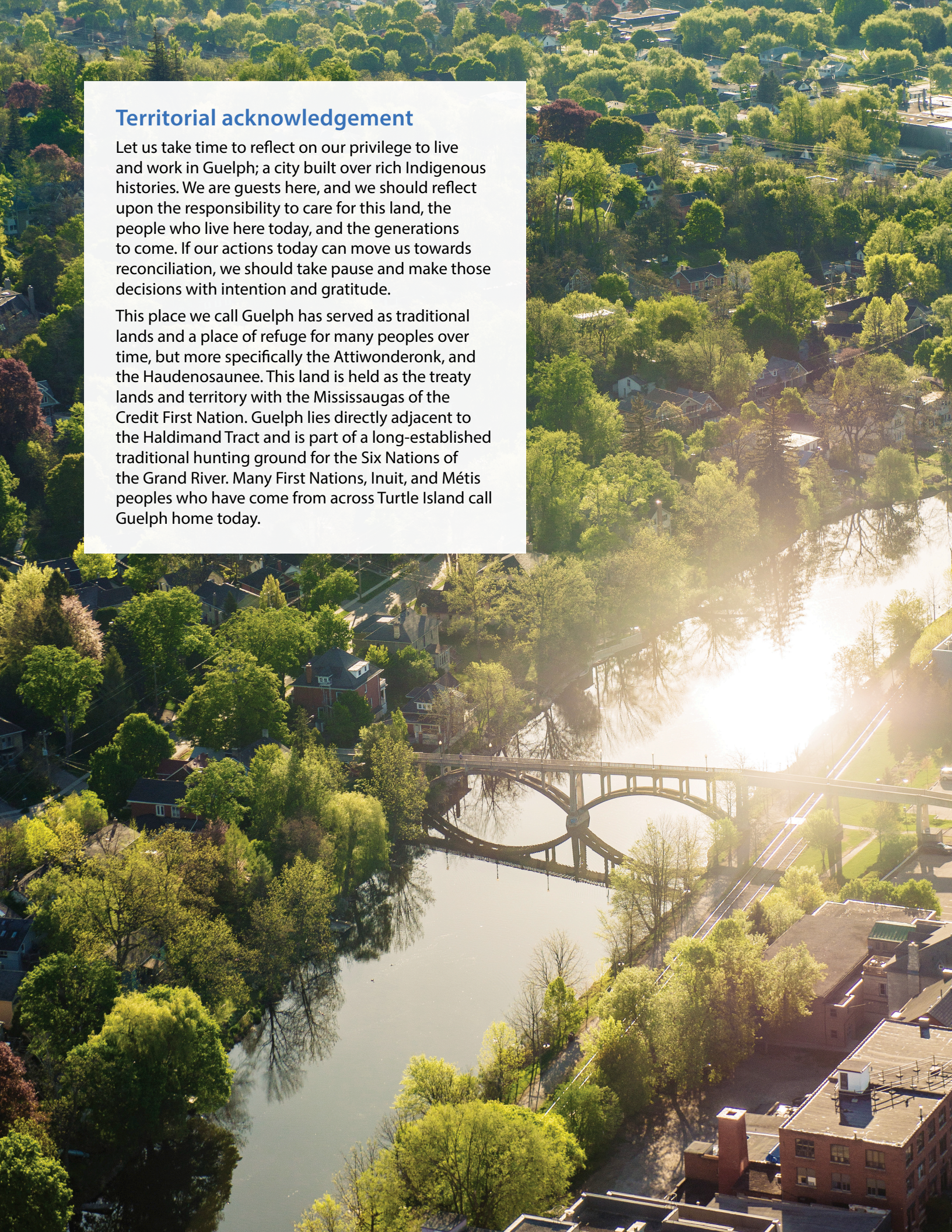
November 2024



Territorial acknowledgement

Let us take time to reflect on our privilege to live and work in Guelph; a city built over rich Indigenous histories. We are guests here, and we should reflect upon the responsibility to care for this land, the people who live here today, and the generations to come. If our actions today can move us towards reconciliation, we should take pause and make those decisions with intention and gratitude.

This place we call Guelph has served as traditional lands and a place of refuge for many peoples over time, but more specifically the Attiwonderonk, and the Haudenosaunee. This land is held as the treaty lands and territory with the Mississaugas of the Credit First Nation. Guelph lies directly adjacent to the Haldimand Tract and is part of a long-established traditional hunting ground for the Six Nations of the Grand River. Many First Nations, Inuit, and Métis peoples who have come from across Turtle Island call Guelph home today.



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Executive summary

Guelph, like other communities across Canada, is experiencing a housing affordability crisis, where it is becoming increasingly difficult for residents to find suitable housing that is affordable and that meets their financial and lifestyle needs.

In Guelph, between now and 2051, 26,000 units are needed to accommodate current and future residents. **This Strategy focuses on actions that will help increase the supply of housing that is affordable across the City over the next 10 years.** More specifically, it focuses efforts on supporting the needs of residents who cannot afford current market prices but do not qualify for subsidized or deeply affordable housing. Other key policy documents, master plans, and strategies that contribute to increasing the overall housing supply include the [City of Guelph Official Plan](#), our latest [Growth Management Strategy](#), and our [City Master Plans](#), which align growth with infrastructure needs.

Of the 26,000 units needed, we now know that 8,700 units will need to be affordable ownership and rental units, ranging from more deeply affordable units to those that are below market affordable. In other words, approximately 33 per cent of all new units built in our city will need to be affordable (according to the Provincial definition, described below). Achieving this affordable housing need will be an ongoing and continuous challenge. It is representative of decades of divestment in affordable housing from upper levels of government. **This is a goal that cannot be achieved by the City alone.**

To break down the projections further, of the 8,700 affordable housing units needed to 2051, the City is best positioned to help facilitate the creation of approximately 2,640 affordable ownership units and 2,120 affordable rental units, to a total of 4,760 affordable ownership and rental units. Over the 10-year life span of this Housing Affordability Strategy (“Strategy”), this means supporting the creation of 980 affordable ownership units and 790 rental units.

To bridge the affordability gap both over the next 10 years and to 2051, additional financial resources from other levels of government would be required. This Strategy is an identification of the actions that Guelph can take to contribute to achieving the housing affordability need.

We also know, through the analysis completed in the [State of housing in Guelph Report 2023](#), that Guelph needs to increase the range of housing that its residents can afford by focusing significant efforts on creating purpose-built rental units for single persons (studios/bachelors and one-bedrooms), followed by a focus on larger rental units for families with children, and non-market rental housing like supportive and rent-geared-to-income housing. This would also need to be complemented by creating additional affordable options like additional residential dwellings units (ARDUs).

In Guelph, a unit is considered affordable if it can be bought for \$398,000 or less (in 2024).

For a rental unit, it is considered affordable if it can be rented at the following amounts (in 2024):

- a studio (bachelor) unit at \$1,160 per month or less;
- a one-bedroom unit at \$1,508 per month or less;
- a two-bedroom unit at \$1,646 per month or less; and
- a three-bedroom unit at \$1,695 per month or less.

Understanding the current housing needs as we continue to grow is critical when creating a Housing Affordability Strategy (“Strategy”). Key factors considered in this Strategy include:



Average income

In 2020 (the last time we had Census numbers to complete this kind of analysis), the average income for a person in Guelph was \$55,200 and the average household income was \$111,400. Based on this household income, a home priced at \$397,857 or a rental costing \$2,785 per month would be considered affordable (at 30 per cent of income). However, despite these averages, many households in Guelph earn less than this amount, making it difficult for them to afford such housing costs. This means that **only about 33 per cent of households can afford homes or rentals at these prices**, highlighting the need for more affordable housing options.



Average house price

The average house price in Guelph is \$809,600 (2024). This means that households who earn roughly \$250,000 or more—being a very small percentage of our population—can afford housing at the average price; **there is a clear disparity between the average price and the income level needed.**



Core housing need

Of the households in Guelph, **11 per cent are in core housing need, meaning that they live in homes that are unaffordable, inadequate, or unsuitable** (2021 census). The majority of the 11 per cent are households are women-led, followed by senior-led, visible minorities-led, and then single-mother-led.



Population growth

From 2021 to 2051, Guelph’s population is expected to grow by 40 per cent (adding 59,400 people) to reach a total population of 208,000.



Affordable ownership

18 per cent (2,640 units) of new ownership homes need to be affordable.



Affordable rentals

53 per cent (6,060 units) of new rentals must be affordable, where:

- 1,057 rental units need to be deeply affordable (i.e., less than 40 per cent of the Average Market Rent (AMR))
- 2,070 rental units that fall within the 40 to 60 percent AMR range
- 813 rental units that fall within the 60 to 80 per cent AMR range; and
- 2,120 rental units need to be affordable within the 80 per cent to 100 per cent of AMR range. **Units that fall within this range are the focus of the following Strategy because these are where our municipal tools are most effective.**



There are many reasons, evolving over several decades, that have contributed to this increasing lack of affordability, including incomes not keeping pace with increasing housing market and rental prices as well as high interest rates, increasing construction and labour costs, lack of tradespeople, the commodification of housing, and limited tools for municipalities to influence housing supply coupled with inconsistent legislative direction.

