

Housing Needs Assessment

City of Ottawa

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1. Methodology

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

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

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

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

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

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

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

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

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

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

METHODOLOGY

This assessment employs a mixed-methods approach, integrating quantitative and qualitative research methodologies to provide an understanding of housing needs and market conditions.

Quantitative Research

Quantitative data was collected from multiple sources to ensure accuracy and reliability. Key data sources include:

- **Statistics Canada Census Data** – Used for demographic, economic, and household trends to analyze population growth, household formation rates, and affordability indicators. This data supported the housing needs assessment by providing insights into population shifts, income distribution, and housing affordability trends. It identified key demographic groups facing housing challenges and informed projections of future housing needs based on historical patterns. Census data also supported the evaluation of housing adequacy, suitability, and core housing need, offering a data-driven basis for policy recommendations.
- **CMHC Housing Market Information Portal** – Provides insights into housing stock, vacancy rates, rental costs, and affordability metrics. This data informed an in-depth market analysis, highlighting affordability gaps and trends in supply and demand.
- **Housing Assessment Resource Tool (HART)** – HART, developed by the University of British Columbia, is a census-based tool that measures core housing need and affordable shelter costs by income category, household size, and priority

populations. It supports housing needs assessments by providing scenario-based modeling and projections to estimate future housing demand based on demographic and economic trends.

- **Rentals.ca** – Offers up-to-date rental and housing sales market data to capture real-time housing affordability and availability trends. This source was used to validate pricing trends and assess rental pressures on different household income groups.
- **Canadian Real Estate Association (CREA) Housing Market Statistics** – Used to analyze housing sales trends and affordability in Ottawa. This data provided insights into market conditions, including price fluctuations, sales volumes, and overall housing affordability. CREA data supported the housing needs assessment by complementing affordability indicators from other sources, offering a broader understanding of market dynamics and housing accessibility.
- **Point-in-Time (PiT) Count** – Provides a snapshot of the number of people experiencing homelessness within the community, allowing for an assessment of housing and support service needs. PiT Count data was used to evaluate the scale and characteristics of homelessness, ensuring targeted interventions were recommended.
- **Municipal Data Sources** – Includes non-confidential city data on non-market housing waitlists, capacity and occupancy levels, eviction applications, and notices of terminations. This data contextualized housing pressures and service gaps, quantifying demand for non-market housing and understanding displacement risks.

Methodology on projections is detailed in section 6.2.

Qualitative Research

Qualitative methods complement the quantitative data by providing context and deeper insights into the lived experiences of residents and other community members. The qualitative approach includes:

- **Community Engagement & Interviews** – See 1.2.
- **Policy and Legislative Analysis** – Review of relevant municipal, provincial, and federal housing policies, strategies, and funding mechanisms to identify systemic barriers and opportunities for intervention. This analysis was used to align housing needs with policy recommendations and advocate for necessary policy shifts.

Assumptions and Justifications

Several assumptions underlie this assessment:

- Demographic and economic projections rely on the most recent Census data and provincial population forecasts, assuming steady economic and migration trends.
- Market affordability trends assume that rental and housing prices from Rentals.ca and CMHC data provide a reasonable estimate of costs, with inflation and wage trends affecting affordability.
- Homelessness and non-market housing needs are informed by PiT Count data and other municipal data, with an acknowledgment of potential undercounts in priority groups, unsheltered populations, and hidden homelessness.
- Policy impact assessment assumes that current legislative and funding frameworks remain stable over the assessment period while also considering potential policy shifts that may impact housing needs.

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

The Housing Needs Assessment (HNA) engagement process was rooted in ongoing collaboration with housing and homelessness community partners, reflecting the City of Ottawa’s legislated role as the Service Manager. Engagement built on established relationships through the City’s oversight of housing and homelessness services, including its administration of the Centralized Waitlist for community housing and direct coordination with non-profit housing providers, supportive housing operators, and organizations serving equity-deserving groups. This work was further informed by the 10-Year Homelessness and Housing Plan and the 2024 Point-in-Time (PIT) Count, both of which involved extensive consultation across the sector. The Point-in-Time Count was also a deeply collaborative process, engaging service providers and front-line organizations working directly with those experiencing homelessness.

To ensure a comprehensive understanding of system needs, a mix of one-on-one interviews, in-person and virtual consultations, and group sessions were conducted. Engagement included both structured and informal discussions with subject matter experts, service providers, and people with lived experience. Two in-person group consultation sessions were held, alongside multiple targeted interviews. HelpSeeker Technologies, social data firm with extensive experience in housing needs assessments and provincial-level projections for housing and homelessness demand, was also hired to facilitate discussions and incorporate key findings into this assessment and the upcoming publicly facing Housing Needs Assessment. Interviewees were asked not only about barriers and challenges but also about how this needs assessment—and the upcoming Housing and Homelessness Plan update in 2025/2026—can support their work.

Engagement efforts included consultations with City staff involved in strategic housing initiatives, affordable housing, policy and planning, housing and homelessness services, public health, and social programs. These also included non-profit housing providers, supportive housing operators, housing system representatives, and service organizations that collaborate directly with people facing housing insecurity. Interviewees engaged in this process included but were not limited to:

- Ottawa Community Housing
- Social Housing Registry of Ottawa
- Housing Specialists Working Group (Housing First providers)
- Ottawa Aboriginal Coalition (which developed the Indigenous Housing and Homelessness Strategy)
- John Howard Society (justice-involved housing)
- Matthew House Ottawa (newcomer-serving housing provider)
- Refugee 613 (newcomer-serving agency)
- Gender-Based Violence (GBV) - Violence Against Women (VAW) Community Advisory Group
- Ottawa Inner City Health (health-focused housing services)
- Carty House (housing for refugee women)

In addition to these formal consultations, 16 one-on-one interviews were conducted with individuals currently experiencing homelessness or housing precarity, including youth, ensuring that the perspectives of those directly affected by housing challenges were meaningfully included. These individuals participated in voluntary interviews that took place at drop-in centres that serve those who are experiencing homelessness, or at risk of experiencing homelessness. While Violence Against Women (VAW) shelters fall under provincial jurisdiction, a dedicated engagement session was held with VAW sector interviewees to discuss the intersection of gender-based violence and housing insecurity.

Through these engagement activities, interviewees provided critical insights into housing needs, system pressures, and emerging challenges, while also identifying opportunities for improved coordination, enhanced supports, and stronger alignment with future housing initiatives. These conversations will continue as we work to publish the publicly facing Housing Needs Assessment and update the 10-Year Housing and Homelessness Plan in 2025/2026.

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

See 1.2.

2. Community Profile and Trends

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

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

Ottawa's municipal housing policy and regulatory framework is structured around a combination of long-term strategic planning, housing action plans, affordability measures, and regulatory tools designed to guide residential growth, ensure affordability, and address homelessness. The City's 2023-2026 Strategic Plan¹ reinforces these efforts by prioritizing affordable housing supply, transit-oriented growth, and the elimination of chronic homelessness, ensuring that housing policies align with broader municipal objectives for livability and equity.

The 10-Year Housing and Homelessness Plan (2020-2030) is the primary municipal strategy for addressing housing needs across the continuum, from emergency shelter to affordable rentals and home ownership. Mandated under the Housing Services Act, of 2011, the plan set ambitious targets, including creating 5,700 to 8,500 new affordable housing units, prioritizing investment in supportive housing, homelessness prevention, and long-term affordability.

The plan also integrated with various federal and provincial funding streams, including the Canada-Ontario Housing Benefit (COHB), Canada-Ontario Community Housing Initiative (COCHI), Ontario Priorities Housing Initiative (OPHI), Housing and Homelessness Prevention Program (HPP), and Reaching Home (RH), which provide direct financial assistance for housing affordability and support initiatives. Additionally, the plan aligns with broader funding strategies such as the National Housing Strategy and the Ontario Community Housing Renewal Strategy, which outline long-term approaches to expanding affordable housing and improving housing sustainability.

As part of the City's 2023-2026 Strategic Priorities, efforts are focused on increasing below-market and deeply affordable housing units near transit, leveraging City-owned land, and streamlining approvals to support housing supply and affordability goals. This includes a Council-directed commitment to improve governance and systems management with housing providers, ensuring that affordability measures are effective and sustainable.

¹ City of Ottawa. (2023). *City of Ottawa strategic plan 2023–2026*.

Ottawa's Official Plan establishes a growth management strategy that directs 60% of all new housing growth within existing built-up areas by 2046. This policy, which emphasizes intensification, transit-oriented development, and 15-minute neighbourhoods, ensures that new housing supply is concentrated near public transit, employment hubs, and essential services. The City's Strategic Plan reinforces these objectives by prioritizing housing development near transit hubs and corridors, ensuring that affordable housing is well-connected to transportation networks.

The City employs various regulatory tools and incentives to support affordability and housing diversity. Inclusionary zoning requires affordable housing in designated developments, particularly near transit hubs. Additional policies encourage using surplus public lands for affordable housing, partnerships with non-profit housing providers, and incentive programs for private sector involvement. The Municipal Capital Facilities Bylaw provides tax exemptions for non-profit housing providers, and the Affordable Housing Land and Funding Policy ensures that revenues from surplus land sales are directed toward new affordable housing developments.

A key focus of Ottawa's housing strategy is equity and accessibility. The Official Plan and 10-Year Housing and Homelessness Plan explicitly incorporate gender and racial equity considerations, ensuring equity-seeking groups, including Indigenous communities, women-led households, and newcomers, have access to safe and affordable housing. Transit and housing affordability are also linked, with policies ensuring that affordable housing developments are located near high-frequency transit routes to reduce transportation-related barriers for lower-income residents.

The Ottawa Aboriginal Coalition (OAC) has developed an Indigenous-specific housing strategy to address the distinct housing needs of Indigenous residents in Ottawa. Rooted in Indigenous leadership, the strategy includes key initiatives such as transitional housing for Inuit women and children, a family healing centre, an aging-out initiative for youth leaving care, and creating an Indigenous hub. As part of its commitment through Ottawa's 10-Year Housing and Homelessness Plan, the City has provided staff support to accompany the OAC in developing and implementing this strategy, ensuring that Indigenous-led solutions are supported through municipal resources and collaboration.

