



City of Ottawa

Housing Needs Assessment



2024

Table of Contents

EXECUTIVE SUMMARY	6
Policy context	7
Growing population	8
More renter households	8
Rent outpacing income	9
Low vacancy rates and rising evictions	9
Longer waitlists	10
Inflow exceeds outflow	10
More chronic homelessness	10
Increasingly vulnerable demographics	11
Indigenous overrepresentation in homelessness	11
Racialized groups overrepresented in housing instability	11
Projections show current measures insufficient	12
Expanding capacity could end chronic homelessness	12
Discussion	13
DEVELOPMENT AND METHODOLOGY	14
POPULATION AND DEMOGRAPHICS	17
Population growth	18
Mobility	21
Age	23
Gender	25
Gender diversity	26
Indigenous	27
Population racialized	29
Identity immigration	31
Conclusion	33
LABOUR TRENDS	35
Labour market participation	36
Industry composition	37
Job permanency	40
Conclusion	41



HOUSEHOLD COMPOSITION	43
Household growth	44
Household size distribution	45
Household type	46
Single-parent households	48
Conclusion	50
INCOME	52
Household income	53
Income disparities by tenure	56
Income disparities by age and gender	57
Income distribution	59
Conclusion	62
HOUSING MARKET	64
Owner and rental households	65
Housing stock and new supply	68
Rental vacancy	73
Conclusion	75
HOUSING AFFORDABILITY	77
Housing costs	78
Rental market	79
Ownership market	83
Core housing need	86
Social assistance	92
Housing adequacy, suitability, and affordability	95
Conclusion	96
TRANSPORTATION	98
Transportation	99
Conclusion	102
NEIGHBOURHOOD-LEVEL DRIVERS OF HOUSING NEED	104
Geographic distributions of key demographics	105
Overlapping of needs	110
Conclusion	114
SYSTEM PRESSURE	116
Waitlist numbers	117



Housing placements and wait times	122
Evictions data	127
Conclusion	134
HOMELESSNESS NEED AND SYSTEM INFLOW	136
Scale of homelessness	137
Demographics	142
COVID-19 recovery	153
Pathways in and out of homelessness	154
Supply	161
Conclusion	166
FUTURE HOUSING NEED	168
About projection modelling	169
Housing continuum and future needs	169
Projected housing demand	170
By affordability	172
By dwelling type	175
By unit size	178
Projected shelter system and community housing demand	179
Key concepts	180
Scenario overview	181
Business-as-usual scenario	181
Reduction scenario	185
Conclusion	191
APPENDIX 1: EMERGENCY AND COMMUNITY HOUSING DEMAND ASSUMPTIONS	193
APPENDIX 2: ESTIMATING HOUSING DEMAND	195
APPENDIX 3: DATA TABLES	200
Population and demographics	200
Labour trends	202
Household composition	204
Income	205
Housing market	208
Housing affordability	211
Transportation	214
Homelessness need and system inflow	215
REFERENCES	216

Honouring the Anishinabe Algonquin Nation, First Nations, Inuit and Métis peoples

Ottawa is built on un-ceded Anishinabe Algonquin territory.

The peoples of the Anishinabe Algonquin Nation have lived on this territory for millennia. Their culture and presence have nurtured and continue to nurture this land.

The City of Ottawa honours the peoples and land of the Anishinabe Algonquin Nation.

The City of Ottawa honours all First Nations, Inuit and Métis peoples and their valuable past and present contributions to this land.

For more information about Ottawa's commitment to reconciliation, visit:

[Indigenous relations | City of Ottawa](#)

EXECUTIVE SUMMARY

OTTAWA'S HOUSING NEEDS CONTINUE TO EVOLVE IN RESPONSE TO SUSTAINED POPULATION GROWTH, DEMOGRAPHIC CHANGES, AND GROWING AFFORDABILITY PRESSURES.

During the next decade, these trends will increasingly test the city's housing and homelessness-serving systems, shaping the types and scale of housing required. This Housing Needs Assessment provides an in-depth, data-driven analysis of current conditions and projected trends, highlighting critical areas of emerging strain, such as the widening gap between incomes and housing costs, rising renter demand, lengthening waitlists, and growing inflows into homelessness. Using detailed demographic and economic analyses, market and affordability trends, eviction and shelter data, and scenario-based homelessness projections, this assessment provides a detailed overview of Ottawa's evolving housing needs, highlighting systemic pressures, identifying populations disproportionately affected by affordability barriers and housing instability, and modelling potential future outcomes under various policy and investment conditions.



THE FINDINGS PRESENTED HERE, PREPARED BY A THIRD PARTY AND SUBMITTED TO THE CITY OF OTTAWA, ARE INTENDED TO INFORM PLANNING DECISIONS, GUIDE RESOURCE ALLOCATION, AND SUPPORT STRATEGIC DISCUSSIONS TO ENSURE OTTAWA'S HOUSING SYSTEM IS ADEQUATELY POSITIONED TO MEET CURRENT AND ANTICIPATED DEMANDS THROUGH 2035.



Policy context

The City of Ottawa has identified housing as a strategic focus for the 2023-2026 Term of Council.

ONE OF THE FOUR STRATEGIC PRIORITIES IS: A CITY THAT HAS AFFORDABLE HOUSING AND IS MORE LIVABLE FOR ALL.

The City has set clear strategic objectives to increase housing options including below market and deeply affordable near transit, leverage City land and seek sustainable funding, increase housing supply and support intensification and create and advance along a clear path to eliminate chronic homelessness. This priority reflects the widespread recognition that ensuring stable, affordable, and adequate housing options is essential to individual quality of life and Ottawa's collective prosperity and social equity.

As the designated Service Manager, the City of Ottawa holds legislated responsibility to plan, fund, coordinate, and deliver housing and homelessness programs. To fulfill this critical role, the City developed and adopted the 10-Year Housing and Homelessness Plan (2020-2030), which clearly frames the city's long-term vision that

"Everyone has a home," and, more specifically: "Chronic homelessness is eliminated. If it occurs, homelessness is rare, brief and non-recurring."



With the midpoint of the 10-Year Plan approaching, the City of Ottawa is preparing for a comprehensive plan update in 2025-2026. This update represents an important opportunity to recalibrate municipal strategies and respond to evolving community needs.

AS NOTED IN THE PLAN, ONGOING EVALUATION AND STRATEGIC ADAPTATION ARE ESSENTIAL BECAUSE OTTAWA'S HOUSING AND HOMELESSNESS SYSTEMS ARE AFFECTED BY BROADER DEMOGRAPHIC SHIFTS, MARKET CONDITIONS, AND GOVERNMENT POLICY CHANGES, REQUIRING ONGOING, RESPONSIVE ADJUSTMENTS TO STRATEGIES AND PROGRAMS.



THE HOUSING NEEDS ASSESSMENT PRESENTED HERE PROVIDES ESSENTIAL DATA, EVIDENCE, AND ANALYTICAL INSIGHT TO INFORM AND SHAPE THAT CRITICAL PLANNING PROCESS.

By clearly outlining the scale, nature, and trajectory of Ottawa's housing pressures, this assessment serves as a foundational resource to inform municipal decision-making and facilitate meaningful dialogue among community partners, housing providers, advocates, and residents.

Ultimately, this assessment — and the upcoming plan update it supports — are intended to benefit the entire Ottawa community. Together, they provide a shared understanding and common ground to inform future investments, align priorities, and coordinate actions to address Ottawa's evolving housing needs effectively and equitably.

By clearly outlining the scale, nature, and trajectory of Ottawa's housing pressures, this assessment should complement a wealth of community knowledge, including lived experiences of housing instability and homelessness, input from residents across Ottawa, and critical insights from a dedicated network of partners working within intersecting systems, such as healthcare, social services, employment, and community supports.

Growing population

Ottawa's rapid population growth is reshaping its housing landscape, placing unprecedented demand on the city's housing supply. From 2006 to 2021, Ottawa grew by over 205,000 residents — an increase of 25.3 per cent, outpacing Toronto, Hamilton, and Edmonton. This growth has intensified pressure across the housing spectrum, from increased competition in rental markets to heightened demand for affordable family-sized units. Suburban neighbourhoods like Kanata, Barrhaven, and Orléans absorb much of this growth. Ottawa's population is projected to continue growing, adding approximately 118,000 more households by 2035, which will intensify affordability challenges and housing-system pressures city-wide. This will especially affect Indigenous communities, racialized populations, and immigrant families, who are already disproportionately experiencing housing instability.

More renter households

Ottawa is experiencing a substantial shift toward rental housing, driven largely by declining access to homeownership. Although the proportion of renters increased modestly from 34 per cent to just over 36 per cent between 2006 and 2021, rapid population growth means nearly 38,000 additional households now rent their homes. By 2035, renters are projected to make up approximately 43 per cent of all households. This transition reflects the effects of escalating house prices, stricter mortgage qualification criteria, and slower income growth.

With more households relying on rental options long term, more residents are exposed to housing instability, as renting provides inherently less security than homeownership. Renters face increased vulnerability due to market-driven rent increases, potential evictions, and limited affordable options, intensifying pressures particularly on lower-income and equity-seeking groups already experiencing housing insecurity.

Rent outpacing income

Housing affordability in Ottawa is declining, driven by rental costs rising substantially faster than household incomes. Between 2014 and 2024, median monthly rent increased by 61.3 per cent, climbing from \$992 to \$1,600, outpacing median household income growth, which rose 46.3 per cent between 2006 and 2021. This has dramatically shifted housing costs upward: the proportion of renter households paying \$2,000 or more per month grew from just 1.3 per cent in 2006 to 17.1 per cent in 2021, while the overall percentage of renter and owner households able to find housing below \$500 monthly fell by nearly two-thirds during the same period.



This widening gap in affordability has led to growing challenges: almost a quarter (23.3 per cent) of renter households experience core housing need, meaning they live in housing that is unaffordable, unsuitable, or inadequate, and cannot afford alternative accommodations in their community. The gap is especially notable for households relying on social assistance or minimum-wage jobs, as even Ontario Works payments (\$733 per month for a single adult) and minimum-wage employment (about \$34,500 annually) fall far short of covering average market rents, such as the \$1,745 average for a bachelor unit in Ottawa. Worse, vacant units are priced between 13 per cent (for bachelors) and 30 per cent (for two-bedrooms) higher than occupied units, creating a substantial entry barrier for new renters. Those affordability pressures limit housing options, disproportionately burdening low-income and vulnerable residents, who face mounting barriers to securing stable housing.

Low vacancy rates and rising evictions

Ottawa's restricted rental market and rising eviction rates push more households into increasingly unstable housing situations. With an overall rental vacancy rate hovering below the healthy threshold of three per cent — just 2.6 per cent in 2024 and even lower for affordable units — renters face intense competition for scarce housing options. Vacancy rates reveal the affordability gaps: units renting for less than \$775 are completely unavailable (0 per cent vacancy), while those priced between \$775 and \$1,449 have a vacancy rate of just 0.7 per cent. Family-sized units of three bedrooms or more, critical for larger households, are similarly scarce, with only a 1.7 per cent vacancy rate.

Geographic disparities further limit rental choices, with fewer vacant and affordable units in neighbourhoods close to essential services, schools, employment hubs, and transit. A combination of limited rental supply and heightened eviction risk can create a housing market where residents live in overcrowded, inadequate, or unaffordable conditions, increasing their vulnerability to homelessness and long-term housing instability.

Longer waitlists

Ottawa's Centralized Wait List (CWL) for Rent-Geared-to-Income (RGI) housing has grown substantially, increasing by 36.8 per cent between 2022 and 2024 — surpassing 15,000 households. Following a temporary decline during the COVID-19 pandemic — likely driven by emergency financial support such as Canada Emergency Response Benefit (CERB) — new applications have rebounded dramatically, rising by 67.2 per cent since 2020. Single adults continue to constitute the largest proportion (40.2 per cent) of those waiting for RGI housing. At the same time, placements into social housing have sharply declined — from 12.8 per cent of waitlisted households housed in 2021 to just 7.2 per cent in 2024 — due to limited unit turnover. The average wait now extends between 4.2 and 7.6 years, depending on household composition.

The temporary reduction in core housing need and housing waitlists during COVID reflects national findings that emergency financial assistance like CERB temporarily relieved affordability pressures, highlighting the substantial role socioeconomic factors play in shaping demand on Ottawa's downstream homelessness and housing-support system. This widening gap between demand increases and supply constraints means more households remain stuck in unaffordable or unstable housing situations, increasing their risk of housing instability or homelessness, and adding pressure to an already strained housing system.

Inflow exceeds outflow

The pressures created by rising eviction rates, low rental vacancies, and lengthening social housing waitlists are now clearly evident in Ottawa's homelessness response system. The 2024 Point-in-Time Count recorded 2,952 people, not including dependents, experiencing homelessness — a 78.5 per cent increase since 2018. As inflow into homelessness consistently outpaces exits into permanent housing, the shelter system has reached occupancy levels averaging 81.3 per cent above permanent bed capacity. Families and single adult women have experienced substantial increases in shelter demand, rising by 48.7 per cent and 93.8 per cent, respectively, between early 2022 and late 2024. This mismatch reinforces prolonged reliance on emergency responses and underscores the downstream consequences of broader housing affordability pressures across the city.

More chronic homelessness

CHRONIC HOMELESSNESS REFERS TO PERSISTENT OR LONG-TERM HOMELESSNESS WHICH MEETS AT LEAST ONE OF THE FOLLOWING CRITERIA:

- Homeless for at least 180 days at some point over the course of a year (not necessarily consecutive days)
- Recurrent episodes of homelessness over three years that total at least 18 months.

The proportion of people experiencing chronic homelessness declined from 58.1 per cent in 2018 to 49.3 per cent in 2024. However, due to a substantial increase in the overall number of people experiencing homelessness, the absolute number of individuals experiencing chronic homelessness rose from 813 to 1,279 people. This indicates that more people are spending extended periods in a shelter system that was not designed for long-term stays, a situation that negatively affects individual, family, and community well-being. The growing number of people experiencing chronic homelessness points to an urgent need for stable, permanent housing solutions.

Increasingly vulnerable demographics

Older adults, single-parent families, and low-income households in Ottawa face growing vulnerability within the housing market. A total of 9.5 per cent of adults aged 65 and over live on low incomes, often relying on fixed incomes that fail to keep pace with rising housing costs, placing them at increased risk of housing instability. Single-parent households, which increased in number by 25.1 per cent between 2006 and 2021, experience substantial financial strain, with 26 per cent nationwide living in low income, compared to just 6.7 per cent of two-parent families. Single-parent households are more likely to be led by women, amplifying gendered aspects of housing instability, particularly for women fleeing violence. These factors — gender, family structure, and income — intersect to reinforce structural barriers and deepen vulnerability.

OVERALL, LOW-INCOME RENTERS FACE ESCALATING AFFORDABILITY PRESSURES, WITH 23.3 PER CENT IN CORE HOUSING NEED.

Indigenous overrepresentation in homelessness

Although Indigenous people account for just 2.6 per cent of Ottawa's total population based on Census data — which is known to undercount urban Indigenous populations¹ — they represented 19 per cent of individuals experiencing homelessness in the City's 2024 Point-in-Time Count. The number of Indigenous residents experiencing homelessness on a single night went from 335 in 2018 to 479 in 2024, an increase of 43 per cent. Structural barriers, including racism and discrimination, further complicate efforts to secure housing in Ottawa's already unaffordable and low-vacancy rental market. Indigenous-led households also experience core housing need at a higher rate (14.8 per cent) than Ottawa's community-wide average (11.2 per cent). While this Housing Needs Assessment provides critical data and analysis, it also reinforces the importance of Indigenous-specific responses informed by Indigenous-led research, such as the Indigenous Housing and Homelessness Strategy developed by the Ottawa Aboriginal Coalition and received by City Council on October 23, 2024.

Racialized groups overrepresented in housing instability

Ottawa's racialized population doubled from 161,720 to 324,950 between 2006 and 2021, now adding up to nearly one-third (31.9 per cent) of the city's residents. Racialized communities continue to face substantial disparities in housing stability. Between 2018 and 2024, the number of racialized individuals experiencing homelessness on a single night — recorded through the PiT Count — more than doubled, rising from 673 (48.1 per cent) to 1,458 (56.2 per cent).

Core housing need rates are also substantially higher among racialized households, particularly Black-led households, at 20 per cent, nearly double Ottawa's community average of 11.2 per cent. National research further confirms that ethnocultural identity independently influences housing outcomes, driven by systemic barriers such as income inequality, rental-market discrimination, and economic exclusion. There is evidence of these structural and intersectional issues in Ottawa's data.

HOWEVER, THE EXTENT TO WHICH THEY CAN BE FULLY UNDERSTOOD IS LIMITED BY A LACK OF ROBUST RACE-DISAGGREGATED DATA.

Projections show current measures insufficient

Under current conditions, annual homelessness in Ottawa is projected to increase by 35 per cent, from 9,326 individuals in 2025 to 14,737 by 2035. This increase is driven by persistent affordability pressures, population growth, and limited availability of deeply affordable and supportive housing.

Expanding capacity could end chronic homelessness



Ottawa's population growth is projected to require 128,938 new housing units by 2035.

In addition to this broader housing need, specifically addressing populations experiencing homelessness or at heightened risk requires targeted capacity expansions across the homelessness-response system, including crisis response services and community housing, such as supportive housing, transitional housing, affordable units, and housing allowance subsidies.

Projections indicate a need for 10,550 net new spaces over the next 10 years, including 3,150 units of affordable community housing, 350 supportive housing units, 200 transitional housing spaces, and 7,000 housing-allowance subsidies.

ACHIEVING THIS TARGETED EXPANSION WOULD RESULT IN MORE PEOPLE SUCCESSFULLY EXITING HOMELESSNESS THAN ENTERING IT BY YEAR THREE, REDUCING PROJECTED ANNUAL HOMELESSNESS TO APPROXIMATELY 438 INDIVIDUALS BY 2035, AND ACHIEVING THE CITY OF OTTAWA'S STATED GOAL OF ENDING CHRONIC HOMELESSNESS.



DISCUSSION

AS THE DESIGNATED SERVICE MANAGER, THE CITY OF OTTAWA HOLDS LEGISLATED RESPONSIBILITY FOR PLANNING AND COORDINATING RESPONSES TO HOMELESSNESS.

Yet, as demonstrated by this Housing Needs Assessment, many of the socioeconomic factors driving Ottawa's housing pressures — such as rapid population growth, escalating housing costs, eviction trends, and income disparities — are primarily outside the influence of municipal government or the community partners dedicatedly working to address these challenges. While the City and community partners cannot directly control these external market forces, they retain substantial agency over the strategic prioritization of local housing responses.

This assessment underscores how local decisions — about where and how to focus resources, the scale and type of housing prioritized, and ensuring adequate supportive services — can meaningfully influence outcomes, particularly for vulnerable populations facing the greatest barriers to housing stability.

Above all, the urgency of these issues extends beyond system capacity and numerical trends. At its core, housing instability translates into profound human impacts — placing people at risk of homelessness, contributing to prolonged shelter stays, intensifying family stress, preventing individuals from leaving unsafe or violent situations.

By prioritizing actions informed by data, lived experience, and clear community needs, Ottawa can create lasting stability, alleviate the human cost of homelessness, and improve the health, safety, and well-being of all residents.



PART 1

DEVELOPMENT AND METHODOLOGY

THIS HOUSING NEEDS ASSESSMENT (HNA) ANALYZES CURRENT AND PROJECTED HOUSING CONDITIONS IN OTTAWA TO SUPPORT MUNICIPAL PLANNING, POLICY, AND DECISION-MAKING.

As the designated Service Manager under Ontario's Housing Services Act, 2011, the City of Ottawa has a legislated responsibility to assess community housing and homelessness needs. Additionally, as a recipient of federal funding through the Government of Canada's Housing Accelerator Fund, Ottawa must conduct an HNA. This report meets and exceeds both provincial and federal requirements, incorporating local data and analysis beyond the mandated minimum guidelines.

The assessment relies on quantitative data from Statistics Canada (Census), Canada Mortgage and Housing Corporation (CMHC), municipal administrative datasets, and local housing market information. For Census data specifically, one notable limitation is that the most recent Census was released in 2021, creating a time lag in available data. Additionally, Census data excludes certain populations, such as people experiencing homelessness, hidden homelessness, and students living in congregate housing.



DESPITE THESE LIMITATIONS, THE CENSUS REMAINS WIDELY USED IN MUNICIPAL HOUSING ASSESSMENTS DUE TO ITS CONSISTENCY, COMPREHENSIVENESS, AND COMPARABILITY.

Ottawa's extensive municipal administrative and local market data allowed this assessment to incorporate substantial data from as recent as 2024 and early 2025, providing increased accuracy and addressing key data gaps.



Quantitative analysis forms the foundation of this Housing Needs Assessment, which draws primarily on multiple established data sources to build a clear, objective understanding of Ottawa's current and projected housing conditions.

QUANTITATIVE DATA SOURCES USED INCLUDE:



Canada Mortgage and Housing Corporation (CMHC)

CMHC's Housing Market Information Portal provided detailed rental-market analysis, vacancy rates, rental costs, housing stock characteristics, and real-time market dynamics.

This data informed scenario-based analyses for future housing requirements, incorporating anticipated population and household growth.



Statistics Canada Census (2006-2021)

Analysis of population growth, household demographics, income distribution, and employment trends.

Measurement of core housing need, including housing adequacy, affordability, and suitability.



Housing Assessment Resource Tool (HART)

Modelling to estimate core housing need, affordability thresholds, household formation rates, and demographic distribution of housing needs.



Local housing market data (rentals.ca and Canadian Real Estate Association)

Provided localized insights into current rental market conditions and trends, affordability pressures, and real-time market dynamics, supplementing and validating public CMHC data.



Municipal administrative data (City of Ottawa)

Data sources included social housing waitlists, shelter occupancy and capacity metrics, eviction trends, housing allowance subsidies, and records of affordable housing units planned or under construction.

Limitations acknowledged include variable data quality, occasional data gaps, and partial coverage of housing instability circumstances.



Point-in-Time (PiT) counts (2018, 2021, 2024)

Provided an essential snapshot of homelessness in Ottawa, capturing demographic information and system-level pressures experienced by the homelessness response sector.



Qualitative methods complemented quantitative analysis by providing local context and incorporating perspectives from community partners and residents with lived experiences. This allowed for a deeper, more nuanced understanding of Ottawa's housing landscape.

QUALITATIVE METHODS INCLUDED:



Community partner consultations and interviews

Individual and group discussions conducted virtually and in person with a diverse range of community partners, including nonprofit housing providers, homelessness service providers, supportive housing agencies, the Ottawa Aboriginal Coalition, newcomer-focused agencies, and organizations supporting survivors of gender-based violence.

Discussions explored housing barriers, emerging needs, service-delivery challenges, and opportunities for improvement. Findings directly informed and enriched the overall analysis presented.



Engagement with individuals with lived experience

Paid interviews were conducted with residents who have experienced homelessness or housing instability. These consultations provided first-person insights highlighting specific barriers, gaps, and needs beyond aggregated quantitative data.

COMMUNITY CONSULTATIONS CONDUCTED DURING THE DEVELOPMENT OF THIS HOUSING NEEDS ASSESSMENT GENERATED ADDITIONAL INFORMATION BEYOND THE SCOPE OF THIS REPORT.

THIS INFORMATION, THOUGH NOT INCLUDED HERE, WAS DOCUMENTED AND PROVIDED TO THE CITY OF OTTAWA FOR CONSIDERATION IN THE UPCOMING UPDATE TO THE 10-YEAR HOUSING AND HOMELESSNESS PLAN.

FURTHER CONSULTATIONS, COMMUNITY CONVERSATIONS, AND REFLECTIONS RELATED TO THE FINDINGS IN THIS ASSESSMENT ARE EXPECTED THROUGHOUT THAT PROCESS.

This assessment can inform strategic municipal planning, including updates to Ottawa's 10 Year Housing and Homelessness Plan, infrastructure decisions, zoning policies, and housing program development.

The assessment provides an analytical basis for discussions with provincial and federal governments regarding local housing priorities, potential funding alignment, and resource allocation. Additionally, the assessment can support dialogue, advocacy, and collaboration among community partners addressing shared local housing challenges.



PART 2

POPULATION AND DEMOGRAPHICS

UNDERSTANDING OTTAWA'S DEMOGRAPHIC TRENDS IS FUNDAMENTAL TO ASSESSING HOUSING NEEDS TODAY AND INTO THE FUTURE.

Population size, age distribution, and migration patterns all influence the city's housing system, shaping demand for different housing types and affecting affordability and availability.

As the population grows, changes in age structure and migration patterns are reshaping housing demand. An aging population, evolving demographics, and continued migration contribute to changes in who needs housing and where.

AT THE SAME TIME, OTTAWA'S POPULATION IS CHANGING IN OTHER WAYS.

The Indigenous population continues to grow, racialized communities represent an increasing percentage of the city's residents, and immigration remains a key driver of population growth.



This section examines key demographic trends, including:

- Population growth and long-term projections
- Age distribution and changing demographics
- Migration and mobility patterns within and into the city
- Gender distribution and changes over time
- Growth of Indigenous communities
- Changing demographics among racialized populations
- Immigration and newcomer settlement patterns



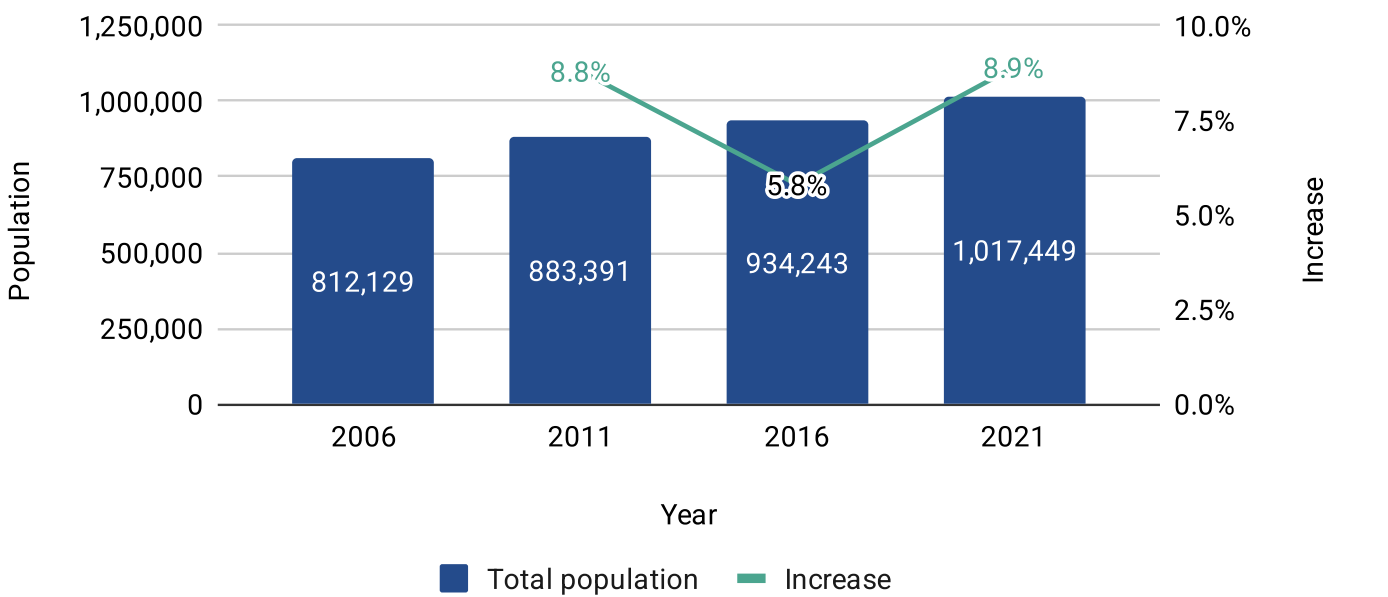
Population growth

Ottawa’s population has continued to grow at a substantial pace. While growth moderated in the early 2010s, it rebounded in the latter half of the decade, reinforcing Ottawa’s position as one of Canada’s faster-growing urban centres. This expansion is driven by natural population increase and migration, shaping the city’s demographic composition and housing demand.

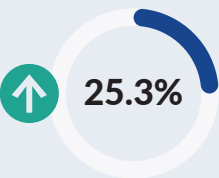
Population growth supports economic activity, workforce renewal, and increased demand for services, but it also places pressure on housing supply, infrastructure, and affordability. Variations in growth rates reflect broader economic conditions, housing market trends, and demographic changes, all of which influence the evolving demand for housing across the city. As Ottawa continues to expand, understanding these dynamics will be important to shaping future housing policies and ensuring that the housing system remains responsive to changing needs.

Figure 1: Total population and population increase by five-year period, Ottawa, 2006, 2011, 2016 and 2021

Source: Statistics Canada



BY THE NUMBERS: FIGURE 1



BETWEEN 2006 AND 2021, OTTAWA’S POPULATION GREW FROM 812,129 TO 1,017,449, A TOTAL INCREASE OF 25.3%.

The population increased by 71,262 (+8.8 per cent) from 2006 to 2011, by 50,852 (+5.8%) from 2011 to 2016, and by 83,206 (+8.9%) from 2016 to 2021. The total increase over 15 years was 205,320, representing an average population increase of 13,688 per year.

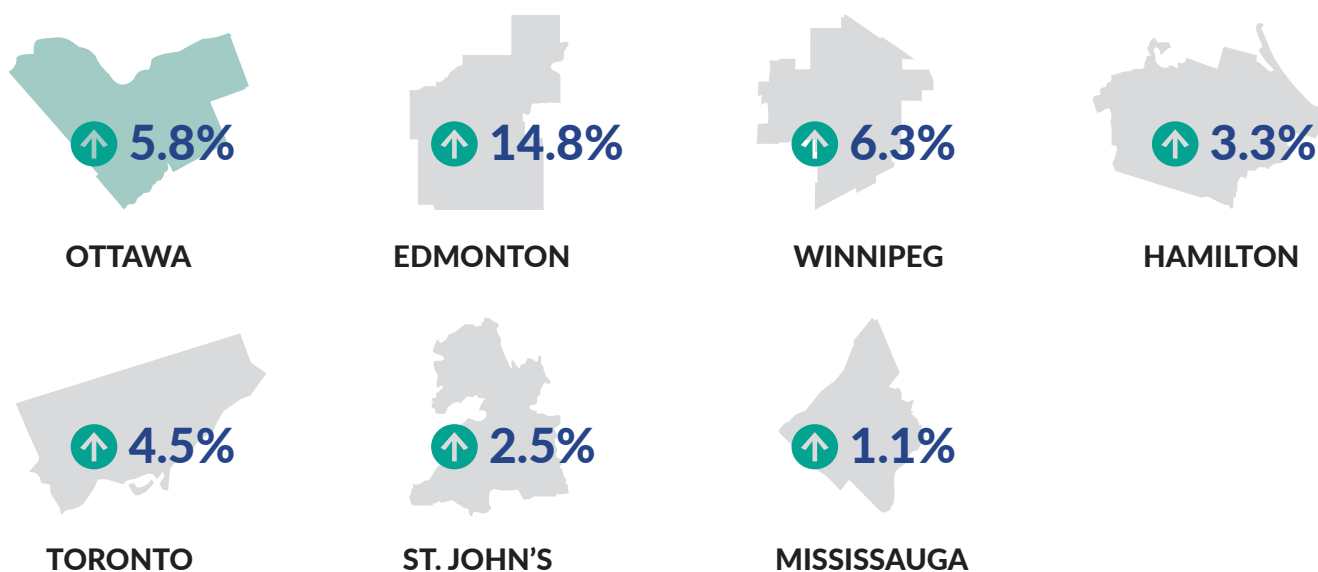
Table 1: Population count and change in population by five-year period, Ottawa, 2006, 2011, 2016 and 2021



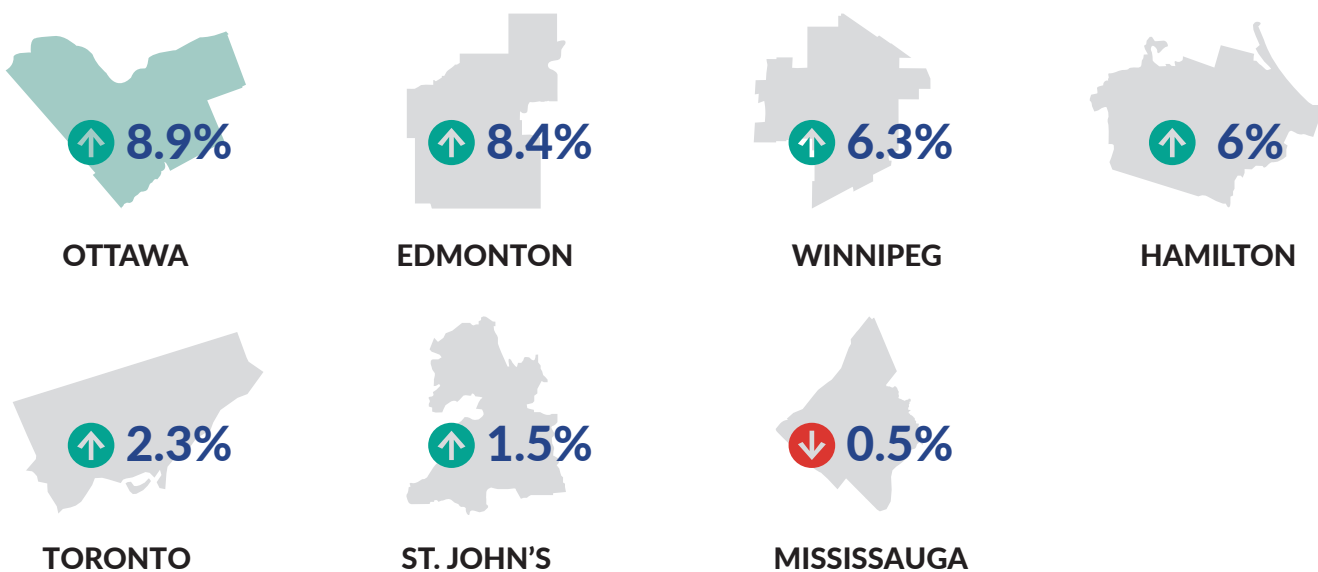
Population growth influences not only housing demand but also the scale and complexity of the needs of the homelessness system. As Ottawa grows, structural factors, such as income distribution, rental market conditions, and migration patterns shape the number of individuals entering homelessness and the resources required to support pathways to housing stability. Growth can place disproportionate pressure on homelessness services, particularly in a city that functions as a regional hub, requiring a system-wide approach to prevention, intervention, and long-term stability. These implications are examined further in [Part 11: Homelessness need and system inflow](#).