Arguably, however, the most significant reason for the extended scarcity of affordable housing is due to upper levels of government under-investing in subsidized housing since the 1990s. In the past, all levels of government built thousands of permanent subsidized housing units. Rent was typically tied to household income. To this day, the long waitlists to receive subsidized housing are for many of the units that were built between the 1960s and 1980s. In the 1990s, governments started to significantly disinvest in social and affordable housing. This reduced investment occurred despite populations—and the demand for social and affordable housing—continuing to grow, in cities across Canada, including in Guelph.

Collectively, we are now coming together to address these systemic and deeply entrenched issues, and our Strategy is one way to do this. It is by no means the full solution, but it is a way to use the tools that we have to help move the dial in a positive direction toward meeting Guelph's housing needs.

This Strategy outlines the City of Guelph's role in contributing to housing affordability and establishes the following vision and goals.

Vision

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

Goals

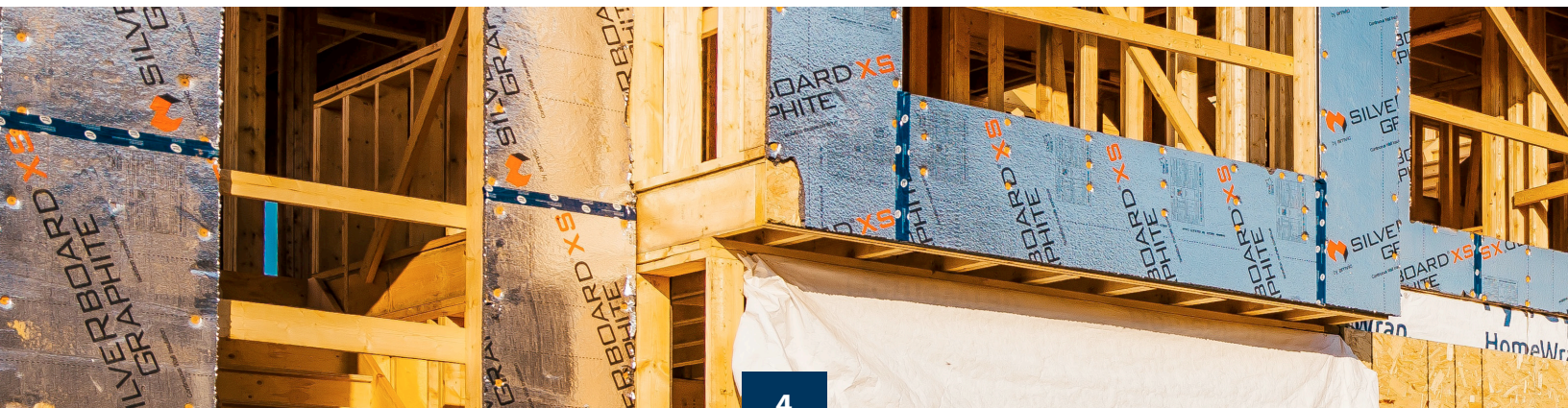
Goal 1 Our community can access housing that is affordable throughout the City.

Goal 2 Our community can contribute to diverse and inclusive housing options for everyone

Goal 3 Our community understands and promotes the importance of long-term affordable housing options

In addition, there are a series of 30 actions (the Strategy) listed in Section 4 and further elaborated upon in Appendix 1, to keep the City accountable and continue to strive to meet the housing needs of the people who live in Guelph. **The Strategy is intended to guide actions the City takes towards achieving the targets identified in this document over the next 10 years.**

The City of Guelph is committed to the vision, goals, and the full suite of actions outlined in this Strategy to contribute to creating a welcoming, diverse, and affordable community.



1.0 Introduction

1.1 Why does Guelph need to update its Housing Affordability Strategy?

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

Significant legislative and contextual changes since the City completed the 2017 Affordable Housing Strategy highlight the need for a comprehensive update. The City's recent Official Plan Review and Growth Management Strategy (GMS) outline plans to meet growth needs by 2051. However, simply adding new units isn't enough to resolve systemic issues.

Everyone should have access to suitable, affordable housing. Solving this issue requires collaboration among all levels of government, the housing industry, and various organizations. To support growth and ensure the development of needed housing types, Guelph is preparing a new Strategy that adapts to legislative changes and aspires to meet current and future demands. This Strategy outlines key actions the City can take to address housing affordability and ways to monitor progress over time.

1.2 How are we updating the Housing Affordability Strategy?

The City of Guelph engaged Dillon Consulting, Watson & Associates Economists Ltd., and Tim Welch Consulting to collaborate on preparing this Strategy, which will replace the 2017 Affordable Housing Strategy. The project consisted of five phases, with the outputs of each phase designed to inform the Strategy.



Phase 1: Delivered a high-level workplan and timeline for the HAS to Council.



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



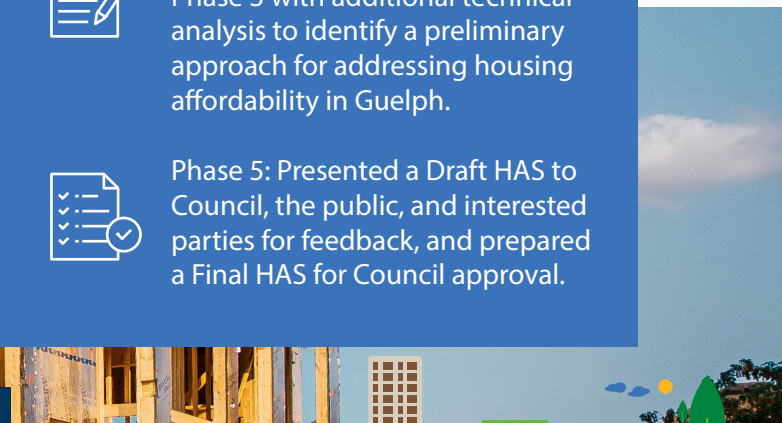
Phase 3: Developed goals and targets to address housing affordability gaps and sought feedback from the public and interested parties.



Phase 4: Combined feedback from Phase 3 with additional technical analysis to identify a preliminary approach for addressing housing affordability in Guelph.



Phase 5: Presented a Draft HAS to Council, the public, and interested parties for feedback, and prepared a Final HAS for Council approval.



1.3 How does the Housing Affordability Strategy work with Ontario and Canada's current strategies and initiatives?

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

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

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

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

- help to increase the availability of housing that meets community needs, and
- work with partners and the community to create programs and policies that enable more people to obtain housing.

This Strategy also integrates with other policy documents, master plans, and strategies that will increase overall housing supply, including the [City of Guelph Official Plan](#), our latest [Growth Management Strategy](#), and our [City Master Plans](#), which align growth with infrastructure needs. City staff are also advancing growth in our Secondary Plan areas like Clair-Maltby, the Guelph Innovation District, and Dolime, which will be critical areas in the City to achieving our overall housing needs. We are also making process improvements and seeing reductions in development application process timing as we work to make it easier to build housing in Guelph.

This Strategy also complements the objectives and actions identified in Wellington County's 10-year Housing and Homelessness Plan (A Place to Call Home), developed by our Consolidated Municipal Service Manager.



2.0 Setting the stage for the Housing Affordability Strategy

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

Understanding housing affordability is an important part of creating the Strategy—it helps us set up realistic and achievable goals, create benchmarks and facilitate better communication between community members, various groups, and levels of government.

This section highlights the many ways of defining and understanding housing affordability in Guelph.

2.1.1 What does affordability mean?

The term “affordability” in this context means how much of a household’s income is spent on housing. Spending more than 30 per cent of income on housing (including property taxes and condominium fees, as well as the cost of electricity, heat and water) means there is a housing affordability issue.

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

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

2.1.2 How does Guelph define affordable?

In Ontario, the Provincial Planning Statement, 2024 (PPS, 2024), establishes the definition of affordability for land use planning matters, which municipalities are required to adopt. **The following is the definition of “affordable” ownership and rental that Guelph must use.** The PPS, 2024 offers

both market- and income-based definitions of affordability:

Affordable (ownership) is the least expensive of:

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

Affordable (rental) is the least expensive of:

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

Low- and moderate-income households means:

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

Recognizing the significant difference between market-based and income-based definitions of affordability is crucial for supporting Guelph residents and addressing their housing needs. **With the rising cost of living, market-based definitions of housing affordability can often reflect higher prices that do not align with what residents can afford.**

While market-based approaches may sometimes reflect lower rents, **an income-based definition is more human-centered, ensuring that housing costs are affordable relative to household income.**

This approach better accommodates the diverse financial situations of residents and offers a more sustainable solution to housing affordability.



2.1.3 What is considered an affordable ownership and rental price in Guelph?

In June 2024, the provincial government introduced a Provincial Bulletin, which provides the affordable home ownership or affordable rental prices for each municipality across Ontario – this bulletin is intended to be updated annually.