The City's Strategic Plan also reinforces a strong focus on addressing homelessness, particularly eliminating chronic homelessness. The plan outlines strategies to reduce inflow into chronic homelessness, improve access to supportive housing and mental health/substance use services, and enhance system coordination to prevent long-term shelter reliance. This approach aligns with Ottawa's existing Housing First framework, which emphasizes stable, permanent housing with wraparound supports as the foundation for addressing homelessness.

The City of Ottawa's long-term financial planning for housing is integrated with broader infrastructure and transportation strategies. The Long-Range Financial Plan for Housing Services outlines funding requirements and revenue strategies to support new

developments and maintain existing affordable housing stock. This plan aligns with other municipal frameworks, such as the Transportation Master Plan and Infrastructure Master Plan, to ensure that new housing growth is supported by sustainable infrastructure and public services.

In response to increasing housing demand, affordability challenges, and demographic shifts, the City will publish a comprehensive, community-facing Housing Needs Assessment to identify future housing requirements. Based on these findings, Ottawa will then update the 10-Year Housing and Homelessness Plan to address emerging trends, funding opportunities, and community needs.

2.2 Community Profile

2.2.1 Population		
Characteristic	Data	Value
Total Population (Number) Source: Statistics Canada, Census 2016 and 2021	2016	934,243
	2021	1,017,449
Population Growth (Number) Source: Statistics Canada, Census 2016 and 2021	Total	83,200
	Percentage	8.9%
Age (Years) Source: Statistics Canada, Census 2021	Average	40.7
	Median	40.0
Age Distribution Source: Statistics Canada, Census 2021	0 - 14 years	166,920 (16.4%)
	15 - 64 years	678,375 (66.7%)
	65+ years	172,150 (16.9%)
Mobility Source: Statistics Canada, Census 2021	Non-movers	860,725
	Non-migrants	94,310
	Migrants	37,060

2.2.2 Demographic Information		
Characteristic	Data	Value
Immigrants Source: Statistics Canada, Census 2021	Total	259,215
Non-Immigrants Source: Statistics Canada, Census 2021	Total	712,100
Recent Immigrants (2016-2021) Source: Statistics Canada, Census 2021	Total	47,415
Interprovincial migrants Source: Statistics Canada, Census 2021	Total	10,335
Indigenous Identity Source: Statistics Canada, Census 2021	Total	26,395

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

Ottawa's housing market has been shaped by steady, accelerating population growth, with the city's population increasing by 8.9% between 2016 and 2021, adding more than 83,000 new residents. This expansion has reinforced Ottawa's position as one of Canada's fastest-growing urban centres, but it has also placed significant pressure on the housing system, reshaping affordability, demand patterns, and tenure composition. As the population grows and shifts, the market has struggled to adjust, leading to deeper affordability challenges and a changing mix of housing supply.

At the core of this transformation is who is driving the growth. Ottawa remains a magnet for migration, with 47,415 recent immigrants arriving between 2016 and 2021, contributing to an increasingly diverse housing demand, including a growing need for rental housing, multi-generational homes, affordable housing options, and units suitable for larger households. During the same period, interprovincial migration brought 10,335 new residents, many of whom were drawn by Ottawa's labour market and economic stability. While many newcomers seek rental housing upon arrival, limited availability and rising costs have intensified pressures in the rental market, particularly in areas well-served by transit and employment hubs.

This intensified demand for rental housing is evident in tenure trends. The share of renter households has increased from 34.0% in 2006 to 36.1% in 2021, with nearly 38,000 additional rental households added over this period. While homeownership remains the dominant tenure type, affordability challenges have made it increasingly difficult for younger and lower-income residents to enter the ownership market. As a result, rental

housing has become a critical part of the city's housing system, even as it remains inherently less stable than ownership due to factors such as rising eviction rates, renovictions, lack of rent control, and limited tenant protections. Additionally, increasing rental costs and persistently low vacancy rates have heightened the risk of displacement for many households.

Population shifts are also influencing the types of housing in demand. With the 65+ population now representing 16.9% of Ottawa's residents in 2021, up from 12.4% in 2006, there is increasing pressure for accessible, age-friendly housing, particularly for those on fixed incomes. At the same time, as younger residents remain in the rental market longer due to affordability constraints, demand for smaller, multi-unit dwellings has risen. These changes have accelerated the shift toward apartment construction, with new supply increasingly concentrated in higher-density developments rather than traditional single-detached housing. While this trend aligns with long-term urban planning goals, the pace of development has struggled to keep up with population-driven demand, leaving affordability pressures unresolved.

3. Household Profiles and Economic Characteristics

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

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

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

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

3.1 Household Profiles

3.1.1 Household Income and Profile		
Characteristic	Data	Value
Total number of households	2016	373,755
Source: Statistics Canada, Census 2016 and 2021	2021	407,255
Household income (Canadian dollars per year)	Average	\$126,700
Source: Statistics Canada, Census 2021	Median	\$102,000
Tenant Household Income (Canadian dollars per year, Only Available at Census Agglomeration Level)	Average	\$77,100
Source: CMHC	Median	\$64,000
Owner household income (Canadian dollars per year, Only Available at Census Agglomeration Level)	Average	\$154,600
Source: CMHC	Median	\$130,000
Average household size (Number of members)	Total	2.5
Source: Statistics Canada, Census 2021		
Breakdown of household by size (Number of households)	Total	407,255
	1 person	116,370
	2 persons	135,365
	3 persons	61,740
	4 persons	59,175
	5 or more persons	34,605
Source: Statistics Canada, Census 2021		
Tenant households (Number of households)	Total	147,030
Source: Statistics Canada, Census 2021	Percentage	36.1%
Owner households (Number of households)	Total	260,220
Source: Statistics Canada, Census 2021	Percentage	63.9%
Percentage of tenant households in subsidized housing	Percentage	14.1%
Source: Statistics Canada, Census 2021		

3.1.1 Household Income and Profile		
Characteristic	Data	Value
Households within 800m of a higher order/high frequency transit stop or station (#) ² Source: City of Ottawa. HelpSeeker Calculations.	Total	129,259
Number of one-parent families Source: Statistics Canada, Census 2021	Total	44,335
	Percentage	16.1%
Number of one-parent families in which the parent is a woman+ Source: Statistics Canada, Census 2021	Total	35,065
Number of one-parent families in which the parent is a man+ Source: Statistics Canada, Census 2021	Total	9,270
Number of households by Income Category Source: Housing Needs Assessment Tool - HART	Very Low (up to 20% below Area Median Household Income (AMHI))	10,460
	Low (21% – 50% AMHI)	63,959
	Moderate (51 – 80% AMHI)	74,194
	Median (81% – 120% AMHI)	89,089
	High (>120% AMHI)	158,238

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

Ottawa's household composition and income distribution shape its housing landscape, reinforcing affordability and tenure security disparities. As of 2021, one-parent families make up 16.1% of all census families, totalling over 44,000 households, with 79.1% led by

² The City provided transit stop data in shapefile format, which was combined with census dissemination block (DB) center points obtained from Census data to analyze household distribution. An 800-meter buffer was generated around each transit stop, capturing any DB center points within its boundary. The total number of households within these DBs was then aggregated to determine the household count for each transit stop.

women+. These households are more likely to experience financial strain, particularly in the rental market, where rising costs create affordability challenges. One-person households, which account for 28.6% of all households, face similar pressures, as single-income earners often struggle to meet rising housing costs without the financial flexibility of multi-income households.

Income disparities between owners and renters further define housing affordability in the city. The median homeowner income in 2021 was \$130,000, compared to just \$64,000 for renters. While renter incomes have grown faster than homeowner incomes over the past 15 years, the gap remains significant, leaving renters far fewer options in a tight housing market. With only 14.1% of tenant households in subsidized housing, demand for deeply affordable rental units far exceeds supply, pushing lower-income renters into market-rate units that may be unaffordable or unstable. At the same time, higher-income households (earning over 120% of AMHI) account for 40.0% of all households, driving demand for ownership and higher-cost rental units, and contributing to housing market segmentation.

3.3 Suppression of household formation (e.g., younger people living with their parents due to affordability pressures) and housing demand (e.g., “driving until you qualify”) can both indicate strained local housing market conditions. Please provide any data or information that speaks to how suppression of the formation of new households and suppression of housing demand has impacted your community since 2016, and how projected formation patterns are expected to be impacted over the next 5 to 10 years. Please indicate methods used to determine expected household formation, such as calculating headship rates broken down by specific age estimate impacts.³

Since 2016, suppressed household formation has placed increasing strain on Ottawa’s housing market. Affordability challenges have delayed household formation, creating a backlog of unmet demand. The majority of households that were expected to form but did not were households maintained by individuals aged 25 to 34, a key demographic for first-time homeownership and independent living. Rising housing costs have made it increasingly difficult for this age group to move out of parental homes or transition from rental housing into ownership, resulting in 3,692 suppressed households between 2016 and 2021. This suppression has intensified competition for available housing and placed additional pressure on affordability in both the rental and ownership markets.

These suppressed households contribute to an increase in Ottawa’s total expected housing demand by 2035. The baseline housing need has been estimated at 94,020 units, which accounts for the following factors:

³ *We recognize that some municipalities may not have this data available at the time of completion but encourage them to do their best in addressing this question. Municipalities will be expected to build this expertise in subsequent iterations of their Housing Needs Assessments.*

- Household formation is projected to increase by 17% between 2025 and 2035, adding 88,757 new households.
- To ensure a functional and balanced housing market, an additional 2,663 units are needed to maintain a 3% vacancy rate, preventing excessive market constraints.
- Ottawa is expected to lose approximately 260 housing units per year due to demolitions, meaning 2,600 replacement units will be needed between 2025 and 2035 to offset this loss and sustain the existing stock. This number is not a direct total of all demolitions but rather an adjustment based on the portion of demolished units that result in a net reduction in available private households.⁴

However, when factoring in the 3,692 previously suppressed households, the total housing demand rises to 97,712 units by 2035. Without addressing this backlog, affordability challenges will persist, younger adults will continue delaying household formation, and competition for existing housing will remain high, particularly for rental units and first-time homebuyers.

The methodology used for these estimates is covered in detail in 6.2.