Population change, selected communities, 2011 to 2016, and 2016 to 2021:

2011 to 2016



2016 to 2021

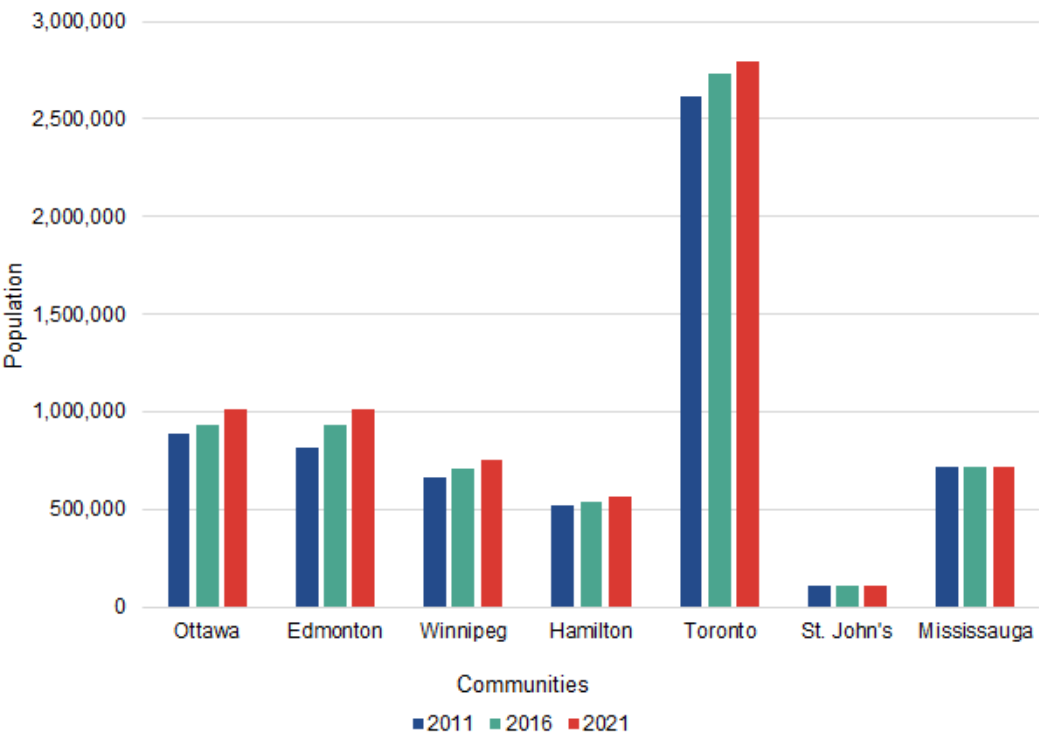




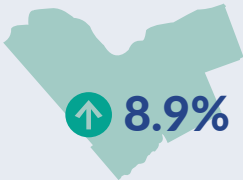
To put Ottawa’s growth in context, the city’s 8.9% growth rate between 2016 and 2021 was higher than that for Toronto, Hamilton, Winnipeg, and Edmonton.

Figure 2: Population count, selected communities, 2011, 2016 and 2021

Source: Statistics Canada



BY THE NUMBERS: FIGURE 2



BETWEEN 2016 AND 2021, OTTAWA’S POPULATION INCREASED BY 8.9% FROM 934,243 TO 1,017,449, THE FASTEST GROWTH RATE AMONG SELECTED CITIES.

Edmonton had the second-fastest growth at 8.4%, followed by Winnipeg (6.3%) and Hamilton (6.0%). The population increased moderately in Toronto (2.3%) and St. John’s (1.5%), while Mississauga decreased by 0.5%.

[Table 2: Population count, selected communities, 2011, 2016 and 2021](#)

[Table 3: Change in population, selected communities, 2011 to 2016 and 2016 to 2021](#)



Mobility

Patterns of mobility provide insight into how people move within and into Ottawa, shaping housing demand and urban growth. While most residents remain in the same home each year, a substantial portion relocate – within the city, from other parts of Ontario, or from outside the province or country.

A total of 15,845 new residents moved to Ottawa from within Ontario in 2021, the highest level recorded in 10 years. These movements reflect changing economic conditions, life transitions, and housing market dynamics, all of which influence where and how people seek housing.

Table 4: Mobility status within the past year, Ottawa, 2011, 2016 and 2021

Mobility status	2011	2016	2021
Non-movers	741,545	784,725	860,725
Movers	115,950	122,860	131,375
Total	857,495	907,585	992,100

Source: Statistics Canada

Table 4.1: Mobility status within the past year for movers, Ottawa, 2011, 2016 and 2021

Mobility status	2011	2016	2021
Non-migrants	83,410	85,915	94,310
Migrants	32,540	36,945	37,060
Total	115,950	122,860	131,370

Source: Statistics Canada

Table 4.2: Mobility status within the past year for migrants, Ottawa, 2011, 2016 and 2021

Mobility status	2011	2016	2021
Internal migrants	22,525	24,555	26,175
External migrants	10,015	12,390	10,885
Total	32,540	36,945	37,060

Source: Statistics Canada



Table 4.3: Mobility status within the past year for internal migrants, Ottawa, 2011, 2016 and 2021

Mobility status	2011	2016	2021
Intraprovincial migrants	13,500	13,880	15,845
Interprovincial migrants	9,025	10,670	10,335
Total	22,525	24,550	26,180

Source: Statistics Canada

BY THE NUMBERS: TABLES 4 - 4.3

BETWEEN 2011 AND 2021, THE NUMBER OF OTTAWA RESIDENTS WHO STAYED IN THE SAME HOME GREW FROM 741,545 TO 860,725, MAKING UP 86.8% OF THE POPULATION IN 2021.THE NUMBER OF MOVERS INCREASED FROM 115,950 TO 131,375 (13.2% IN 2021).

The majority of movers – 71.9% in 2011 and 71.8% in 2021 – were non-migrants who moved within Ottawa, With the remaining movers being migrants who moved from outside of Ottawa. By migrant composition, in 2021:

- 60.5% of internal migrants were intraprovincial migrants (moving from elsewhere in Ontario).
- 39.5% of internal migrants were interprovincial migrants (moving from another province or territory).
- 29.4% of migrants were external migrants (moving from another country).

Mobility patterns in Ottawa highlight the constant evolution of neighbourhoods, social networks, and community dynamics, as people move within and across the city.

In a geographically large and diverse municipality, these changes influence local housing needs, service demands, and the character of different areas over time. Understanding how and where residents relocate helps contextualize the changing pressures on housing and infrastructure. These spatial patterns, and their role in shaping housing access, are explored further in [Part 9: Neighbourhood-level drivers of housing need](#).



Age

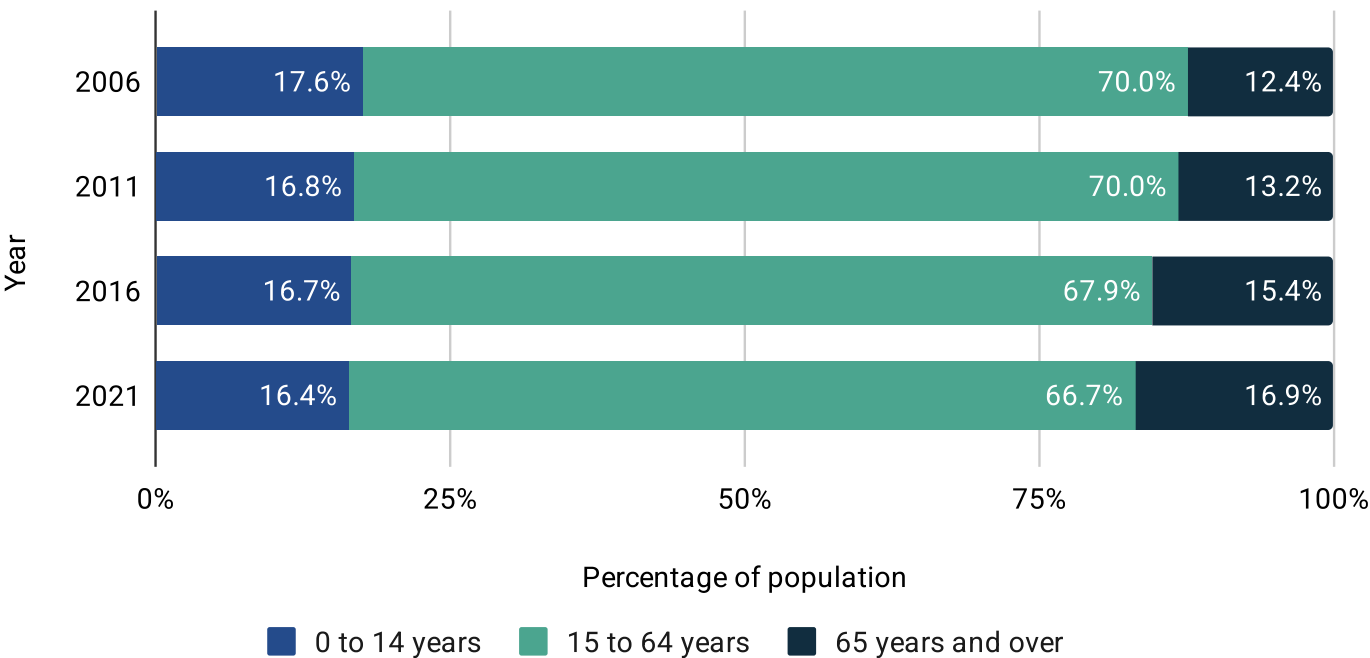
Ottawa’s population is aging, with the proportion of residents 65 and older having increased from 12.4 per cent in 2006 to 16.9 per cent in 2021. This demographic change presents evolving considerations for housing accessibility, affordability for those with fixed incomes, and transportation planning. As Ottawa’s population structure changes, ensuring that housing aligns with the needs of aging residents will remain an important planning consideration.

While the proportion of older adults experiencing homelessness has remained stable, absolute numbers have increased alongside broader trends in homelessness. This reflects system pressures that intersect with affordability constraints and support service needs for aging populations. These trends align with national and provincial discussions on housing precarity among older adults and are further explored in [Part 11: Homelessness need and system in low](#).



Figure 3: Population growth by five-year period, Ottawa, 2006, 2011, 2016 and 2021

Source: Statistics Canada



BY THE NUMBERS: FIGURE 3

BETWEEN 2006 AND 2021, THE NUMBER OF SENIORS INCREASED SUBSTANTIALLY, GROWING FROM 100,875 TO 172,150 OVER THAT 15-YEAR PERIOD.

The youth population also increased, rising from 142,750 to 166,920. The population of teens and adults under 65 increased substantially, from 568,505 to 678,375, but represents a smaller proportion of the total population than in previous years.

As a proportion of the total population:

- the population of seniors (aged 65+) increased from 12.4% to 16.9%.
- the population of youth (aged 0-14) also declined, from 17.6% in 2006 to 16.4% in 2021.

The population of teens and adults under 65 (aged 15-64) decreased from 70.0% to 66.7%.

[Table 5: Population count and as a percentage of total population by broad age groups, Ottawa, 2006, 2011, 2016 and 2021](#)

AS OTTAWA'S POPULATION AGES, HOUSING NEEDS WILL CHANGE ACCORDINGLY, PARTICULARLY FOR THOSE WITH FIXED INCOMES OR WHO REQUIRE ACCESSIBLE HOUSING.

The increase in older adults experiencing homelessness indicates growing pressures on both the housing and homelessness response systems.

This demographic change also shapes the types of housing required, including considerations around accessibility, affordability, and unit size. As residents seek to age in place, housing design may need to accommodate diverse physical abilities or intergenerational living arrangements, allowing for family- and community-based solutions to aging in place. This is further discussed in [Part 4: Household composition](#).



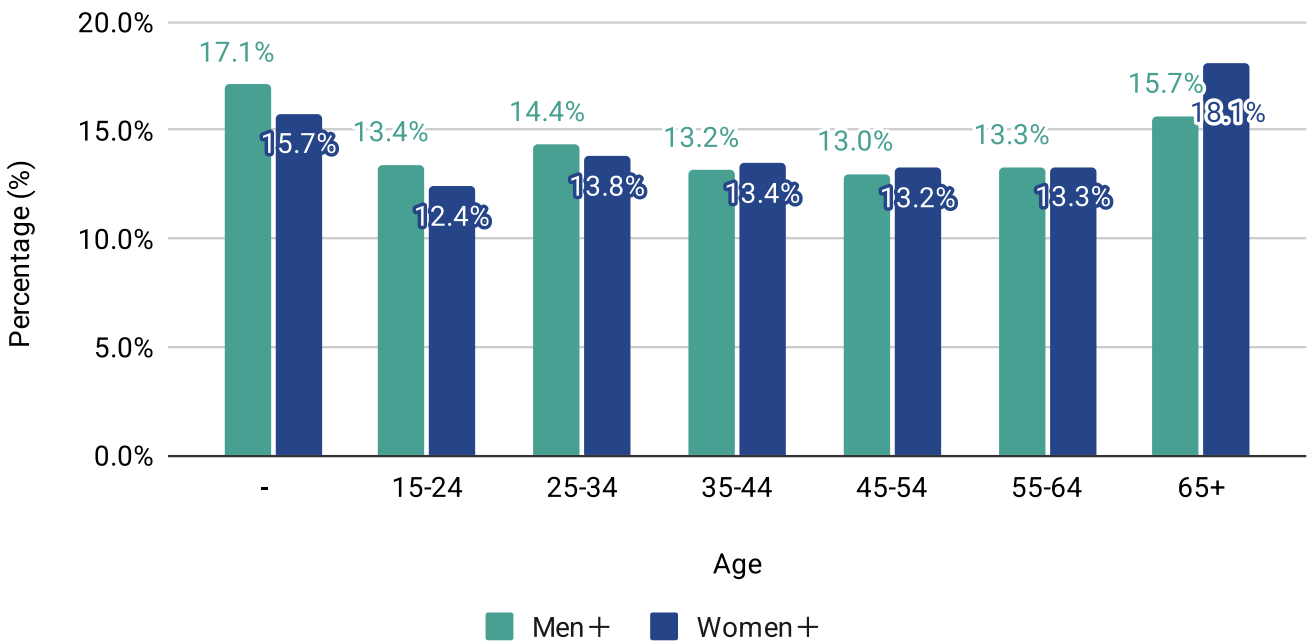


Gender

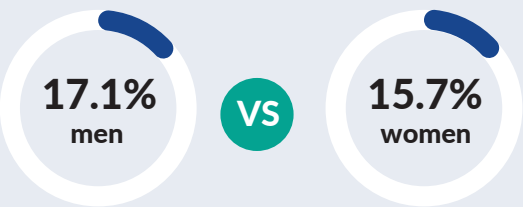
Gender influences housing need in Ottawa, shaping affordability, stability, and access to appropriate supports. Women+² are more likely to lead single-parent households, a group with high rates of core housing need (explored further in [Part 4: Household composition](#)). Older women+ also make up a larger proportion of Ottawa’s senior population, meaning they face greater pressures related to fixed incomes, accessibility, and long-term housing stability.

Figure 4: Distribution of gender by age, Ottawa, 2021

Source: Statistic Canada



BY THE NUMBERS: FIGURE 4



IN 2021, A HIGHER PROPORTION OF MEN+ THAN WOMEN+ WERE BELOW THE AGE OF 35, INCLUDING THE 0-14 (17.1% OF MEN+, 15.7% OF WOMEN+),

15-24 (13.4% of men+, 12.4% of women+), and 25-34 (14.4% of men+, 13.8% of women+) age brackets. A higher proportion of women+ than men+ were 65 or older, at 18.1% of women+ versus 15.7% of men+. Between the ages of 35 and 64, gender distribution was largely even, within 0.2%.

ADDRESSING GENDER-BASED HOUSING NEEDS REQUIRES A COORDINATED RESPONSE, PARTICULARLY IN HOMELESSNESS AND VIOLENCE-AGAINST-WOMEN (VAW) SERVICES.

Safe and stable housing is critical in preventing gender-based violence and supporting survivors, yet a lack of affordable options can prevent women+ from leaving unsafe situations.

The City of Ottawa has recognized intimate partner violence as an epidemic, reinforcing the need for a housing response that integrates gender considerations. While housing and homelessness services are delivered in partnership with the province, the City plays a key role in ensuring a gender-informed approach, particularly in collaboration with VAW agencies. These agencies provide specialized supports that intersect with the broader housing system, highlighting the need for sustained coordination. Gendered affordability challenges, including those affecting gender-diverse populations, are further explored in [Part 7: Housing affordability](#).

GENDER DIVERSITY

THE 2021 CENSUS MARKED CANADA'S FIRST NATIONAL COLLECTION OF DATA ON GENDER DIVERSITY, REVEALING THAT APPROXIMATELY 1 IN 300 PEOPLE AGED 15 AND OLDER IDENTIFY AS TRANSGENDER OR NON-BINARY.³

In the Ottawa-Gatineau Census Metropolitan Area (CMA), approximately 1,637 people are identified as trans men (0.11 per cent), 1,935 as trans women (0.13 per cent), and 2,828 as non-binary persons (0.19 per cent). Reported gender diversity is more prevalent among younger populations, with those aged 15 to 34 more likely to identify as transgender or non-binary than those aged 35 and older.⁴

Gender can be a contributing factor to housing instability, particularly among young people. Transgender and non-binary youth have disproportionately high rates of housing instability due to family rejection, discrimination in rental markets, and barriers to accessing gender-affirming services. Shelters and housing programs that do not accommodate gender diversity may further exacerbate vulnerability, leading to an increased risk of homelessness or precarious housing situations. Among Canada's 41 CMAs, Ottawa-Gatineau ranks 13th in the proportion of residents identifying as transgender or non-binary. This data highlights the need for housing systems that recognize gender-related vulnerabilities, ensuring access to safe, stable, and affirming housing options.



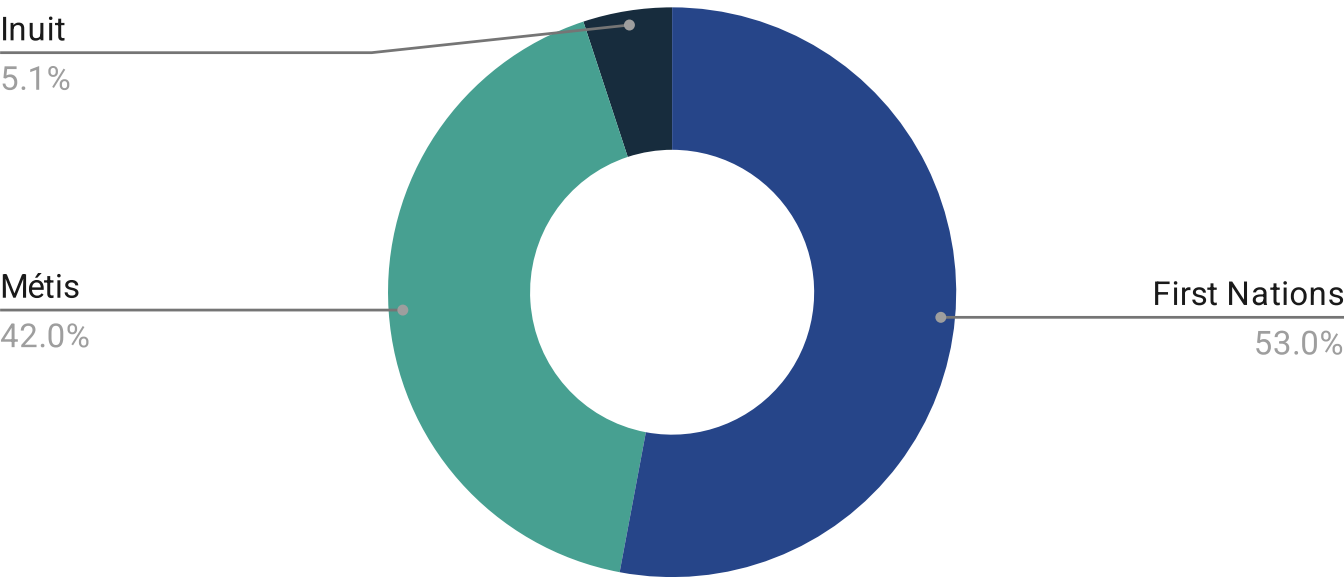


Indigenous population

Ottawa is built on unceded Anishinaabe Algonquin territory, where the Anishinaabe Algonquin Nation has lived for millennia, nurturing the land and its rich cultural heritage. Today, Ottawa’s Indigenous population is growing faster than the non-Indigenous population, with 26,395 people identifying as Indigenous in the 2021 Census, up from 12,250 in 2006, an increase of 115.5 per cent. This includes 13,300 First Nations people (53.0%), 10,545 Métis (42.0%), and 1,270 Inuit (5.1%).⁵

Figure 5: Indigenous population distribution of single Indigenous responses by identity, Ottawa 2021

Source: Census 2021



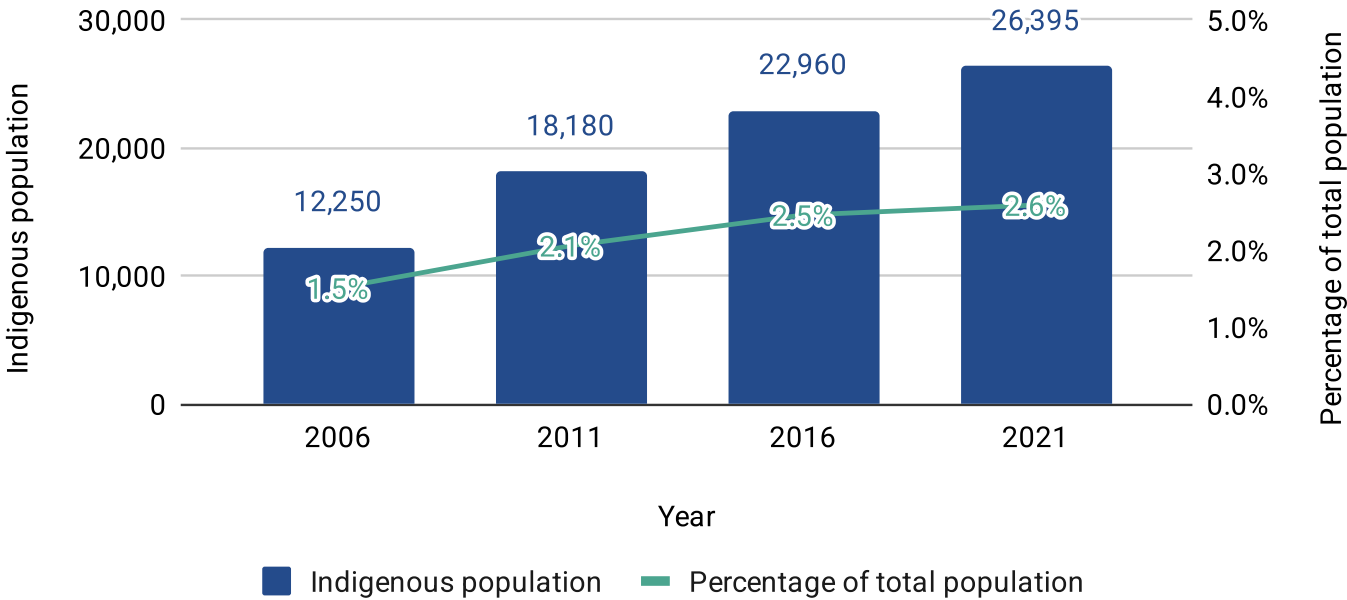
Ottawa’s Indigenous population is diverse, representing First Nations, Métis, and Inuit communities, each with distinct histories, governance structures, and housing needs. However, across these communities, the ongoing effects of colonization, intergenerational trauma, systemic discrimination, and racism continue to shape housing experiences. Indigenous residents remain overrepresented in homelessness, and barriers to housing stability persist. In response, Indigenous-led organizations play a central role in shaping housing and homelessness responses in Ottawa, with leadership, advocacy, and service delivery grounded in self-determined solutions. The City of Ottawa works with a number of Indigenous organizations to provide housing and homelessness supports to Indigenous residents, reflecting a commitment to partnership and culturally informed service delivery.

Additionally, the Indigenous Housing and Homelessness Strategy, developed with the support of the City and led by the Ottawa Aboriginal Coalition (OAC), builds on these relationships and principles, working from an Indigenous worldview to support housing stability and long-term well-being.



Figure 6: Indigenous population count and as a percentage of total population, Ottawa, 2006, 2011, 2016 and 2021

Source: Statistics Canada



BY THE NUMBERS: FIGURE 6



115.5%

BETWEEN 2006 AND 2021, OTTAWA'S INDIGENOUS POPULATION ROSE BY 115.5%, INCREASING FROM 12,250 TO 26,395.

Indigenous representation grew from 1.5% to 2.6% over the same period as a proportion of the total population. Growth has been consistent across all five-year periods, with the largest numeric increase occurring between 2006 and 2011, when the Indigenous population grew by 5,930.

Table 6: Indigenous population count and as a percentage of total population, Ottawa, 2006, 2011, 2016 and 2021

This needs assessment does not purport to define Indigenous housing and homelessness needs. However, it affirms that no assessment of housing need is complete without consideration of Indigenous housing realities, experiences, and leadership. Where possible, this report brings forward data from Indigenous-led research, as well as City-collected data, with an understanding of the limitations of publicly available datasets. These themes are explored throughout the report, primarily in [Part 7: Housing affordability](#) and [Part 11: Homelessness need and system inflow](#).

Racialized identity

The number of people belonging to racialized groups⁶ in Ottawa has doubled over the last 15 years. These changes reflect Ottawa's growing diversity and highlight the need to better understand how ethnocultural identity intersects with housing access, affordability, and stability.

Despite the scale of this demographic change, housing data in Canada lacks disaggregation by ethnocultural identity, making it difficult to fully capture the distinct housing experiences of different racialized communities. However, City of Ottawa Point-in-Time (PiT) Count data suggests that racialized residents are disproportionately represented in homelessness, indicating that housing needs are not being met equitably (see [Part 11: Homelessness need and system inflow](#)). Systemic barriers, such as income disparities, discrimination in rental and ownership markets, and economic inequality, continue to shape housing outcomes in ways that are not evenly distributed across communities.

Figure 7: Population belonging to racialized groups, Ottawa, 2006, 2011, 2016 and 2021

Source: Statistics Canada

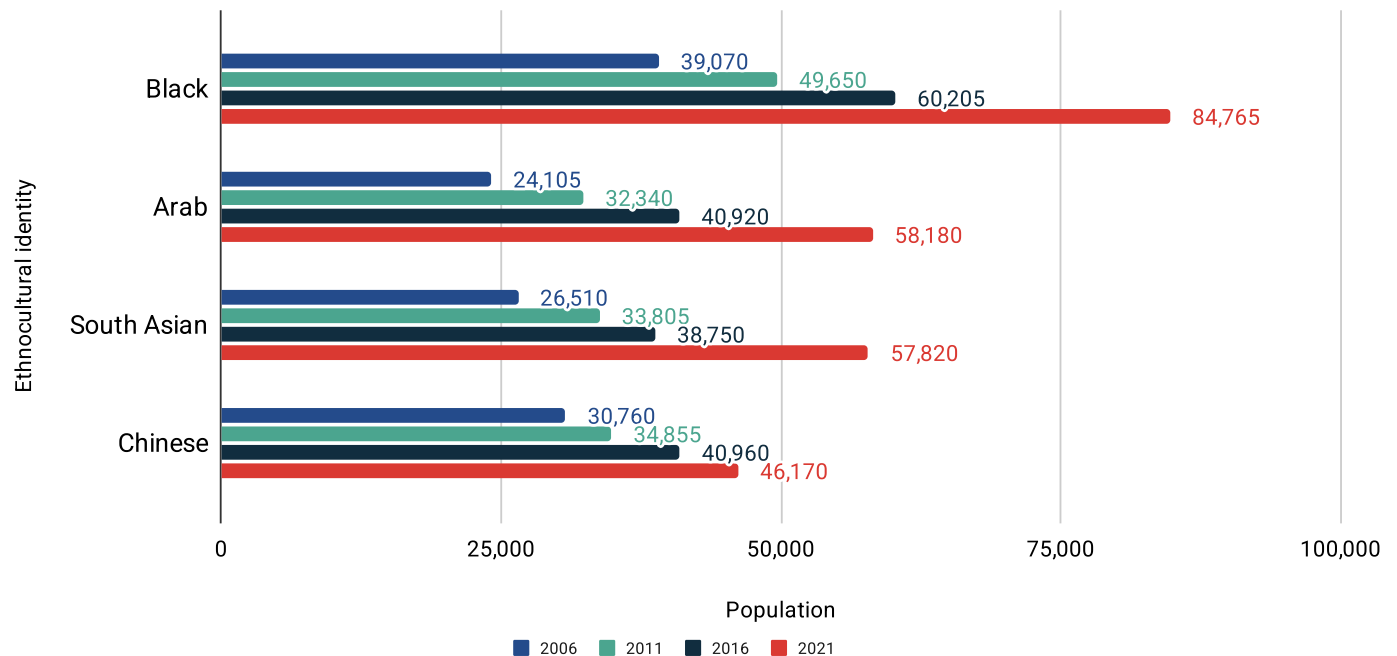


Figure 8: Population belonging to racialized groups, Multiple backgrounds, Ottawa, 2006, 2011, 2016 and 2021

Source: Statistics Canada

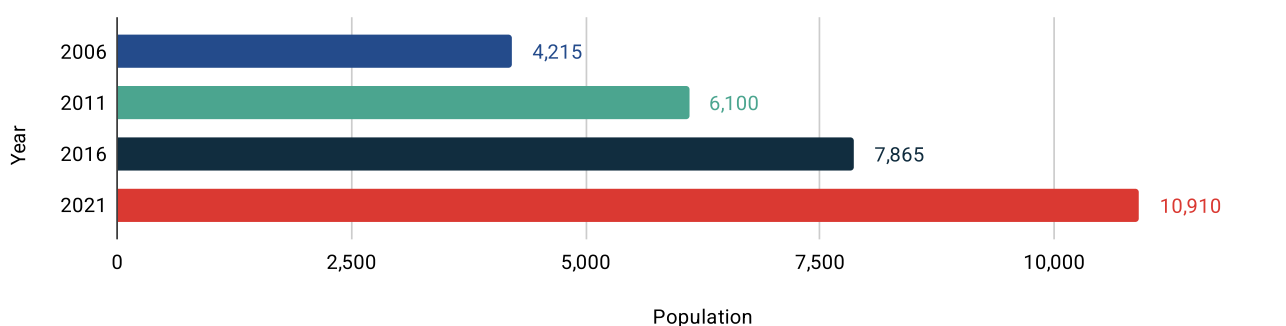
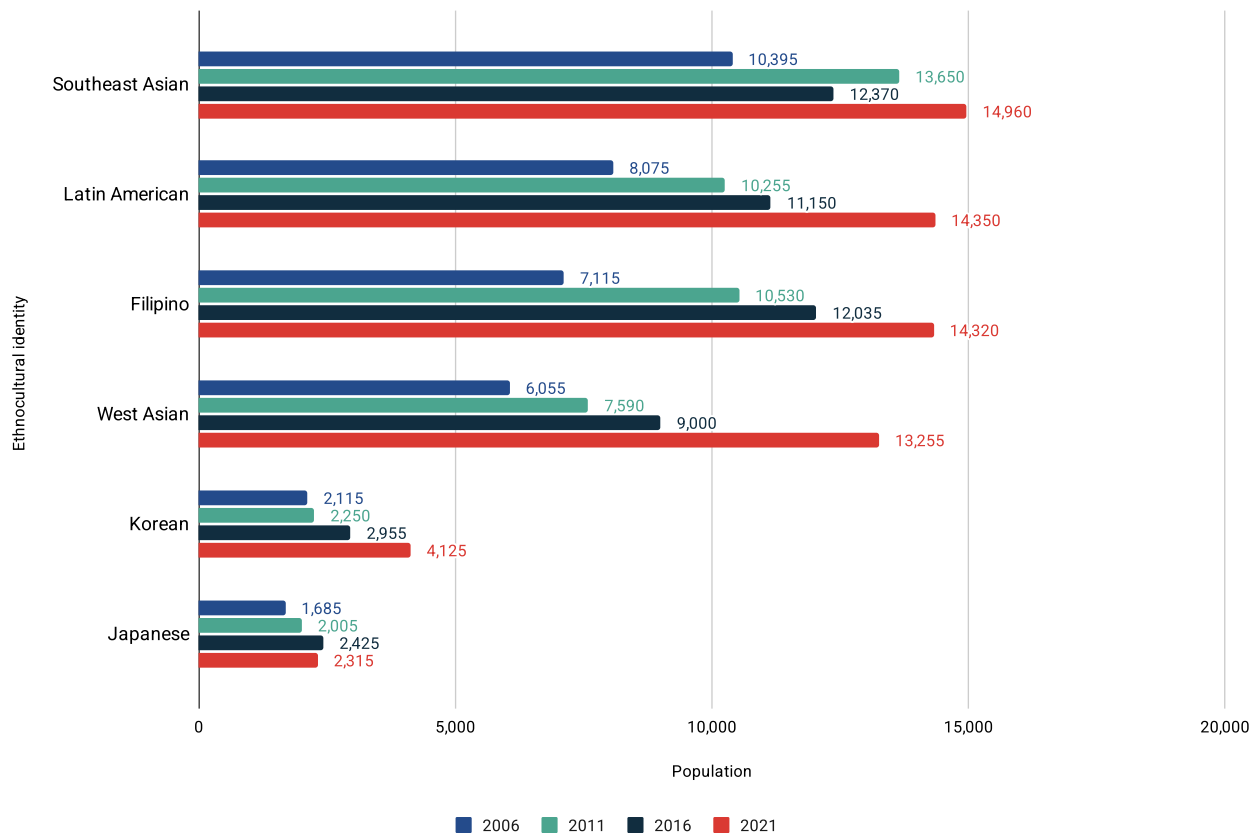


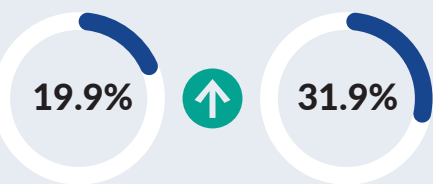


Figure 9: Population belonging to racialized groups, Ottawa, 2006, 2011, 2016 and 2021 (continued)

Source: Statistics Canada



BY THE NUMBERS: FIGURES 7-9



BETWEEN 2006 AND 2021, THE POPULATION OF PEOPLE FROM RACIALIZED GROUPS DOUBLED FROM 161,720 TO 324,950, INCREASING FROM 19.9% TO 31.9% OF THE TOTAL POPULATION.