For Guelph, an affordable home is set at \$398,800 or less. The province also set affordable rents at or below the following:

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

The City of Guelph recognizes that for many of Guelph residents these ownership and rent prices are still high and may not fit a personal definition of affordable housing. However, even for moderate-income households, a significant number of affordable units are needed within this income range to meet the needs of these households.

2.1.4 Deeply affordable or below-market affordable housing

Beyond talking about the legislative definitions for “affordable,” conversations can often become blurred as there are also ways that people think of their own personal definition of “affordable housing.” The confusion usually presents itself when we are thinking of either deeply affordable housing or below-market affordable housing.

Deeply affordable housing is aimed at low-income households and is often managed and subsidized by the government.

Types of deeply affordable housing include:

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

Deeply affordable housing offers stable, safe, and affordable homes for low-income individuals and households, ensuring even the most vulnerable populations have a place to live.

Below-market affordable housing refers to homes priced or rented below current market rates, typically incentivized by government and developed with the help of private builders or non-profit developers. Below-market affordable housing **targets individuals who earn too much to qualify for subsidized or deeply affordable housing but not enough to afford market-rate housing.**

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

At-market housing is primarily provided and operated by the private sector home building industry. Affordable and deeply affordable housing is primarily delivered by Wellington County as the Consolidated Municipal Service Manager (CMSM) in partnership with upper levels of government, local community services providers, and support from the City with local priorities and actions detailed in the County’s 10-year Housing and Homelessness plan.

This leaves below-market affordable housing as an underserved housing segment, where the City can focus its initiatives to help address the needs of residents who cannot afford current market prices but do not qualify for deeply affordable housing.

A diverse supply of housing affordability promotes economic stability, supports local businesses, and ensures employees can live near their jobs, enhancing overall well-being, contributing to a healthier, stronger, and more welcoming Guelph. The following section highlights some of the data that supports the focus and direction of this Strategy.

3.0 Data insights on Guelph's housing needs

3.1 Historical trends in Guelph's housing demand

Guelph has grown a lot in the recent past. This has increased demand for housing which, in part, is making homes and rent more expensive. Other factors contributing to higher housing costs include higher building and land costs.

Over the next 30 years, Guelph will continue to grow. To remain balanced and sustainable, the city needs a diverse range of housing options, including homes with varying levels of affordability.

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

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

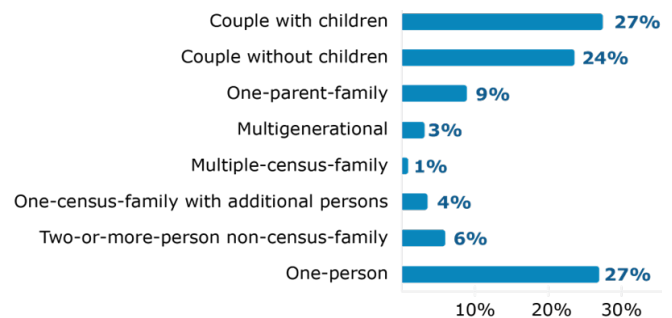
In 2021, 66 per cent of homes in Guelph were owned, and 34 per cent were rented, which is close to Ontario's averages of approximately 68 per cent and 32 per cent, respectively. Most households are either one-person or couples with children (27 per cent each), followed by couples without children (24 per cent) and one-parent households (9 per cent).

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

Housing tenure	Number of households	Percentage of total households
Ownership	37,095	66 per cent
Rental	19,385	34 per cent
Total	56,480	-

Source: Statistics Canada 2021 Census

Figure 3-1: Distribution of household family types in Guelph, 2021



Source: Statistics Canada 2021 Census

In Guelph, from 2014 to 2023, 80 per cent of newly created homes were for ownership¹, including both freehold and condo units, while 20 per cent were purpose-built rentals. In the past five years, half of the building permits were for high-density units (like purpose-built apartments or condominium apartments). About 26 per cent were for ground-oriented homes (like single-detached homes, semi-detached homes, and townhouses), and 24 per cent were for additional residential dwelling units (ARDUs). Note that some condominium units are rented out, even though they are classified as ownership units.

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



3.2 Understanding Guelph’s housing affordability need

Based on the [Provincial Bulletin](#), the affordable housing price for an ownership unit in Guelph in 2024 is \$398,800, requiring a household income of \$116,500. As of 2020, the average household income in Guelph was \$111,400, indicating a gap in affordability for many residents.

More than half (67%) of Guelph residents cannot afford an “affordable” home priced at \$398,800. The City needs to implement policies and incentives for housing that is affordable for everyone, balancing the needs of both high- and low-income residents for a healthy community.

How much can residents afford in Guelph based on income?

Affordable Home Ownership

The average cost of housing in Guelph has more than doubled over the last ten years. By March 2024, the average house price was \$809,600, requiring an annual income of roughly \$237,000 to afford. This makes homeownership out of reach for many, increasing the need for rental housing. Table 3-2 provides a look at affordable ownership prices for specific income groups, like a one-parent family, based on median income (2020).

Table3-2: Affordable home ownership prices based on median income (2020)

Income group	Affordable price
Median income for individuals (\$44,400)	\$158,571
Median income for one-parent economic family (\$75,000)	\$267,857
Median income for households (\$93,000)	\$332,143
Median income for couple-only economic family (100,000)	\$357,143
Median income for couple with children economic family (\$142,000)	\$507,143

Source: Statistics Canada 2021 Census

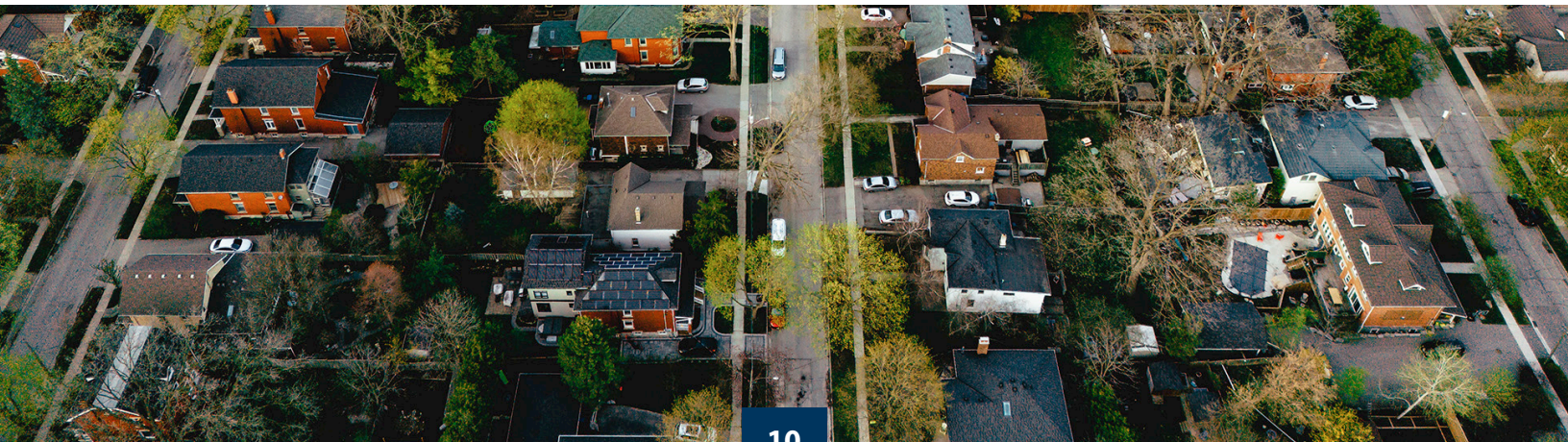
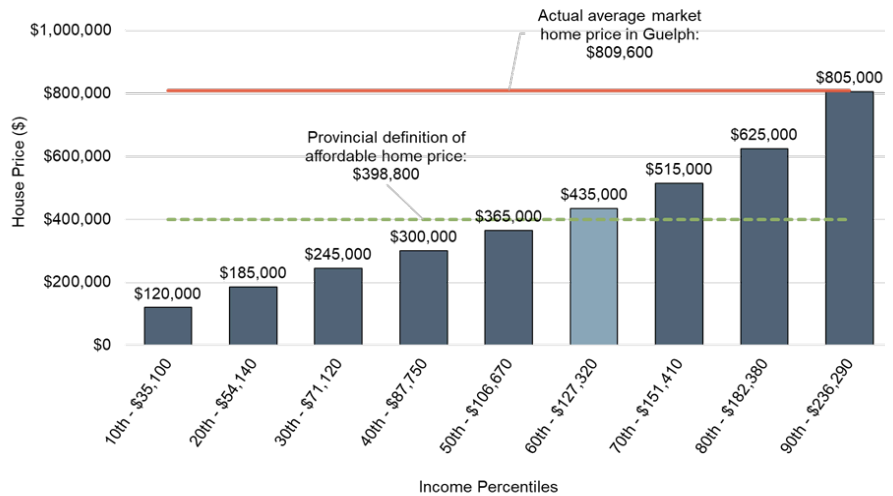


Figure 3-2 shows the disparity that exists today (2024) between the provincial definition of affordable home prices and the market prices in Guelph. It also highlights how the affordable home prices for various income percentiles compare to the provincial benchmarks, emphasizing the gap between what is considered affordable and what is realistically available in the market. The affordability gap is the space between the dotted green line (Provincial definition of affordable home price) and the solid red line (actual average market price in Guelph).