3.4 Economic Conditions

3.4.1 Economy and Labour Force		
Characteristic	Data	Value
Number of workers in the Labour Force Source: Statistics Canada, Census 2021	Total	549,985
Number of workers by industry (Top 10 only) Source: Statistics Canada, Census 2021	Public administration	116,235
	Health care and social assistance	62,860
	Professional, scientific and technical services	61,835
	Retail trade	53,365
	Educational services	42,010
	Construction	28,080
	Accommodation and food services	27,965

⁴ This information on demolitions is sourced from Growth Projections for the New Official Plan: Methods and Assumptions for Population, Housing, and Employment (2018–2046).

3.4.1 Economy and Labour Force		
Characteristic	Data	Value
	Administrative and support, waste management and remediation services	22,300
	Other services (except public administration)	20,510
	Transportation and warehousing	18,585
Unemployment rate and participation rate (Percent)	Unemployment rate	10.3
	Participation rate	65.9
Source: Statistics Canada, Census 2021		
All classes of workers (Number)	Total	535,960
Source: Statistics Canada, Census 2021		
Employees (Number)	Total	470,435
Source: Statistics Canada, Census 2021		
Permanent position (Number)	Total	386,980
Source: Statistics Canada, Census 2021		
Temporary position (Number)	Total	83,450
Source: Statistics Canada, Census 2021		
Fixed term (1 year or more, Number)	Total	30,765
Source: Statistics Canada, Census 2021		
Casual, seasonal or short-term position (less than 1 year, Number)	Total	52,685
Source: Statistics Canada, Census 2021		
Self-employed (Number)	Total	65,530
Source: Statistics Canada, Census 2021		
Number of commuters by commuting destination	Within census subdivision	219,180
	To different census subdivision	0
Source: Statistics Canada, Census 2021		

3.4.1 Economy and Labour Force		
Characteristic	Data	Value
	To different census division	7,025
	To another province/territory	6,420
Number of commuters by main mode of commuting for the employed labour force with a usual place of work or no fixed workplace address Source: Statistics Canada, Census 2021	Car, truck or van	211,755
	Public transit	31,015
	Walked	19,395
	Bicycle	4,260
	Other method	9,265

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

Ottawa's labour market conditions have significantly affected housing supply and demand, with shifts in employment stability, wages, and industry composition shaping affordability and accessibility. The city benefits from a relatively stable economy, with major employment in public administration (21.7%), health care and social assistance (11.7%), professional, scientific, and technical services (11.5%), and retail trade (10.0%).

One of the most defining trends in Ottawa's labour market is the higher rate of temporary and non-standard employment than the provincial average. One in six workers (15.6%) is in a temporary position, including fixed-term contracts (5.7%) and casual, seasonal, or short-term work (9.8%), making them more vulnerable to income fluctuations and housing instability.

Lower-wage and precarious workers are disproportionately reliant on the rental market yet face significant affordability challenges as median renter household income (\$64,000) remains far below that of homeowners (\$130,000).

For many, securing stable housing is increasingly difficult as market rents rise faster than wages, and competition for affordable units intensifies. This is particularly evident in the low rental vacancy rate for lower-cost units, which reinforces the divide between those who can afford homeownership and those pushed into housing precarity.

The healthcare sector has expanded significantly, adding over 8,200 new workers, further driving demand for rental housing near hospitals and service hubs. However, ensuring adequate and affordable housing remains a central challenge as more workers enter the market with varying income levels and employment stability.

Ultimately, Ottawa's labour conditions exacerbate affordability pressures, reinforcing the need for a housing system that accommodates both high- and low-wage earners. The increasing prevalence of precarious work and wage stagnation in lower-income sectors means that housing instability will remain a critical issue unless rental supply and affordability measures keep pace with economic realities.

3.6 Households in Core Housing Need

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

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

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

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

Income Categories and Affordable Shelter Costs:

Income Category	% of Total HHs	Annual HH Income	Affordable Shelter Cost (2020 CAD\$)
Area Median Household Income		\$103,000 ⁵	\$2,575
Very Low Income (20% or under of AMHI)	2.64%	<= \$20,600	<= \$515
Low Income (21% to 50% of AMHI)	16.15%	\$20,600 - \$51,500	\$515 - \$1,288
Moderate Income (51% to 80% of AMHI)	18.74%	\$51,500 - \$82,400	\$1,288 - \$2,060
Median Income (81% to 120% of AMHI)	22.50%	\$82,400 - \$123,600	\$2,060 - \$3,090
High Income (121% and more of AMHI)	39.97%	>= \$123,601	>= \$3,091

⁵ Note that HART uses the Area Median Household Income (AMHI) calculated by Statistics Canada as part of a custom data order to categorize households into HART's income groups. Unlike a simple Median Household Income (MHI), AMHI is calculated using a specific methodology to ensure consistency in housing affordability analysis. Because this method differs from the standard census calculation of MHI, AMHI may vary slightly. The difference is due to factors such as data sources, geographic aggregation, and statistical adjustments that support standardized comparisons across regions.

Source: Housing Needs Assessment Tool - HART

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

Income Category - Max. Affordable Shelter Cost	1 Person	2 Person	3 Person	4 Person	5+ Person
Very Low Income (\$515)	84.4%	12.0%	1.8%	0.9%	0.8%
Low Income (\$1,288)	54.0%	27.8%	9.4%	5.2%	3.5%
Moderate Income (\$2,060)	0.0%	16.0%	24.0%	23.5%	36.5%
Median Income (\$3,090)	0.0%	0.0%	0.0%	24.3%	75.7%
High Income (>\$3,090)	0.0%	0.0%	0.0%	0.0%	0.0%

Source: Housing Needs Assessment - HART

2021 Affordable Housing Deficit:

Income Category	1 Person	2 Person	3 Person	4 Person	5+ Person	Total
Very Low Income (20% or under of AMHI)	5,480	780	120	60	55	6,495
Low Income (21% to 50% of AMHI)	16,620	8,550	2,905	1,585	1,090	30,750
Moderate Income (51% to 80% of AMHI)	0	1,025	1,545	1,510	2,345	6,425
Median Income (81% to 120% of AMHI)	0	0	0	180	560	740
High Income (121% and more of AMHI)	0	0	0	0	0	0
Total	22,100	10,355	4,570	3,335	4,050	44,410

Source: Housing Needs Assessment Tool - HART

3.6.1 Households in Core Housing Need		
Characteristic	Data	Value
Affordability – Owner and tenant households spending 30% or more on shelter costs (# and %) Source: Statistics Canada, Census 2021	Total	81,570
	Percentage	20.1%
Affordability – Tenant households spending 30% or more of income on shelter costs (# and %) Source: Statistics Canada, Census 2021	Total	51,185
	Percentage	35.1%
Affordability – Owner households spending 30% or more of income on shelter costs (# and %) Source: Statistics Canada, Census 2021	Total	30,385
	Percentage	11.7%
Adequacy – Households in dwellings requiring major repair (# and %) Source: Statistics Canada, Census 2021	Total	21,860
	Percentage	5.4%
Adequacy – Tenant households in dwellings requiring major repairs (# and %) Source: Statistics Canada, Census 2021	Total	11,510
	Percentage	7.8%
Adequacy – Owner households in dwellings requiring major repairs (# and %) Source: Statistics Canada, Census 2021	Total	10,345
	Percentage	4.0%
Suitability – Households in unsuitable dwellings (# and %) Source: Statistics Canada, Census 2021	Total	22,070
	Percentage	5.4%
Suitability – Tenant households in unsuitable dwellings (# and %) Source: Statistics Canada, Census 2021	Total	15,630
	Percentage	10.6%
Suitability – Owner households in unsuitable dwellings (# and %) Source: Statistics Canada, Census 2021	Total	6,445
	Percentage	2.5%
Total households in core housing need Source: Statistics Canada, Census 2021	Total	44,435

3.6.1 Households in Core Housing Need		
Characteristic	Data	Value
Percentage of tenant households in core housing need Source: Statistics Canada, Census 2021	Percentage	23.3%
Percentage of owner households in core housing need Source: Statistics Canada, Census 2021	Percentage	4.6%

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

In 2021, 44,435 households—representing 11.2% of all households in the city—were in core housing need, meaning they could not secure appropriate housing without exceeding affordability benchmarks or facing inadequate living conditions. While affordability is the most significant driver of housing need, many households also contend with housing adequacy and suitability. The steady decline of lower-cost rental and ownership options, coupled with increasing shelter costs, has intensified pressures across Ottawa’s housing system, particularly for renters.

Affordability remains the leading factor pushing households into core housing need. In total, 81,570 households—20.1% of all households in the city—spend more than 30% of their income on shelter, surpassing the established affordability threshold. Renters are particularly affected, with 35.1% of tenant households facing affordability challenges compared to 11.7% of owner households. Market conditions have exacerbated this imbalance, as housing costs have increased while the availability of lower-cost units has diminished. Between 2006 and 2021, the share of households paying less than \$1,500 per month in shelter costs declined by a third, while the proportion paying \$2,000 or more more than tripled.⁶ The rental market, in particular, has become increasingly polarized, with near-zero vacancy rates for lower-cost units while higher-priced rentals remain unoccupied.

While affordability is the most common driver of core housing need, issues of adequacy and suitability further compound housing challenges. In 2021, 21,860 households—5.4% of all households—lived in dwellings requiring major repairs, reflecting Ottawa’s aging housing stock and the growing need for reinvestment in maintenance and infrastructure. Renters experienced this issue at higher rates than owners, with 7.8% of rental households living in homes requiring major repairs, compared to 4.0% of owner households. Suitability issues, including overcrowding, also remain prevalent, with 22,070 households—5.4% of all households—living in homes that do not have enough bedrooms for the household size. This issue disproportionately affects renters, with 10.6% of tenant

⁶ Source: CMHC, adapted from Statistics Canada (Census of Canada and National Household Survey)

households experiencing overcrowding compared to 2.5% of owners. These conditions suggest that affordability pressures push many households into inadequate or overcrowded housing, reinforcing the structural mismatch between housing needs and available options.

Core housing need is significantly more common among renters than homeowners, underscoring the structural affordability challenges within the rental market. In 2021, 23.3% of renter households— 32,570 households—were in core housing need, compared to 4.6% of owner households—approximately 11,865 households. At the same time, rental tenure has become increasingly prevalent, with the share of renter households rising from 34.0% in 2006 to 36.1% in 2021. This trend suggests that more households are relying on the rental market at a time when affordability constraints are growing, further intensifying the pressures on an already strained system.