Approximately three quarters (74.5% in 2006, 76.0% in 2021) of the total racialized population were Black, Arab, South Asian, or Chinese.

The fastest-growing populations from 2006 to 2021 were multiple backgrounds (+158.8%): Arab (+141.4%), West Asian (+118.9%), South Asian (+118.1%), and Black (117.0%).

The slowest-growing populations from 2006 to 2021 were Japanese (+37.4%), Southeast Asian (+43.9%), and Chinese (+50.1%). The only recorded decreases were in the Southeast Asian population from 2011 to 2016, decreasing from 13,650 to 12,370, and in the Japanese population from 2016 to 2021, decreasing from 2,425 to 2,315.

Table 7: Population belonging to racialized groups count and as a percentage of total population, Ottawa, 2006, 2011, 2016 and 2021



The intersection of ethnocultural identity and housing access in Ottawa reflects systemic factors that influence affordability, stability, and overall housing outcomes. Income disparities, discrimination in rental and ownership markets, and barriers to housing services contribute to a disproportionate housing burden for many racialized groups. These challenges are reflected in the City of Ottawa Point-in-Time (PiT) Count data, which suggests an overrepresentation of racialized residents in homelessness.

The extent to which racialized populations can access stable, adequate, and affordable housing will influence societal pressures over time.

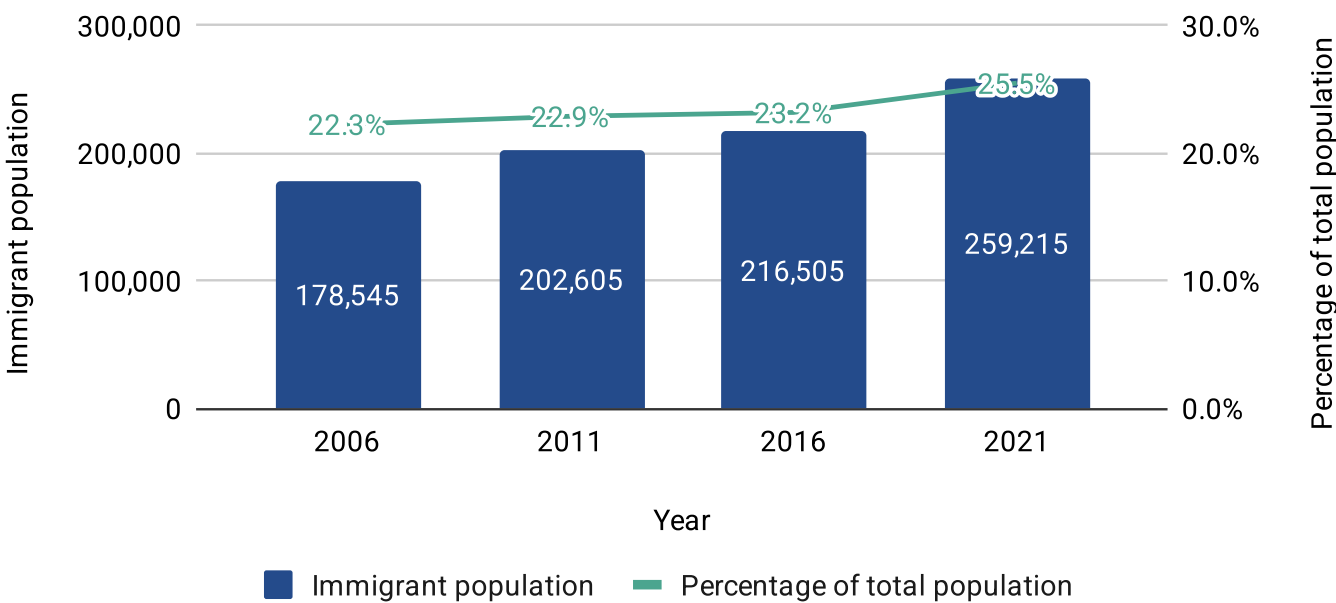
These themes are explored further in **Part 7: Housing affordability** and **Part 11: Homelessness need and system inflow**.

Immigration

Immigration continues to be a key driver of population growth in Ottawa, shaping housing demand and contributing to the city’s social and economic vitality, with a quarter of residents in 2021 being immigrants.⁷ This trend is expected to continue, with immigration projected to account for nearly all of Ontario’s population growth over the coming decades.⁸ As a major hub for immigration and settlement in Ontario, Ottawa plays a critical role in newcomer integration, making access to stable housing essential for long-term economic participation and community well-being.

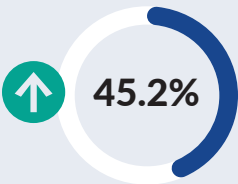
Figure 10: Immigrant population count and as a percentage of total population, Ottawa, 2006, 2011, 2016 and 2021

Source: Statistics Canada





BY THE NUMBERS: FIGURE 10



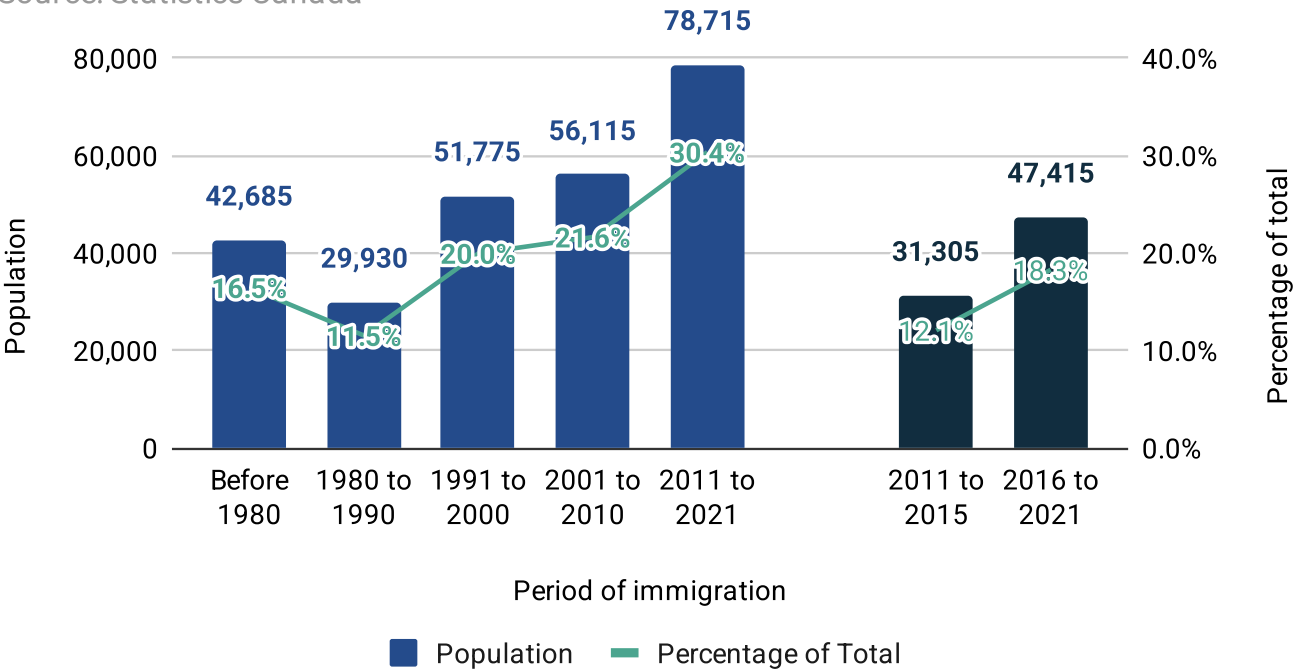
BETWEEN 2006 AND 2021, OTTAWA'S IMMIGRANT POPULATION GREW BY 45.2%, FROM 178,545 TO 259,215.

This also represents an increase in the number of immigrants as a proportion of the total population, increasing from 22.3% to 25.5%.

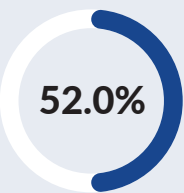
Table 8: Immigrant population count and as a percentage of total population, Ottawa, 2006, 2011, 2016 and 2021

Figure 11: Immigrant population by period of immigration, Ottawa, 2021 census

Source: Statistics Canada



BY THE NUMBERS: FIGURE 11



AS OF 2021, THE MAJORITY – 52.0% – OF OTTAWA'S IMMIGRANT POPULATION HAD ARRIVED IN THE 21ST CENTURY,

and 72.0% had immigrated after 1990, with only 11.5% immigrating between 1980 and 1990 and 16.5% before 1980. The highest proportion was 30.4% of immigrants arrived between 2011 and 2021, with over 60% – 18.3% of the total – arriving from 2016 to 2021 alone.

Table 9: Immigrant population by period of immigration, Ottawa, 2021 census

While the most recent census data covers up to 2021, the increase in the newcomer population has continued in line with broader national and provincial trends. In 2021, Ottawa’s population was estimated at approximately 1,054,800,⁹ with recent immigrants contributing substantially to that figure. Nationally, Canada welcomed 401,000¹⁰ new permanent residents in 2021 — surpassing a historical record set in 1913 — and further increased admissions to 431,645¹¹ in 2022. Although Ottawa-specific data for 2022 and beyond is not yet available, it is reasonable to infer that the City followed (and will likely continue to follow) this upward national trajectory.

While many newcomers successfully secure housing, others encounter barriers, including affordability challenges, discrimination in rental markets, language barriers, and limited access to housing information and supports. Housing and homelessness services often intersect with newcomer needs, but the immigration and settlement sectors are critical in ensuring that newcomers can navigate the housing system and access appropriate supports. With immigration expected to remain the dominant factor in population growth, strengthening coordination between immigration, settlement, and housing systems will ensure that the housing supply remains responsive to demographic change. The intersection of newcomer housing needs and homelessness system capacity is explored further in [Part 11: Homelessness need and system inflow](#).

Conclusion

OTTAWA’S SUBSTANTIAL POPULATION GROWTH IS DRIVING AN INCREASED DEMAND FOR HOUSING, BUT THE KEY CONSIDERATION IS NOT JUST HOW MUCH, BUT WHAT TYPE, FOR WHOM, AND WHERE.



A growing and aging population, evolving household structures, and sustained migration — including increasing Indigenous, racialized, and newcomer populations — are reshaping who needs housing and where. At the same time, mobility and settlement patterns influence the distribution of housing demand across the city. Understanding these changes is essential in assessing how Ottawa’s housing system can ensure everyone has a home.

AS THIS NEEDS ASSESSMENT PROGRESSES, [PART 3: LABOUR TRENDS](#) WILL EXAMINE HOW LABOUR TRENDS INFLUENCE HOUSING DEMAND AND ACCESS WITHIN OTTAWA’S HOUSING SYSTEM.



KEY TAKEAWAYS



Ottawa's population is growing quickly, with an 8.9 per cent increase from 2016 to 2021, making it one of Canada's fastest-growing urban centres.



Migration continues to drive population growth, with newcomers arriving from other parts of Ontario, across Canada, and internationally, shaping where and what types of housing are needed.



Racialized communities now make up nearly one-third of Ottawa's population, highlighting the importance of understanding how housing needs vary across diverse communities.



Mobility patterns reveal both movement and stability, with most residents staying in place, and others relocating within Ottawa or from other regions, which influences local housing demand.



An aging population is changing housing needs. With nearly one in five residents now over 65, the demand for housing that supports aging in place is increasing.



Ottawa's Indigenous population has more than doubled since 2006, reflecting both demographic growth and increasing self identification, with unique housing needs to consider.



Ottawa's gender distribution influences housing needs, with women+ making up a larger proportion of older adults and single-parent households, groups that often experience different housing challenges.



PART 3

LABOUR TRENDS

A STRONG ECONOMY AND A STABLE WORKFORCE ARE CRITICAL TO ENSURING PEOPLE CAN ACCESS AND MAINTAIN HOUSING.

Employment provides the income needed to afford housing, while a well-functioning housing system supports economic growth by ensuring workers can live near job opportunities. In Ottawa, economic conditions shape where and how people live, influencing homeownership, rental demand, and affordability challenges across different income groups.

Labour market trends — including changes in job stability, industry composition, and workforce participation — influence who can afford housing and under what conditions. High-wage workers may have greater access to homeownership, while those in lower-wage or less-secure employment increasingly rely on the rental market, where affordability remains a challenge. At the same time, Ottawa's economy depends on a steady workforce to sustain essential sectors, from public administration and professional services to healthcare and construction. Ensuring that housing remains accessible to workers across all income levels is not just a social consideration but an economic necessity.



This section examines key economic and workforce trends, including:

- Labour market participation and long-term changes in employment rates.
- Industry composition and workforce distribution, including growing and declining sectors.
- Employment type and job permanency, assessing the role of stable versus temporary work.

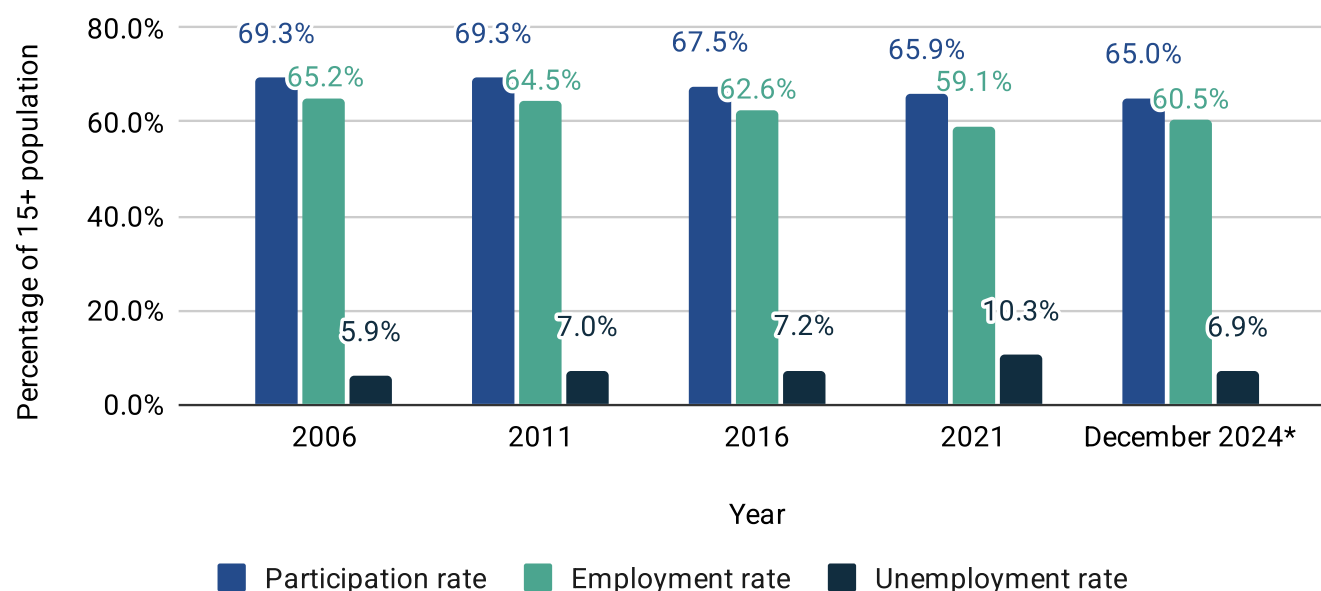


Labour market participation

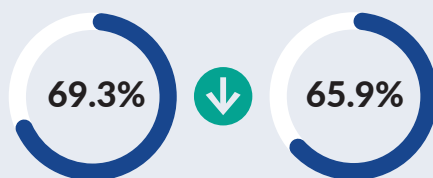
Labour market participation and employment rates shape household income and housing affordability. While workforce engagement influences purchasing power and rental demand, Ottawa's labour market has remained relatively stable. The labour force participation rate in October 2024 stood at 65 per cent. Unemployment has also improved since its peak in 2021, indicating a resilient job market. However, employment is no longer a guarantee of affordability in the private market, as explored in more detail below.

Figure 12: Labour force participation rate, employment rate, and unemployment rate, Ottawa, 2006, 2011, 2016, 2021 and 2024

Source: Statistics Canada



BY THE NUMBERS: FIGURE 12



OTTAWA'S LABOUR FORCE PARTICIPATION AND EMPLOYMENT RATES DECREASED FROM 2006 TO 2021, FROM 69.3% TO 65.9% AND FROM 65.2% TO 59.1%, RESPECTIVELY.

The unemployment rate increased from 5.9% to 10.3% during the same period.

From 2021 to December 2024, while the participation rate continued to decrease (from 65.9% to 65.0%), the employment rate increased from 59.1% to 60.5%, and the unemployment rate dropped from 10.3% to 6.9%, similar to the pre-pandemic rates.

[Table 10: Labour force participation rate, employment rate, and unemployment rate, Ottawa, 2006, 2011, 2016, 2021 and 2024](#)

**Note:**

The data for December 2024 is sourced from the Labour Force Survey (LFS) rather than the Census questionnaire. It is included as a reference to provide more up-to-date figures; however, caution should be exercised when making comparisons. The Census of Population long-form questionnaire and the LFS both collect labour market activity data, but they differ substantially in terms of enumeration method, coverage, sample size, reference period, and the number and content of questions. These methodological differences may negatively affect data comparability.

Changes in Ottawa's labour market continue to shape housing affordability and stability. While labour force participation has gradually declined, the employment and unemployment rates have recently improved.

However, these indicators tell only part of the story. Across Ontario, structural changes — including an aging workforce and slower labour force growth — are expected to shape long-term employment patterns.¹²

For many workers, particularly those in lower-wage sectors, stable employment no longer guarantees access to affordable housing, as housing costs continue to rise faster than incomes. This is discussed further in [Part 7: Housing affordability](#).



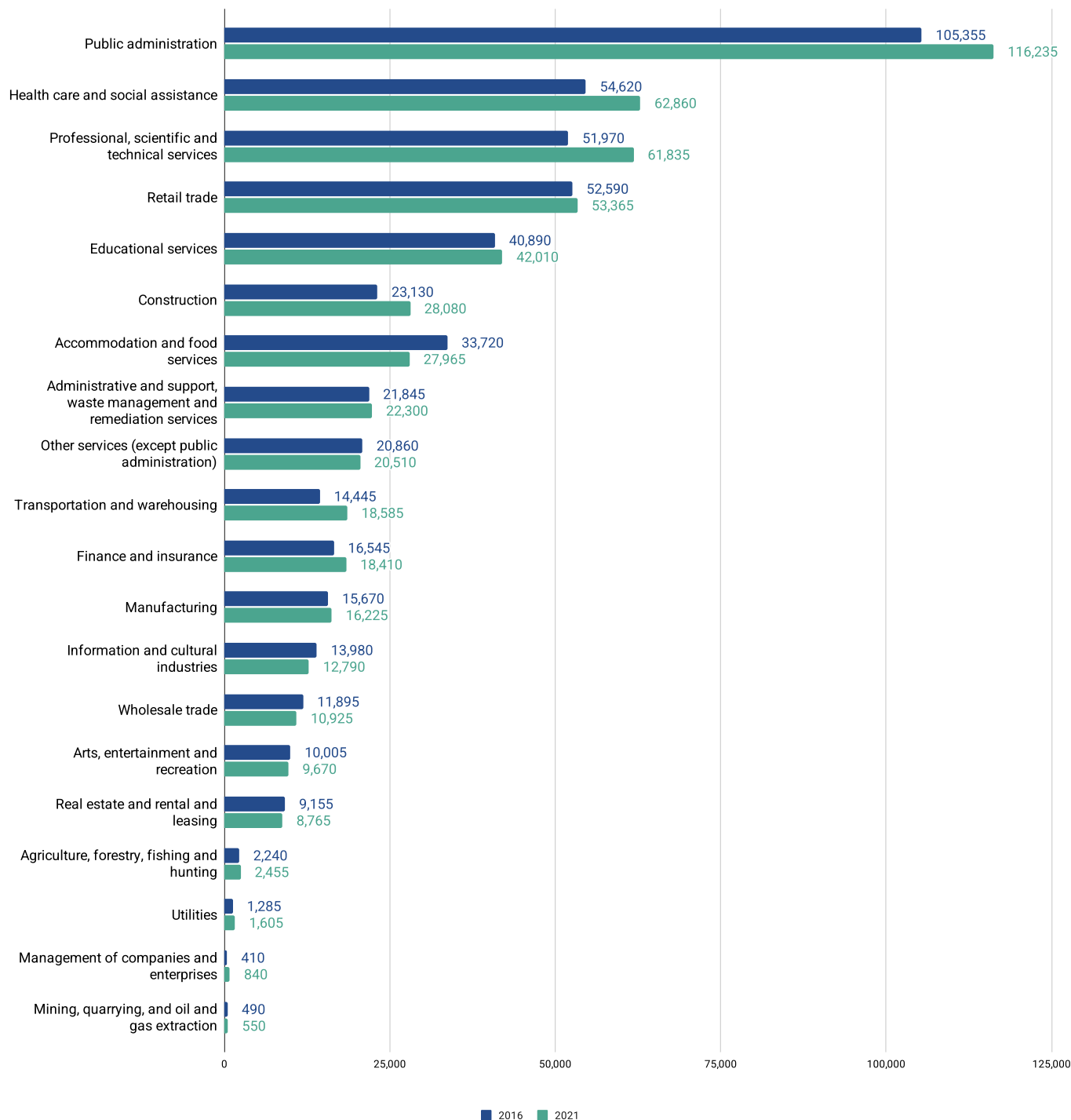
Industry composition

The expansion of high-wage sectors like professional services supports economic growth. However, it also intensifies housing-market polarization, as higher-income earners push home prices while lower-wage workers struggle to secure affordable options. Meanwhile, growth in healthcare, social assistance and construction jobs — essential for a growing city — reflects rising demand for services, but also highlights a deeper affordability gap, as some of these positions do not pay enough to afford average market rents.



Figure 13: Total labour force by industry, Ottawa, 2016-2021

Source: Statistics Canada



**BY THE NUMBERS: FIGURE 13**

In both 2016 and 2021, the majority of labour force participants in Ottawa were in the sectors of:

- Public administration (21% in 2016 and 21.7% in 2021).
- Healthcare and social assistance (10.9% and 11.7%).
- Professional, scientific and technical services (10.4% and 11.5%).
- Retail trade (10.5% and 10%).

Public administration, healthcare and social assistance, and professional, scientific and technical services also had the largest increases in number of jobs from 2016 to 2021, by 10,880, 8,240, and 9,865, respectively, though retail trade grew by only 775 jobs.

Proportionally, the largest increases in jobs were in:

- Management of companies and enterprises (+104.9%).
- Transportation and warehousing (+28.7%).
- Utilities (+24.9%).
- Construction (+21.4%).

The largest proportional decreases were in:

- Accommodation and food services (-17.1%).
- Information and cultural industries (-8.5%).
- Wholesale trade (-8.2%).

[Table 11: Number of labour force participants and percentage of total labour force by industry, Ottawa, 2016 and 2021](#)

While the proportion of workers in most industries has remained relatively stable, even small changes proportionately represent substantial changes in absolute numbers, influencing housing demand. For example, professional, scientific, and technical employment grew by nearly 10,000 workers between 2016 and 2021, while healthcare and social assistance added over 8,000 workers. At the same time, industries, such as accommodation and food services decreased by nearly 6,000 workers, reflecting broader economic changes.

As Ottawa's population expands, these changes translate into growing demand for housing across tenure types, such as rental housing for service-sector and healthcare workers and homeownership demand among professionals and government employees.

ENSURING THE HOUSING SYSTEM EVOLVES ALONGSIDE THESE WORKFORCE CHANGES WILL BE CRITICAL TO MAINTAINING ECONOMIC STABILITY AND LABOUR MARKET FLEXIBILITY.



Job permanency

Permanent, well-paying jobs support homeownership, while temporary and non-standard work increases reliance on rental housing and heightens housing insecurity. In Ottawa, one in six labour force participants are in a temporary position.

Table 12: Labour force participants count and percentage of total labour force by job permanency, Ottawa and Ontario, 2021

Worker Type	Ottawa (#)	Ontario (#)	Ottawa (%)	Ontario (%)
Employees	470,435	6,109,070	87.8%	85.0%
Self-employed	65,530	1,077,625	12.2%	15.0%
Total	535,965	7,186,695	100.0%	100.0%

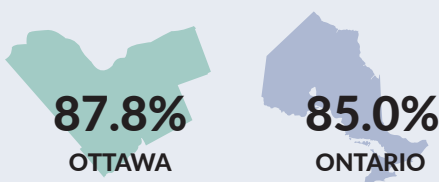
Table 12.1: Labour force participants count and percentage of total labour force by job permanency for employees, Ottawa and Ontario, 2021

Job Status	Ottawa (#)	Ontario (#)	Ottawa (%)	Ontario (%)
Permanent position	386,980	5,166,275	82.3%	84.6%
Temporary position	83,450	942,795	17.7%	15.4%
Total	470,430	6,109,070	100.0%	100.0%

Table 12.2: Labour force participants count and percentage of total labour force by job permanency for temporary position, Ottawa and Ontario, 2021

Position Type	Ottawa (#)	Ontario (#)	Ottawa (%)	Ontario (%)
Fixed-term (1 year or more)	30,765	324,250	36.9%	34.4%
Casual, seasonal, or short-term (<1 year)	52,685	618,540	63.1%	65.6%
Total	83,450	942,790	100.0%	100.0%

BY THE NUMBERS: TABLES 12 - 12.2



IN 2021, OTTAWA HAD A HIGHER PROPORTION OF ITS LABOUR FORCE PARTICIPANTS WORKING AS EMPLOYEES (87.8%) COMPARED TO ONTARIO OVERALL (85.0%),

with fewer self-employed individuals (12.2% in Ottawa vs. 15.0% in Ontario). Additionally, the rate of temporary employment was higher in Ottawa (15.6%) than in Ontario (13.1%).

While full-time employment provides greater financial stability than temporary work, wages at the lower end of the labour market often do not meet the affordability benchmarks typically used in housing analysis — such as spending no more than 30 per cent of income on housing. At 37.5 hours per week, Ontario's minimum wage of \$17.20 per hour equates to approximately \$34,500 annually, which is insufficient to secure housing in Ottawa's private rental market without exceeding that threshold.



For workers in lower-wage sectors, access to affordable housing remains constrained, as increases in market rents continue to outpace income growth. Affordability challenges are further compounded for those in short-term contracts or non-standard employment, where income volatility can create additional barriers to rental qualification and financial planning. In both cases, financial precarity increases exposure to housing instability, as unexpected economic disruptions — such as job loss or household changes — can heighten the risk of displacement. **Part 7: Housing affordability** further examines these affordability pressures and their implications for housing security.

Conclusion

STABLE EMPLOYMENT HAS TRADITIONALLY BEEN A PATHWAY TO HOMEOWNERSHIP OR LONG-TERM RENTAL SECURITY. STILL, AS HOUSING COSTS CONTINUE TO RISE — OUTPACING INCOME GROWTH IN MANY SECTORS — THIS CONNECTION IS WEAKENING, AS DISCUSSED IN **PART 7: HOUSING AFFORDABILITY.**



While Ottawa's industry composition has remained relatively stable, the Canadian economy is undergoing substantial technological change that will inevitably reshape industries and workforce needs. As artificial intelligence (AI) and other emerging technologies transform sectors, the composition of Ottawa's workforce will evolve, influencing the diversity and mix of the local economy in uncertain ways.¹³

These labour changes will shape housing demand, reinforcing the need for a housing system to support workers across different income levels and employment types. In a recent Statistics Canada release, employment income was the most commonly cited factor in regaining and maintaining stable housing, with 39.2 per cent of those exiting sheltered or unsheltered homelessness and 45.9 per cent of those exiting hidden homelessness identifying new or increased employment as critical to their housing stability.¹⁴

OVER TIME, THESE PRESSURES COULD INFLUENCE OTTAWA'S ABILITY TO ATTRACT AND RETAIN THE WORKERS NEEDED TO SUPPORT ESSENTIAL SERVICES, BUSINESS GROWTH, AND THE BROADER ECONOMY. A HOUSING SYSTEM THAT OFFERS DIVERSE, ACCESSIBLE, AND AFFORDABLE OPTIONS WILL BE CRITICAL TO SUSTAINING A RESILIENT WORKFORCE AND ADAPTING TO LONG-TERM LABOUR MARKET CHANGES.



KEY TAKEAWAYS



Ottawa's labour market remains relatively stable, but employment alone is no longer a guarantee of housing security, as rising housing costs outpace income growth for many workers.



One in six workers holds a temporary or non-standard job, creating financial instability that affects rental access, affordability, and long-term housing security.



Housing accessibility will shape Ottawa's workforce sustainability, as affordability constraints could affect the city's ability to attract and retain essential workers.



Job changes across key industries influence housing demand, with growth in high-wage sectors driving homeownership demand while lower-wage workers face increasing rental pressures.



Lower-wage workers face the greatest affordability challenges, as minimum-wage and precarious employment often fail to meet rental affordability thresholds.