Figure 3-2: The affordability gap—ownership—between the Provincial definition and market prices

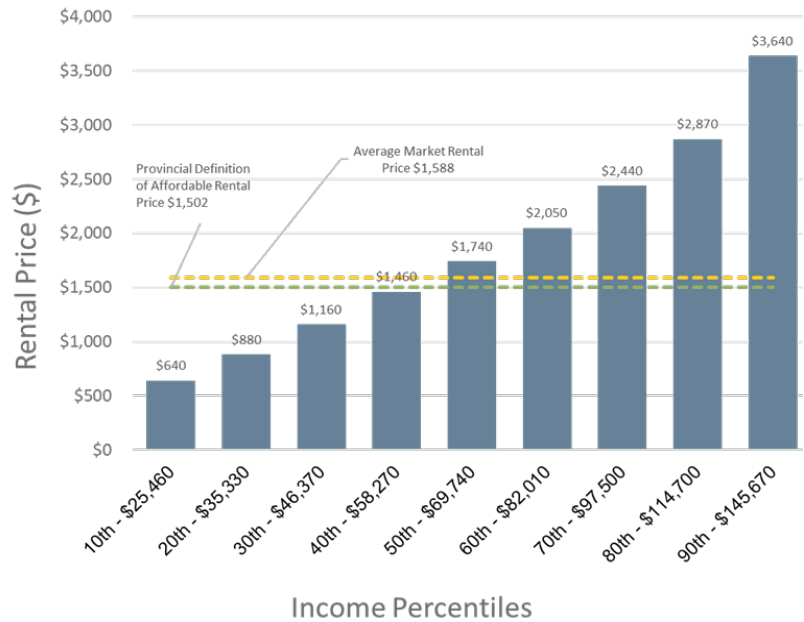


Affordable Rental Prices

Rental prices have also increased significantly. As of October 2023, the average monthly rent for an existing apartment in Guelph was \$1,588, reflecting an 18.5 per cent increase over the past four years.

In Guelph, a household needs to earn at least \$82,010 a year to afford the maximum affordable rent of \$2,050 per month, remembering that this would be 30 per cent of annual household income being spent on housing cost, excluding utilities. Figure 3-3 provides a summary of what is an affordable rental price according to income percentiles. Households with lower incomes can afford less rent, highlighting the limited market rental housing options for those in the 40th percentile and below.

Figure 3-3: Renter household income and affordable rental price



Figures 3-2 and 3-3 Source: Statistics Canada 2021 Census; Government of Ontario, Affordable Residential Units for the purposes of the Development Charges Act, 1997 bulletin; Ontario Real Estate Association



3.3 Understanding Guelph's core housing need

According to Canada Mortgage and Housing Corporation (CMHC), core housing need refers to whether a private household's housing falls below at least one of the following thresholds for housing adequacy, affordability, or suitability:

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

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

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

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

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

Appropriateness of housing, typically defined by CMHC as housing suitability, is determined by having enough bedrooms for everyone in a home per the National Occupancy Standard². **Safe housing** is housing that does not require major renovations or repairs and meets local, provincial, and federal building and public health codes.

² The National Occupancy Standard was created in the mid-1980s by the federal, provincial, and territorial governments. It provides a common reference point for "suitable" housing, meaning how many people a given dwelling unit might accommodate given the number of bedrooms.

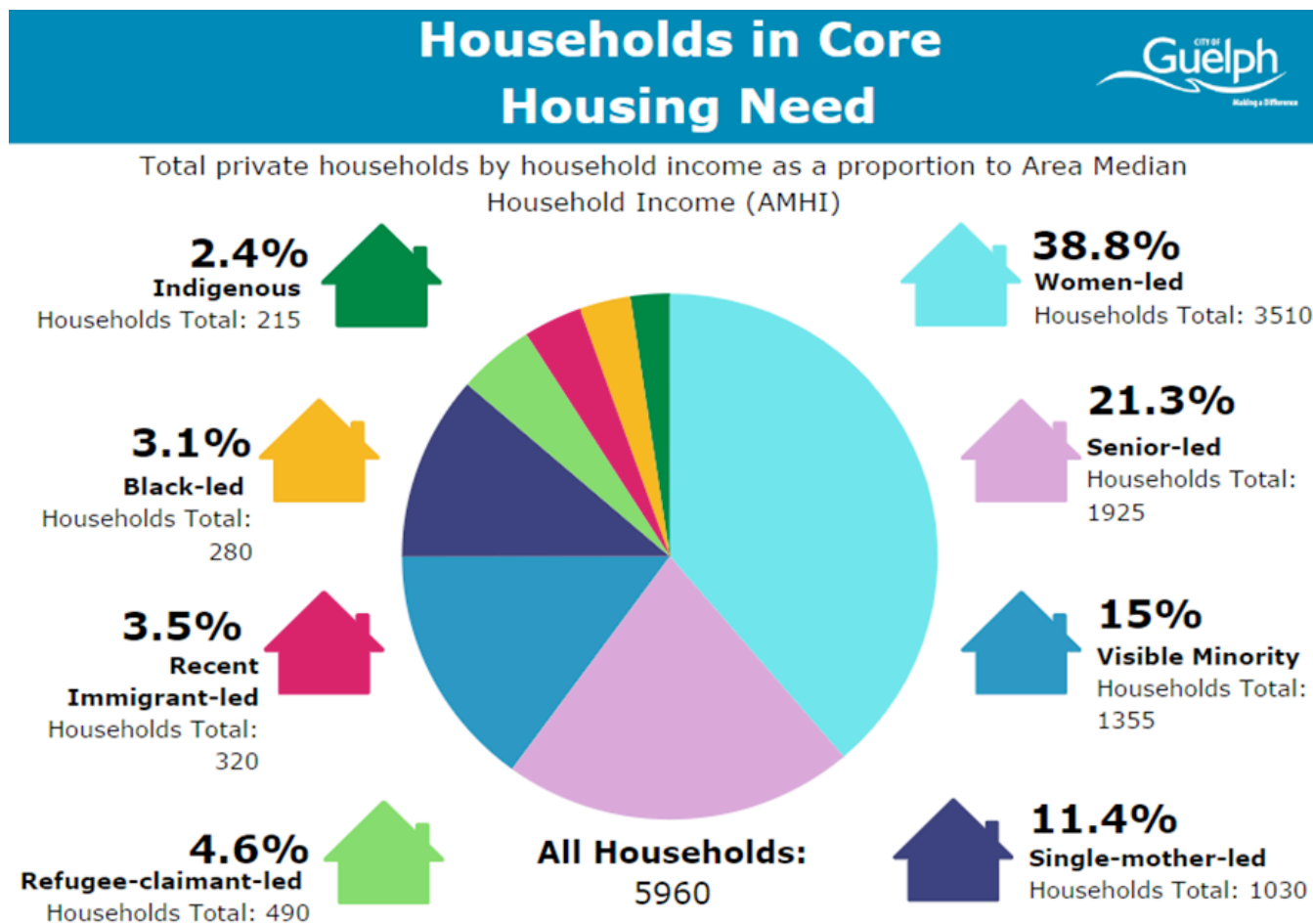
The National Occupancy Standard is not a rule, regulation, or guideline for determining if a given dwelling unit can be rented to or occupied by a given household but rather, is used to determine housing needs and conditions at the community, regional and national levels. CMHC, "National Occupancy Standard." CMHC SCHL, 19 July 2022.



Figure 3-4 shows the demographic groups that are experiencing Core Housing Need, with women-led household experiencing the greatest challenges. Women-led households mean households where there are two or more adults within a household that may sometimes exist in multigenerational

household (i.e. two or more adult generations in a household) or in multi-census family households (i.e. multiple families living together). This demographic group may or may not have children. These demographic groups also tend to have lower incomes than the community average.

Figure 3-4: Household in Core Housing Need



Source: Housing Assessment Resource Tools, 2024



3.4 Addressing Guelph's housing affordability needs

Between 2021 and 2051, the population of Guelph is forecasted to increase by 40 per cent, adding 59,400 people, to reach 208,000 people. Employment is projected to grow by 51 per cent, adding 39,300 jobs, to reach 115,800. To support this growth, Guelph will need 29,200 more housing units, a 52 per cent increase.

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

Housing demand by rental and ownership

Guelph is expected to add around 26,000 housing units between 2024 and 2051, which will require a mix of different housing types and ownership options. This housing forecast analysis, using the recent City of Guelph GMS as a foundation, looks at what types of housing and tenure (owning vs. renting) will be needed.