Between 2016 and 2021, the total number of Ottawa households in core housing need declined slightly, aligning with national trends observed in the 2021 Census. However, this decline — seen throughout Ontario — was largely influenced by temporary income supports during the COVID-19 pandemic, particularly the Canada Emergency Response Benefit (CERB). These financial supports temporarily reduced affordability pressures, allowing some households to exit core housing need. Since the conclusion of CERB and related emergency benefits, housing affordability has declined, suggesting that many households that briefly exited core housing need may have re-entered in subsequent years.

Core housing need in Ottawa reflects the broader affordability challenges shaping the housing system. The ongoing erosion of low-cost rental and ownership options, combined with increasing shelter costs and a growing reliance on rental tenure, has made it more difficult for many households to secure stable housing.

4. Priority Groups

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

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

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

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

Certain groups, identified as priority populations by CMHC, face disproportionately high levels of housing instability due to structural barriers, income disparities, and limited access to suitable, affordable housing. These populations include renters, single-parent households, Indigenous households, racialized groups, newcomers, refugees, seniors, people with disabilities, and households led by young adults. The most recent data indicates that while Ottawa's overall core housing need rate is 11.2%, specific priority populations experience significantly higher rates, reflecting affordability challenges and access barriers in the housing market.

Percentage of households in core housing need by priority population, Ottawa, 2016-2021

Priority group	2016	2021
Single mother-led	30.6%	25.3%
Women-led	16.9%	13.7%
Indigenous	17.4%	14.8%
Head member of racialized group	19.2%	14.3%
Black-led	26.2%	20.0%
New migrant-led	34.9%	22.7%
Refugee claimant-led	31.6%	23.5%
Head under 25	22.1%	16.5%
Head over 65	14.7%	12.6%
Head over 85	18.9%	16.1%
HH with physical activity limitation	11.9%	9.4%
HH with cognitive, mental, or addictions activity limitation	12.4%	9.1%
Transgender or non-binary	-	13.1%
Community (all)	13.1%	11.2%

Single-parent households, particularly those led by single mothers, have rates of core housing need among the highest in Ottawa. In 2021, 25.3% of single-mother-led households were in core housing need, more than double the citywide average. This group may be vulnerable to housing instability due to income constraints and the challenge of securing stable housing while balancing caregiving responsibilities. Women-led households reported higher-than-average rates of core housing need, with 13.7% experiencing affordability pressures. These figures indicate that women-led households may be more exposed to financial pressures in the housing market, particularly as shelter costs have increased and lower-cost housing options have become less available. Housing instability for women is also closely linked to gender-based violence, as survivors leaving unsafe situations often face additional financial and legal barriers to securing stable, affordable housing.

Indigenous households in Ottawa also reported disproportionately high rates of core housing need, with 14.8% of Indigenous households in core housing need in 2021. This may reflect affordability challenges, overcrowding, and housing adequacy issues. While affordability is a key factor, some Indigenous households also experience issues related to housing quality and overcrowding, which may further limit their housing stability.

Newcomers and refugees also reported higher rates of core housing need. In 2021, 22.7% of newcomer-led households and 23.5% of refugee claimant-led households were in core

housing need. While the core housing need rate among newcomers dropped from 34.9% in 2016 to 31.6% in 2021, this may have been influenced by temporary income supports during the COVID-19 pandemic rather than a long-term shift in affordability. Newcomers and refugees may be vulnerable to housing affordability challenges due to employment precarity, limited rental history, and difficulties securing rental housing at market rates. Refugee households, in particular, may have fewer long-term housing options, increasing their risk of experiencing core housing need and subsequently homelessness, as described in further detail below.

Racialized households reported higher rates of core housing need, which may be linked to systemic racism within housing markets, employment, and income distribution. In 2021, 20.0% of Black-led households were in core housing need, while racialized households more broadly had a rate of 14.3%. National research indicates that people from racialized groups may face discrimination in rental and ownership markets, limiting access to stable and affordable housing.⁷

People with disabilities reported rates of core housing need somewhat below the citywide average, with 9.4% of households with a member experiencing a physical activity limitation and 9.1% of households with a member experiencing a cognitive, mental health, or addictions-related limitation in core housing need. However, community consultations identified additional barriers beyond affordability, particularly for individuals with developmental disabilities. Many struggle to find accessible and affordable housing in safe neighbourhoods with proximity to essential services and transit. A shortage of truly accessible units—those with wide hallways and doors, automatic entrances, appropriate counter heights, and accessible washrooms—limits housing options. Even when designated accessible units are available, they may not meet the needs of all individuals, particularly those who require shared accommodations with others who need different accessibility features. This mismatch in housing design and availability often leads to individuals living in unsuitable housing or remaining dependent on family support.

Age is also a factor in core housing need. Seniors (65+) represent a growing share of Ottawa's population, and some may be vulnerable to affordability pressures, particularly those on fixed incomes. In 2021, 12.6% of senior-led households were in core housing need, while the rate among those aged 85 and older was 16.1%. Some seniors live in older housing stock requiring maintenance and repairs, which may create additional affordability challenges, particularly for those with limited financial flexibility.

Young adult-led households reported elevated rates of core housing need, with 16.5% of households led by individuals under 25 experiencing affordability challenges. Younger renters may be more exposed to market fluctuations due to lower incomes, limited rental history, and precarious employment. Transitioning from family support or student housing to the rental market can be difficult, particularly as lower-cost options remain

⁷ Wachsmuth, D., St-Hilaire, C., Kerrigan, D., Chellew, C., Adair, M., & Mayhew, B. (2023). The Lived Experience of Evictions in Canada. Urban Politics and Governance research group, School of Urban Planning, McGill University.

limited. Many younger tenants are paying well over 30% of their income on rent, often leading to overcrowding or reliance on shared accommodations to reduce costs.

Ottawa's large student population, with institutions such as the University of Ottawa, Carleton University, Collège La Cité, and Algonquin College, adds further pressure to the rental market. Community conversations highlighted affordability as a major concern, with rising rents forcing students into aging housing stock near campuses or more distant neighbourhoods with long commutes. Students may also face challenges with predatory rental practice and limited knowledge of tenant rights, particularly as larger property investment firms purchase and convert older units. These pressures have contributed to increased reports of housing precarity among students, including hidden homelessness, reliance on-campus spaces for shelter, and financial trade-offs affecting food security and academic performance.

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

Homelessness in Ottawa has continued to increase, as shown in the 2024 Point-in-Time (PiT) Count, which identified 2,952 individuals experiencing homelessness on October 23, 2024. This is an increase from previous counts, which recorded 1,654 individuals in 2018 and 2,612 in 2021 (in-part due to methodological changes which allowed the reach of the count to be expanded). When including dependents, the total number of people enumerated in 2024 is 4,156 individuals.

The PiT Count revealed that 42.9% of individuals that were enumerated were staying in emergency shelters while 15.6% were unsheltered or in encampments. 23.9% were in transitional housing, and 1.4% were in hospitals, jails, prisons, or remand centres.

Among survey respondents, 56% identified as racialized, with Black individuals making up 64% of this group. Additionally, 42% were immigrants, refugees, or refugee claimants, and more than half of them (56%) had arrived in Canada within the past year. Indigenous representation increased in absolute numbers, with 479 individuals identifying as Indigenous, though they made up a smaller percentage (19%) compared to 2021. The survey also found that 11% of respondents identified as 2SLGBTQIA+, and 4% were veterans.

Health challenges and housing instability were closely linked. Forty-four percent of respondents reported visiting an emergency department in the past year, with 11% reporting five or more visits. Thirty-three percent had primary care visits, 27% had been hospitalized, and 14% had required stays of five days or longer. Mental health and substance use were significant factors, with 1092 of respondents reporting mental health challenges and 962 identifying substance use issues.

Family homelessness emerged as a significant concern, with 10% of respondents accompanied by children. Among these families, 72% were led by women, 85% identified as racialized, and 10% were recent immigrants. The survey also revealed important insights about the systemic impacts of child welfare, with 19% of survey respondents reporting past experiences in foster care. Among those with foster care experience, 29% became homeless within one year of leaving care, and 45% identified as Indigenous.

Finally, chronic homelessness affected 49% of respondents, defined as being homeless for at least 180 days over the past year or experiencing recurrent episodes totaling 18 months over three years — indicating that nearly half of individuals are remaining in a crisis response for an extended period of time.⁸

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

Homelessness in Ottawa is driven by a combination of population growth, economic pressures, service gaps, and systemic barriers that limit access to stable and affordable housing. While individual circumstances vary, several key factors contribute to the growing demand for homelessness-serving supports.

A shortage of affordable housing remains one of the most significant challenges. Ottawa has experienced rising rental costs, with average market rents increasing by 8% in 2024, making it increasingly difficult for low-income households to secure housing. For those receiving Ontario Works (OW) or Ontario Disability Support Program (ODSP) benefits, housing costs far exceed available income supports, leaving many at risk of homelessness. The demand for subsidized housing has continued to grow, with the Centralized Wait List reaching 15,140 households in 2024, a 36.8% increase since 2022. With wait times spanning years, many households remain in precarious housing situations, unable to secure a stable place to live.

The increase in newcomer and refugee homelessness has further strained the shelter system. In 2023, newcomers accounted for 655 of the individuals' entering shelters, marking a 25% increase from the previous year.⁹ Many face barriers in securing rental housing, including income verification requirements, a lack of rental history, and limited financial resources upon arrival. With increased shelter inflow, the city has seen an increased reliance on shelter overflow facilities, with 36% of adult shelter beds in 2023 provided through overflow spaces to accommodate rising demand.

Mental health and substance-use challenges have also intensified pressures on the homelessness system. The growing complexity of mental health needs exceeds the capacity of existing supportive housing programs, which lack both the spaces, and the

⁸ All results from the 2024 Point-in-Time Count *Community Results Presentation*

⁹ City of Ottawa. (2023). 2023 Progress Report - 10-Year Housing and Homelessness Plan 2020-2030.

high-intensity care required for individuals with complex conditions. Waitlists for supportive housing remain high, and many individuals who require specialized mental health supports are unable to access appropriate housing or health-system managed treatment. Without stable housing and adequate care, individuals with serious mental health or substance use challenges may cycle between shelters, hospitals, and incarceration, without a long-term solution.