PART 4

HOUSEHOLD COMPOSITION

UNDERSTANDING HOUSEHOLD COMPOSITION IS ESSENTIAL TO ASSESSING HOUSING NEEDS IN OTTAWA.

The size and structure of households influence housing demand, affordability pressures, and access to stable housing.

As the number of households grows, changes in household size, tenure, and family structure influence who faces the greatest barriers to stable housing. One-person households now account for nearly one-third of all households, while multigenerational and multi-family households remain a small but important segment. These trends affect the availability of suitable housing and the demand for affordability measures.



This section examines key household composition trends, including:

- Household growth and size distribution
- One-person households and financial stability
- Family structures, including single-parent and multigenerational households

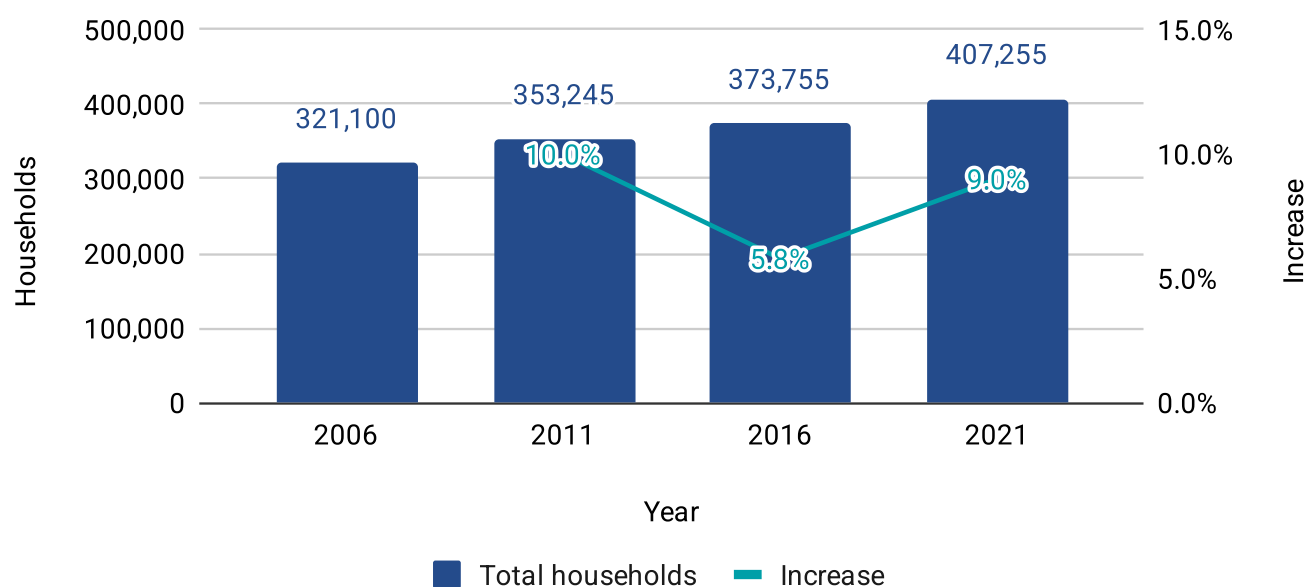


Household growth

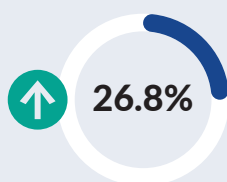
Household formation is a central driver of housing demand, often responding to economic conditions, migration patterns, and affordability constraints. While Ottawa's population growth has been a key factor in the increase from 321,100 households in 2006 to 407,255 in 2021, the stability of the average household size at 2.5 persons suggests that growth is primarily occurring, not through larger households, but through the formation of new households.

Figure 14: Total households and increase in number of households by five-year period, Ottawa, 2006, 2011, 2016 and 2021

Source: Statistics Canada



BY THE NUMBERS: FIGURE 14



FROM 2006 TO 2021, THE NUMBER OF HOUSEHOLDS IN OTTAWA INCREASED FROM 321,100 TO 407,255, AN OVERALL GROWTH OF 26.8%.

The average household size remained 2.5 people throughout this period.

Table 13: Number of households and increase in number of households by five-year period, Ottawa, 2006, 2011, 2016 and 2021

This level of growth highlights the ongoing pressure and urgency to keep up with both market and affordable housing, ensuring that supply aligns with the needs of a rapidly expanding population.



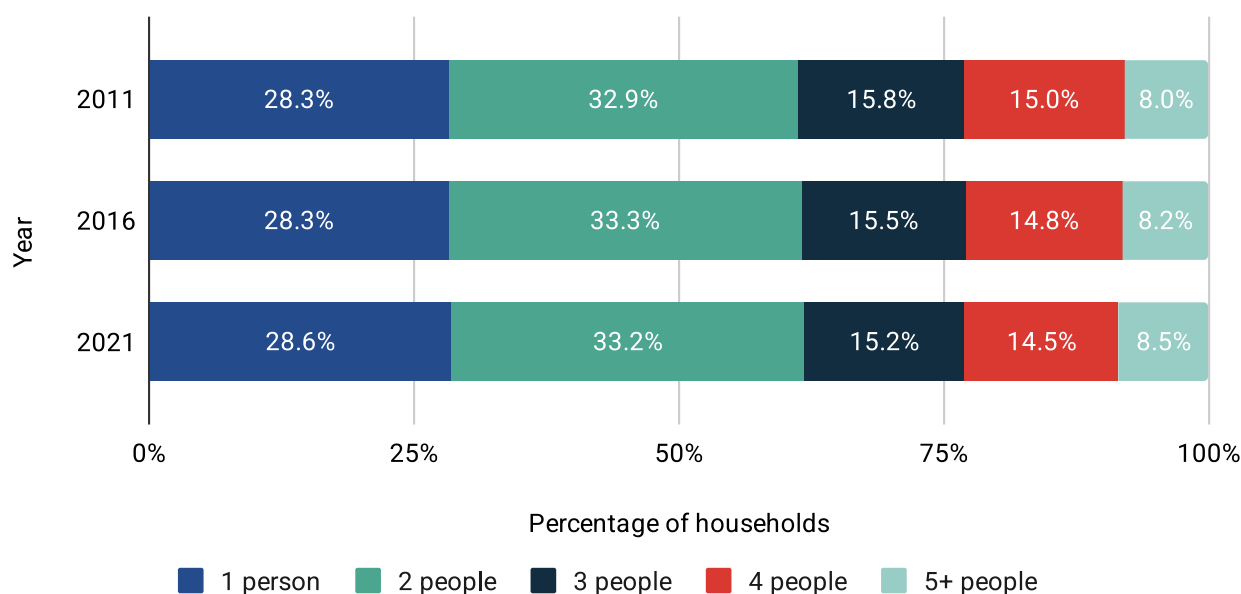
Household size distribution

The size of a household influences housing demand, affordability, and unit availability. In Ottawa, one- and two-person households collectively account for nearly two-thirds (61.8 per cent) of all households, reflecting a strong demand for smaller units. Meanwhile, larger households with five or more people have grown from eight per cent in 2011 to 8.5 per cent in 2021, indicating an increasing need for housing that accommodates multigenerational living or larger family units.

These changes suggest that the housing supply must evolve to meet the needs of both small and large households. If unit sizes remain mismatched with demand, affordability challenges could be compounded, particularly for larger households requiring more space in a market where multi-bedroom units are often less available.

Figure 15: Percentage of total households by size, Ottawa, 2011, 2016 and 2021

Source: Statistics Canada



BY THE NUMBERS: FIGURE 15

From 2011 to 2021, just over 60% of Ottawa's households had one or two people, increasing slightly from 61.2% in 2011 to 61.8% in 2021. As a proportion of overall households:

- One-person households increased from 28.3% to 28.6%.
- Two-person households increased from 32.9% to 33.2%.
- Three-person households decreased from 15.8% to 15.2%.
- Four-person households decreased from 15.0% to 14.5%.
- Five-person or more households increased from 8.0% to 8.5%.

Table 14: Households count and as a percentage of total households by size, Ottawa, 2011, 2016 and 2021



The increasing number of households with five or more members presents a challenge in a housing market where the number of larger units is limited, particularly in areas with low vacancy rates. Families needing more space often face fewer housing options, limiting their ability to live near work, schools, childcare or transit. This lack of availability restricts choice and exacerbates affordability challenges, as larger units tend to be fewer and demand higher rents.

THESE CONSTRAINTS BECOME EVEN MORE SEVERE FOR HOUSEHOLDS AT RISK OF HOMELESSNESS.

When large families experience housing loss, finding another affordable unit of sufficient size is particularly difficult, often leaving them with few options in the private rental market. The scarcity of affordable multi-bedroom units increases the risk of prolonged housing instability, reinforcing the need for a housing system that accounts for growing household sizes and affordability constraints.

Low turnover of larger rent-geared-to-income (RGI) units and the shortage of affordable family-sized housing have exacerbated these pressures, contributing to rising family homelessness and prolonged shelter stays. Between 2022 and 2024, demand for family shelters increased by 48.7 per cent, making families the fastest-growing group in Ottawa's shelter system, while the vacancy rate for units with three or more bedrooms in the private rental market was just 1.7 per cent in 2024. As a result, many families remain in shelters for extended periods, with the average length of stay reaching 140 days in 2024. These affordability pressures and their implications for housing security are further examined in [Part 7: Housing affordability](#), which explores the limited availability of affordable large-unit rentals and the systemic factors driving increasing demand for RGI housing.



Household type

Household composition determines how people navigate housing costs, access stability, and choose where to live. In Ottawa, most households consist of a single census family, while nearly one-third are one-person households. A smaller proportion of households include multiple families or multiple generations living together, a pattern that may reflect affordability constraints, cultural preferences, or intergenerational support. The distribution of household types plays a critical role in shaping demand for housing across different sizes, tenures, and affordability levels.



Table 15: Total number and percentage of households by type, Ottawa, 2021

Household type	Number of households	Percentage of total
One-census-family households without additional persons	245,945	60.4%
Multigenerational households	9,915	2.4%
Multiple-census-family households	1,870	0.5%
One-census-family households with additional persons	10,995	2.7%
Two-or-more-person non-census-family households	22,155	5.4%
One-person households	116,370	28.6%
Total	407,255	100.0%

Source: Statistics Canada

Table 15.1: Total number and percentage of one-census-family households without additional persons by type, Ottawa, 2021

Household type	Number of households	Percentage of total
Couple-family households	210,295	85.5%
One-parent-family households	35,650	14.5%
Total	245,945	100.0%

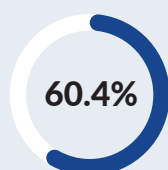
Source: Statistics Canada

Table 15.2: Total number and percentage of couple-family households by type, Ottawa, 2021

Household type	Number of households	Percentage of total
With children	110,890	52.7%
Without children	99,405	47.3%
Total	210,295	100.0%

Source: Statistics Canada

BY THE NUMBERS: TABLES 15 - 15.2



IN 2021, THE MAJORITY OF OTTAWA'S HOUSEHOLDS—60.4%—WERE ONE-CENSUS-FAMILY HOUSEHOLDS WITHOUT ADDITIONAL PERSONS.

85.5% of one-census-family households without additional persons were couple-family households, with the remaining 14.5% being one-parent-family households. Couple-family households were split close to evenly between couples with children (52.7%) and without children (47.3%).



Household structure influences who is most exposed to housing pressures and how affordability is navigated. One-person households, which make up nearly one-third of all households, do not have the financial flexibility of multiple-income households, making them more sensitive to cost increases. Meanwhile, multigenerational and multiple-family households reflect diverse living arrangements, which may be shaped by cultural traditions, economic factors, or caregiving needs. These household patterns are important considerations in planning for affordable housing and homelessness prevention efforts, as different structures shape the types of housing needed to meet demand.

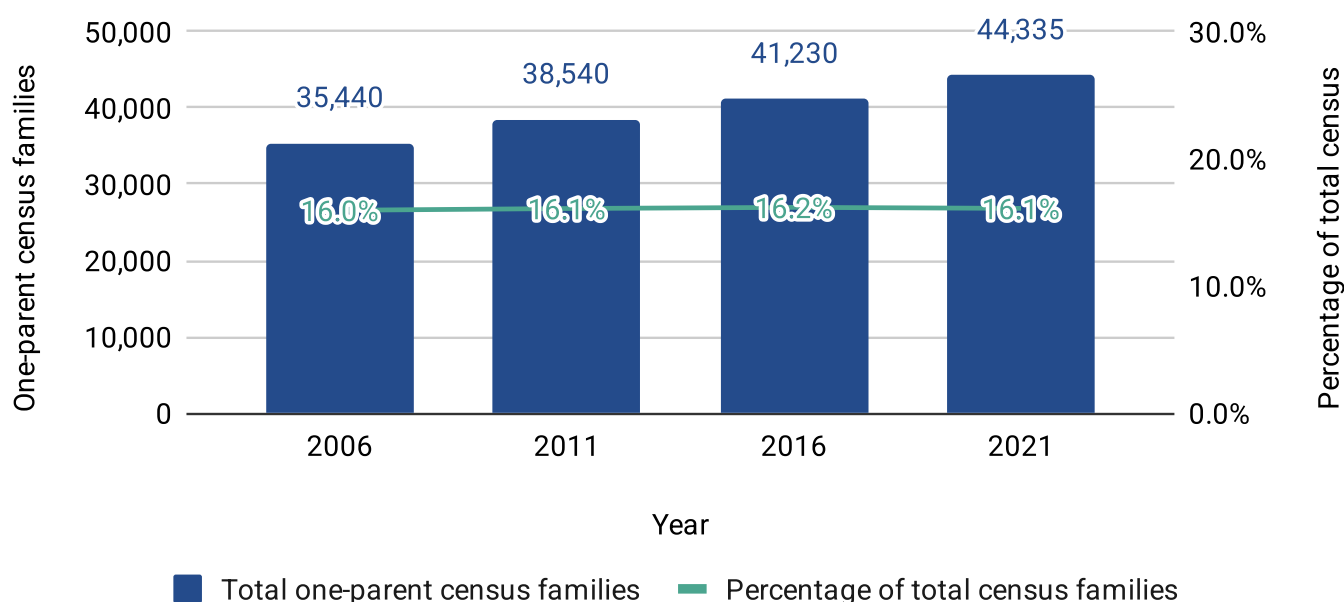


Single-parent households

Single-parent households represent a sizeable and financially vulnerable segment of Ottawa's population, growing from 35,440 in 2006 to 44,335 in 2021. Unlike some two-parent households, they navigate housing costs on a single income, making affordability a larger challenge, especially in a market where rental costs continue to rise. Beyond financial strain, factors like childcare responsibilities, employment flexibility, and proximity to schools and services shape their housing options, often limiting choices within a constrained market.

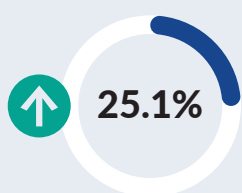
Figure 16: One-parent census families count as a percentage of total census families, Ottawa, 2006, 2011, 2016 and 2021

Source: Statistics Canada





BY THE NUMBERS: FIGURE 16



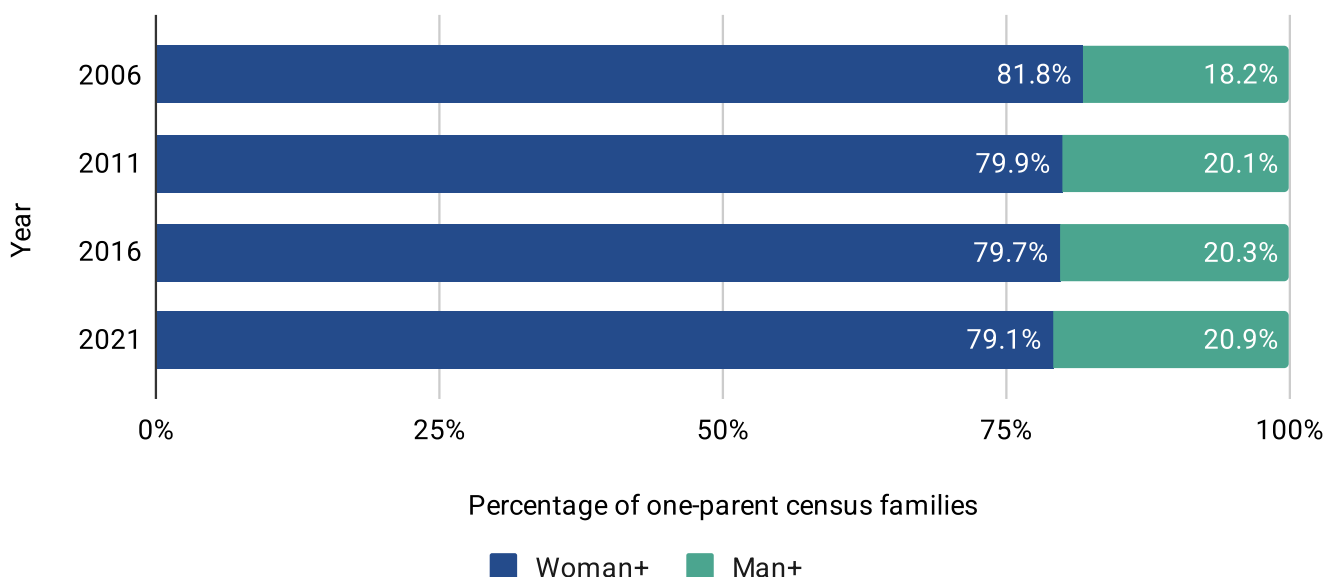
THE TOTAL NUMBER OF ONE-PARENT CENSUS FAMILIES INCREASED FROM 35,440 IN 2006 TO 44,335 IN 2021, A 25.1% RISE OVER 15 YEARS.

One-parent families consistently account for approximately 16% of census families, ranging from 16.0% in 2006 to 16.2% in 2016.

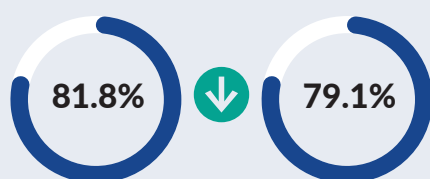
[Table 16: One-parent census families count and as a percentage of total census families, Ottawa, 2006, 2011, 2016 and 2021](#)

Figure 17: Total number and percentage of households by type, Ottawa, 2006, 2011, 2016 and 2021

Source: Statistics Canada



BY THE NUMBERS: FIGURE 17



FROM 2006 TO 2021, THE MAJORITY OF ONE-PARENT CENSUS FAMILIES IN OTTAWA WERE WOMAN+ LED; HOWEVER, THIS PROPORTION HAS CONSISTENTLY DROPPED, FROM 81.8% IN 2006 TO 79.1% IN 2021.

Most of this decrease—70.0%—occurred from 2006 to 2011, with woman+ led families decreasing from 81.8% of one-parent families to 79.9%.

[Table 17: Woman+ and man+ one-parent census families count and as a percentage of total census families, Ottawa, 2006, 2011, 2016 and 2021](#)



While not all single-parent households face housing instability, they are statistically more likely to experience financial strain. Nationally, 26 per cent of individuals in one-parent families were in low income in 2020, compared to just 6.7 per cent in couple families.¹⁵ Gender further compounds these challenges, with 27.4 per cent of persons in single-mother households living in low income, compared to 21.1 per cent in single-father households.

For many single-parent families, childcare costs, limited rental options, and financial strain create compounding pressures that increase the likelihood of housing precarity and the risk of homelessness. Single-parent households headed by immigrants — especially recent immigrant women — face disproportionately high rates of low income. These intersecting disadvantages, shaped by gender, immigration status, and racialization, contribute to limited financial resources and employment challenges that can constrain housing options.¹⁶

Without adequate income supports or affordable housing availability, these households may struggle to secure stable, long-term housing, reinforcing the need for stronger crisis-response systems that recognize the specific risks single-parent families — particularly women-led households — face when experiencing housing instability.

Conclusion

HOUSEHOLD STRUCTURE PLAYS A SUBSTANTIAL ROLE IN SHAPING AFFORDABILITY PRESSURES, ACCESS TO STABLE HOUSING, AND RISK FACTORS FOR HOMELESSNESS.



As Ottawa's population evolves, ensuring the housing system adapts to demographic changes remains an important planning consideration.

Ensuring that housing supply aligns with household composition trends supports broader affordability objectives.

WITHOUT A DIVERSE RANGE OF HOUSING TYPES AT DIFFERENT PRICE POINTS, PRESSURES ON THE SYSTEM MAY INTENSIFY, AFFECTING BOTH ACCESS TO HOUSING AND THE BROADER HOUSING SYSTEM'S ABILITY TO RESPOND TO EMERGING NEEDS.



KEY TAKEAWAYS



Household growth drives demand for both market and affordable housing, with over 86,000 new households added between 2006 and 2021.



One-person households make up nearly a third of all households, increasing vulnerability to affordability pressures and housing instability.



Larger households requiring multi-bedroom units face limited availability, as rising demand for family-sized housing is met with higher rents and low vacancy rates.



Household structure influences housing precarity and crisis response needs, with different affordability and availability challenges across one-person, multigenerational, and single-parent households.



Ensuring that housing supply reflects household structure is critical, as mismatches in unit sizes and price points contribute to affordability challenges and system strain.



PART 5 INCOME

INCOME IS ONE OF THE MOST FUNDAMENTAL FACTORS SHAPING WHO CAN ACCESS HOUSING, WHAT TYPE OF HOUSING THEY CAN AFFORD, AND HOW FINANCIALLY STABLE THEY REMAIN OVER TIME.

While incomes in Ottawa have generally risen, not all households experience economic growth equally. The gap between higher-income and lower-income earners continues to shape housing affordability, stability, and financial precarity across different groups.

Income disparities also extend beyond earnings, influencing who can build financial resilience, who struggles with housing costs, and who may be at risk of displacement or homelessness. Affordability challenges persist for those on low or fixed incomes, even as overall wages and employment trends change.



This section explores:

- Income distribution and economic trends shaping housing affordability.
- Disparities by tenure, age, and gender and their effect on financial security.
- How income affects long-term housing access and financial resilience.

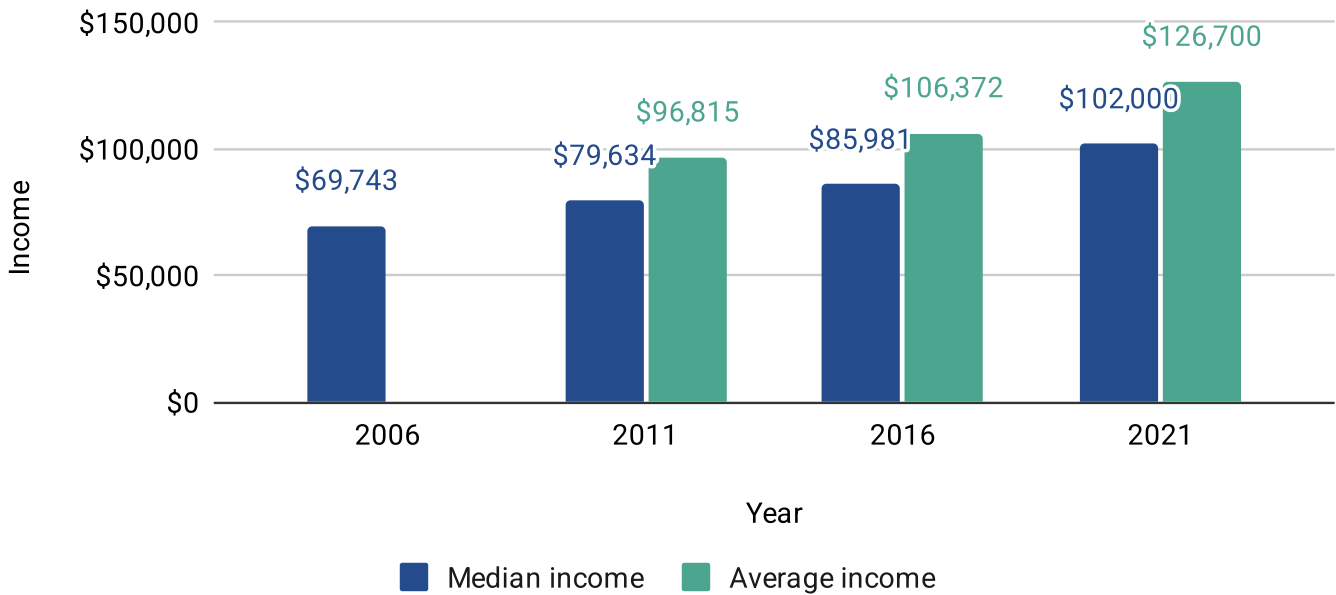


Household income

Household income is a key determinant of housing access, stability, and tenure choices, influencing who can afford homeownership or rental housing and faces barriers to securing adequate housing. In Ottawa, median and average household incomes have grown consistently over the past 15 years, with a 46.3 per cent increase in median household income between 2006 and 2021.

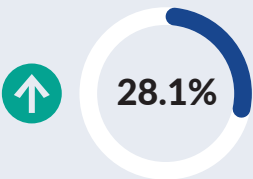
Figure 18: Median and average before-tax household income, Ottawa, 2006*, 2011, 2016 and 2021

Source: Statistics Canada



*Average income for 2006 is not available in the dataset

BY THE NUMBERS: FIGURE 18



FROM 2011 TO 2021 IN OTTAWA, THE MEDIAN HOUSEHOLD INCOME INCREASED BY 28.1%, FROM \$79,634 TO \$102,000.

Average household income increased by 30.9%, from \$96,815 in 2011 to \$126,700 in 2021.

Average income data was unavailable for 2006, but from 2006 to 2011, median household income increased by 14.2%, from \$69,743 to \$79,634, for a total 15-year increase of 46.3% from 2006 to 2021.

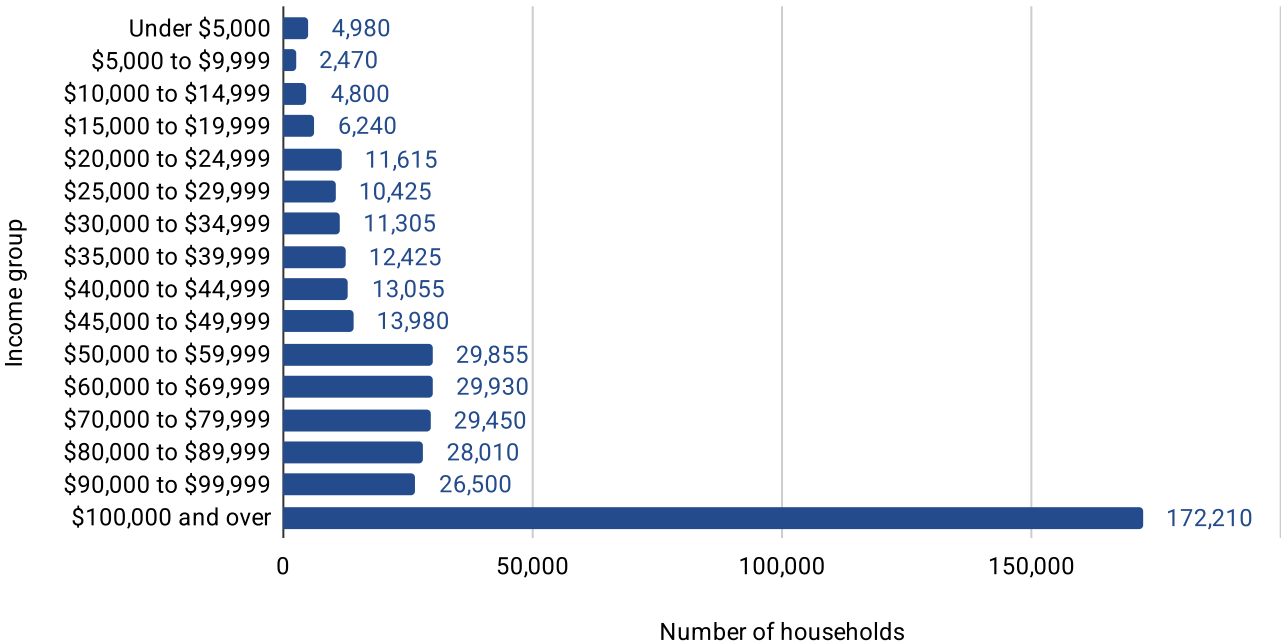
Table 18: Median and average household income, Ottawa, 2006, 2011, 2016 and 2021



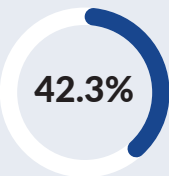
However, this broad income growth masks underlying disparities. While 42.3% of households earn over \$100,000, nearly 40% of the population falls within the lower half of the income distribution, including over 86,000 people in the bottom decile, meaning they have the lowest earnings in the city and are most likely to experience housing precarity, affordability challenges, and financial strain. These patterns reflect an increasingly stratified economic landscape, where rising incomes at the top contrast with persistent financial constraints for lower-income households.

Figure 19: Household distribution by after-tax income group, Ottawa, 2020

Source: Statistics Canada



BY THE NUMBERS: FIGURE 19



IN 2020, 42.3% OF OTTAWA HOUSEHOLDS HAD AN AFTER-TAX INCOME OF \$100,000 OR MORE, TALLING 172,210 HOUSEHOLDS.

143,745 households (35.3%) earned between \$50,000 and \$99,999, 72,805 (17.9%) earned between \$20,000 and \$49,999, and 18,490 (4.5%) earned less than \$20,000.

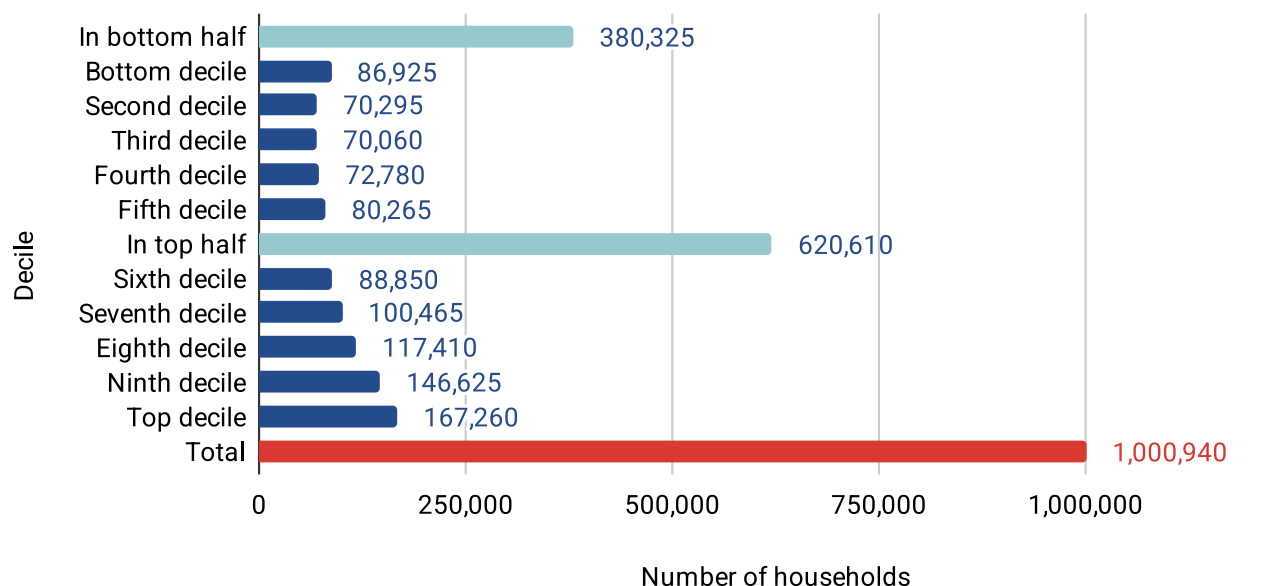
Table 19: Household distribution by after-tax income group, Ottawa, 2020

Income inequality in Ottawa is reflected in the large proportion of households with limited financial resources, particularly at the lower end of the income spectrum.

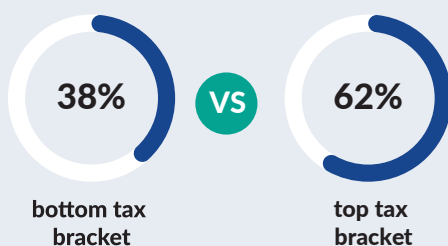


Figure 20: Household distribution by adjusted after-tax household income decile, Ottawa, 2020

Source: Statistics Canada



BY THE NUMBERS: FIGURE 20



IN 2020, 38% OF OTTAWA'S POPULATION, REPRESENTING 380,325 PEOPLE, WERE IN THE BOTTOM HALF OF THE ADJUSTED AFTER-TAX HOUSEHOLD INCOME DISTRIBUTION, WHILE 62% (620,610 INDIVIDUALS) WERE IN THE TOP HALF.