The percentage of **renter households** in Guelph is forecast to grow from 34 per cent in 2021 to 38 per cent in 2051. This rental growth is expected for various reasons including

- Immigration is expected to be a main contributor of population growth. Recent immigrants are more likely to rent their units, which will increase the demand.
- One-person households are the fastest growing household types in Guelph and are the largest share of all renter household types.
- As the make-up of our housing stock starts to shift towards increasing the number of apartment and townhouse units and house prices continue to remain high, it will favour rental household growth.

Over the next 27 years (2024 to 2051), **Guelph is expected to add about 11,500 rental units**, which would make up nearly 44 per cent of total housing supply growth.

For **rental units**, this growth will include three per cent low-density (single and semi-detached), 18 per cent medium-density (townhouses and duplexes), and 79 per cent high-density (apartments of all kinds) dwellings. In the same period, **Guelph will see approximately 14,470 new ownership units**, making up nearly 56 per cent of total housing growth. Overall, 14 per cent of these ownership units will be low-density, 31 per cent medium-density, and 55 per cent high-density units.

Forecast rental housing demand, 2024 to 2051

As previously discussed, rental housing demand in Guelph is anticipated to increase by 11,500 units over the 2024 to 2051 forecast period. Table 3-3 summarizes forecast renter households by income group (in 2023 dollars). It also summarizes the market rents that each renter household by respective income group can afford and compares that against the current AMR in Guelph which is \$1,625 per month³.

The 80 to 100 per cent AMR segment, as shown on Table 3-3, is considered affordable market rentals, which constitutes the primary focus of the Strategy's actions.

3 CMHC Rental Market Survey, October 2023.

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

Household income (2023 dollars)	Household growth (#), 2024–2051	Per cent of affordable units needed	Affordable rent ⁴	Maximum affordability based on per cent of AMR ⁵	Comments
Less than \$22,900	850	7 per cent	Less than \$573	36 per cent	Affordable units
\$22,900 to \$34,400	2,075	18 per cent	\$573 to \$860	54 per cent	Affordable units
\$34,400 to \$45,900	1,355	12 per cent	\$860 to \$1,148	72 per cent	Affordable units
\$45,900 to \$57,300	1,265	11 per cent	\$1,148 to \$1,433	90 per cent	Affordable units
\$57,300 to \$63,520	516	4 per cent	\$1,433 to \$1,590	100 per cent	Affordable units
\$63,520 to \$68,800	735	6 per cent	\$1,590 to \$1,720	108 per cent	Market units
\$68,800 to \$80,300	1,020	9 per cent	\$1,720 to \$2,008	126 per cent	Market units
\$80,300 to \$91,700	875	8 per cent	\$2,008 to \$2,293	144 per cent	Market units
\$91,700 to \$103,200	675	6 per cent	\$2,293 to \$2,580	162 per cent	Market units
\$103,200 and greater	2,120	18 per cent	\$2,580 and greater	-	Market units
Total renter households	11,500	100 per cent	-	-	-

Source: Watson & Associates Economists Ltd., 2024.

Note for Table 3.4.1: Figures may not add to totals due to rounding.

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

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



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

The following key observations are provided:

- Households earning \$63,520 or more annually can afford rent of \$1,590 per month or higher, making up roughly 52 per cent of renter household growth in the next decade.⁶
- Low-income households earning less than \$45,900 a year, which represent 37 per cent of renter growth, can only afford up to \$1,150 per month and will likely need subsidized or social housing due to high market rents in Guelph.
- Households earning between \$45,900 and \$63,520 a year will make up 16 per cent of renter growth and can afford rents between \$1,150 and \$1,590 per month. They will likely need access to below-market rent housing depending on household size and housing needs.

⁶ Affordability in this context was calculated by assuming a maximum of 30 per cent of household income is spent on shelter costs (rent). In accordance with CMHC, housing in Canada is considered “affordable” if it costs less than 30 per cent of a household’s before-tax income.

As previously explained in Section 3.4, below-market affordable rental housing is defined as housing that is rented below the current market rates, making it accessible to those who earn too much to qualify for deeply affordable or subsidized housing but not enough to afford market-rate rental housing.

This segment of rental housing is crucial for addressing the needs of households earning between \$45,900 and \$63,520 annually, who fall into the gap between market-rate and deeply affordable housing. This Strategy aims to address the diverse housing needs of Guelph residents by ensuring that there are sufficient affordable rental housing options across all low to moderate income levels.

3.5 Housing targets—how many units will we need to fill the affordability gap by 2051?

The extent of Guelph’s housing needs

Many households in Guelph are finding it difficult to afford housing. This highlights the need for a variety of housing options to meet the community’s needs. Table 3-4, below, displays the results of an analysis of Guelph’s 27-year housing needs, highlighting the need for both affordable (below market and deeply affordable) and market-based housing units.

Overall, a total of 8,700 deeply affordable and below-market affordable units are needed. This will be a shared responsibility between the City, Wellington County, upper levels of government, and partners to provide. This Strategy includes actions related to advocacy and partnerships that encourage collaboration to help reach this goal.

Table 3-4 : Forecast housing need by type, tenure, and market, 2024 to 2051

	Owner	Renter	Total units
Affordable (below market and deeply affordable)	2,640	6,060	8,700
Market	11,830	5,445	17,275
Total	14,470	11,505	26,005
Per cent affordable	18 per cent	53 per cent	33 per cent

Source: Watson & Associates Economists Ltd., 2024.
 Note for Table 3-4: Numbers may not add due to rounding.

Of the total 14,470 ownership housing units anticipated to grow over the 2024 to 2051 period, approximately 55 per cent (8,000 units) are forecast

to be high-density dwellings (i.e., apartments), with approximately one-fifth of these targeted to be affordable ownership housing, as shown in Table 3-5.

Table 3-5: Owner housing forecast by type, 2024 to 2051

Housing type	Total owner households	Affordable ownership units	Per cent affordable
Low (singles/semis)	2,008	-	0 per cent
Medium (towns/rows)	4,447	288	6 per cent
High (condos)	8,012	2,352	29 per cent
• Studio/Bachelor	-	452	-
• 1 bedroom	-	1,403	-
• 2 bedroom	-	305	-
• 3 bedroom	-	192	-
Total	14,470	2,640	18 per cent

Source: Watson & Associates Economists Ltd., 2024.
 Note for Table 3-5: Numbers may not add due to rounding.



Table 3-6, below, demonstrates that, of the total 11,505 renter housing units projected to grow over the 2024 to 2051 period, 80 per cent (9,145 units) are forecast to be high-density dwellings (i.e., apartments), 18 per cent medium-density units (townhouses and duplexes), and two per cent

low-density units (singles and semi-detached). For the high-density and medium-density rental units forecasted during this period, 20 per cent and 14 per cent are targeted to be affordable housing dwellings, respectively, excluding deeply affordable units.

Table 3-6: Renter housing forecast by type, 2024 to 2051

Housing type	Total renter households	Below-market affordable rental units	Per cent affordable
Low (singles/semis)	327	-	0 per cent
Medium (towns/rows)	2,034	282	14 per cent
High (apartments)	9,145	1,838	20 per cent
• Studio (Bachelor)	-	295	-
• 1 bedroom	-	1,020	-
• 2 bedroom	-	335	-
• 3 bedroom	-	188	-
Total	11,506	2,120	18 per cent

Source: Watson & Associates Economists Ltd., 2024.

Note for Table 3-6: Numbers may not add due to rounding.

Ownership Target

For **ownership**, 18 per cent (2,640 units) of new homes need to be affordable, which means the cost of housing does not exceed 30% of a household's income and/or meets the Province's affordable housing ownership benchmark price of \$398,000. To help meet the affordable ownership target of 2,640 units, this Strategy includes several actions such as:

- Making it easier to develop affordable housing options in neighbourhoods with existing services like schools, parks, etc.;
- Investigating how the City can better support creative housing options that are doing affordable housing in exciting ways; and,
- Continuing to streamline the development approvals process.

Rental Target

For **rentals**, 53 per cent (6,060 units) must be affordable by 2051. Within this target, a range of affordable housing types are needed, as illustrated in Table 3-7, below. Of the anticipated renter household growth in Guelph identified, it is expected that approximately 9 per cent (1,057 households) will be in the low-income range requiring deeply affordable housing that is 40 per cent AMR or less.

Table 3-7: Forecast affordable housing need

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

Source: Watson & Associates Economists Ltd., 2024.

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



Further, 2,070 households (18 per cent) and 813 households (7 per cent) are anticipated to be in lower to medium income ranges requiring below-market rental housing that is 40 per cent to 60 per cent AMR and 60 per cent to 80 per cent AMR, respectively. These households collectively will need a range of below-market and deeply affordable housing options, provided by Wellington County Community Housing, not-for-profit housing providers, and potentially some private sector developers in Guelph. Actions that the City of Guelph will take can also help with the provision of deeply affordable housing.