Unsheltered homelessness and encampments have also risen sharply, with a 40% increase in reported encampments between 2022 and 2023.¹⁰ The number of unsheltered individuals fluctuated between 150 and to as high as 295 throughout 2023, reflecting an increasing reliance on informal shelter arrangements. During the October 2024 PiT Count an estimated 556 people were experiencing unsheltered homelessness.

Financial-related housing loss and evictions remain a significant pathway into homelessness. No-fault evictions (N12 for landlord or family use and N13 for renovations/conversions) have increased, reflecting market conditions that incentivize tenant displacement. Once evicted, many tenants face difficulty securing new housing, particularly in a competitive rental market with low vacancy rates.

Systemic inequities continue to shape homelessness in Ottawa, with certain groups disproportionately affected. 19% of individuals experiencing homelessness in 2024 identified as Indigenous, despite Indigenous people making up only 2.6% of Ottawa's population. The impacts of colonization, intergenerational trauma, and systemic discrimination have contributed to persistent housing instability among Indigenous individuals. Similarly, racialized individuals and newcomers face additional barriers in securing rental housing, including discrimination in the rental market and economic barriers that make it difficult to find stable accommodations.

While the City of Ottawa has expanded investments in transitional and supportive housing, these efforts have not kept pace with demand. As shelter use increases, encampments become more common, and affordability pressures continue to intensify.

4.4 Please identify temporary and emergency relief resources available for individuals' experiencing homelessness in your community (e.g., number of shelter beds, resource centres, number of transitional beds available). If possible, please indicate whether capacity levels are commensurate with need.

This is covered in detail in 5.7.

¹⁰ Ibid.

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

Certain groups, including students, individuals with developmental disabilities, and families requiring childcare, face distinct housing challenges that are not always captured in core housing need data sources. Their experiences highlight gaps in affordability, accessibility, and housing stability within Ottawa's housing system.

Housing Needs of Students

Post-secondary students in Ottawa struggle with rising housing costs, inadequate housing quality, and limited availability near campuses. Surveys conducted for Carleton University's 2024-2025 Advocacy Roadmap report identified rent levels, housing availability, and food security as top concerns. The majority of students pay well over 30% of their income toward rent, forcing many into overcrowded living conditions to reduce costs. Affordable housing near campus is limited, particularly in Sandy Hill and Old Ottawa South, where older homes converted into multi-unit rentals often have ventilation, pest, heating, and mold issues.

Students also face barriers in securing housing, particularly international students, who lack local support networks and are often required to provide a guarantor or additional documentation. Limits on work hours for international students further constrain their ability to afford housing. Many students report renovations as large property investment firms purchase and renovate older units, leading to significant rent increases. Additionally, first-time renters are often unaware of their tenant rights, increasing their vulnerability to unfair landlord practices.

Housing insecurity is a growing concern, with 28% of Canadian post-secondary students experiencing homelessness during their studies,¹¹ primarily in the form of students living provisionally with friends or family temporarily. While few report using shelters, many experience hidden homelessness, such as couch surfing or sleeping in campus buildings. Several rely on on-campus food banks due to housing costs limiting their ability to afford food.

Housing Needs of People with Developmental Disabilities

Individuals with developmental disabilities face significant barriers to securing stable, accessible, and affordable housing. The City, through consultations with service providers, has received reports indicating that a major challenge is the limited availability of

¹¹ Joe Danis & Katie Herlick (Academica). (2023, August 2). *Housing instability & homelessness in the student population*. Academia Forum. <https://forum.academica.ca/forum/housing-instability-amp-homelessness-in-the-student-population>

accessible housing units. Many individuals require features such as wide hallways, automatic doors, and appropriate counter heights to accommodate different mobility needs, yet these units remain scarce. This shortage often forces individuals into housing that does not fully meet their accessibility requirements, limiting their independence and quality of life.

Affordability is another key concern, particularly for those relying on the Ontario Disability Support Program (ODSP) Shelter Allowance. Current ODSP shelter allowance for a benefit unit size of one is \$582 per month, while maximum shelter allowance for a household of six or more is \$1,201 per month. Service providers have noted that rental prices often exceed what individuals receiving ODSP can afford, making it difficult for them to secure appropriate housing. Additionally, these individuals frequently face challenges in navigating lease agreements, landlord interactions, and housing applications without dedicated support. This lack of assistance increases the risk of housing instability and limits their ability to secure long-term accommodations.

Public transit accessibility has also been identified as a significant issue through consultations. Many individuals with developmental disabilities rely on transit to access essential services, employment, and community resources. However, the lack of affordable housing options near transit routes further exacerbates mobility challenges, reducing their ability to maintain independence. Studies have shown that affordable housing near transit is critical for low-income and vulnerable populations, including those with developmental disabilities, as it ensures access to essential services and opportunities. Policies such as inclusionary zoning and density bonuses have been suggested to address this gap and preserve affordability in transit-accessible areas.¹²

Service providers have also reported that discrimination and eviction risks are common concerns. Some landlords lack awareness and understanding of developmental disabilities, leading to eviction notices when tenants display behaviours perceived as disruptive. Without adequate education and tenant protections, individuals with developmental disabilities remain vulnerable to frequent displacement and housing instability. Legal frameworks, such as Ontario's Human Rights Code, mandate that landlords accommodate tenants with disabilities; however, systemic barriers persist. Reports indicate that people with disabilities face higher eviction rates due to financial constraints, limited accessible housing options, and inadequate landlord accommodations.¹³

¹² Canada Mortgage and Housing Corporation. (n.d.). *Housing for people with developmental disabilities*. Retrieved from <https://www.cmhc-schl.gc.ca>; Local Housing Solutions. (n.d.). *Affordable housing near transit*. Retrieved from <https://www.localhousingsolutions.org>; Rethinking Urban Mobility. (n.d.). *The affordability paradox: Housing and transit accessibility*. Retrieved from <https://www.rethinkingurbanmobility.org>

¹³ CLEO. (n.d.). *Human rights and rental housing in Ontario*. Retrieved from <https://www.cleo.on.ca>; Homeless Hub. (n.d.). *Disabilities and housing insecurity*. Retrieved from <https://www.homelesshub.ca>; CBC News. (n.d.). *Disproportionate eviction rates among Canadians with disabilities*. Retrieved from <https://www.cbc.ca>

Another critical issue identified through consultations is the risk of homelessness, particularly for individuals living with aging parents who may no longer be able to provide housing support. As caregivers age, their ability to assist with housing and daily living diminishes, leaving many individuals at risk of losing stable accommodations. Service providers have observed that when alternative housing options are not available, these individuals often experience housing precarity or enter emergency shelters ill-equipped to support their needs.

Long wait times for housing support further compound these challenges. Service providers have reported that individuals who could live independently with minimal assistance are often placed in group homes due to the lack of available units. This results in additional strain on the housing system and limits available spaces for individuals who require more intensive support.

Service providers have highlighted the need for a more streamlined application process for housing subsidies and supports, increased access to dedicated shelter options for people with developmental disabilities, and clearer eligibility guidelines for housing assistance. Addressing these barriers remains essential to ensuring that individuals with developmental disabilities have access to stable, suitable, and affordable housing within the community.

5. Housing Profile

5.1 Key Trends in Housing Stock:

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

The net change in affordable housing in Ottawa reflects the balance between newly built units and ongoing losses due to rental market trends, unit conversions, and increasing demand pressures. While efforts have been made to expand affordable housing, these gains have not been enough to offset affordability losses caused by rising rents, aging housing stock, and limited funding for new developments.

Over the past five years,¹⁴ Ottawa has seen varying levels of affordable housing development, with differences in production from year to year.

Affordable Housing in Ottawa, 2019 - 2024

Year	Affordable Units Built
2019	250
2020	13
2021	140
2022	8
2023	49
2024	318
Total	375

The City of Ottawa’s 10-Year Housing and Homelessness Plan (2020–2030) set a target of 500 new affordable and supportive housing units annually (Audit of Affordable Housing, 2024). However, actual production has fallen short of this goal in multiple years. The highest gain occurred in 2019 (250 units), while 2020 and 2022 had the lowest production levels, with only 13 and 8 units built, respectively. These fluctuations highlight the challenges in maintaining consistent affordable housing development, often tied to funding availability, policy shifts, and construction delays (Audit of Affordable Housing, 2024).

¹⁴ Information for the previous three census periods is unavailable.

There are 815 affordable units under construction as of December 2024, with an additional 1,115 units fully funded for completion between 2025 and 2027. This planned development may address past shortfalls, but the success of these projects will depend on sustained financial support and streamlined approval processes (Audit of Affordable Housing, 2024).

Despite new construction efforts, the net affordability of Ottawa's housing market continues to decline. Rising Average Market Rents (AMR) have priced out many lower-income households, and previously affordable units have been converted to market rate or removed from affordability agreements. In 2022, AMR reached \$1,121 for a bachelor unit, \$1,347 for a one-bedroom, \$1,635 for a two-bedroom, and \$1,769 for a three-bedroom, making many units unaffordable even at 80% of AMR (Audit of Affordable Housing, 2024).

Additionally, older affordable housing units have been lost due to deregistration from affordability programs and conversions to market-rate rentals. The demand for affordable housing continues to exceed supply, leading to longer waitlists and an increased reliance on emergency shelters. Supportive housing remains insufficient, particularly for individuals with complex care needs, further exacerbating housing instability (Audit of Affordable Housing, 2024).

Finally, the Audit of Affordable Housing (2024) highlights the need for better tracking and reporting of affordable housing initiatives to ensure transparency and accountability. The report notes that current tracking systems do not provide a holistic view of affordable housing projects, making it difficult to assess the effectiveness of programs and tools. Improved data collection and reporting mechanisms will be essential in monitoring progress, identifying gaps, and informing policy decisions to address ongoing affordability challenges.

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

Over the past fifty years, the city's population has more than doubled, surpassing one million in 2019 and is projected to reach 1.4 million by 2046, driving significant changes in housing supply and demand.¹⁵ The city's historical development was marked by suburban expansion into areas like Kanata, Barrhaven, and Orléans, as well as the amalgamation of smaller municipalities, which fueled outward growth. At the same time, efforts to repopulate the downtown core and encourage urban living have led to significant shifts in the housing market.¹⁶ More recently, transit-oriented development, climate adaptation

¹⁵ City of Ottawa. (2023). Official Plan - Section 1: Introduction. In Official Community Plan.