From the third decile and up, the number of people increased from each decile to the next, from 80,265 (8.0%) in the third decile to 167,260 (16.7%) in the top decile. However, the bottom decile, at 86,925 (8.7%), had more people than the second, third, fourth, or fifth deciles.

Although household incomes in Ottawa have risen over time, income distribution trends continue to shape access to housing options across different household groups.



A growing proportion of households earn six figures, yet economic security remains unevenly distributed, with nearly one-third of the population earning below the median income threshold. This economic divide directly affects housing access, influencing who can enter the ownership market, who relies on rental housing, and who faces the greatest financial strain.

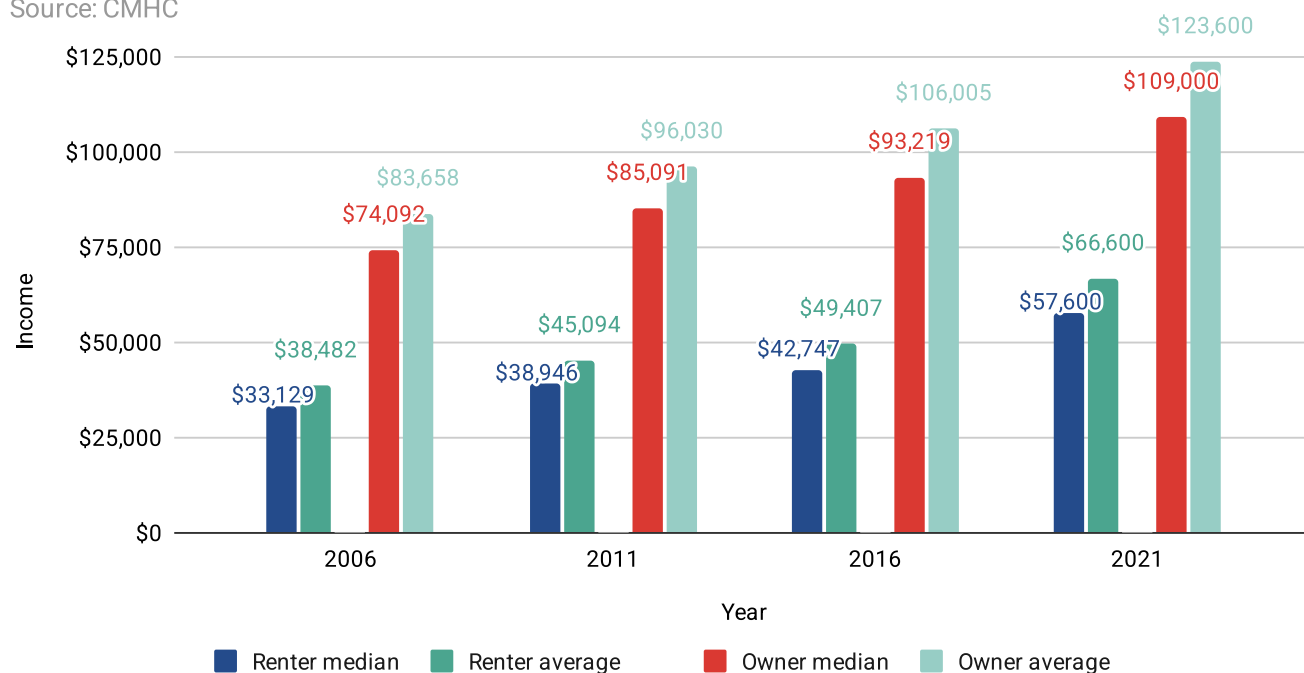
For those at the lowest end of the income spectrum, housing precarity and homelessness risks remain a persistent reality. Insufficient incomes are a key driver of housing loss, particularly for households living on fixed or low wages without financial flexibility to absorb rising costs or unexpected disruptions. As a result, the homelessness system is required to provide a last-resort safety net for those unable to secure stable housing. These affordability pressures are further examined in **Part 7: Housing affordability**, where income disparities intersect with rising housing costs and system capacity constraints.

Income disparities by tenure

Income growth among renters and homeowners in Ottawa reflects broader economic and housing market trends. Between 2006 and 2021, median after-tax income for renters increased by 73.9 per cent, compared to 47.1 per cent for homeowners. While this suggests strong relative income growth among renter households, it has not kept pace with rising housing costs. In 2006, the median renter income was \$33,129 – less than half that of homeowners at \$74,092 – and despite faster growth, renters continue to earn substantially less in absolute terms. More importantly, rental costs have risen significantly faster than renter incomes, eroding affordability and increasing housing insecurity. As a result, lower-income households – who are more likely to rent – face mounting challenges in securing stable, affordable housing.

Figure 21: Median and average after-tax household income for owners and renters, Ottawa, 2006, 2011, 2016 and 2021

Source: CMHC





BY THE NUMBERS: FIGURE 21

BETWEEN 2006 AND 2021, MEDIAN AFTER-TAX HOUSEHOLD INCOME FOR RENTERS INCREASED BY 73.9% FROM \$33,129 TO \$57,600, WHILE AVERAGE AFTER-TAX RENTER INCOME INCREASED BY 73.1% FROM \$38,482 TO \$66,600.

Median after-tax household income for renters increased by 47.1%, from \$74,092 in 2006 to \$109,000 in 2021, while average after-tax homeowner income increased by 47.7% from \$83,658 to \$123,600.

Table 20: Median and average household after-tax income for owners and renters, Ottawa, 2006, 2011, 2016 and 2021

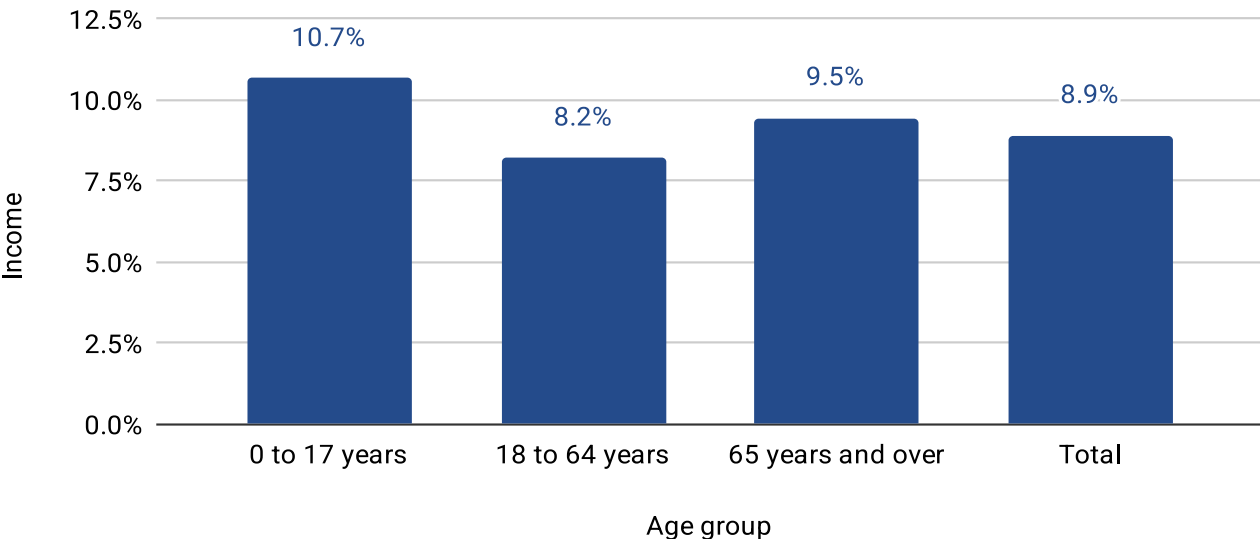
While renter incomes have grown faster than homeowner incomes over the past 15 years, this gap remains substantial in absolute terms, reinforcing longstanding economic disparities between tenure groups. Homeowners continue to have substantially higher median and average incomes, allowing for greater financial flexibility and long-term wealth accumulation through home equity. In contrast, renters – who typically have fewer assets and face higher housing-cost burdens relative to income – remain more economically constrained. As highlighted in the Executive Summary, 23.3 per cent experience core housing need—compared to 4.6 per cent of owner households, respectively. These figures underscore the significant disparity in housing affordability and financial resilience between renters and owners.

Income disparities by age and gender

Income disparities in Ottawa shift across life stages, with children, youth, and seniors experiencing the highest rates of low income. While these groups are more likely to face financial vulnerability, they represent a smaller share of the overall population. For children and youth in particular, growing up in low-income households can have lasting effects on family housing stability and long-term economic mobility. Income constraints also persist among those 65 and older, often tied to fixed incomes and long-term earnings disparities.

Figure 22: Low-income (LIM-AT) status prevalence by age group, Ottawa, 2020

Source: Statistics Canada





BY THE NUMBERS: FIGURE 22



IN 2020, 89,205 OTTAWA RESIDENTS, REPRESENTING 8.9% OF THE TOTAL POPULATION, WERE IN LOW INCOME, BASED ON THE LOW-INCOME MEASURE AFTER TAX (LIM-AT),

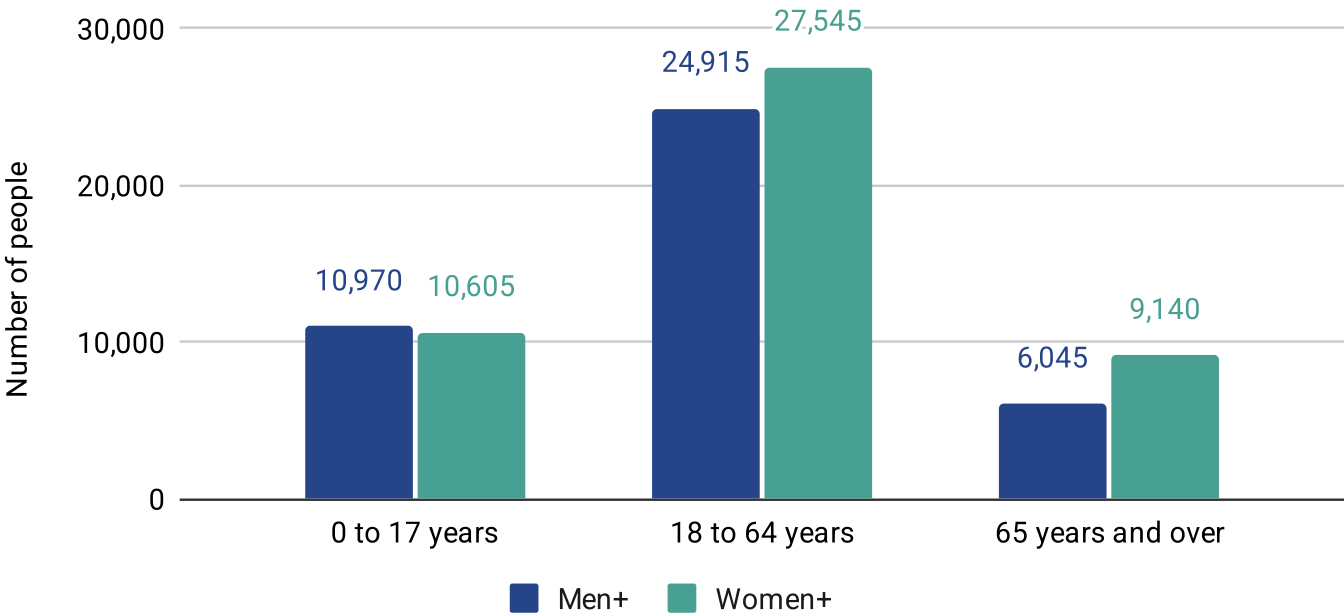
which identifies individuals living in households with after-tax income below 50 per cent of the national median, adjusted for household size. By broad age group, 10.7% of children and youth aged 0 to 17, 8.2% of adults under 65, and 9.5% of seniors 65 or older were in low income.

Table 21: Low-income (LIM-AT) status prevalence by age group, Ottawa, 2020

Women in Ottawa are more likely than men to experience low income, reflecting systemic wage gaps, employment patterns, and pension inequalities. The difference is most pronounced among those 65 and older, where women represent a substantially larger proportion of those with limited financial resources. These disparities stem from longer life expectancy, lower lifetime earnings, and unpaid caregiving responsibilities, all contributing to greater financial precarity over time.

Figure 23: Number of people in low income (LIM-AT) by age and gender, Ottawa, 2021

Source: Statistics Canada



**BY THE NUMBERS: FIGURE 23**

By broad age group, from 0 to 17 years there were 3.5% more men+ in low income (10,970) than women+ (10,605). However, from 18 to 64 years there were 10.6% more women+ in low income (27,545) than men+ (24,915), and for 65 years and over there were 51.2% more women+ (9,140) than men+ (6,045).

Table 22: Number of people in low income (LIM-AT) by age and gender, Ottawa, 2021

Age and gender influence long-term financial resilience, economic mobility, and housing security in Ottawa. Adverse childhood experiences and early-life income disparities increase the risk of persistent financial stress and housing instability into adulthood. Later in life, economic insecurity — particularly among older women — limits housing options and undermines financial wellbeing, compounding the effects of earlier disadvantage.¹⁷ Across all groups, income inequality determines who faces the greatest financial strain in securing stable housing, with long-term effects on financial security and housing access.

For many, income insecurity limits access to stable housing and increases reliance on the social safety net. Economic dependency can also be a barrier to leaving unsafe or precarious living situations, as limited financial resources reduce available housing choices. For example, women leading single-parent households often face heightened financial strain, as caregiving responsibilities can limit earning potential or restrict housing options. This issue is explored further in [Part 4: Household composition](#).

Income distribution

Area Median Household Income (AMHI) is a benchmark for defining income categories, measuring household earnings as a percentage of the regional median and providing a structured approach to evaluating affordability pressures across different groups.

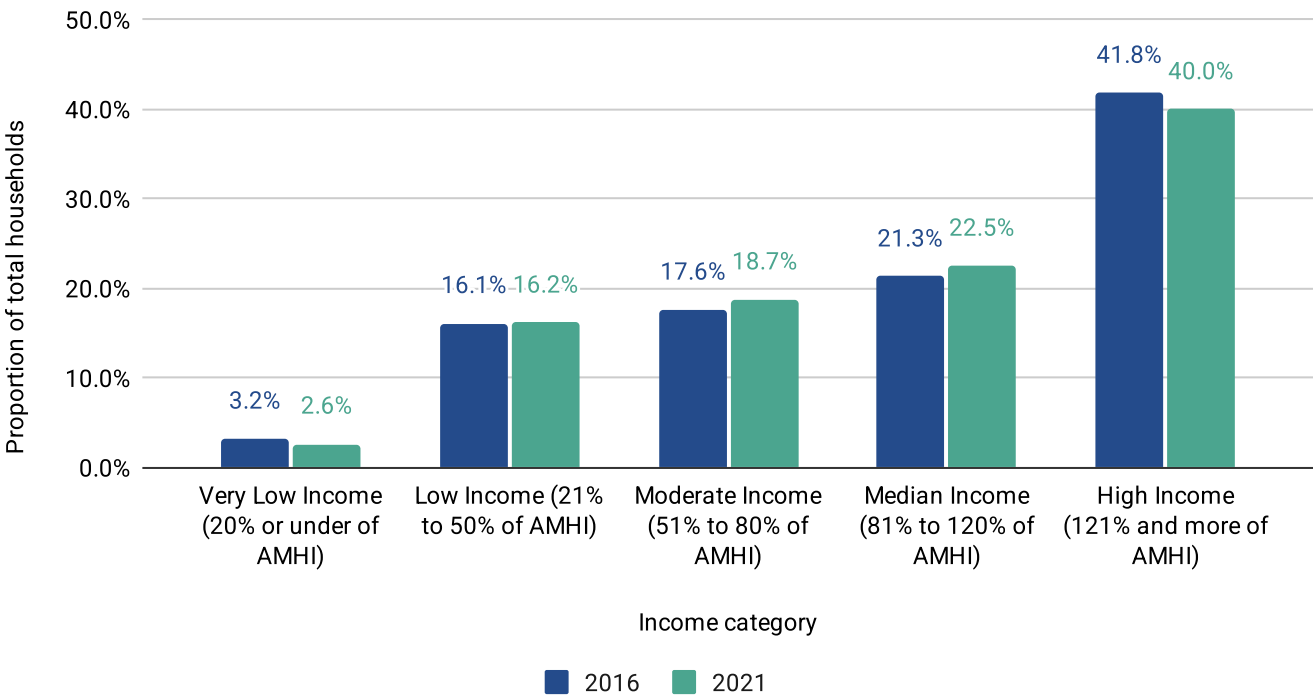
Income distribution in Ottawa has changed over time, with the largest changes occurring at the extreme ends of the income spectrum. While the absolute number of high-income households (>120 per cent of the AMHI) increased by approximately 16,500, the proportion of total households in this category declined from 41.8 to 40 per cent.

Very low-income households ($\leq 20\%$ of the AMHI) decreased by approximately 3,400, dropping from 3.2 to 2.6 per cent of total households. However, this does not mean fewer people are facing financial hardship. While there are fewer very low-income households, more households now fall into the low- and moderate-income categories, with the number of low-income (21 to 50 per cent AMHI) and moderate-income (51 to 80 per cent AMHI) households increasing by over 40,000 combined. This reinforces that affordability challenges remain concentrated among those earning below the median.



Figure 24: Proportion of households by income category, Ottawa, 2016 and 2021

Source: HART



BY THE NUMBERS: FIGURE 24

BETWEEN 2016 AND 2021, THE PROPORTION OF TOTAL HOUSEHOLDS IN THE HIGH-INCOME CATEGORY (121% AND MORE OF AMHI) DECREASED FROM 41.8% TO 40.0%.

The proportion of very low-income households (20% or under of AMHI) also decreased, from 3.2% to 2.6%. The proportion of moderate-income (51% to 80% of AMHI) and median-income (81% to 120% of AMHI) households both increased, from 17.6% to 18.7% and from 21.3% to 22.5%, respectively. The proportion of low-income households (21% to 50% of AMHI) increased marginally, from 16.1% to 16.2%.

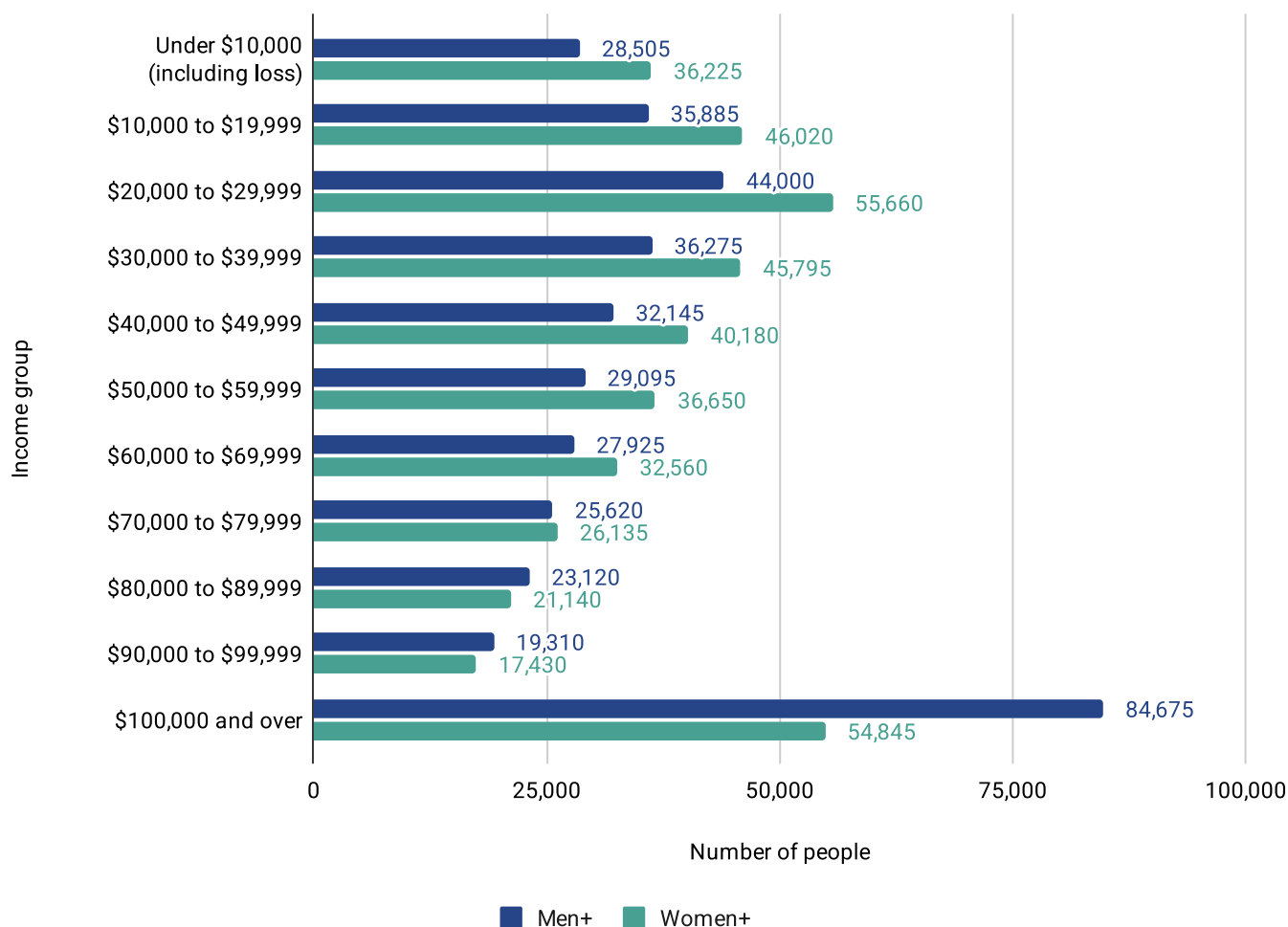
Table 23: Proportion of total households and percent change by income category, Ottawa, 2016 and 2021

Income distribution among people in Ottawa also reflects persistent gender disparities, with more women in earning brackets below \$70,000 than men. At the top end, there are more than twice as many men than women in the \$150,000+ income bracket.



Figure 25: Total income for individuals by income range and gender, Ottawa, 2021

Source: Statistics Canada



BY THE NUMBERS: FIGURE 25

 **25.0%**

IN 2021 IN OTTAWA, THERE WERE 25.0% OR MORE WOMEN+ THAN MEN+ IN INCOME BRACKETS BELOW \$70,000,

and 16.6% more women+ in the \$60,000-\$69,999 bracket. The gender distribution in the \$70,000-\$79,999 bracket is close to even, with only 2.0% more women+ than men+. More men+ than women+ have incomes of \$80,000 or above, with one-third fewer women+ earning \$100,000 or more, and less than half as many women+ earning \$150,000 or more.

[Table 24: Total income for individuals by income group and gender, Ottawa, 2021](#)



Income distribution shapes who can secure housing, build financial resilience, and access economic mobility. As income tiers change, affordability pressures do not disappear, but evolve, influencing tenure choices, financial precarity, and who can own a home.

For many, income growth is not keeping pace with rising costs, limiting access to stable housing. Those earning below the median remain at risk of financial strain, while disparities in higher-income attainment — particularly along gender lines — reinforce long-term gaps in housing-wealth accumulation and financial security.

Conclusion

THE RELATIONSHIP BETWEEN INCOME AND HOUSING SECURITY IS WELL ESTABLISHED. FOR HOUSEHOLDS WITH INSUFFICIENT EARNINGS, AFFORDABILITY CONSTRAINTS CAN INCREASE FINANCIAL STRAIN, LIMIT HOUSING CHOICES, AND IN SOME CASES, LEAD TO HOUSING LOSS. INCOME DISPARITIES ACROSS DIFFERENT GROUPS MEAN NOT ALL CATEGORIES OF OTTAWA RESIDENTS EXPERIENCE THE SAME LEVEL OF FINANCIAL STABILITY.



Research confirms that income insufficiency is a primary driver of housing loss, with financial constraints being the most frequently cited factor in regaining housing after an episode of homelessness. Nearly 70 per cent of people who exited homelessness cited financial factors — such as employment income, social assistance, or financial support from family and friends — as the key determinants of achieving housing stability.¹⁸ These findings highlight the direct link between economic precarity and housing vulnerability, reinforcing the critical role of income support, stable employment, and affordability measures in preventing housing instability. This aligns with findings from the 2024 PiT Count, where the most frequently reported reason for housing loss was insufficient income or rising rent costs. **Part 7: Housing affordability** further explores these affordability pressures and their effect on long-term housing security.

AS OTTAWA'S INCOME DISTRIBUTION CHANGES, ASSESSING WHO REMAINS FINANCIALLY CONSTRAINED, HOW AFFORDABILITY PRESSURES EVOLVE, AND WHAT INCOME-BASED POLICIES CAN MITIGATE HOUSING PRECARIETY WILL BE CENTRAL TO ENSURING A RESPONSIVE AND SUSTAINABLE HOUSING SYSTEM.



KEY TAKEAWAYS



Household incomes in Ottawa have increased over time, but income disparities persist, influencing housing affordability and financial security.



Higher-income households have greater financial flexibility, with lower-income households more vulnerable to housing instability and affordability pressures.



Nearly 40 per cent of Ottawa households earn below the median income, with the lowest deciles facing the highest risk of financial strain and housing precarity.



Renter incomes have grown faster than homeowner incomes, but the gap remains substantial, reinforcing long-term economic disparities.



Women, seniors, and single-parent households are more likely to have low income, affecting their ability to secure and maintain stable housing.



PART 6

HOUSING MARKET

THE HOUSING MARKET PLAYS A FUNDAMENTAL ROLE IN SHAPING AFFORDABILITY, STABILITY, AND ACCESS TO HOUSING.

Tenure patterns, new housing supply, and rental-market conditions influence who can afford housing, where people live, and how the market responds to growing demand.

As Ottawa's population grows and economic conditions change, housing supply and affordability changes reshape the city's housing landscape. Homeownership remains the dominant tenure type, but increasing rental housing will become increasingly important to meet new demand. Meanwhile, development patterns continue to evolve, with a growing proportion of new housing being apartments rather than low-density homes.



This section examines key trends in Ottawa's housing market, including:

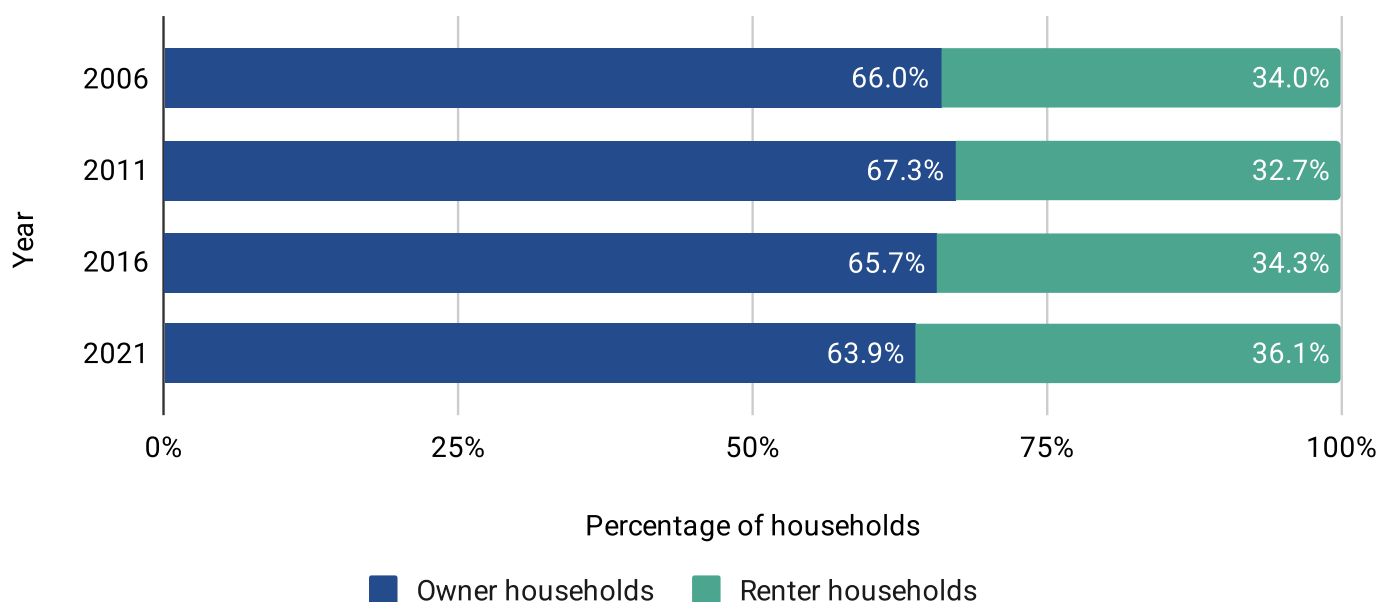
- Tenure patterns and changes in homeownership and renting.
- Housing stock composition and new construction trends.
- Aging housing stock and reinvestment needs.
- Rental market conditions, including vacancy rates and affordability pressures.

Owner and rental households

While homeownership remains a more common tenure in Ottawa, the proportion of renter households has increased from 34 per cent in 2006 to 36.1 per cent in 2021. This change is relatively modest in percentage terms, but overall population growth represents an increase of nearly 38,000 additional renter households over the period. At the same time, owner households continued to rise in absolute numbers, though at a slower rate. These trends suggest that the rental market is increasingly important in meeting new housing demand, particularly as affordability constraints influence tenure decisions.

Figure 26: Owner and renter households and as a percentage of total households, Ottawa, 2006, 2011, 2016 and 2021

Source: CMHC



BY THE NUMBERS: FIGURE 26



FROM 2006 TO 2021, THE PROPORTION OF HOUSEHOLDS IN OTTAWA THAT ARE RENTER HOUSEHOLDS INCREASED FROM 34.0% TO 36.1%, DESPITE A SMALL DIP TO 32.7% IN 2011.

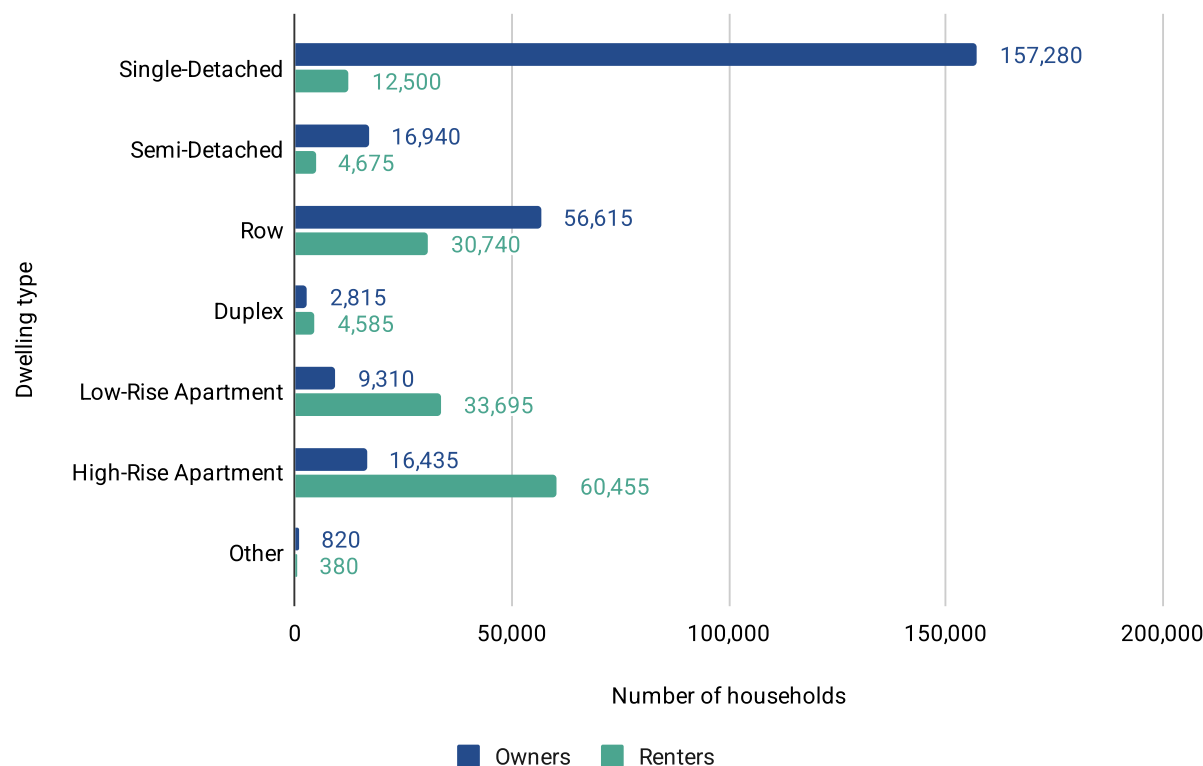
The total number of renter households increased from 109,250 in 2006 to 147,030 in 2021 (a 34.6% increase), while the number of owner households increased from 211,850 to 260,225 (+22.8%).