Over the forecast period (2024-2051), 18 per cent (2,120 households) of renter household growth is anticipated to be comprised of those requiring below-market rental housing between 80 per cent and 100 per cent AMR. This reflects moderate income households that generally earn too much to be eligible for social housing but can't typically afford market housing in Guelph. **With respect to addressing affordable housing needs, the City has the greatest potential role in supporting development of rental units to address the needs of this income group.** To achieve the affordable housing needs of those in the 80 per cent to 100 per cent AMR range, Guelph needs more purpose-built rental housing with affordable units and additional affordable options like ARDUs.

Summary of the City's Targets to 2051 for Ownership and Rental Units

Table 3-8 illustrates the City's affordable housing target to 2051. Of the total 4,760 affordable units anticipated to be required, 2,640 are expected to be affordable ownership units, and 2,120 are forecasted to be affordable rental units within the 80 per cent to 100 per cent of AMR range.

Table 3-8 : A breakdown of the City's affordable housing target to 2051—ownership and rentals

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

Source: Watson & Associates Economists Ltd., 2024

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

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

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

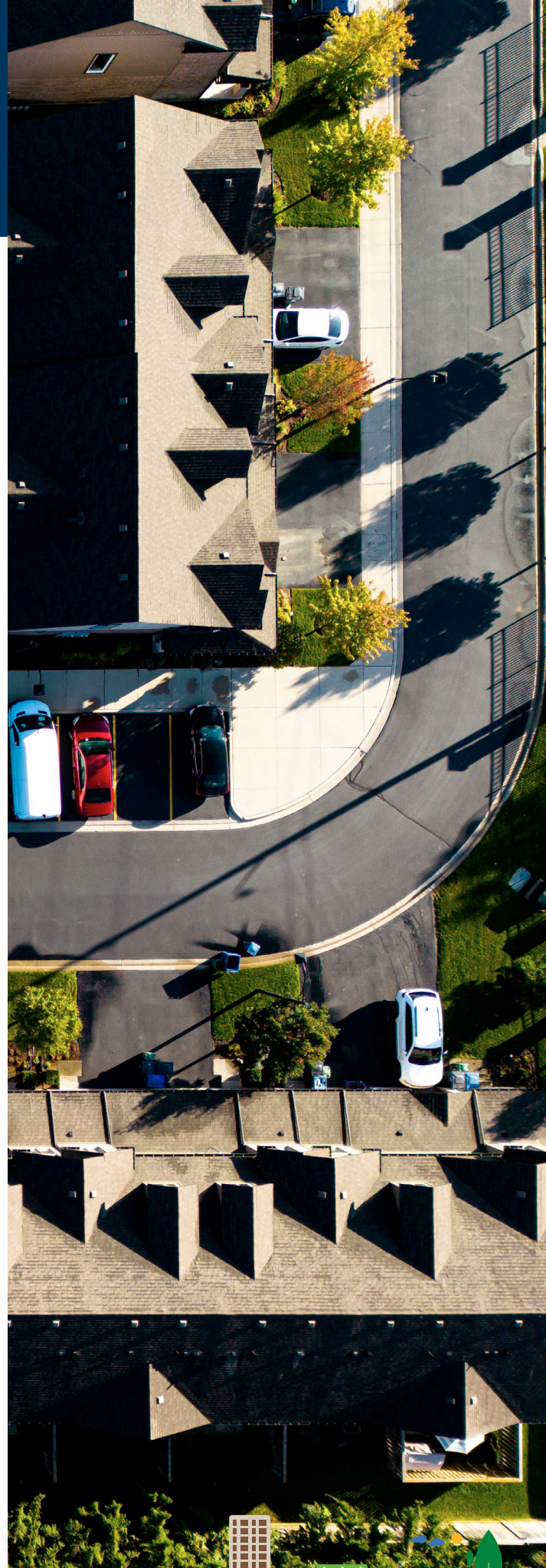
To meet Guelph's housing needs, the City recognizes we must expand both below-market and deeply affordable housing. The focus of this Strategy is on cooling the demand on opposite ends of the housing continuum—the market side and the deeply affordable sides—by facilitating more below-market affordable housing for moderate-income households, which is the largest single gap in affordable housing need (refer back to Table 3-8).

A range of affordable housing options and supply must increase, requiring collaboration between private developers and non-profit organizations to address this critical housing gap. **The limited tools we have as a municipality (explained below in Table 4-1 – The City's toolbox) will be most effective at addressing the 2,640 affordable ownership target and 2,120 affordable rental target.**

To achieve the needed mix of housing types and ranges of affordability, the City can do more using two existing models:

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

There is also room for exploring how to be more creative and innovative within these two models and the actions outlined in the Strategy are specifically designed to address these needs, ensuring that Guelph can offer a diverse and inclusive range of housing options for all its residents.



4.0 Guelph's Housing Affordability Strategy

Guelph's Strategy lays out the vision, goals, and actionable steps to address housing affordability in our city. The Strategy Implementation Plan (Section 5 and Appendix 1) then lays out how staff will work to expand housing options and move us closer to our housing vision. The vision, goals, and actions were all crafted in collaboration with Wellington County, the homebuilding community (both for profit and non-profit), school boards, the Chamber of Commerce, the University of Guelph, Conestoga College, the Guelph Community Health Centre, Guelph-Wellington Poverty Elimination Task Force, and a variety of residents in our community, including those with lived experience.

The City is responsible for local decisions that guide future land use, development, and growth. We can use the following tools to support affordable housing:

- authority over how land is used and building standards;
- policies that guide the number of units needed, the type of units, and where those units will be located;
- financial incentives to encourage the development of rental and non-profit housing; and
- policies that support and promote having a full range of housing types.

There are also barriers to affordable housing development that are outside of the City's authority or control, such as:

- Requiring affordable housing to be built, except for cases where the City has provided significant financial incentives that include an agreement to commit to an affordability period;
- Requiring builders to build within a certain timeframe;
- Provincial and/or Federal legislative change; and
- Listing prices or rent prices for housing within the market.

When we talk about areas where the City can influence increasing housing supply, we mean the following:

Table 4-1: The City's toolbox

Role	Description
Research and policy development	Research and develop policies to achieve a range of housing options.
Financial resources	Use existing financial resources and looking for additional sources of funding to help address housing affordability
Collaboration	Work with other sectors of government and the development community (private and not-for-profit sectors) to facilitate affordable housing projects
Capacity building	Build understanding around the need for and importance of having housing available at all points in Guelph's housing spectrum
Resident education and support	Help residents find housing that best meets their needs through educational tools and programs
Advocacy	Work with other levels of government and community organizations to advocate for housing
Monitoring and reporting	Track our progress in achieving the Strategy's actions, and other local and upper-level housing targets

We all need to work together to address housing affordability. There are many elements that are outside of the City's role and/or area of control. Where this is the case, we will rely on and work with other partners and levels of government to support and address housing affordability.

Our vision

The vision for housing in Guelph is as follows:

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

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

Goals of the Housing Affordability Strategy

Three goals have been identified to guide the Strategy:

Goal 1: Our community can access housing that is affordable throughout the City.

Goal 2: Our community can contribute to diverse and inclusive housing options for everyone.

Goal 3: Our community understands and promotes the need for long-term affordable housing options.

Strategy Actions

The following tables outlines a suite of actions that will help the City move closer to achieving its vision for housing affordability in Guelph. The actions have been organized and linked to the three goals individually and collectively.



Table 4-2 : Goal 1: Our community can access housing that is affordable throughout the city

1.1: We speed up affordable housing development in Guelph

Actions
1.1.1 Continuously review, implement, and communicate City plans, policies, and strategic initiatives to encourage a diverse housing mix that is equitable and aligns with the anticipated household make-up.
1.1.2 Implement a Community Planning Permit System (CPPS) to allow for additional density and affordable housing.
1.1.3 Evaluate the City’s role in getting more affordable housing built, beyond providing funding and incentives, to develop a housing model that will get more affordable housing built faster throughout the city.
1.1.4 Continue to provide incentives for the development of affordable housing, including development charge and parkland dedication exemptions.
1.1.5 Develop an affordable housing Community Improvement Plan (CIP) to offer incentives for building more affordable housing in Guelph.
1.1.6 Reduce or remove parking requirements for new affordable housing.
1.1.7 Continue to fast track the process for development applications for non-profit housing suppliers and work on communication solutions to keep non-profit housing suppliers informed about the approvals process.
1.1.8 Provide supporting materials for non-developers, like educational tools, for those who are looking to develop housing at an affordable price (for example, homeowners who want to add a new unit to their home or yard).
1.1.9 Continue to create and communicate more flexible, less exclusionary policies and more flexible rules to development (for example, by relaxing parking requirements in certain residential zones or for certain residential uses).
1.1.10 Continue to invest in housing-enabling infrastructure—such as roads, water services and sewer systems—in key strategic areas (for example, Downtown and the Guelph Innovation District) to allow for more housing development. This infrastructure ensures people moving into a new home can turn on their taps, flush their toilets and travel where they need to go.