¹⁶ Ibid.

policies, and shifting employment hubs continue to shape housing demand and supply in the city.¹⁷

Economic development and employment growth have been central to Ottawa's housing trends, particularly in the knowledge-based and public administration sectors. The emergence of the high-tech industry has contributed to localized housing pressures, particularly in areas like Kanata North, where proximity to major employers has shaped residential development patterns.¹⁸ The city's employment composition remains heavily concentrated in public administration, health, and education, but the clustering of high-tech industries and other knowledge-based sectors has resulted in a demand for housing near employment hubs.¹⁹ As jobs have decentralized beyond the downtown core into suburban corridors and industrial zones, housing demand has shifted accordingly, with growing residential development in these areas.²⁰ Municipal policies emphasize residential intensification, aligning with shifts in economic and transportation patterns.²¹

Ottawa's housing development has also been shaped by the evolution of its transportation and infrastructure systems. The city is characterized by a distinct urban-rural divide, with most housing and employment growth directed within the urban boundary to optimize existing infrastructure.²² Expanding the O-Train system and rapid transit corridors has played a pivotal role in encouraging residential intensification, and prioritizing new housing developments near transit stations and along major corridors to support sustainable growth.²³ Ottawa's transportation planning emphasizes reducing car dependency and fostering compact, 15-minute neighbourhoods, leading to the proliferation of mixed-use developments where residents can access jobs, services, and amenities within a short distance.²⁴

With extreme weather events becoming more frequent and flooding risks increasing, Ottawa has prioritized climate-resilient infrastructure and housing development strategies to reduce environmental vulnerabilities. The transportation network plays a key role in this shift, as sustainable mobility options are closely linked to housing patterns, ensuring that residential growth is centred around low-carbon transit access.²⁵

Finally, migration has been the primary driver of Ottawa's population growth, accounting for 79 percent of the projected increase to 2046, with significant implications for housing demand.²⁶ The increasing diversity of the city and an aging population require a mix of

¹⁷ City of Ottawa. (2023). Transportation Master Plan Part 1: Policies.

¹⁸ City of Ottawa. (2023). Official Plan - Section 1: Introduction. In Official Community Plan.

¹⁹ City of Ottawa. (2023). Official Plan - Section 3: Growth Management Framework.

²⁰ Ibid.

²¹ City of Ottawa. (2023). Official Plan - Section 4: Transect Policies. In Official Community Plan.

²² City of Ottawa. (2023). Official Plan - Section 3: Growth Management Framework.

²³ City of Ottawa. (2023). Transportation Master Plan Part 1: Policies.

²⁴ City of Ottawa. (2023). Official Plan - Section 4: Transect Policies. In Official Community Plan.

²⁵ City of Ottawa. (2023). Transportation Master Plan Part 1: Policies.

²⁶ City of Ottawa. (2023). Official Plan - Section 3: Growth Management Framework.

housing forms and tenure options, with affordability and inclusion as core considerations.²⁷

5.2.1 Housing Units: Currently Occupied/Available		
Characteristic	Data	Value
Total private dwellings	Total	427,113
Source: Statistics Canada, Census 2021		
Occupied private dwellings by structural types of units (number of units)	Single-detached	169,760
	Semi-detached	21,675
	Row house	87,045
	Apartment/flat in a duplex	7,595
	Apartment in a building that has fewer than 5 storeys	43,025
	Apartment in a building that has 5 or more storeys	76,895
	Other single attached	460
Source: Statistics Canada, Census 2021	Movable dwelling	795
Occupied private dwellings by size (number of units)	Total	407,250
	No bedrooms	3,830
	1 bedroom	59,775
	2 bedrooms	85,345
	3 bedrooms	150,190
	4 or more bedrooms	108,110
Occupied private dwellings by date built (number of units)	Total	407,250
	1960 or before	64,815
	1961 to 1980	115,070
Source: Statistics Canada, Census 2021		

²⁷ City of Ottawa. (2023). Official Plan - Section 4: Transect Policies.

5.2.1 Housing Units: Currently Occupied/Available		
Characteristic	Data	Value
	1981 to 1990	63,195
	1991 to 2000	46,095
	2001 to 2005	28,865
	2006 to 2010	29,380
	2011 to 2015	28,490
	2016 to 2021	31,355
Rental vacancy rate (Percent) - As of October 2024 Source: CMHC	Total	2.40%
	Bachelor	2.40%
	1 bedroom	2.40%
	2 bedrooms	2.70%
	3 bedrooms+	1.20%
Number of primary and secondary rental units Source: CMHC	Primary - As of October 2024	83,061
	Secondary - As of 2019	8,495
Number of short-term rental units - Average number of short-term rental listings, 2022 Source: City of Ottawa	Total	1,134

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

Number of Affordable Housing Units Built 2019 - 2024

Year	Number
2019	250
2020	13
2021	140
2022	8

Year	Number
2023	49
2024	318

Source: City of Ottawa

Number of Affordable Housing Units Planned 2025 - 2027

Year	Number
2025	73
2026	433
2027	609

Source: City of Ottawa

Between 2019 and 2024, a total of 778 affordable housing units were built for low- and very low-income households. The number of units constructed annually varied significantly, with the highest number (318 units) completed in 2024, while the lowest (8 units) was in 2022. Additionally, as of December 2024, 815 affordable housing units were under construction, further contributing to the housing supply in the near term.

Looking ahead, 1,115 affordable housing units are planned for development between 2025 and 2027, with 73 units scheduled for completion in 2025, followed by a substantial increase in 2026 (433 units) and 2027 (609 units).

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

Over the past two decades, rental costs in Ottawa have consistently increased, outpacing income growth and reducing the availability of lower-cost housing. Between 2014 and 2023, median monthly rent rose from \$992 to \$1,490, an increase of 50.2%, while average rent increased by 49.3%, reaching \$1,560 in 2023. The steepest rent increases occurred in 2019, when median rents rose by 7.7% and average rents by 8.9%. Recent data from October 2024 indicates an 8% increase in average rent and a 7% increase in median rent, reinforcing the persistence of affordability challenges.

As rental costs have increased, lower-cost housing options have steadily disappeared. In 2006, 70.2% of Ottawa's renters paid less than \$1,000 monthly for housing. By 2021, that figure had dropped to just 23.0%, reflecting a dramatic loss of affordable rental stock. The share of renters paying between \$500 and \$999 declined from 56.2% in 2006 to just 15.0% in 2021, while those paying less than \$500 per month dropped from 14.0% to 8.0% over the same period. At the same time, the proportion of renters paying over \$2,000 per month increased from just 1.3% in 2006 to 17.1% in 2021. These shifts highlight the deepening affordability challenges for lower-income households, as affordable rental options become increasingly scarce.

Several factors have contributed to rising rents in Ottawa. Limited supply and persistently high demand have intensified competition for available rental units, particularly for lower-cost options. At the same time, declining homeownership affordability has increased rental demand, as more households remain in the rental market due to rising mortgage rates and housing prices. This shift has placed additional pressure on the rental supply, particularly for purpose-built apartments.

Broader economic conditions have also contributed to rent increases. Rising construction costs, higher property taxes, and increasing operational expenses for landlords have contributed to rent inflation, particularly in newly constructed rental buildings. Ontario's rent control policies do not apply to units first occupied after November 15, 2018, meaning that newer rental buildings are exempt from provincial rent control. As a result, landlords of newly built apartments have had greater flexibility to raise rents, contributing to higher overall rental prices in the city.

Despite recent signs of market adjustment, affordability remains a critical challenge, particularly for lower-income renters. While average rent figures suggest a broad market rate, the CMHC 2024 Rental Market Data indicates that depending on unit type, vacant units are priced higher than occupied units, ranging from 13.1% higher for bachelor units to 30.5% for two-bedroom units.²⁸ This discrepancy reflects many households' difficulty when moving, as newer listings are often priced well above what existing tenants pay. The gap between income and rental costs has reinforced affordability challenges, leaving many renters facing financial strain and limited housing choices.

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

Ottawa's rental vacancy rates have fluctuated over the past two decades, reflecting shifts in housing supply, economic conditions, and rental demand. While vacancy rates saw a period of relative stability in the mid-2010s, they began to decline sharply in 2017 and 2018, reaching 1.7% and 1.6%, respectively. The market remained tight through 2019 (1.8%), before a temporary increase in 2020 (3.8%) and 2021 (3.5%). However, vacancy rates decreased again in subsequent years, with 2022 and 2023 recording vacancy rates of just 2.2%. The most recent data from 2024 shows a slight increase to 2.6%, but this remains below the 3.0% threshold generally considered healthy for a balanced rental market.

Several factors have influenced these fluctuations. From 2017 to 2019, vacancy rates declined as Ottawa's rental demand increased, driven by population growth, rising home prices, and shifting tenure trends. During this period, the share of renter households increased from 34.3% in 2016 to 36.1% in 2021, reflecting affordability constraints in the

²⁸ This data is reported at the Ottawa Census Metropolitan Area (CMA) level, not the Census Subdivision (CSD). However, when viewing data for the former City of Ottawa only (a zone designated by CMHC), this trend holds true and is even more pronounced.

ownership market. As more households remained in the rental sector, competition for units intensified, leading to lower vacancy rates and rising rental costs.

In 2020 and 2021, vacancy rates rose temporarily to 3.8% and 3.5%, largely due to pandemic-related disruptions. With reduced migration, economic uncertainty, and the adoption of remote work, rental demand softened, increasing availability. However, this trend was short-lived, as by 2022 and 2023, vacancy rates had dropped back down to 2.2%, reflecting a resurgence in population growth, increased immigration, and the return of in-person work and education.

More recent trends indicate a slight easing in vacancy pressures, with the 2024 rate rising to 2.6%. However, this increase has not been evenly distributed across the market. Higher-cost rental units have seen greater availability, while lower-cost units remain scarce, reinforcing affordability challenges. This imbalance suggests that while vacancy rates have increased in some segments, many renters—particularly those with lower incomes—still face limited housing options.