Table 25: Owner and renter households count and as a percentage of total households, Ottawa, 2006, 2011, 2016 and 2021

Housing tenure in Ottawa is shaped by the types of homes available, with owners concentrated in single-detached houses and renters primarily in apartments. As the city moves toward higher-density housing, the divide between ownership and rental tenure becomes more pronounced.

Figure 27: Households by tenure and dwelling type, Ottawa, 2021

Source: CMHC



BY THE NUMBERS: FIGURE 27

IN 2021, THE NUMBER OF HOUSEHOLDS LIVING IN A PARTICULAR DWELLING TYPE DIFFERED BETWEEN RENTER AND OWNER HOUSEHOLDS.

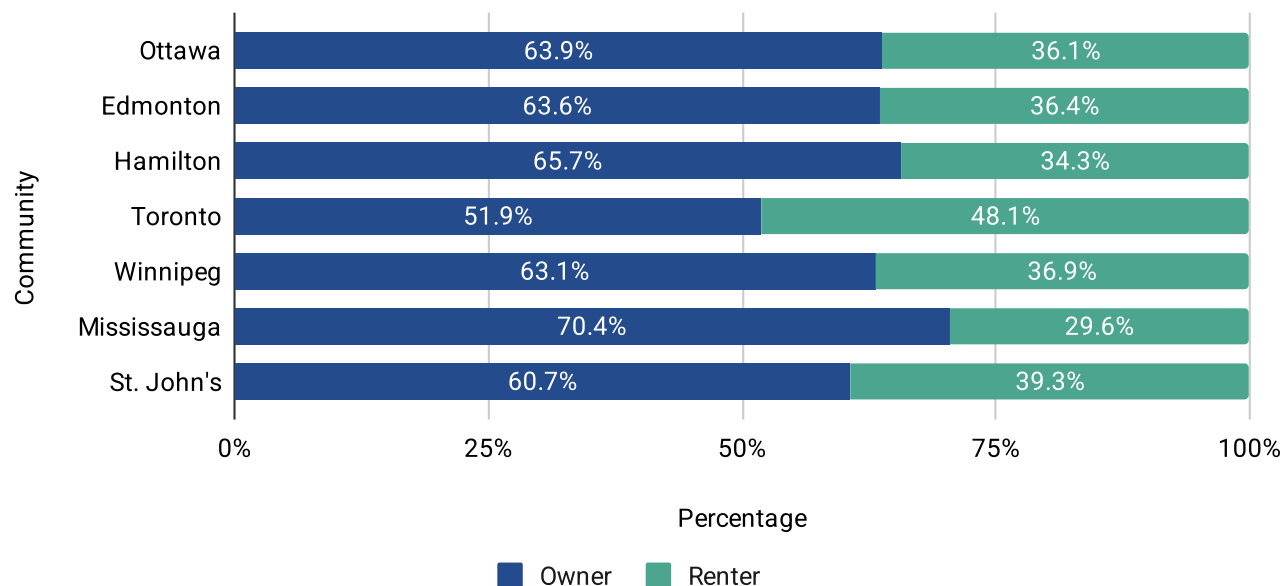
- Single-detached: 157,280 (60.4%) owner households, 12,500 (8.5%) renter households.
- Semi-detached: 16,940 (6.5%) owner households, 4,675 (3.2%) renter households.
- Row housing: 56,615 (21.8%) owner households, 30,740 (20.9%) renter households.
- Duplex: 2,815 (1.1%) owner households, 4,585 (3.1%) renter households.
- Low-rise apartment: 9,310 (3.6%) owner households, 33,695 (22.9%) renter households.
- High-rise apartment: 16,435 (6.3%) owner households, 60,455 (41.1%) renter households.
- Other: 820 (0.3%) owner households, 380 (0.3%) renter households.

Table 26: Tenure by dwelling type, Ottawa, 2021

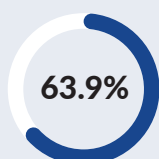
Compared to other selected communities, Ottawa's tenure patterns most closely resemble Hamilton's, where homeownership remains the majority tenure but has gradually declined. Unlike Toronto, where renters make up nearly half of all households, homeownership rates in Ottawa and Hamilton continue to be relatively higher.

Figure 28: Distribution of households by tenure, selected communities, 2021

Source: Statistics Canada



BY THE NUMBERS: FIGURE 28



IN 2021, 63.9% OF HOUSEHOLDS IN OTTAWA WERE OWNER HOUSEHOLDS, HIGHER THAN MOST SELECTED COMMUNITIES.

Ottawa's homeownership rate was lower than in Mississauga (70.4%) and Hamilton (65.7%), but higher than Edmonton (63.6%), Winnipeg (63.1%), St. John's (60.7%), and Toronto (51.9%).

Table 27: Distribution of tenure by dwelling type, Ottawa, 2021

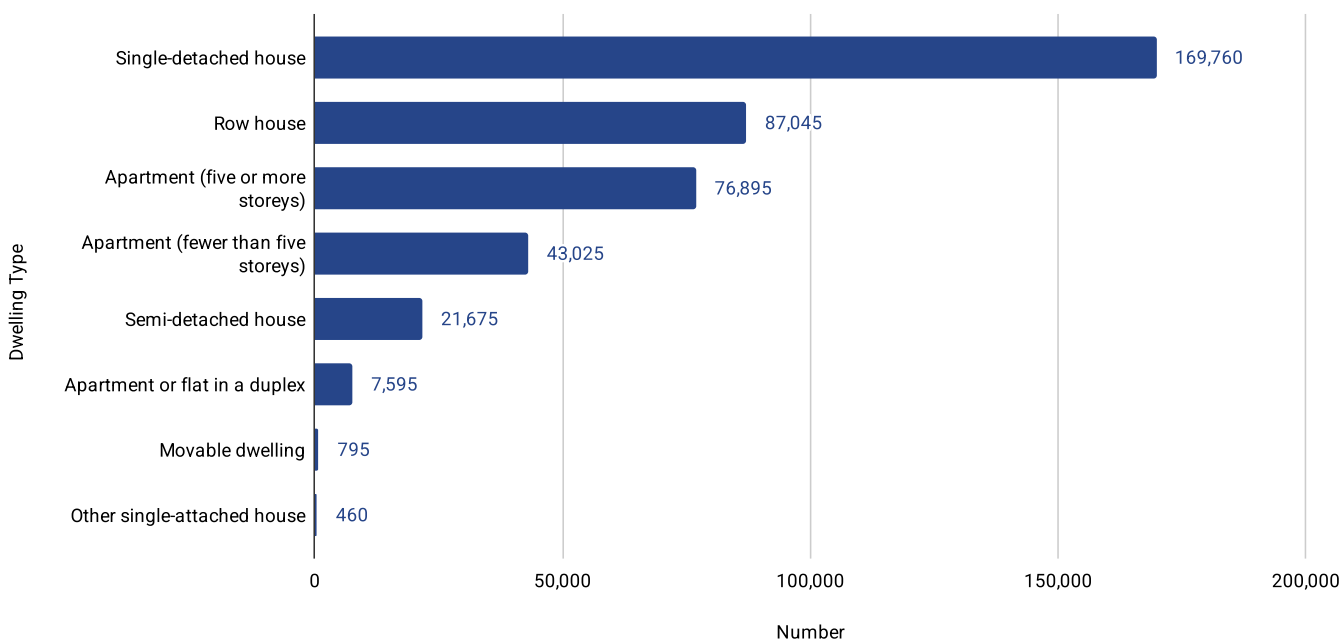
The increase in renter households reflects a growing reliance on rental housing to meet population growth and shifting affordability conditions. While both renting and homeownership carry financial risks, renters are generally more exposed to short-term housing instability due to rising housing costs, eviction risks, and market-driven pressures — particularly in newly constructed units exempt from rent control (occupied after November 15, 2018). As the proportion of renters grows, more households are in tenure arrangements where housing stability may be more sensitive to market fluctuations. This connection between rising rental tenure and eviction risks is explored further in **Part 11: Homelessness need and system in low.**

Housing stock and new supply

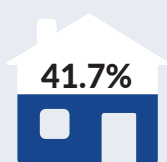
Ottawa's housing stock is increasingly changing toward higher-density development, with apartments and row houses making up a growing proportion of new supply. While single-detached homes remain the most prevalent dwelling type, recent construction is trending away from low-density development.

Figure 29: Number of occupied dwellings by type, Ottawa, 2021

Source: Statistic Canada



BY THE NUMBERS: FIGURE 29



IN 2021, THE MOST COMMON TYPE OF OCCUPIED DWELLING IN OTTAWA WAS SINGLE-DETACHED HOUSES, ACCOUNTING FOR 41.7% (169,760 UNITS),

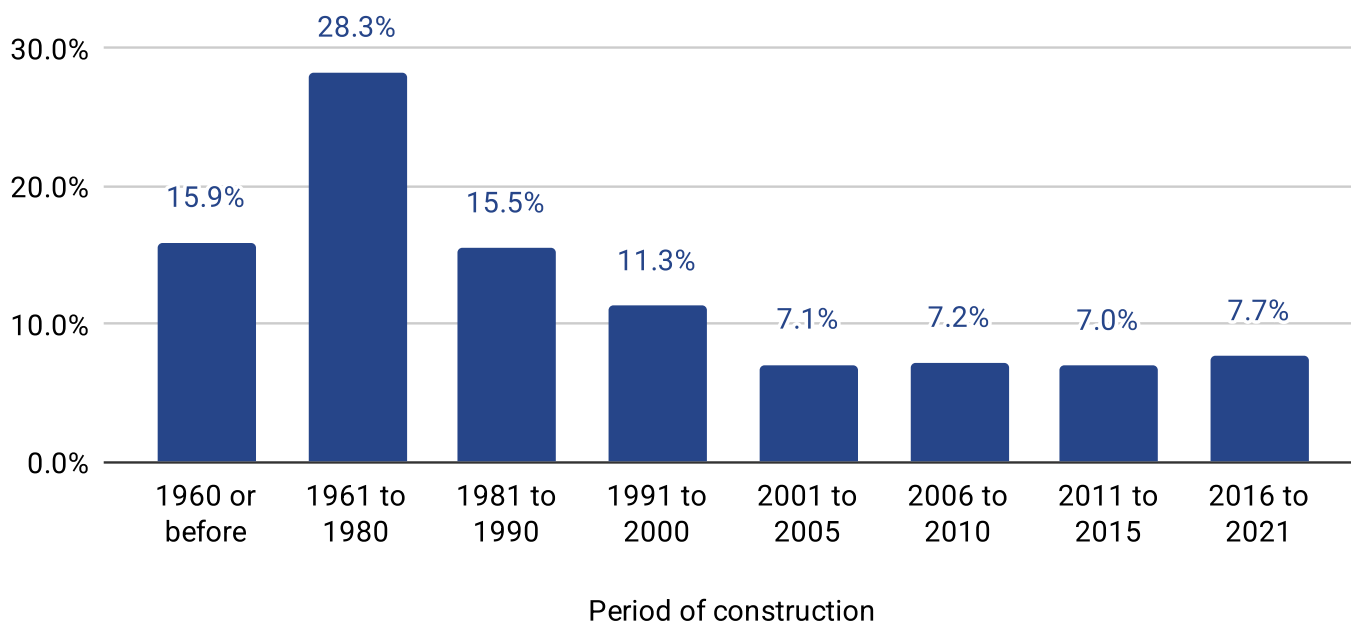
followed by row houses at 21.4% (87,045 units). Apartments in buildings with five or more storeys made up 18.9% (76,895 units), while apartments with fewer than five storeys made up 10.6% (43,025 units). Semi-detached houses represented 5.3% (21,675 units), with only 1.9% (7,595 units) of dwellings classified as apartments or flats in duplexes. Movable dwellings accounted for 0.2% (795 units), and other single-attached houses 0.1% (460 units).

Table 28: Number of occupied dwellings by type, Ottawa, 2021

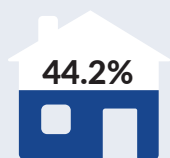
A substantial portion of Ottawa's housing stock is aging, with over 40 per cent of dwellings built before 1981. This aging stock raises questions about long-term affordability, sustainability, and adequacy — while also adding complexity to housing policy decisions about preserving existing units versus building new ones to meet evolving household needs and maintain an adequate supply of affordable housing.

Figure 30: Distribution of occupied dwellings by period of construction, Ottawa, 2021

Source: Statistic Canada



BY THE NUMBERS: FIGURE 30



AS OF 2021, MORE OF OTTAWA'S 407,265 OCCUPIED DWELLINGS WERE CONSTRUCTED DURING OR BEFORE 1980—179,885, OR 44.2%

—than after 1990—164,185, or 40.3%. Only 29.0% of occupied dwellings were constructed during the 21st century.

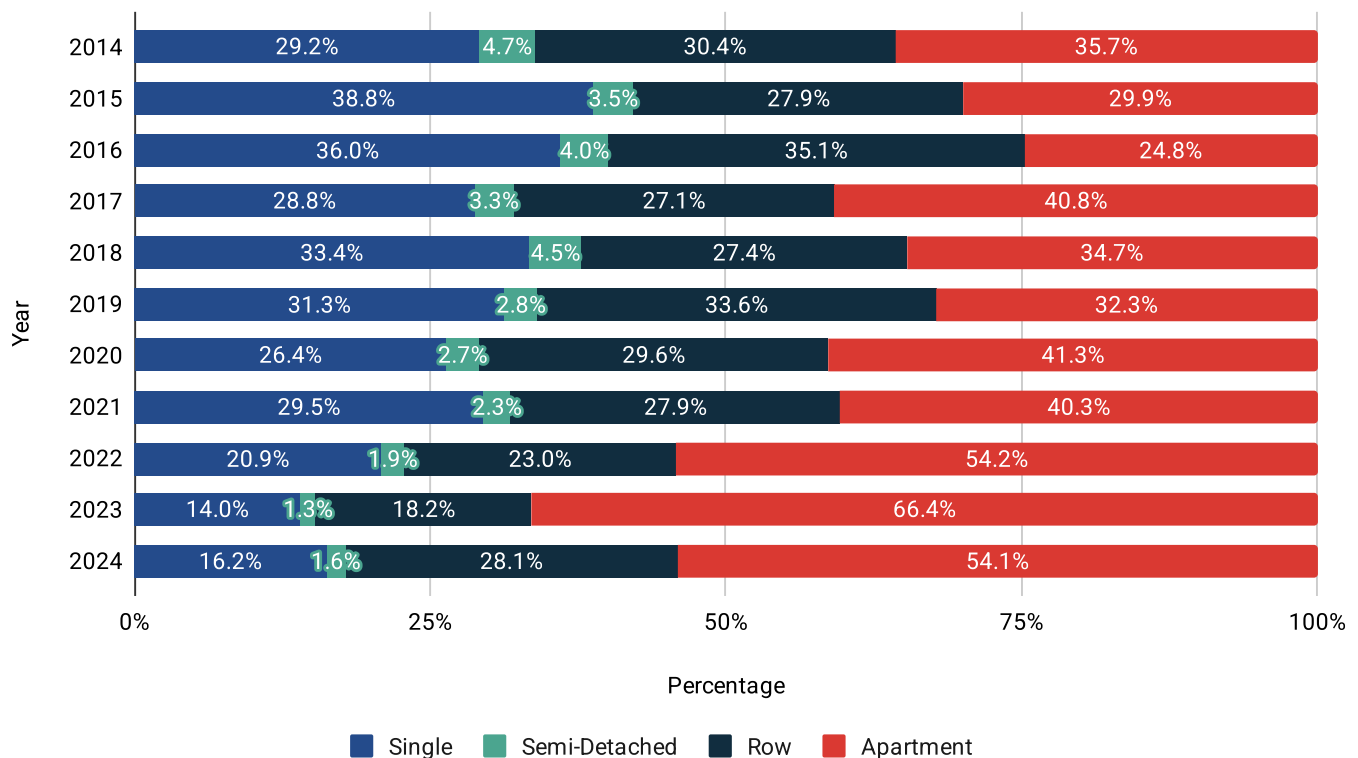
In terms of the ten-year rate of construction, the highest rate occurred from 1981 to 1990, with an average of 6,319.5 dwellings built per year. The slowest rate was from 1991 to 2000, with an average of 4,609.5 dwellings per year.

[Table 29: Number of occupied dwellings and as a proportion of total occupied dwellings by period of construction, Ottawa, 2021 census](#)

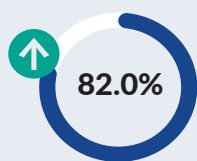
Housing starts in Ottawa have varied in composition over the past decade, reflecting changes in development patterns and market conditions. While single-detached homes historically represented a large proportion of new construction, recent years have shown a growing emphasis on apartments, with multi-unit developments accounting for an increasing proportion of total housing starts.

Figure 31: Distribution of housing starts by dwelling type, Ottawa, 2014 to 2024

Source: CMHC



BY THE NUMBERS: FIGURE 31



FROM 2014 TO 2022, THE NUMBER OF HOUSING STARTS IN OTTAWA INCREASED BY 82.0%, FROM 5,537 TO 10,077.

However, the number dropped to 8,632 in 2023 and further to 6,800 in 2024, reflecting a 32.5% decrease from 2022. The total number of housing starts from 2014 to 2024 was 80,270.

From 2014 to 2024, yearly single-detached housing starts decreased by 31.7%, from 1,616 to 1,104. Row house starts increased by 13.3%, from 1,686 to 1,911, peaking at 2,733 in 2020. Semi-detached starts decreased by 58.3%, from 259 in 2014 to 108 in 2024. Apartment starts increased by 86.1%, from 1,976 in 2014 to 3,677 in 2024, peaking at 5,463 in 2022.

Table 30: Number of housing starts by dwelling type, Ottawa, 2014 to 2024

The number of apartment completions has nearly quadrupled from 2006 to 2023, indicating a shift toward high-density housing. While this increase helps expand supply, it also reshapes Ottawa's housing mix.

Table 31: Number of housing completions by dwelling type, Ottawa, 2006 to 2023

Year	Single	Semi-detached	Row	Apartment	All
2006	2,103	362	1,728	807	5,000
2007	2,269	297	1,610	1,260	5,436
2008	2,685	240	2,002	1,208	6,135
2009	2,484	229	1,740	1,167	5,620
2010	2,490	370	2,016	1,544	6,420
2011	1,906	349	1,964	1,410	5,629
2012	1,674	236	1,520	1,833	5,263
2013	1,438	374	1,656	1,428	4,896
2014	1,713	304	1,431	3,096	6,544
2015	1,467	210	1,511	2,457	5,645
2016	1,886	168	1,511	1,220	4,785
2017	1,745	232	1,786	1,192	4,955
2018	2,182	286	1,902	1,832	6,202
2019	2,071	194	1,694	1,364	5,323
2020	2,109	208	2,326	2,452	7,095
2021	2,420	198	2,526	2,794	7,938
2022	2,232	175	2,407	2,854	7,668
2023	2,188	212	2,337	3,153	7,890

Source: CMHC

BY THE NUMBERS: TABLE 31

57.8%

FROM 2006 TO 2023, THE NUMBER OF HOUSING COMPLETIONS IN OTTAWA INCREASED BY 57.8%, FROM 5,000 TO 7,668.

The total number of housing completions from 2006 to 2023 was 108,444.

From 2006 to 2008, the number of single house completions increased from 2,103 to 2,685 (+27.7%) before dropping 1,438 in 2013 (-46.4%), then rose to 2,188 in 2023 (+52.2%), peaking at 2,420 in 2021. Apartment completions increased from 807 in 2006 to 3,096 in 2014 (+283.6%), falling to 1,192 by 2017 (-61.5%) before rising again to 3,153 in 2023 (+164.5%).

From 2006 to 2019, the number of row housing completions remained relatively consistent, ranging from 1,431 in 2014 to 2,016 in 2016, before increasing to 2,526 in 2021 and remaining high at 2,337 in 2023. From 2006 to 2013, semi-detached completions ranged from 229 in 2009 to 374 in 2013, before dropping to 212 (-43.3%) by 2023.

While completions of units geared to homeownership still make up a large proportion of new construction, rental construction has grown substantially in response to rising demand for purpose-built rentals amid affordability constraints.

Table 32: Number of housing completions by intended market, Ottawa, 2006 to 2022

Year	Homeowner	Rental	Condo	Co-Op	All
2006	3,871	139	907	83	5,000
2007	4,047	136	1,253	0	5,436
2008	4,820	221	1,094	0	6,135
2009	4,437	228	955	0	5,620
2010	4,808	181	1,431	0	6,420
2011	4,189	97	1,343	0	5,629
2012	3,418	455	1,390	0	5,263
2013	3,468	126	1,302	0	4,896
2014	3,419	708	2,417	0	6,544
2015	3,126	635	1,884	0	5,645
2016	3,479	558	748	0	4,785
2017	3,588	676	691	0	4,955
2018	4,284	935	983	0	6,202
2019	3,920	1,134	269	0	5,323
2020	4,509	2,034	552	0	7,095
2021	4,990	2,295	653	0	7,938
2022	4,662	2,646	360	0	7,668
2023	4,511	3,319	60	0	7,890

Source: CMHC

BY THE NUMBERS: TABLE 32

FROM 2006 TO 2023, THE NUMBER OF HOUSING COMPLETIONS IN OTTAWA INTENDED FOR HOMEOWNERS WAS CONSISTENTLY HIGH, RANGING FROM 3,418 IN 2012 TO 4,990 IN 2021.

Condo completions increased from 907 in 2006 to 2,417 in 2014 (+166.5%), before dropping to 269 by 2019 (-88.9%); condos rebounded to 653 in 2021, but dropped again to 60 by 2023. From 2006 to 2013, rental completions were generally low, ranging from 97 in 2011 to 228 in 2009, other than a spike to 455 in 2012; however, from 2013 to 2023 the number of rental completions increased by over 2,500%, from 126 to 3,319. The only co-op completions were 83 in 2006, representing fewer than 0.1% of total completions.



More recent data shows that Ottawa's housing market faces mounting pressures, shaped by long-term trends and new challenges emerging in 2024. While the city has been shifting toward higher-density development, with more apartments and row houses replacing single-detached homes, recent construction data shows a slowdown in new housing supply.

The most recent data reveals that the number of housing starts declined by 32.5 per cent from 2022 to 2024, reaching the lowest level in nearly a decade when adjusted for population.¹⁹ At just 22 housing starts per 10,000 residents, this decline is driven by rising construction costs, high interest rates, and weaker demand for new condominiums.²⁰

At the same time, rental apartments remain the most resilient segment of new construction, now accounting for one-third of all housing starts, as population growths and affordability constraints push more households toward renting.

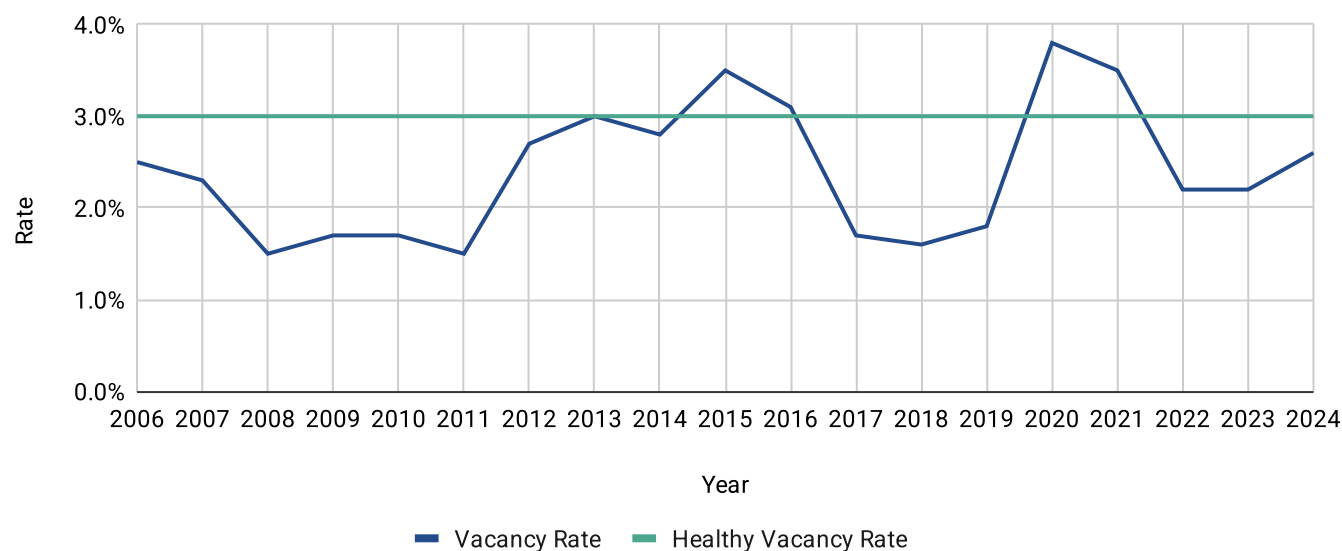
These recent changes add another layer of complexity to Ottawa's aging housing stock, where over 40 per cent of homes were built before 1981. As older units require reinvestment, and new construction slows, affordability concerns may grow — particularly for households seeking larger, family-sized units. While upcoming zoning changes in 2025 will allow up to four units per lot and remove parking minimums to encourage densification, the effect of rising development charges may offset some of the financial benefits of new rental construction.²¹

Rental vacancy

Rental vacancy rates are a key indicator of housing market balance — when they are too low, competition intensifies, driving up rents and limiting tenants' choices. Ottawa's vacancy rate has fluctuated, but in the most recent data it remains below the three per cent threshold typically considered healthy. While overall availability has increased, this change has not been uniform across the city or price ranges, leaving affordability pressures in place for many renters.

Figure 32: Rental vacancy rate compared to healthy vacancy rate, Ottawa, 2006 to 2023

Source: CMHC



BY THE NUMBERS: FIGURE 32

FROM 2006 TO 2008, OTTAWA'S RENTAL VACANCY RATE DECREASED FROM 2.5% TO 1.5%, REMAINING BELOW 2% UNTIL 2012, WHEN IT INCREASED TO 2.7%.

The vacancy rate remained near the healthy rate of 3% from 2012 to 2016, ranging from 2.7% to 3.5%. The vacancy rate dropped below 2% again in 2017, before increasing to 3.8% in 2020 and 3.5% in 2021. The vacancy rate fell again, to 2.2% in 2022 and 2023, but the most recent data from 2024 shows a partial rebound to 2.6%.

As of 2024, the rental vacancy rate is highest in 2-bedroom units (2.9%), and lowest in 3-bedroom or more units (1.7%).

[Table 33-1: Rental vacancy rate compared to healthy vacancy rate, Ottawa, 2006 to 2023](#)

[Table 33-2: Rental vacancy rate by unit size, Ottawa, 2024](#)

Ottawa's Fall 2024 Rental Market Report shows the city's overall vacancy rate reaching 2.6%, nearing the healthy threshold of 3%. However, this increase does not reflect balanced market conditions, with vacancy remaining critically low in some areas and rising sharply in others. The former City of Ottawa — which refers to central Ottawa neighbourhoods prior to municipal amalgamation — has a vacancy rate of 2.2%, slightly below the citywide average, while Gloucester North/Orleans sits at 2.3%. Eastern Ottawa, which includes Gloucester and surrounding eastern areas, has a vacancy rate of 4.4%, reflecting one of the higher increases in the city.²² This geographic imbalance means that while more units are technically available, they are not evenly distributed across the city, limiting access in high-demand areas.

Rent-based disparities shape the vacancy rate, reinforcing affordability challenges. Units renting for less than \$775 have a 0 per cent vacancy rate, while those priced between \$775 and \$1,449 sit at just 0.7%.²³ In contrast, higher-cost units — those renting for more than \$3,175 — have a 5.8 per cent vacancy rate, suggesting that expensive rentals rather than affordable options drive the rise in overall availability. Although vacancy for bachelor units has improved to 2.4 per cent, most units are concentrated in areas like Vanier, Gloucester North, and Eastern Ottawa, rather than in central locations where demand is highest.²⁴

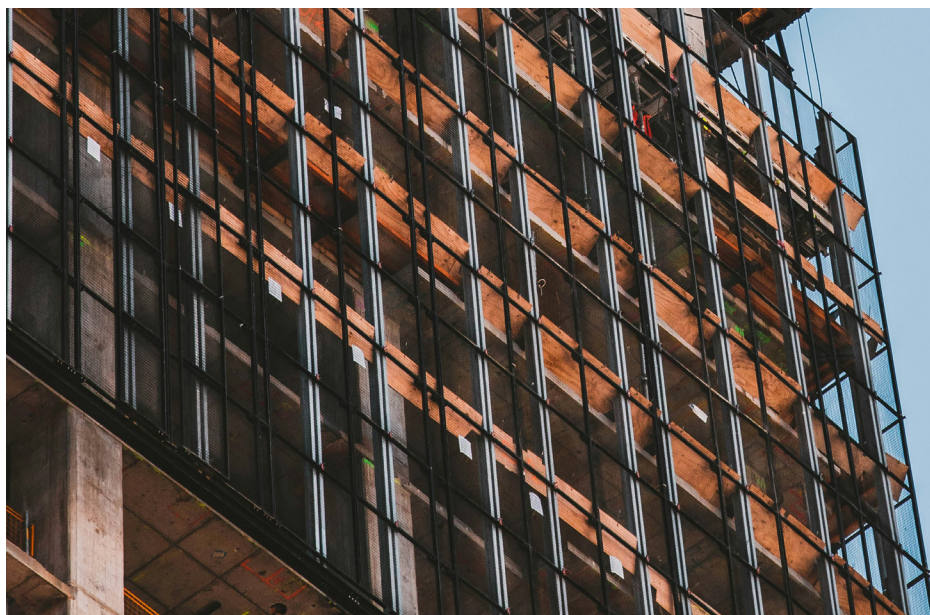
AS A RESULT, WHILE VACANCY HAS INCREASED AT THE TOP END OF THE MARKET, LOWER-INCOME RENTERS MAY STILL STRUGGLE TO FIND HOUSING NEAR SCHOOLS, JOBS, AND TRANSIT, REINFORCING A SEGMENTED RENTAL MARKET WHERE AFFORDABILITY PRESSURES PERSIST.



Conclusion

OTTAWA'S HOUSING MARKET IS UNDERGOING LONG-TERM CHANGES AS RENTAL DEMAND RISES, NEW SUPPLY PATTERNS EMERGE, AND AFFORDABILITY CHALLENGES REMAIN.

While rental housing construction has increased, new supply alone has not relieved affordability pressures, particularly for lower-income households. At the same time, housing starts are slowing down, development costs are rising, and existing stock is aging, creating uncertainty about the future supply of affordable housing.



These trends indicate a deepening divide in housing accessibility — while overall vacancy rates have improved, available units are largely at the upper end of the market,²⁵ with rents starting at \$2,150 and above, making them unattainable for many households. At the lower end of the market, vacancy remains critically low, limiting affordable rental options and constraining system outflow. This challenge is compounded by geographic disparities in rental availability, with vacancy rates varying substantially across the city.²⁶

AS HOMELESSNESS CONTINUES TO RISE, THE LACK OF LOWER-COST RENTAL AVAILABILITY CREATES ADDITIONAL PRESSURE, LEAVING MANY HOUSEHOLDS RELIANT ON AFFORDABLE OR BELOW-MARKET HOUSING OPTIONS, WHICH HAVE EXTREMELY LOW TURNOVER.

KEY TAKEAWAYS



While rental housing is often considered more vulnerable to short-term affordability shocks — such as eviction, rising rents, and limited rental supply — high levels of homeownership also carry risks, particularly in the context of interest rate volatility and mortgage burden. Both tenure types can experience instability under different market conditions, underscoring the need for a balanced and resilient housing system that can respond to pressures across the continuum.



New construction is increasingly shifting toward apartments, reshaping neighbourhood density and housing options.



An aging housing stock, with much of it built before 1981, presents mounting maintenance and renewal challenges that could affect long-term affordability and adequacy.



The rental market shows signs of segmentation, with few vacancies in lower cost units while higher-priced rentals sit empty.



Recent declines in housing starts indicate potential supply constraints ahead, which may worsen affordability challenges across the housing system.



PART 7

HOUSING AFFORDABILITY

HOUSING AFFORDABILITY IS A CRUCIAL FACTOR SHAPING ACCESS TO STABLE AND ADEQUATE HOUSING, DIRECTLY CONTRIBUTING TO HOUSING PRECARIETY AND HOMELESSNESS RISK.

As housing costs rise, lower-cost rental and ownership options have declined, leaving more households facing financial strain and displacement pressures. For those with the lowest incomes, affordability challenges increase the likelihood of precarious housing situations, overcrowding, and, in some cases, entry into homelessness.