1.2: We create a strategy for City-owned land for residential development.

Actions
1.2.1 Prepare and implement a five-year City-owned Land Strategy to steward land and increase the supply of housing that is affordable. The Strategy will target achieving a specified number of units by 2030 (2025-2030), above what is currently achieved by our Consolidated Municipal Service Manager (CMSM) (Wellington County).
1.2.1.1 Create and maintain an inventory of City-owned land for new homes, including providing a housing density calculation to determine the number of affordable units each piece of land can support.
1.2.1.2 Evaluate how to secure and dispose of City-owned land to build more affordable housing.
1.2.1.3 Review any City-owned land assets to decide if housing can be built on it.
1.2.2 Identify and allocate City-owned land for a future equity-deserving housing development. To do this, we will advocate for funding from the Provincial and Federal governments for equity-deserving residents of Guelph.
1.2.3 Issue a call to all community organizations and private developers who have land and/or existing buildings available to convert into affordable housing.



Table 4-3 : Goal 2: Our community can contribute to diverse and inclusive housing options for everyone

2.1: We preserve the affordable housing that we have.

Actions
2.1.1 Collect, monitor, and use data on existing affordable housing stock to guide policy development (e.g., on a renoviction bylaw, vacant homes tax, or rental replacement bylaw).
2.1.2 Work with Wellington County to strengthen existing resources and online rental information. This will help people connect with timely, accessible and consistent rental information about how to apply for subsidized and/or government-funded affordable housing through Social Services-Housing Services, Wellington County.

2.2: We support creative emerging housing models.

Actions
2.2.1 Look into new tools for creatively financing affordable housing, including front-end financing or infrastructure agreements.
2.2.2 Explore and evaluate other types of affordable housing that the City could help advance, such as co-housing models, tiny housing, modular housing or Community Land Trusts.
2.2.3 Promote climate resilience and incorporate green development standards that are both good for the environment and financially conscious.

2.3: We work with housing service providers on solutions.

Actions
2.3.1 Leverage existing and establish new relationships with a variety of housing providers, including those for equity-seeking groups and where community-based assets may play a role (for example, places of worship) to accelerate and support the development of affordable housing.
2.3.2 Continue to work with Wellington County, as the CMSM, to identify needs and gaps within the housing continuum.

Table 4-4 : Goal 3: Our community understands and promotes the need for long-term affordable housing options

3.1: We build an understanding of the roles and responsibilities in delivering affordable housing.

Actions
3.1.1 Gather and share insights with the community on best practices, needs, and innovations for delivering affordable housing.
3.1.2 Help students navigate the rental housing market through educational tools and programs.
3.1.3 Collaborate with Guelph’s neighbourhood groups, community leagues, social agencies, and tenants to identify strategies for enhancing social equity and inclusion in the community.
3.1.4 Work with health, housing support and service providers to:
3.1.4.1 Continue leveraging existing knowledge forums and amplify/share data and research, and
3.1.4.2 Improve relationships with community members that need health and housing support.
3.1.5 Promote principles with respect to affordable and inclusive housing.

3.2: We track and communicate our progress on affordable housing.

Actions
3.2.1 Update and monitor housing targets, as presented in Section 3.5 of this Strategy, to speed up affordable housing development.
3.2.2 Report annually on progress of the Strategy as part of the City’s annual Growth Management and Affordable Housing Monitoring Report.



3.3: We advocate for, and pursue, more financial support for affordable housing.

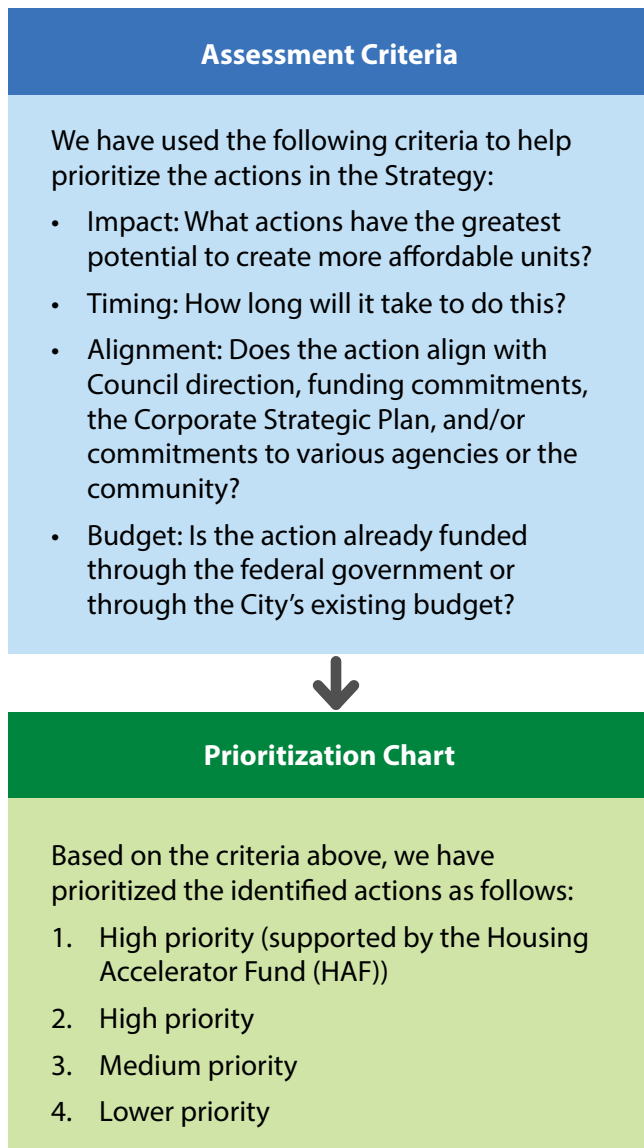
Actions
3.3.1 Provide targeted funding for non-profit organizations, alternative housing developers and operators (for example, co-housing groups or Community Land Trusts) to support pre-development costs, soft costs, and preparing funding applications to speed up affordable housing projects.
3.3.2 Work to get and distribute funding from upper levels of government to build more homes and improve housing affordability. To do this, we will:
3.3.2.1 Advocate to the upper levels of government for a regular/ongoing program of capital grants, operating grants, and rent subsidies that would help the City meet its long-term housing targets, including those for transitional, supportive and affordable housing.
3.3.2.2 Ask the Federal government to allocate funding for Guelph/Wellington under CMHC' now-permanent Rapid Housing Initiative.
3.3.3 Leverage funding opportunities (for example, through the CMHC) to support the goal of climate sustainability.

5.0 Implementation and Monitoring Plan

5.1 Implementation Plan

We need to be flexible and nimble as we start to implement the actions from the Strategy so that we can respond to changes in the housing market and take advantage of new opportunities, such as initiatives or strategies that may emerge from other levels of government. We also need to prioritize what we can accomplish based on our financial and human resources.

This Implementation Plan is organized as follows:



On the next page, we have laid out the Strategy's action items and how the City has prioritized them. Appendix 1, the Strategy's Implementation and Monitoring Plan, includes detailed information around each action's scope, budget and resourcing considerations, timelines, the milestones and indicators that will be used to monitor progress, the SOH Report gaps that will be filled by each action, and finally, the tools that the City has available to address the gaps (referring back to Table 4-1: The City's toolbox).

There is no one-size-fits-all solution for housing. The Strategy will require commitment and consistent action over the next 10 years to help address current gaps and build the affordable homes our community needs. While the City will prioritize actions with the most potential to quickly bring affordable housing to Guelph, we will continue with other key actions and look for more funding and partnerships to support this important work.



5.2 High-Priority Action Items (HAF)

The following is a list of high-priority action items identified through the HAF to help speed up the creation of new homes in Guelph:

Action	Description	Timeline
1.1.2	Implement a Community Planning Permit System (CPPS)	0 to 3 years
1.1.3	Evaluate the City's role in building affordable housing <ul style="list-style-type: none"> Evaluate the City's role in getting more affordable housing built, beyond funding and incentives Develop a housing model to help the City get more affordable housing built faster 	0 to 3 years
1.1.4	Lower the cost of building affordable homes <ul style="list-style-type: none"> Continue to provide incentives for the development of affordable housing, including development charge exemptions and parkland dedication exemptions. 	Ongoing
1.1.5	Improve our community by developing an affordable housing Community Improvement Plan (CIP) <ul style="list-style-type: none"> Develop an affordable housing Community Improvement Plan to offer incentives for building affordable housing in Guelph 	Ongoing
1.1.6	Reduce parking requirements for new affordable housing <ul style="list-style-type: none"> Reduce or remove parking requirements for new affordable housing builds 	0 to 3 years
1.1.8	Support homeowners looking to add new units <ul style="list-style-type: none"> Provide supporting materials for homeowners, like educational tools, for those seeking to develop housing at an affordable price, such as adding a unit in their home or yard 	0 to 3 years
1.1.9	Create and promote flexible development policies <ul style="list-style-type: none"> Continue to create and promote less exclusionary policies and more flexible rules to development (for example, by relaxing parking requirements in certain residential zones or for certain residential uses). 	Ongoing
1.1.10	Invest in housing-enabling infrastructure <ul style="list-style-type: none"> Continue to invest in housing-enabling infrastructure—such as roads, water services and sewer systems—in key strategic areas (for example, Downtown and the Guelph Innovation District) to allow for more housing development. This infrastructure ensures people moving into a new home can turn on their taps, flush their toilets and travel where they need to go. 	Ongoing