Beyond rental demand, supply-side factors have also played a role in vacancy rate trends. Housing construction has shifted toward higher-density developments, with apartments and row houses making up a growing share of new supply. However, despite increased apartment construction, housing starts in Ottawa have declined by 32.5% from 2022 to 2024, reaching their lowest level in nearly a decade. Rising construction costs, high interest rates, and a slowdown in new condominium development have constrained supply, which may contribute to renewed downward pressure on vacancy rates in the near future.

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

This is covered in detail in 3.7.

5.7 Non-Market Housing

5.7.1 Current Non-Market Housing Units			
Characteristic	Data		Value
Number of housing units that are subsidized Source: City of Ottawa	Total	Housing Services Act (HSA)/Social Housing Portfolio/Rent-Geared to Income Units	17,198

5.7.1 Current Non-Market Housing Units			
Characteristic	Data		Value
Number of housing units that are below market rent in the private market (can either be rent or income-based definition)	Total	N/A	31,578 ²⁹
Number of co-operative housing units	Total	N/A	3,657 ³⁰
Number of other non-market housing units (permanent supportive, transitional, etc.) Source: City of Ottawa	Total	Affordable Housing (Units)	3,584
	Total	Supportive Housing	501
	Total	Transitional Housing Singles (Beds)	210
	Total	Transitional Housing Families (Units)	361
	Total	Population-Based Transitional Housing (Beds)	510
	Total	Emergency Shelters (Bed)	879
	Total	Housing Allowance Subsidies	2,493
	Total	Rent Supplements	2,856

²⁹ This figure was calculated by first calculating the Below Market Rent (BMR) threshold, which is 80% of the Average Market Rent (AMR) amount. Using the most recent data available for the Ottawa Census Metropolitan Area, the AMR was \$1,673 as per the Canadian Mortgage and Housing Corporation's (CMHC) Fall 2024 Rental Market Report, which allowed for a calculation of \$1,338 as the BMR. Data were then taken from the same CMHC Rental Market Report for the number of market rental units that were below 30% of incomes for renter households with an income of under \$58,000 (which had a corresponding affordable rent amount of up to \$1449, the closest figure possible to the calculated BMR). The total number of rental units that fell within this affordability range was 31,578. It should be noted that when surveying rental market units for the Rental Market Report, only privately initiated structures with at least 3 rental units that have been on the market for at least 3 months are included (social and affordable housing is not included in the data). As such, the number of housing units that are below market rent will not reflect the true total, but is derived using the most accurate data points available.

³⁰ Note that 1,463 units are co-ops governed by the *Housing Services Act, 2011*, while 2,194 are federal co-ops. Federal co-op data is from 2021.

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

Examples can include:

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

As the Service Manager under the Housing Services Act, 2011, the City of Ottawa is responsible for administering and funding a range of affordable and community housing programs, but several critical gaps remain that are not fully captured in existing data tables. The community housing sector includes social housing, supportive housing, rent supplements, and new affordable rental development, but demand for deeply affordable units continues to outpace supply, leading to persistent affordability challenges and long wait times for those in need.

One significant gap is the lack of deeply affordable units across all housing types, particularly for households on social assistance or with very low incomes. While rent-geared-to-income (RGI) units are available, the Centralized Wait List remains long, and turnover is low, particularly for units suitable for larger families. Additionally, below-market rental units in the private sector are extremely limited, and there is no formal mechanism to ensure affordability is maintained over time. This leaves many low- and moderate-income households struggling to secure stable, affordable housing, particularly in areas with strong transit access, where affordability pressures are most acute.

The need for supportive housing remains a major challenge, particularly for individuals with mental health challenges, substance use concerns, disabilities, and other complex care needs. The existing supportive housing stock is insufficient to meet demand, and the waitlist for supportive housing remains long, forcing many individuals to remain in emergency shelters or precarious living situations. As the population ages, the need for supportive housing for older adults is growing, particularly for those who require on-site health and personal care services but do not qualify for long-term care. Additionally, while transitional housing provides a temporary solution for individuals exiting homelessness or institutional care, there are insufficient transitional housing units to meet current needs, creating a bottleneck that prevents individuals from moving into long-term housing stability. The transitional housing bottleneck and lengthy waitlists are exacerbated by affordability challenges stalling movement out of transitional housing.

Another ongoing issue is the availability of larger units for families, particularly four-bedroom and five-bedroom units, which remain scarce within both the community housing stock and private rental market. This shortage disproportionately impacts larger newcomer families and multi-generational households of whom face extended wait times due to a lack of appropriately sized units. Additionally, the affordability and availability of housing near public transit remain a challenge, as many lower-income households require transit-accessible housing to maintain employment, access services, and meet daily needs.

5.9 Housing Trends

5.9.1 Housing Values		
Characteristic	Data	Value
Median monthly shelter costs for rented dwellings (Canadian dollars) Source: CMHC	Median	\$1,380
Purpose-built rental prices by unit size (Average, Canadian dollars) - As of October 2024 Source: CMHC	Total	\$1,691
	Bachelor	\$1,253
	1 bedroom	\$1,525
	2 bedrooms	\$1,886
	3 bedrooms+	\$2,000
Purpose-built rental prices by unit size (Median, Canadian dollars per month) - As of October 2024 Source: CMHC	Total	\$1,600
	Bachelor	\$1,246
	1 bedroom	\$1,495
	2 bedrooms	\$1,781
	3 bedrooms+	\$1,903
Sale prices (Canadian dollars) Source: The Canadian Real Estate Association - CREA	Average Year to Date Dec 2024	All: \$679,067 Single Detached \$816,489 Townhouse: \$571,498 Apartment Units: \$433,773

5.9.1 Housing Values		
Characteristic	Data	Value
	Median Year to Date Dec 2024	All: \$630,000 Single Detached \$755,000 Townhouse: \$580,000 Apartment Units: \$398,000
Sale prices by unit size (Average, Canadian dollars) - December 2024 Source: The Canadian Real Estate Association - CREA	Average	\$663,781
	Bachelor	Not Available
	1 bedroom	Not Available
	2 bedrooms	Not Available
	3 bedrooms+	Not Available
Sale prices by unit size (Median, Canadian dollars) - December 2024 Source: The Canadian Real Estate Association - CREA	Median	\$625,000
	Bachelor	Not Available
	1 bedroom	Not Available
	2 bedrooms	Not Available
	3 bedrooms+	Not Available

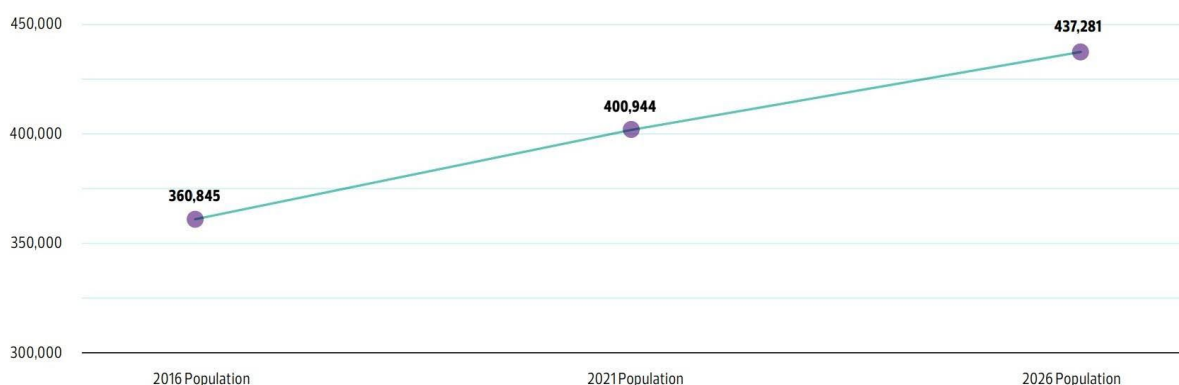
5.9.2 Housing Units: Change in Housing Stock		
Characteristic	Data	Value
Demolished – breakdown by tenure	Tenant	Not Available
	Owner	Not Available
Demolished by Dwelling Type - As of 2024 Source: City of Ottawa, Demolition Permits	Dwelling Type	Single-Detached: 233 Semi-Detached: 15 Rowhouse: 17 Apartment: 49

5.9.2 Housing Units: Change in Housing Stock		
Characteristic	Data	Value
Completed – Overall and breakdown by structural type (annual, number of structures) - 2024 Source: CMHC	Total	8,794
	Single	1,282
	Semi-detached	109
	Row	2,052
	Apartment	5,351
Completed – Breakdown by tenure (annual, number of structures) Source: CMHC	Tenant	4,900
	Owner	3,243
	Condo	651
	Coop	0
Housing starts by structural type and tenure - Annual as of December 2024 Source: CMHC	Total	All: 6,800 Single: 1,104 Semi-Detached: 108 Row: 1,911 Apartment: 3,677 Tenant: 2,345 Owner: 3,094 Condo: 1,361 Coop: 0

6. Projected Housing Needs and Next Steps

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

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



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

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

6.1 Projection Methodology Guidelines

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

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

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

Step 1: Population Projection

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

Step 2: Household Projection

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

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

Step 3: Housing Demand (Need) Projection

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

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

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

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

Projected Households by Household Size and Income Category, 2035

6.1.1 Projected Households by Household Size and Income Category						
HH Income Category	1 person	2 people	3 person	4 person	5+ person	Total
Very Low Income	17,834	2,666	806	371	247	21,925
Low Income	55,463	23,190	5,604	2,463	979	87,699
Moderate Income	44,349	36,449	11,417	6,621	5,305	104,142
Median Income	28,322	50,655	19,702	12,845	9,062	120,586
High Income	11,833	71,946	44,098	55,226	30,662	213,765
Total	157,801	184,906	81,628	77,526	46,255	548,116

Key Considerations

Population

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

Household Projections

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

Housing Demand

To project housing demand by tenure:

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

To project housing demand by dwelling type:

- If historical dwelling propensities by family type, age, and tenure are not exhibiting a trend, apply the average historical demand propensity by type, age, and tenure to project households by type, age, and tenure.

- If historical demand type propensities are trending, incorporate the average percentage point change in demand type propensities to the current propensities. Apply these adjusted propensities to household types to estimate future dwelling propensities.