In recent years, affordability pressures have intensified, with mid- and lower-priced housing becoming increasingly scarce. Rental costs continue to rise faster than incomes, while ownership remains out of reach for many, contributing to a growing affordability gap. These factors reinforce housing instability, particularly for lower-income households and equity-seeking groups.



This section examines key trends in housing affordability, including:

- Trends in housing costs across different price brackets and tenure types.
- Changes in rental and ownership affordability, including the decline of lower-cost housing.
- Core housing need, its prevalence, and which households are most affected.
- Housing adequacy and suitability.

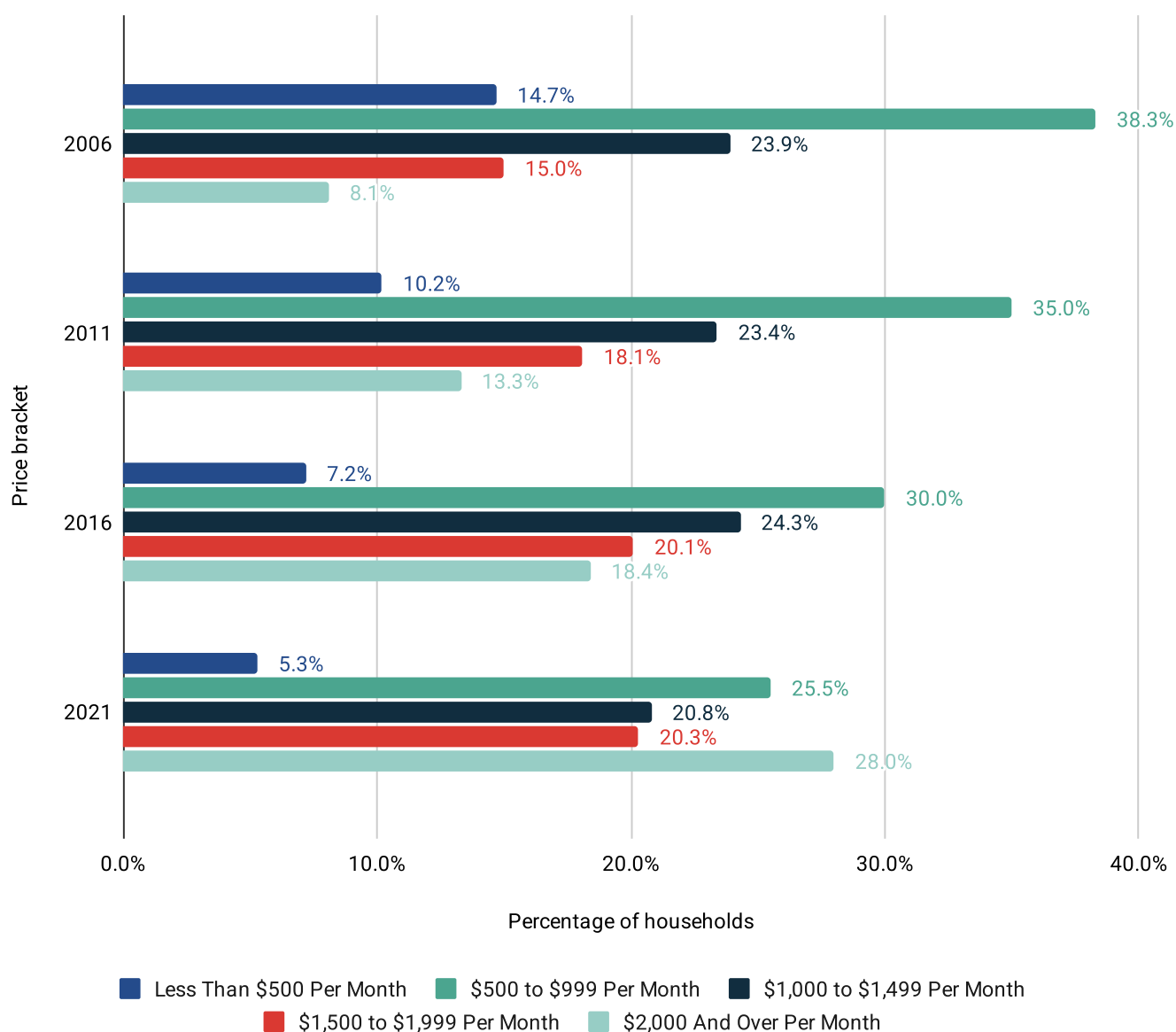


Housing costs

Housing costs in Ottawa have increased substantially, with fewer lower-cost options and more households paying at the upper end of the market. The number of households paying less than \$1,500 per month has consistently dropped, while those in the \$2,000+ range have grown considerably. This change reflects a market where affordability is increasingly constrained, particularly for households seeking mid- and lower-priced housing.

Figure 33: Monthly shelter costs by \$500 price brackets, Ottawa, 2006, 2011, 2016 and 2021

Source: CMHC



**BY THE NUMBERS: FIGURE 33**

FROM 2006 TO 2021, THE PROPORTION OF OTTAWA HOUSEHOLDS PAYING \$2,000 OR PER MONTH FOR HOUSING COSTS MORE THAN TRIPLED, INCREASING FROM 8.1% IN 2006 TO 28.0% IN 2021.

The percentage paying between \$1,500 and \$1,999 per month also increased, from 15.0% to 20.3%.

The proportion paying less than \$500 per month for housing decreased by almost two thirds, from 14.7% in 2006 to 5.3% in 2021. The percentage paying between \$500 and \$999 also decreased substantially, from 38.3% to 25.5%, while the percentage paying between \$1,000 and \$1,499 decreased from 23.9% to 20.8%.

Table 34: Distribution of monthly housing costs by \$500 price brackets, Ottawa, 2006, 2011, 2016 and 2021

Ottawa's housing cost distribution has changed, with proportionally fewer households paying under \$1,000 per month and a growing proportion in the \$2,000+ range. While this could reflect some level of household choice, it is unlikely to be the whole explanation, given affordability constraints. As discussed in [Part 6: Housing market](#), rental units priced below \$750 have a 0 per cent vacancy rate, indicating that demand for lower-cost housing far exceeds supply.²⁷

THIS SUGGESTS THAT MANY HOUSEHOLDS MAY BE PAYING MORE BECAUSE THEY HAVE NO OTHER VIABLE OPTIONS, RATHER THAN BECAUSE THEY ARE OPTING FOR HIGHER-COST HOUSING.

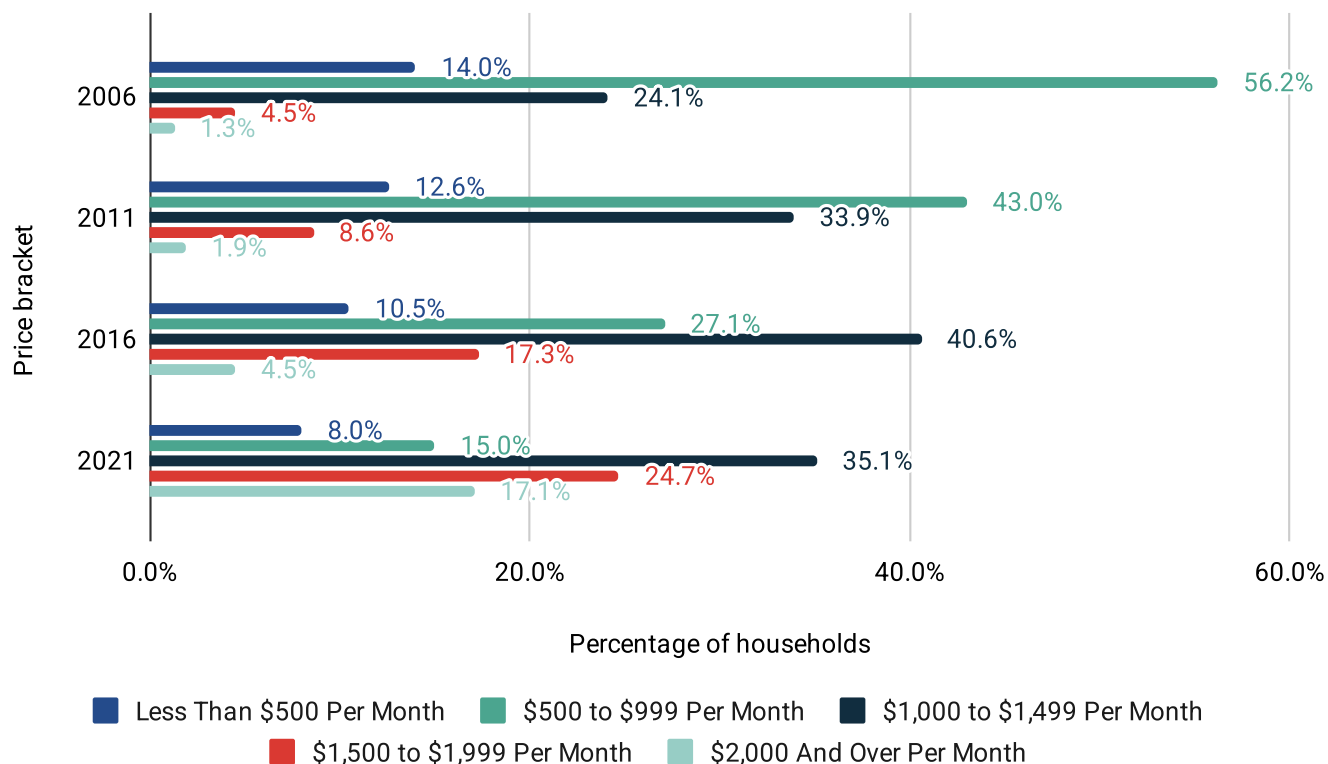


Rental market

Rental prices in Ottawa have increased over time, rising faster than inflation and contributing to affordability challenges.²⁸ For many households — particularly those with lower incomes — market rents are not attainable without financial assistance or access to subsidized housing.

**Figure 34: Monthly shelter costs for renters by \$500 price brackets, Ottawa, 2006, 2011, 2016 and 2021**

Source: CMHC

**BY THE NUMBERS: FIGURE 34**

FROM 2006 TO 2021, THE PROPORTION OF RENTER HOUSEHOLDS IN OTTAWA PAYING \$2,000 OR PER MONTH FOR HOUSING COSTS ROSE MORE THAN TENFOLD, INCREASING FROM 1.3% IN 2006 TO 17.1% IN 2021,

while the percentage paying between \$1,500 and \$1,999 per month more than quintupled, increasing from 4.5% to 24.7%.

The proportion paying less than \$500 per month for housing decreased by just under half, from 14.0% in 2006 to 8.0% in 2021, while the percentage paying between \$500 and \$999 dropped by nearly three-quarters, from 56.2% to 15.0%. The percentage paying between \$1,000 and \$1,499 increased from 24.1% in 2006 to 40.6% in 2016, but dropped to 35.1% in 2021.

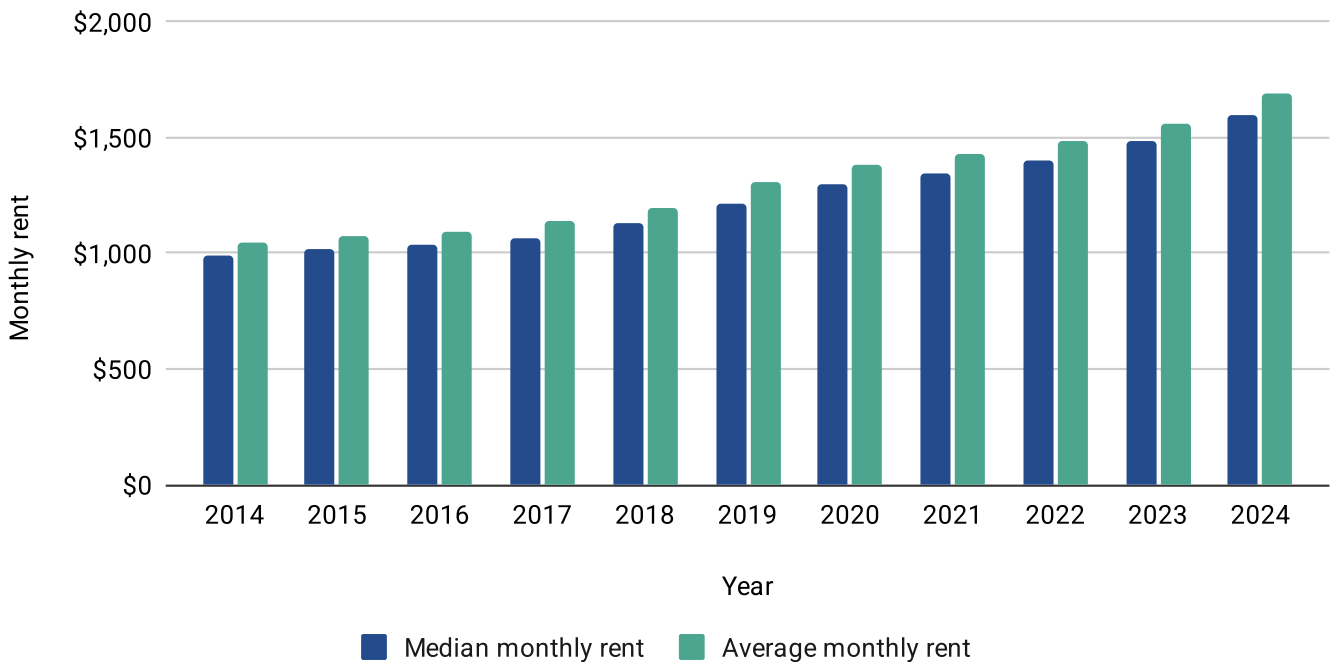
[Table 35: Distribution of monthly housing costs for renters by \\$500 price brackets, Ottawa, 2006, 2011, 2016 and 2021](#)



While average rents show a historical increase, average rental prices do not fully reflect the reality of affordability for new tenants. Depending on unit type, vacant units are priced between 13 per cent (for bachelors) and 30 per cent (for two-bedrooms) higher than occupied units, creating a substantial entry barrier for new renters.²⁹ As a result, average and median rent figures can be misleading, as they include long-term tenancies and do not reflect the higher costs of available units — leaving affordability challenges unchanged for those newly entering the rental market or changing rental units.

Figure 35: Median and average monthly rent, Ottawa, 2014 to 2024

Source: CMHC



BY THE NUMBERS: FIGURE 35

FROM 2014 TO 2024, MEDIAN MONTHLY RENT INCREASED BY 61.3% FROM \$992 TO \$1,600, WHILE AVERAGE MONTHLY RENT INCREASED BY 61.8% FROM \$1,045 TO \$1,691.

The highest year-over-year increase for median rent occurred between 2018 and 2019 at 7.7%, with average rent's peak annual growth during the same period, at 8.9%.

Table 36: Median and average monthly rent and percent change by year, Ottawa, 2014 to 2024

Between January 2024 and January 2025, rental prices in Ottawa declined for all unit sizes. The three-bedroom apartments had the largest price decrease, but smaller units also became less expensive, especially bachelor apartments.



Table 37: Average rental prices by unit size, Ottawa, January 2024 to January 2025

Unit Type	Jan 2024	Jan 2025	\$ Change	% Change
Studio/Bachelor	\$1,720	\$1,646	-\$74	-4.3%
One Bedroom	\$2,069	\$2,016	-\$53	-2.6%
Two Bedroom	\$2,532	\$2,498	-\$34	-1.3%
Three Bedroom	\$2,718	\$2,575	-\$143	-5.3%
Source: Rentals.ca				

BY THE NUMBERS: TABLE 37

FROM JANUARY 2024 TO JANUARY 2025, AVERAGE RENTAL PRICES DECREASED FOR ALL UNITS SIZES.

The largest decrease was in three-bedroom units from \$2,718 to \$2,575 (-5.3%), followed by bachelor units from \$1,720 to \$1,646 (-4.3%), one-bedroom units from \$2,069 to \$2,016 (-2.6%), and two-bedroom units from \$2,532 to \$2,498 (-1.3%).

Rental prices changed across major Canadian cities over the past year. Most cities had a decline in rent both overall and for all unit sizes, including Vancouver, Toronto, and Ottawa. Some cities, such as Mississauga, had smaller changes, while Edmonton was one of the few places where rents increased for units smaller than three bedrooms. Prices in Hamilton decreased, except for an increase in the cost of three-bedroom units.

Table 38: Rental price comparisons by unit size, selected communities, 2024 and 2025

City	Studio		One Bedroom		Two Bedroom		Three Bedroom		Overall	
	2024	2025	2024	2025	2024	2025	2024	2025	2024	2025
Vancouver	\$2,348	\$2,211	\$2,713	\$2,530	\$3,831	\$3,517	\$4,384	\$4,380	\$3,059	\$2,882
Toronto	\$2,048	\$1,942	\$2,536	\$2,372	\$3,345	\$3,098	\$3,843	\$3,718	\$2,832	\$2,632
Mississauga	\$1,876	\$1,892	\$2,386	\$2,295	\$2,810	\$2,715	\$3,174	\$3,180	\$2,650	\$2,551
Ottawa	\$1,720	\$1,646	\$2,069	\$2,016	\$2,532	\$2,498	\$2,718	\$2,575	\$2,228	\$2,165
Hamilton	\$1,569	\$1,402	\$1,834	\$1,729	\$2,159	\$2,082	\$2,470	\$2,654	\$1,989	\$1,909
Edmonton	\$986	\$1,083	\$1,311	\$1,356	\$1,622	\$1,678	\$1,951	\$1,867	\$1,467	\$1,506
Source: Rentals.ca										



BY THE NUMBERS: TABLE 38

IN BOTH 2024 TO 2025, AVERAGE RENTAL PRICES IN OTTAWA – AT \$2,228 AND \$2,165, RESPECTIVELY – WERE LOWER THAN IN VANCOUVER (\$3,059 AND \$2,882), TORONTO (\$2,832 AND \$2,632), AND MISSISSAUGA (\$2,650 AND \$2,551), THOUGH HIGHER THAN IN HAMILTON (\$1,989 AND \$1,909) AND EDMONTON (\$1,467 AND \$1,506).

The only community whose average rental price increased was Edmonton.

This pattern holds true for studio, one-bedroom, and two-bedroom units. For three-bedroom units in both 2024 and 2025, Ottawa's rental prices were lower than in Vancouver, Toronto, and Mississauga, and higher than in Edmonton, in both 2024 and 2025. However, while Edmonton's average rental price decreased for three-bedroom units, Hamilton's increased from lower than Ottawa's in 2024 – \$2,470 in Hamilton versus \$2,718 in Ottawa – to higher in 2025 – \$2,654 versus \$2,575, respectively.

Together, these rental trends indicate a market shift in Ottawa, where affordability challenges persist despite declining prices. While rents have decreased, the overall market remains constrained, affecting accessibility across different income levels. This has particular implications for low-income households, including those receiving social assistance.

In 2024, the maximum shelter allowance for a single Ontario Works recipient is \$390 per month. For the first half of 2024, a single recipient on ODSP received \$556 per month for shelter allowance, which increased to \$582 per month in the second half of the year – amounts that fall far below available market rents.³⁰

These amounts are far below the average market rent for even bachelor, such as bachelor apartments – making it virtually impossible for recipients to secure housing in the private market without additional support. While some social assistance recipients may access subsidized or deeply affordable housing, demand far exceeds supply, leaving many reliant on unaffordable market rentals and at heightened risk of housing instability.



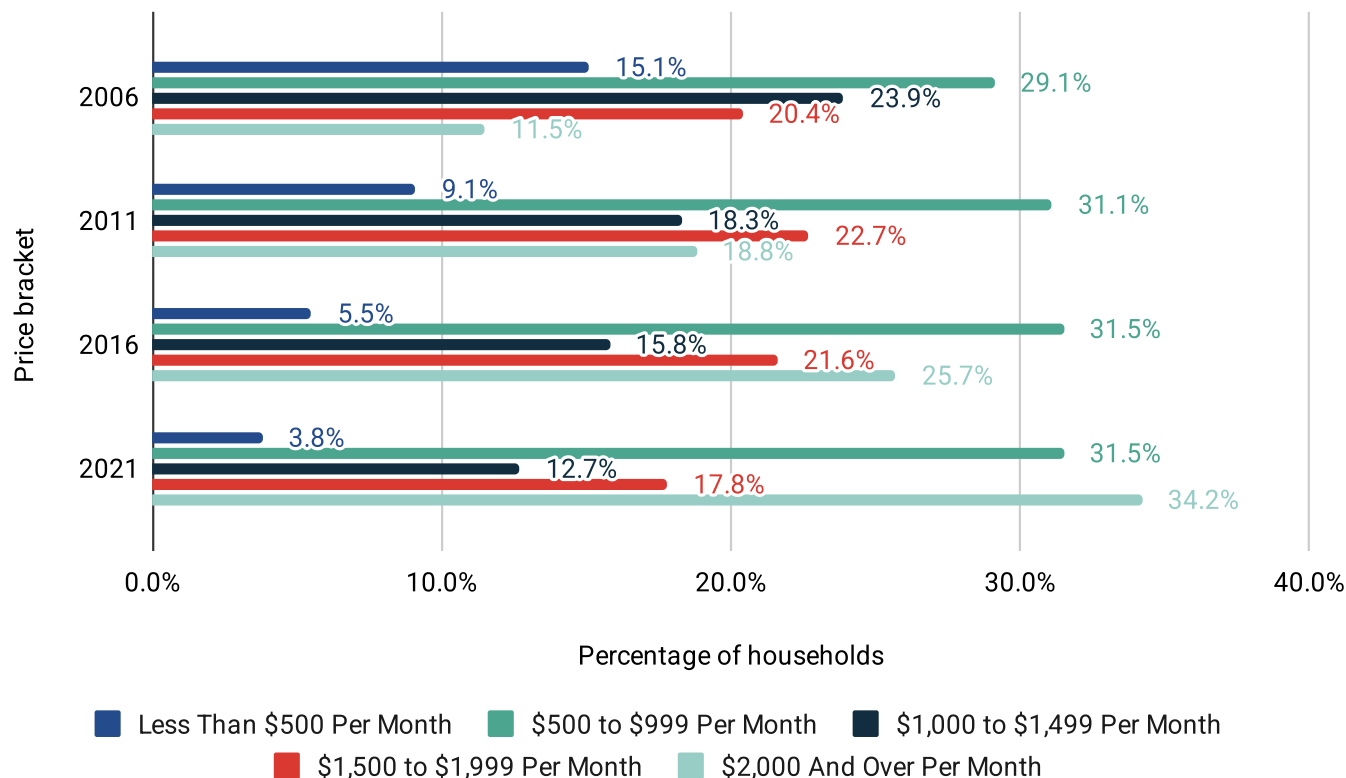
Ownership market

Like renters, housing costs for homeowners in Ottawa have changed over time, with a declining proportion of owners paying lower housing costs and an increasing proportion in higher price brackets. The number of homeowners spending less than \$1,500 monthly on housing has consistently decreased, while the proportion paying \$2,000 or more has tripled since 2006.

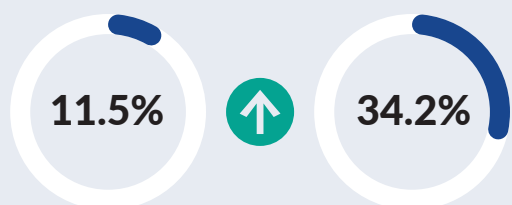


Figure 36: Monthly shelter costs for owners by \$500 price brackets, Ottawa, 2006, 2011, 2016 and 2021

Source: CMHC



BY THE NUMBERS: FIGURE 36



FROM 2006 TO 2021, THE PROPORTION OF HOMEOWNER HOUSEHOLDS IN OTTAWA PAYING \$2,000 OR PER MONTH FOR HOUSING COSTS NEARLY TRIPLED, INCREASING FROM 11.5% IN 2006 TO 34.2% IN 2021.

The percentage paying between \$1,500 and \$1,999 per month increased from 20.4% in 2006 to 22.7% in 2011, but dropped to 17.8% by 2021.

The proportion paying less than \$500 per month for housing decreased by nearly three quarters, from 15.1% in 2006 to 3.8% in 2021, while the percentage paying between \$1,000 and \$1,499 dropped by almost half, from 23.9% to 12.7%. The percentage paying between \$500 and \$999 increased slightly from 29.1% in 2006 to 31.5% in 2016 and 2021.

[Table 39: Distribution of monthly housing costs for owners by \\$500 price brackets, Ottawa, 2006, 2011, 2016 and 2021](#)



Home sales have increased, with the highest year-over-year growth in single-family homes and townhouses. However, median prices have either increased or remained relatively stable. These trends suggest that while demand for homeownership remains strong, affordability pressures continue to shape all market aspects.

Table 40: Housing sales and year-by-year change in sales by type, Ottawa, December 2023 to December 2024

Category	2023	2024	Year-by-year % change
Single Family	6,222	7,095	14.0%
Townhouse	3,349	3,777	12.8%
Apartment	2,370	2,465	4.0%
Overall	12,096	13,526	11.8%

Source: The Canadian Real Estate Association (CREA)

Table 41: Median* housing prices and year to date change in prices, Ottawa, December 2018 to December 2024

Unit Type	2018	2019	2020	2021	2022	2023	2024	% Change 2018-2024
All unit types	\$382,952	\$421,123	\$504,886	\$620,079	\$659,686	\$620,079	\$630,000	64.5%

*Annual median sale prices for each year were derived from the reported percentage changes relative to the median prices in 2024 and 2023.
Source: The Canadian Real Estate Association (CREA)

Table 42: Median housing prices and year-by-year change in prices by category, Ottawa, December 2023 to December 2024

Category	2023	2024	Year-by-year % change*
Single Family	\$750,000	\$755,000	0.7%
Townhouse	\$550,000	\$580,000	5.5%
Apartment	\$390,000	\$398,000	2.1%
Overall	\$620,000	\$630,000	1.6%

*Note: Percentage changes are calculated based on the actual reported values from December 2023 compared to those for December 2024.
Source: The Canadian Real Estate Association (CREA)

**BY THE NUMBERS: TABLES 40-42****11.8%**

**FROM DECEMBER 2023 TO DECEMBER 2024, THE
OVERALL NUMBER OF HOUSING SALES INCREASED
BY 11.8%, FROM 12,096 TO 13,526**

By housing type, the largest increases were in single family homes, from 6,222 to 7,095 (+14.0%), followed by townhouses, from 3,349 to 3,777 (+12.8%). The number of apartment sales increased by only 4.0%, from 2,370 to 2,465.

From 2018 to 2022, median housing prices increased by 72.3%, from \$382,952 to \$659,686. Prices dropped to \$620,079 in 2023, before rebounding to \$630,000 in 2024, representing an overall price increase of 64.5% from 2018 to 2024.

From 2023 to 2024, median housing prices increased by 1.6%, from \$620,000 in 2023 to \$630,000 in 2024. By housing type, the largest increase was in median townhouse prices from \$550,000 to \$580,000 (+5.5%), with smaller price increases for apartments – 2.1%, from \$390,000 to \$398,000 – and single family homes – 0.7%, from \$750,000 to \$755,000.

Affordability in Ottawa's ownership market has consistently eroded, with fewer households able to secure housing at lower costs. Yet, despite these cost changes, median home prices have remained relatively stable, suggesting that rising ownership expenses are being driven more by higher borrowing costs, taxes, and other financial pressures than by price inflation alone.

Meanwhile, housing starts have fallen to a decade-low, limiting future supply growth.³¹ Planned zoning changes may create opportunities for more diverse housing options. Still, with rising development costs and economic constraints on construction, affordability improvements will likely remain constrained in the near term.

Core housing need

Core housing need (CHN) is a key measure of housing instability, identifying households that lack adequate, suitable, and affordable housing without access to alternatives in their local market. However, it is not a perfect proxy for housing insecurity. Households in CHN are not necessarily at risk of homelessness, but they face heightened vulnerability – many spend well beyond affordability thresholds, greatly affecting their quality of life.

Households move in and out of core housing over time due to changes in income, employment, and housing costs. Research suggests that about two-thirds of individuals exit CHN within five years, often without direct housing intervention, while one-third remain persistently in need.³² This distinction is critical for homelessness system planning: short-term affordability pressures may resolve as financial situations improve, but those in persistent need are more likely to require sustained intervention. Without targeted support, long-term CHN can increase the risk of deeper housing instability, particularly for lower-income renters and structurally disadvantaged groups.



Between 2016 and 2021, the total number of Ottawa households in CHN declined slightly, aligning with national trends in the 2021 Census. However, this decline was likely influenced by temporary income supports during the COVID-19 pandemic, such as the Canada Emergency Response Benefit (CERB), which temporarily reduced CHN rates. Since CERB ended in 2021, many households that briefly exited CHN may have re-entered in subsequent years.

CHN is a key measure of housing instability, identifying households that lack adequate, suitable, and affordable housing, without access to alternatives in their local market. Households in CHN are not necessarily at risk of homelessness, but do face heightened vulnerability, with many spending well beyond affordability thresholds with few viable options.³³

Figure 37: Distribution of households in core housing need by tenure, Ottawa, 2016 and 2021

Source: Statistics Canada

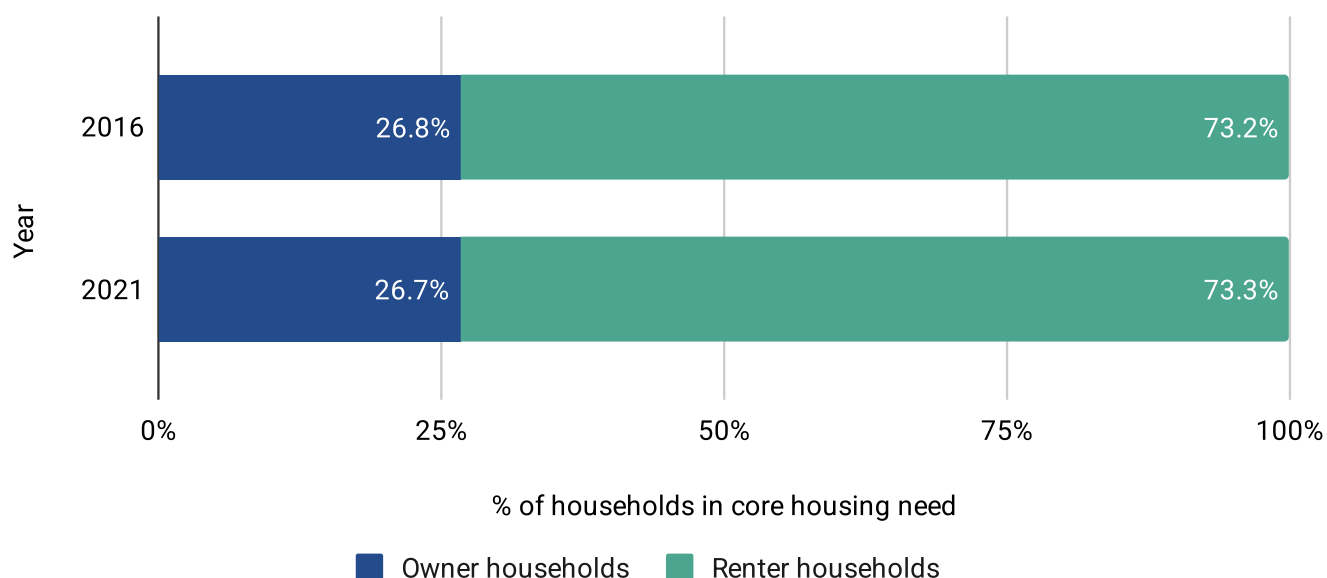


Table 43: Core housing need rates by tenure, selected communities, 2021

Community	Owner	Renter
Toronto	10.8%	29.3%
Mississauga	9.6%	28.0%
Hamilton	5.5%	27.6%
Edmonton	5.5%	23.6%
Winnipeg	4.7%	24.2%
Ottawa	4.6%	23.3%
St. John's	4.4%	22.3%

Source: Statistics Canada

**BY THE NUMBERS: FIGURE 37 & TABLE 43**

FROM 2016 TO 2021, THE NUMBER OF OWNER HOUSEHOLDS IN CORE HOUSING NEED (CHN) IN OTTAWA DECREASED BY 5.7%, FROM 47,145 TO 44,435.

The number of owner households in CHN decreased from 12,655 to 11,865 (-6.2%), while renter households in CHN decreased from 34,490 to 32,570 (-5.6%). The proportion of households in CHN that were renter households remained nearly unchanged, at 73.2% in 2016 and 73.3% in 2021.