Action	Description	Timeline
1.2.1	<p>Create a City-owned land strategy</p> <ul style="list-style-type: none"> • Prepare and implement a five-year City-owned land strategy to steward land and increase housing supply that is affordable. The Strategy will target achieving a specified number of units by 2030, above what is currently achieved by our CMSM (Wellington County). • Create and maintain an inventory of City-owned land for new homes, including providing a housing density calculation to determine the number of affordable units each piece of land can support. • Evaluate how to secure and dispose of City-owned land assets to build more affordable housing. • Review any City-owned land assets to decide if housing can be built on it. 	0 to 3 years

5.3 High-Priority Action Items (not funded by the HAF)

The following is a list of high-priority action items to increase the supply of affordable housing in Guelph. These projects are not funded by the HAF:

Action	Description	Timeline
1.1.7	<p>Speed up the development application process</p> <ul style="list-style-type: none"> • Continue to fast track the process for development applications for non-profit housing suppliers • Work on communication solutions to find the best tools to keep non-profit housing suppliers informed about the approvals process 	3 to 5 years
2.1.1	<p>Track our current stock of affordable housing</p> <ul style="list-style-type: none"> • Collect, track and use data on the number of affordable homes for rent or purchase in Guelph to guide policy development (for example, on a renoviction bylaw, vacant homes tax or rental replacement bylaw) 	Ongoing
2.1.2	<p>Ensure rental information is easy to access</p> <ul style="list-style-type: none"> • Work with Wellington County to provide timely, accessible and consistent rental information online about how to get subsidized and/or government-funded affordable housing through Social Services-Housing Services, Wellington County 	Ongoing



Action	Description	Timeline
2.2.2	<p>Explore other types of housing that are right for Guelph</p> <ul style="list-style-type: none"> Explore and evaluate other types of affordable housing that the City could help advance, such as co-housing models, tiny housing, modular housing or Community Land Trusts 	0 to 3 years
2.3.2	<p>Work with Wellington County on housing solutions</p> <ul style="list-style-type: none"> Continue to work with Wellington County as the Service Manager to identify needs and gaps within the housing continuum—or the range of housing types available to support the diverse needs of the community 	Ongoing
3.3.2	<p>Advocate for more funding</p> <ul style="list-style-type: none"> Work to get and distribute funding and resources from upper levels of government to build more homes and increase housing affordability. To do this, we will: <ul style="list-style-type: none"> » Advocate to upper levels of government for a regular/ongoing program of capital grants, operating grants, and rent subsidies that would help the City meet its long-term housing targets, including those for transitional, supportive, and affordable housing; and, » Ask the federal government to allocate funding for Guelph/Wellington under the CMHC's now-permanent Rapid Housing Initiative. 	Ongoing

5.4 Medium- to Low-Priority Action Items (not funded by the HAF)

The following is a list of medium- to low-priority action items to increase the supply of affordable housing in Guelph.

Action	Description	Timeline	Priority
1.1.1	<p>Continue to review City plans, policies, and initiatives</p> <ul style="list-style-type: none"> Continue to review, implement and communicate City plans, policies, and strategic initiatives on an ongoing basis to make sure we can quickly respond to changes in demographic patterns Promote a mix of housing that is equitable and aligns with the anticipated household make-up 	Ongoing	Medium
1.2.3	<p>Issue a call for land</p> <ul style="list-style-type: none"> Issue a call to all community organizations and private developers who have land and/or existing buildings available to convert into affordable housing 	0 to 5 years	Medium
2.2.1	<p>Look into creative financing tools</p> <ul style="list-style-type: none"> Look into new tools for creatively financing affordable housing, including front-end financing or infrastructure agreements 	0 to 5 years	Medium

Action	Description	Timeline	Priority
2.3.1	<p>Leverage existing and establish new relationships</p> <ul style="list-style-type: none"> Leverage existing and establish new relationships with housing providers, including those for equity-seeking groups and where community-based assets may play a role (for example, places of worship) to accelerate and support the development of affordable housing 	Ongoing	Medium
3.1.1	<p>Gather and share insights</p> <ul style="list-style-type: none"> Gather and share insights with other local municipalities on best practices, needs, and innovations in affordable housing 	Ongoing	Medium
3.3.1	<p>Target and support seed funding opportunities</p> <ul style="list-style-type: none"> Target and support funding opportunities for non-profit organizations, alternative housing developers and operators (e.g., co-housing groups, Community Land Trusts) who may need assistance with pre-development costs, soft costs, preparing funding applications to expedite affordable housing projects 	0 to 3 years	Medium
1.2.2	<p>Set aside City-owned land to build equity-deserving housing</p> <ul style="list-style-type: none"> Identify and allocate City-owned land for a future equity-deserving housing development Access funding from upper-level governments for equity-deserving residents of Guelph 	5+ years	Low
2.2.3	<p>Promote climate resilience</p> <ul style="list-style-type: none"> Promote climate resilience and incorporate green development standards that are good for the environment and financially conscious. 	Ongoing	Low
3.1.2	<p>Help students find places to live</p> <ul style="list-style-type: none"> Help students navigate the rental housing market through education programs 	Ongoing	Low
3.1.3	<p>Enhance social equity and inclusion</p> <ul style="list-style-type: none"> Collaborate with Guelph's neighbourhood groups, community leagues, social agencies, and tenants to identify strategies for enhancing social equity and inclusion in the community. 	Ongoing	Low
3.1.4	<p>Work with health, housing support and service providers</p> <ul style="list-style-type: none"> Work with health, housing support and service providers to: <ul style="list-style-type: none"> Continue leveraging existing knowledge forums and amplify/share data and research Improve relationships with community members that need health and housing supports 	Ongoing	Low



Action	Description	Timeline	Priority
3.1.5	<p>Promote affordable and inclusive housing</p> <ul style="list-style-type: none"> Develop and implement a communications strategy to promote “Yes In My Backyard” principles with respect to affordable and inclusive housing. 	3 to 5 years	Low
3.2.1	<p>Monitor housing targets</p> <ul style="list-style-type: none"> Update and monitor housing targets, as presented in Section 3.8 of this Strategy to accelerate the timing of affordable housing development. 	Ongoing	Low
3.2.2	<p>Report annually on progress of the Strategy</p> <ul style="list-style-type: none"> Report annually on progress of the Strategy as part of the City’s annual Growth Management and Affordable Housing Monitoring Report. 	Ongoing	Low
3.3.3	<p>Leverage climate funding opportunities</p> <ul style="list-style-type: none"> Leverage funding opportunities (for example, through the CMHC) to support the goal of climate sustainability. 	5+ years	Low

5.5 Monitoring and evaluation framework

We will need to evaluate the performance of the Strategy periodically. In 2026, a comprehensive evaluation of the Strategy will take place as part of the update process. This monitoring and evaluation framework will serve not only as a benchmark for measuring success but also as an opportunity for process improvement. Using the Annual Growth Management and Affordable Housing Report, we will include additional indicators to publicly track the City’s progress. Adjustments to actions will be driven by results from this monitoring work.

Progress will be tracked using two types of measures:

1. City performance and results will be used to track how well specific Strategy actions are doing; and
2. Trends in the housing market will help assess the results of the Strategy. This includes annual reports from CMHC on rental prices, housing construction, and more.

Attachment 1 also includes the milestones and/or indicators that will be used to measure the success of each action in the Strategy. The tools (refer back to Table 4-1) that we can use to help us implement each action are also identified in this attachment.

6.0 Conclusion

We know there is a lot of work that needs to be done to meet the diverse housing needs of our city. The vision for where we aspire to be in the next 10 years speaks to Guelph being a place where people of all ages, situations and incomes can find a home that is affordable, accessible and suitable. The actions identified in this Strategy are some of the ways that we can contribute to filling the housing affordability gaps in this community – but we cannot do it alone. We know there are significant challenges ahead for us and approaching these challenges with a hefty dose of collaboration, innovation, and dedication will be essential.

Together, we can continue to make housing affordability a reality for Guelph.

Acronyms

AMR	Average Market Rent
ARDU	Accessory Residential Dwelling Unit
CMHC	Canada Mortgage and Housing Corporation
CMSM	Consolidated Municipal Service Manager
GMS	Growth Management Strategy
HAF	Housing Accelerator Fund
HAS	Housing Affordability Strategy
PPS, 2024	Provincial Planning Statement, 2024
SCHL	Société canadienne d’hypothèques et de logement
SOH	State of Housing





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