Economic Data Integration

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

Supply Capacity & Supply Gaps

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

6.2 Projection Methodology

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

This methodology outlines how population growth, household formation, tenure trends, and housing demand in Ottawa are projected from 2025 to 2035. The approach integrates demographic trends and housing market conditions to provide a reliable estimate of future housing needs.

Population Growth Projections

Future population growth is based on official City of Ottawa population projections for 2022–2030 and long-term growth estimates from Ottawa’s Official Plan projections (2018–2046) for 2031–2035.

The cohort trend projection method is applied to model age group distributions. The exponential growth rate method calculates annual growth rates for each age group based on historical data. A proportional adjustment ensures that the sum of projected age groups aligns with the total population forecast.

Household Formation and Composition

Household projections use headship rates, which measure the proportion of individuals in each age group who are household maintainers.

- Headship rates are calculated by dividing the number of household maintainers in each age group by the total population.
- Future projections apply trends in headship rates to the projected population to estimate household formation.
- Projected households are categorized into census family households and non-census family households.
- Census family households include couples with children, couples without children, lone-parent households, and multiple-family households.
- Non-census family households include one-person households and shared living arrangements.
- Proportions are based on historical trends with adjustments for economic and demographic shifts.

Housing Tenure (Ownership vs. Renting)

Tenure distribution is projected by analyzing historical ownership and rental rates by age group and household composition.

- Headship rates by tenure are estimated based on past trends and applied to the projected population.
- The tenure ratio reflects expected demographic changes and homeownership and rental patterns.

Housing Type Allocation

Future dwelling demand is projected using historical trends in dwelling type preferences, demographic shifts, and observed patterns in household composition.

- Propensity rates are used to estimate the likelihood that different household types will occupy specific dwelling types.
- These rates, derived from past data, are applied to projected household growth to align future dwelling distributions with demographic trends and housing market conditions.

Housing Demand by Bedroom Size

Projected demand by bedroom size (no bedrooms, one bedroom, two bedrooms, three bedrooms, four or more bedrooms) is based on 2021 Census data.

- Historical bedroom distribution patterns are applied to future household projections by dwelling type, assuming relative stability in bedroom preferences over time and considering propensities estimated in the projections of households by dwelling type.

Income Projections and Affordability Analysis

Median and average household income projections for 2019, 2024, 2027, 2029, and 2034 are sourced from Environics Analytics. Missing values between 2025 and 2035 are estimated using linear interpolation.

- The annual increase is calculated as total change in income divided by years between data points.
- Beyond 2034, projections extend using the last calculated increment.
- Projected households are segmented into five income brackets for affordability analysis:
 - Below 30 percent of median income (very low income)
 - 30 to 50 percent of median income (low income)
 - 50 to 80 percent of median income (moderate income)

- 80 to 120 percent of median income (median income)
- Above 120 percent of median income (high income)
- Historical income distributions from 2016 and 2021 are used to determine income category ratios, which are applied to projected households through 2035, assuming stability in distribution patterns.

Suppressed Household Formation

Household formation is constrained when affordability challenges and housing shortages prevent expected household formations. Suppressed demand is estimated by comparing projected household formation (based on historical headship rates) with actual census data.

- Between 2016 and 2021, 3,692 households that were projected to form did not materialize due to affordability constraints and housing availability.
- Most were expected to be maintained by individuals aged 25 to 34, a group traditionally associated with first-time homeownership and independent living.
- Rising housing costs and income stagnation have delayed transitions from parental homes and the rental market.

Total Housing Need Calculation

Total housing demand accounts for projected household formation, vacancy rate adjustments, and housing stock losses due to demolitions.

- Projected household formation is expected to increase by 17 percent between 2025 and 2035, resulting in 88,757 new households.
- A three percent vacancy rate is considered necessary for a well-functioning housing market, requiring an additional 2,663 units to maintain adequate mobility and price stability.
- Ottawa is projected to lose 260 units per year due to demolitions and redevelopment, resulting in a 2,600-unit shortfall over the projection period.

Total Housing Need Estimate (2025–2035)

Component	Units Needed
New Household Formation	88,757
Vacancy Rate Adjustment	2,663
Replacement for Demolitions	2,600
Subtotal (Baseline Need)	94,020

Backlog of Suppressed Households	3,692
Total Housing Need	97,712

6.3 Population and Households Projections

6.3.1 Anticipated Population by 2035		
Characteristic	Data	Value
Anticipated population Source: HelpSeeker	Total	1,277,839
Anticipated population growth Source: HelpSeeker	Total	151,548
	Percentage	13%
Anticipated age Source: HelpSeeker	Average	41
	Median	39.5
Anticipated age distribution (# and %) Source: HelpSeeker	0 - 14	196,758 (15%)
	15-24	130,971 (10%)
	25-34	177,960 (14%)
	35-44	208,494 (16%)
	45-54	154,747 (12%)
	55-64	123,246 (10%)
	65+	285,663 (22%)

6.3.2 Anticipated Households by 2035		
Characteristic	Data	Value
Current number of households (2025) Source: HelpSeeker	Total	467,353

6.3.2 Anticipated Households by 2035		
Characteristic	Data	Value
Anticipated number of households	Total	548,116
Source: HelpSeeker		
Anticipated Household Age	Average	51.8
Source: HelpSeeker	Median	49.5
Anticipated Households by Tenure	Renter	182,857
Source: HelpSeeker	Owner	365,259
Anticipated Units by Type	Total	548,116
	Single	216,984
	Semi-detached	27,152
	Row	122,327
	Duplex	9,308
	Low-Rise Apt.	60,101
	High-Rise Apt.	110,997
	Other	1,248
Anticipated Units by Number of Bedrooms	No bedrooms	5,412
	1 bedroom	84,812
	2 bedrooms	118,485
	3 bedrooms	199,918
	4 or more bedrooms	139,490
Anticipated Households by Income	Average	\$205,399
	Median	\$164,494
	Very Low	18,293
	Low	87,786
	Moderate	99,625
	Median	119,720
Source: HelpSeeker		

6.3.2 Anticipated Households by 2035		
Characteristic	Data	Value
	High	222,692
Anticipated average household size	Total	2.3
Source: HelpSeeker		
Draft approved lots by planned housing type - As of mid-2023 (by parcel)	Total	Single-detached: 9,561 Semi-detached: 428 Townhouse: 17,299 Stacked Townhouse: 5,577 Apartment: 13,336 Mixed: 19,093 Total Units: 65,294
Draft approved lots by tenure	Tenant	Not Available
	Owner	Not Available

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

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

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

Examples may include:

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

The Housing Needs Assessment (HNA) is a key resource that will contribute to long-term planning efforts across the City of Ottawa, particularly in shaping policies, infrastructure investments, and housing programs. The City's foundational plans, including the Official Plan (OP), Transportation Master Plan (TMP), and Infrastructure Master Plan (IMP), are heavily housing-based, and this will continue to inform future policy directions. The HNA provides a data-driven assessment of current and future housing needs, which may guide zoning decisions, growth management strategies, and municipal service planning. Additionally, the modelling and projections conducted to assess capacity and space requirements within the homeless-serving system will be used to inform the refresh of the 10-Year Housing and Homelessness Plan (HHP) in 2025/2026.

Findings from the HNA may be integrated into land use and zoning policies to support the creation of more affordable and diverse housing types, including supportive housing, large-family units in denser forms, and transit-oriented developments. The Official Plan prioritizes intensification and complete communities, and the HNA's insights into affordability challenges and demographic shifts may contribute to zoning amendments that allow for greater housing diversity. This could include policies that encourage the development of mid-rise and missing-middle housing types in areas with existing municipal services. The Affordable Housing Land and Funding Policy, which allocates a portion of city-owned land sales to affordable housing, may also be adjusted based on the HNA's updated affordability analysis.

In addition to shaping land use and zoning, the HNA will inform the City's housing and homelessness programs by refining the understanding of where affordable and supportive housing investments are most needed. The Housing and Homelessness Plan refresh (2025/2026) may incorporate data from the HNA to adjust housing benefit programs, allocate funding for supportive housing, and refine the Integrated Transition to Housing Strategy. The HNA's projections on housing affordability and homelessness system pressures will be particularly relevant in guiding the development of transitional housing, rapid rehousing initiatives, and Housing First programs.

As the City plans for long-term growth, infrastructure capacity will also be an important consideration. The HNA's projected housing demand may influence water and wastewater infrastructure planning, ensuring that municipal services can accommodate future development. Public transit expansion may also be informed by the HNA's insights into housing trends, particularly in directing investment toward areas of high residential growth. Road networks and multimodal transportation planning may be adjusted to reflect housing intensification patterns, while community services such as schools, parks, and healthcare facilities may need to align with projected housing development. Additionally, broadband access may need to be expanded in areas expected to experience significant growth, particularly in suburban and rural communities.

Climate resilience and sustainability are also key considerations in housing policy and infrastructure planning. The HNA's findings may support policies that integrate energy-efficient housing solutions, transit-oriented development, and climate-adaptive housing

infrastructure. These elements align with the Climate Change Master Plan and the Energy Evolution Strategy, which emphasize reducing greenhouse gas emissions and ensuring that housing development is sustainable in the long term. Additionally, new affordable housing projects may incorporate climate resilience measures to mitigate risks associated with extreme heat, flooding, and other environmental factors.

The findings of the HNA will continue to inform planning and policy development beyond its initial publication. As the City prepares to update the 10-Year Housing and Homelessness Plan in 2025/2026, ongoing analysis of housing needs and service capacity will be critical to ensuring that municipal policies remain responsive to changing demographic and economic conditions. The HNA may also guide future policy reviews related to growth management, infrastructure investment, and service delivery. Given the City's ongoing commitment to evidence-based housing planning, the integration of HNA findings into broader policy frameworks will support the development of a more effective and sustainable housing system for Ottawa.

These conversations and planning efforts will continue as the City moves forward with the publicly facing Housing Needs Assessment and prepares to update the 10-Year Housing and Homelessness Plan in 2025/2026.

Annex A: Relevant Links for Developing Housing Needs Projections

Data and Analysis

[Housing Statistics - Statistics Canada](#)

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

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

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

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

[Housing Market Information Portal](#)

[UrbanSim – Scenario Modeling](#)

Reports & Publications

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

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

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

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

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

[Ontario Land Needs Assessment Methodology](#)

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

Annex B: Glossary

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

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

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

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

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

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

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

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

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

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

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

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

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