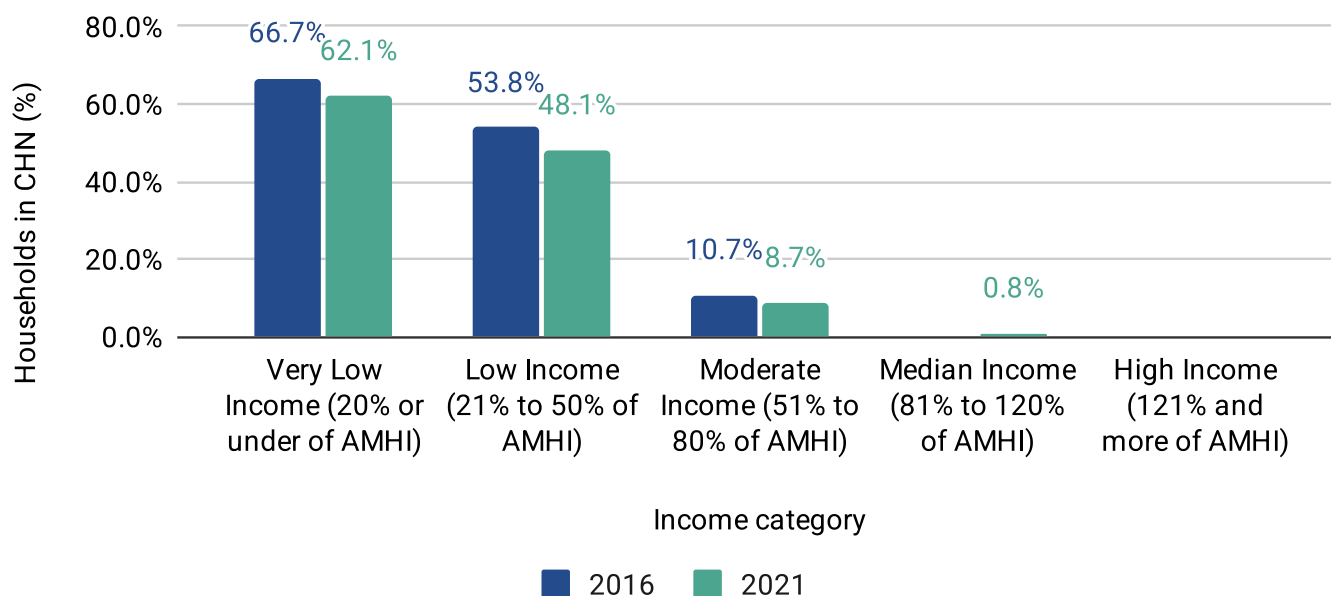
As of 2021, the proportion of households in core housing need (CHN) in Ottawa was lower than in most selected communities, for both owner and renter households. 4.6% of owners in Ottawa were in CHN, lower than in Toronto (10.8%), Mississauga (9.6%), Hamilton (5.5%), Edmonton (5.5%), and Winnipeg (4.7%), but higher than in St. John's (4.4%). For renter households in CHN, Ottawa's rate of 23.3% was lower than in Toronto (29.3%), Mississauga (28.0%), Hamilton (27.6%), Winnipeg (24.2%), and Edmonton (23.6%), but higher than in St. John's (22.3%).

[Table 44: Households in core housing need count and as a percentage of total households by tenure, Ottawa, 2016 and 2021](#)

While the proportion of households in core housing need decreased from 2016 to 2021, this does not necessarily reflect long-term improvement, as per the explanation regarding CERB. Core housing need remains prevalent among very low- and low-income households, reinforcing the direct link between affordability and financial constraints.

Figure 38: Percentage of households in core housing need by income category, Ottawa, 2016 and 2021

Source: HART





BY THE NUMBERS: FIGURE 38

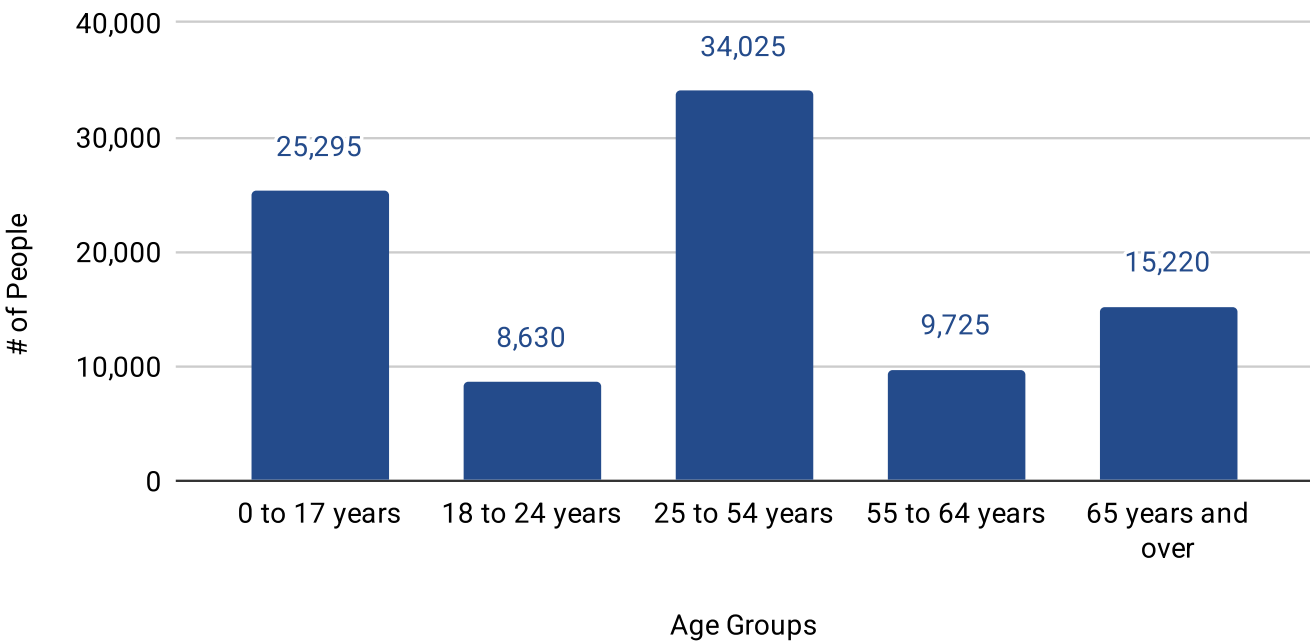
FROM 2016 TO 2021, THE PROPORTION OF HOUSEHOLDS IN OTTAWA THAT WERE IN CORE HOUSING NEED (CHN) DECREASED

-for households in the very low income (from 66.7% to 62.1%), low income (from 53.8% to 48.1%), and moderate income (from 10.7% to 8.7%) categories. However, while no households in CHN were recorded in the median income category in 2016, 0.8% were in CHN in 2021. No households in the high income category were in CHN in either 2016 or 2021.

Table 45: Percentage of households in core housing need by income category, Ottawa, 2016 and 2021

Figure 39: Core housing need by age and number of people, Ottawa, 2021

Source: Statistics Canada



BY THE NUMBERS: FIGURE 39

OF THE 92,895 PEOPLE IN CORE HOUSING NEED IN OTTAWA IN 2021, THE LARGEST GROUP WAS THOSE AGED 25 TO 54, AT 34,025 (36.6%),

followed by children and youth aged 0-17 years (25,295, 27.2%) and seniors aged 65 years and over (15,220, 16.4%). The groups with the fewest people in core housing need were young adults aged 18-24 years (8,630, 9.3%) and older adults aged 55 to 64 years (9,725, 10.5%).

Table 46: Core housing need by age and number of people, Ottawa, 2021



Over 25,000 children and youth live in households in core housing need, placing added strain on parents and caregivers who must balance housing costs with other essentials. Children in core housing need may face disruptions in education and social stability, particularly if housing conditions are unstable. Over 15,000 seniors (65+) are also in core housing need, with many relying on fixed incomes that do not keep pace with rising housing costs.

FOR EQUITY-SEEKING GROUPS – INCLUDING INDIGENOUS HOUSEHOLDS, RACIALIZED COMMUNITIES, AND NEWCOMERS – AS WELL AS STRUCTURALLY DISADVANTAGED GROUPS, SUCH AS SINGLE-PARENT FAMILIES, CORE HOUSING NEED REMAIN PERSISTENTLY HIGH, REINFORCING SYSTEMIC BARRIERS TO STABLE HOUSING.

National research confirms that ethnocultural identity is independently associated with core housing need, even when controlling for income and location. This suggests that affordability challenges for racialized households are not solely the result of economic circumstances but are also shaped by systemic housing barriers.³⁴ Among Indigenous households, core housing need is not just a matter of affordability but also one of overcrowding, housing quality, and well-being. Indigenous households in core housing need are twice as likely to report poor mental health and lower life satisfaction compared to those not in need, underscoring the broader effects of housing precarity.³⁵

SINGLE-PARENT FAMILIES, PARTICULARLY SINGLE MOTHERS, CONTINUE TO EXPERIENCE AMONG THE HIGHEST RATES OF CORE HOUSING NEED, A PATTERN CONSISTENT WITH BROADER AFFORDABILITY CHALLENGES DISCUSSED IN [PART 4: HOUSEHOLD COMPOSITION](#).

While the number of single-parent households in need has declined, this group remains structurally disadvantaged in the housing market, with potentially lower household incomes, caregiving responsibilities, and limited access to appropriate housing options. Women experiencing gender-based violence face additional barriers, with financial constraints often preventing them from leaving unsafe living situations, highlighting the intersection of housing precarity and gender-based risk.

NEWCOMERS AND REFUGEES, DESPITE STATISTICAL DECLINES IN CORE HOUSING NEED, CONTINUE TO FACE SUBSTANTIAL BARRIERS TO STABLE HOUSING, INCLUDING DISCRIMINATION, PRECARIOUS EMPLOYMENT, AND HIGH RENTAL COSTS.³⁶

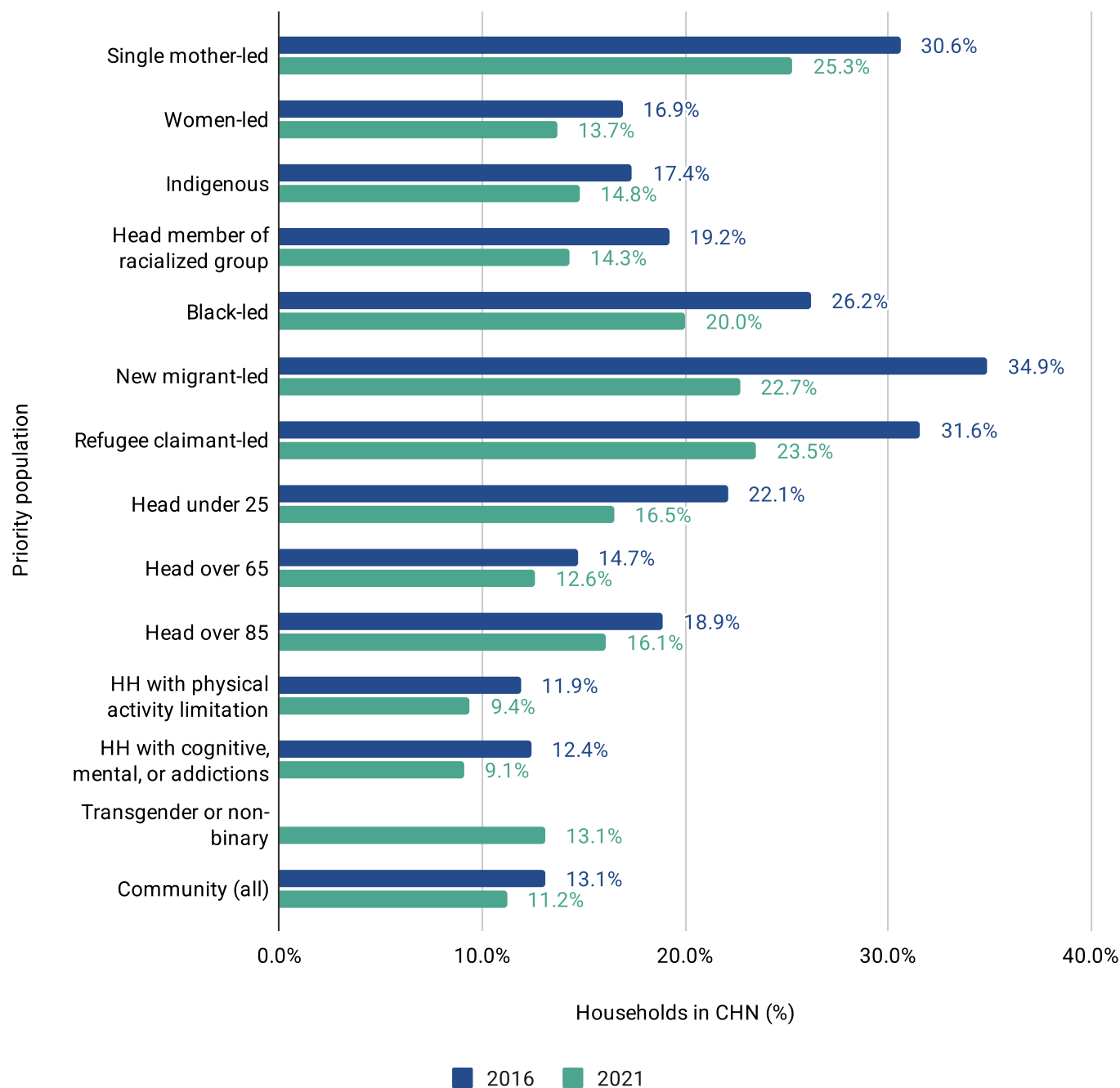
Many refugee-led households experience overcrowding and financial strain, yet are no longer counted in core housing need statistics, masking the extent of their housing precarity.





Figure 40: Percentage of households in core housing need by priority population, Ottawa, 2016 and 2021

Source: HART





BY THE NUMBERS: FIGURE 40

From 2016 to 2021, the proportion of households in Ottawa in core housing need (CHN) decreased from 13.1% to 11.2%. CHN rates were higher than the community average for most priority populations. In 2016, the highest rates were observed in:

- New migrant-led households (34.9%).
- Refugee claimant-led households (31.6%).
- Single mother-led households (30.6%).
- Black-led households (26.2%).
- Households whose primary household member was under 25 (22.1%).

The only populations with a lower CHN rate than the overall community average were households with physical activity limitations (11.9%) and households with cognitive, mental, or addictions-related activity limitations (12.4%).

By 2021, CHN rates had decreased across almost all priority populations, with the largest reductions — at least 5% — in the top five priority populations. Households with activity limitations continued to have a CHN rate lower than the community average. However, data from 2021 showed that the transgender or non-binary population, for which there was insufficient data in 2016, had a CHN rate of 13.1%, exceeding the overall community average of 11.2%.

[Table 47: Percentage of households in core housing need by priority population, Ottawa, 2016 and 2021](#)

While some households move in and out of core housing need, others experience prolonged housing precarity due to structural factors that go beyond income alone, such as employment security, discrimination in rental markets, and gaps in social supports. Ottawa's trends reflect provincial patterns, where housing stability is shaped by economic pressures, the availability of suitable housing, and systemic inequities that contribute to disparities in housing access.

Understanding core housing need requires consideration of the intersecting factors that influence housing outcomes, including gender, Indigeneity, ethnocultural identity, age, disability, migration status, and family composition. These factors do not operate in isolation but interact to shape who is most at risk of long-term housing instability, and therefore who the housing system must be prepared to serve safely and equitably.

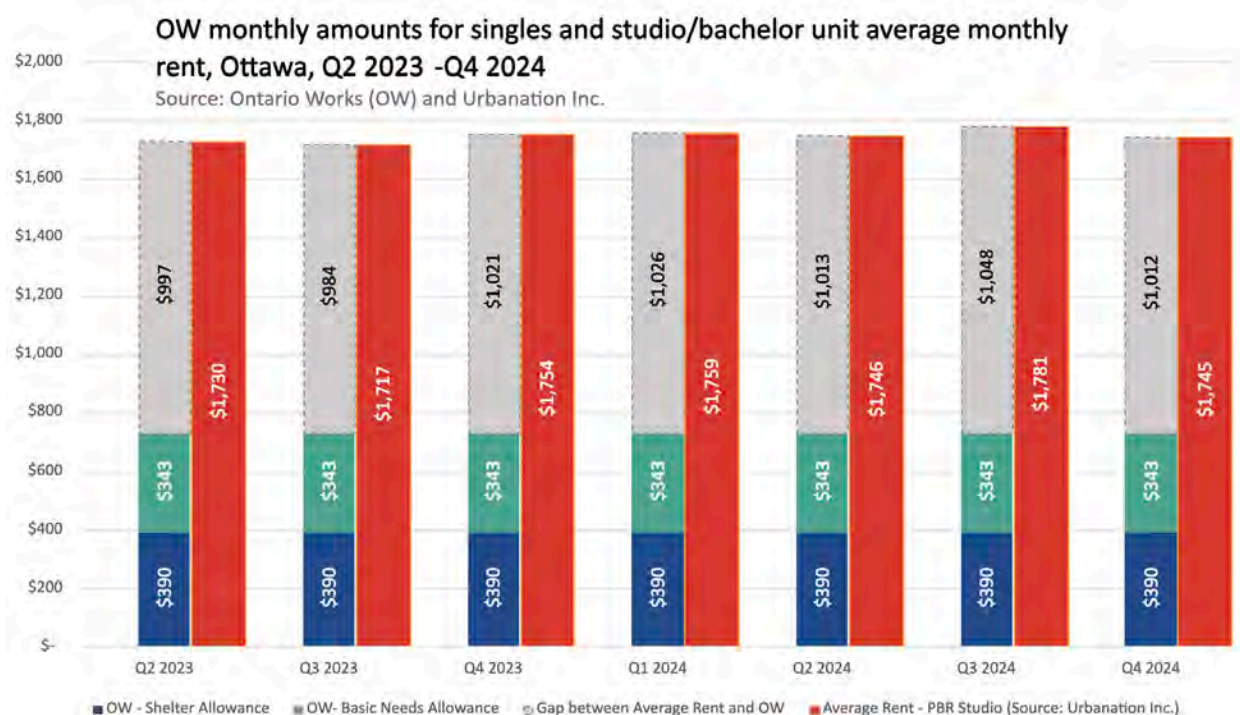
Social assistance

Access to stable housing is particularly challenging for households reliant on social assistance, as shelter allowances under Ontario Works (OW) and the Ontario Disability Support Program (ODSP) remain well below market rents. Social assistance does not reflect housing costs, leaving many recipients dependent on subsidized housing, shared accommodations, or unsafe living arrangements.

The graph compares Ontario Works (OW) shelter and basic needs allowances to average bachelor unit rents in Ottawa, illustrating the gap between assistance levels and market costs.³⁷ In Q4 2024, the total OW benefit for a single adult was \$733, while the average bachelor unit rent was \$1,745, resulting in a gap of \$1,012. This shows that even with full assistance, recipients fall far short of affording market rent.

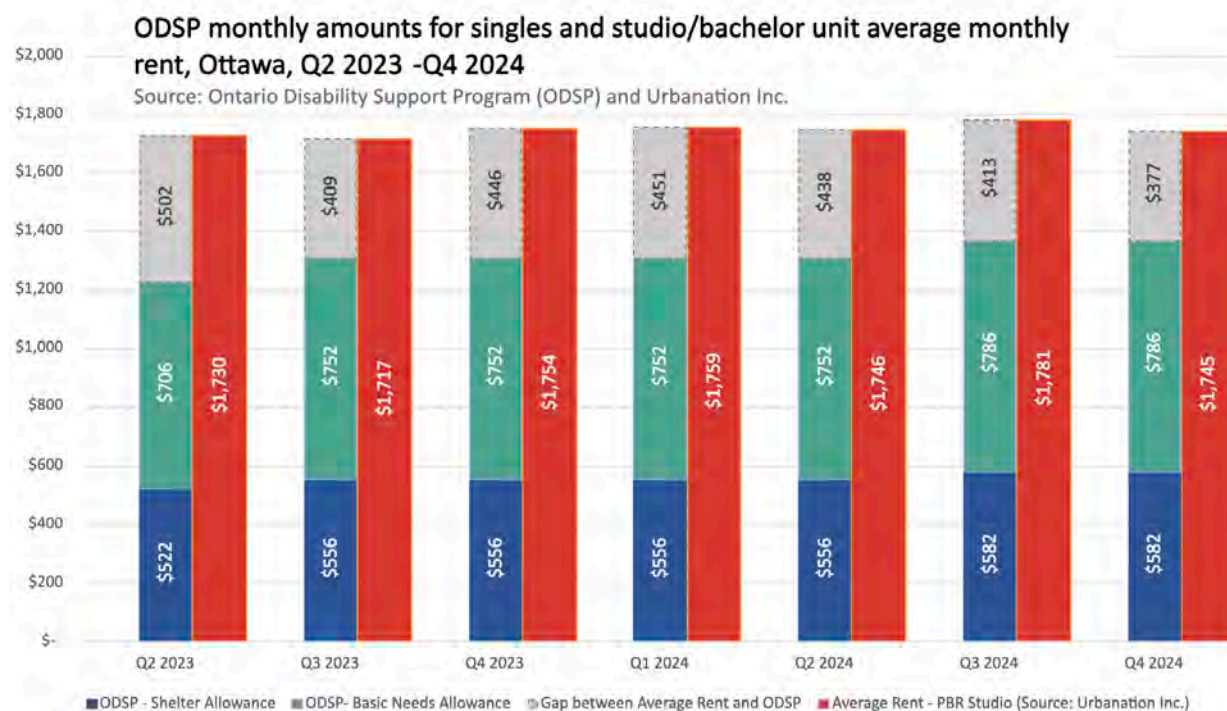


Figure 41: OW monthly amounts for singles and studio/bachelor unit average monthly rent, Ottawa, Q2 2023 to Q4 2024



In Q4 2024, a single ODSP recipient received \$1,368 in total assistance, while the average bachelor unit rent was \$1,745, leaving private market housing unattainable.

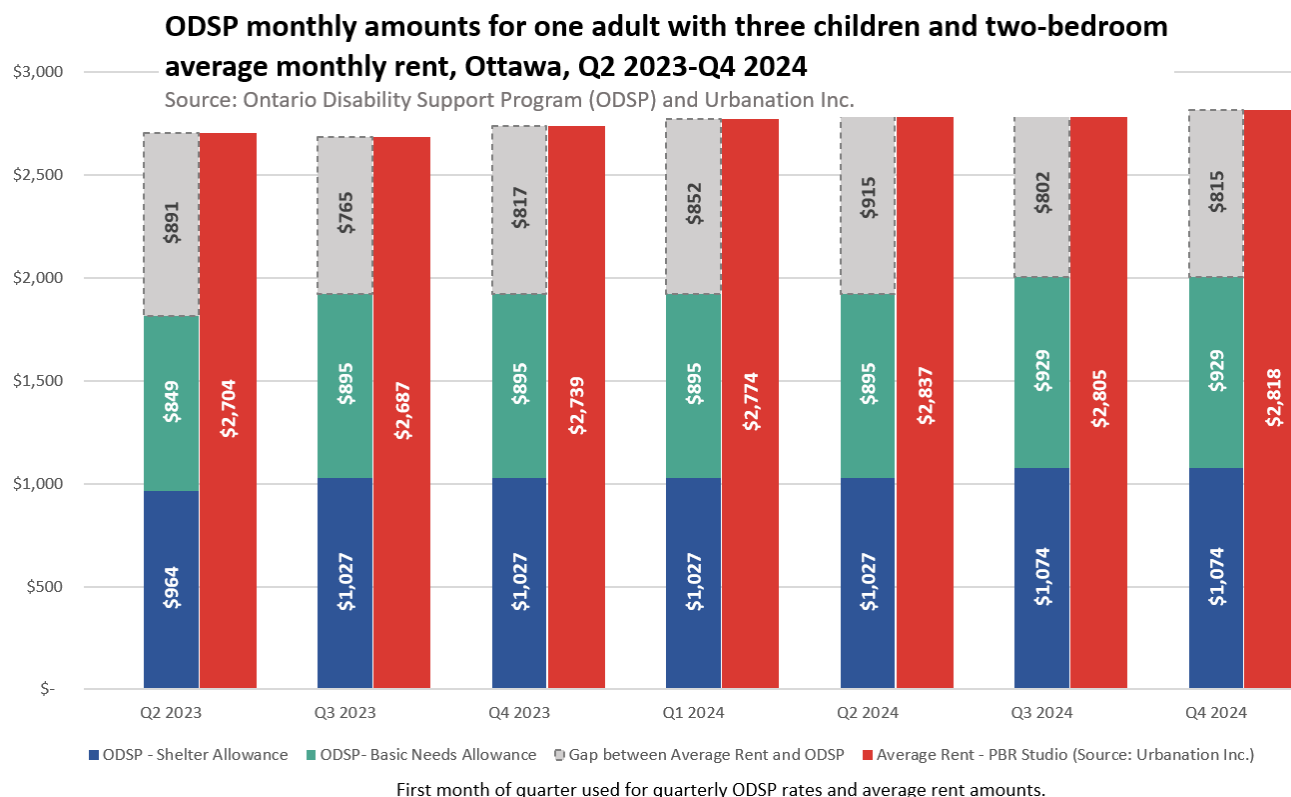
Figure 42: ODSP monthly amounts for singles and studio/bachelor unit average monthly rent, Ottawa, Q2 2023 to Q4 2024





For a single parent with three children, the total ODSP allowance in Q4 2024 was \$2,003, while the average rent for a two-bedroom unit was \$2,818.

Figure 43: ODSP monthly amounts for one adult with three children and two-bedroom average monthly rent, Ottawa, Q2 2023 to Q4 2024



As discussed in [Part 6: Housing market](#) and this section, average rents alone do not fully reflect the challenges of securing housing, as vacant units are typically priced higher than occupied ones, rent levels vary across different parts of Ottawa, and low vacancy rates limit available options.

For ODSP recipients, additional barriers – such as mobility constraints, accessibility needs, and difficulty securing housing near essential services – further restrict housing choices. For parents on OW or ODSP, affordability must also be balanced with proximity to transit, childcare, schools, and medical services, which are essential for maintaining stability. However, these factors are not reflected in standard rent calculations, making it even harder for low-income households to secure appropriate housing.

AS AVERAGE RENTS CONTINUE TO RISE WHILE SOCIAL ASSISTANCE RATES REMAIN STAGNANT, PRESSURE ON THE AFFORDABLE HOUSING SYSTEM WILL INTENSIFY, LEAVING MORE HOUSEHOLDS WITHOUT SUSTAINABLE OPTIONS AND INCREASING THE NUMBER OF PEOPLE EXPERIENCING HOMELESSNESS.

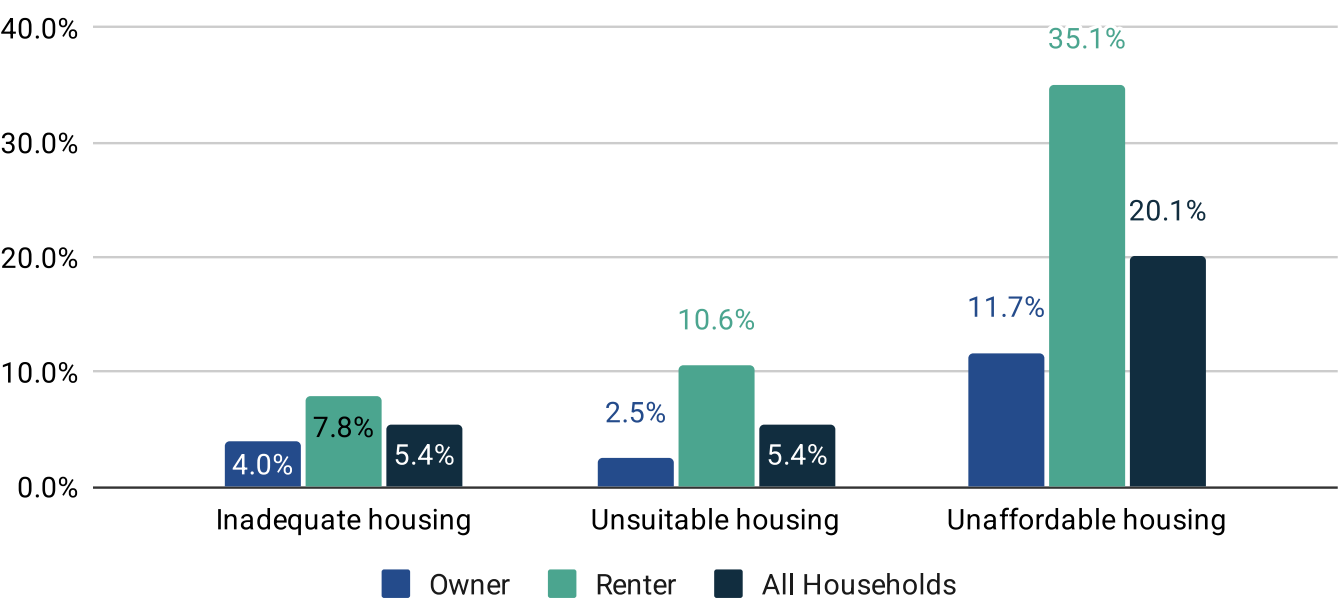


Housing adequacy, suitability, and affordability

Housing challenges in Ottawa in 2021 varied by tenure, with renters experiencing substantially higher rates of inadequate, unsuitable, and unaffordable housing compared to homeowners. While a small portion of all households lived in inadequate or unsuitable housing, affordability was the most widespread issue, particularly for renters. More than a third of renter households spent too much on housing, compared to a much smaller proportion of owners. These patterns highlight the different housing pressures faced by renters and homeowners.

Figure 44: Percentage of households in inadequate, unsuitable, and unaffordable housing by tenure, Ottawa, 2021

Source: Statistics Canada



BY THE NUMBERS: FIGURE 44

IN 2021, 5.4% OF ALL HOUSEHOLDS IN OTTAWA WERE LIVING IN INADEQUATE HOUSING, 5.4% IN UNSUITABLE HOUSING, AND 20.1% IN UNAFFORDABLE HOUSING.

Renters were disproportionately affected compared to homeowners, with 7.8% of renter households in inadequate housing compared to 4.0% of owner households, 10.6% of renters in unsuitable housing compared to 2.5% of owners, and 35.1% of renters in unaffordable housing compared to 11.7% of owners.

[Table 48: Percentage of households in inadequate, unsuitable, and unaffordable housing by tenure, Ottawa, 2021](#)



These disparities between owners and renters are likely driven by housing market conditions, including rising rental costs, limited availability of affordable units, and income differences between renters and homeowners, as discussed in [Part 5: Income](#) and [Part 6: Housing market](#), leaving renters more exposed to market fluctuations and making them more vulnerable to affordability challenges as a result. At the same time, essential repairs by landlords can result in tenant displacement, adding to instability in the rental market. In addition, high construction costs and tariffs further strain affordability by increasing financial pressures on both new developments and maintenance.³⁸

Conclusion

AFFORDABILITY PRESSURES IN OTTAWA HAVE RESHAPED ACCESS TO HOUSING, PARTICULARLY FOR LOWER-INCOME HOUSEHOLDS WHO FACE SHRINKING OPTIONS AT SUSTAINABLE PRICE POINTS.



The decline in lower-cost rental and ownership opportunities has widened affordability gaps, limiting housing options and contributing to more precarious tenancies and constrained mobility for lower-income households. These pressures are not evenly distributed; equity-seeking groups, including racialized households, Indigenous communities, and single-parent families, remain disproportionately affected, facing systemic barriers that compound affordability challenges.

For many households, affordability constraints are not just about rising costs but about the narrowing of viable alternatives. As lower-cost units disappear, those with the fewest resources are left with limited options, frequently with challenges, such as overcrowding, substandard housing, or unsustainable housing costs.

THIS SHRINKING AVAILABILITY OF LOWER-COST HOUSING CONTRIBUTES TO GREATER HOUSING PRECARIETY, INCREASING THE RISK OF HOMELESSNESS FOR THOSE WITH LIMITED FINANCIAL FLEXIBILITY.



KEY TAKEAWAYS



The number of households paying lower housing costs has declined, while those in the \$2,000+ range have grown substantially, indicating increasing affordability pressures.



Rental market polarization is deepening, with mid- and lower-cost rental options disappearing while higher-cost units expand.



Vacant rental units are priced substantially higher than occupied ones, creating an affordability barrier for new market renters.



Social assistance rates are far below market rents, leaving many recipients unable to afford even the lowest-cost units.



Core housing need persists, with lower income renters and equity-seeking groups substantially and disproportionately affected.



Overcrowding and major repair needs are rising as affordability constraints limit options for relocation or maintenance.



PART 8

TRANSPORTATION

GEOGRAPHIC ACCESS PLAYS A CRUCIAL ROLE IN SHAPING HOUSING STABILITY, EMPLOYMENT OPPORTUNITIES, AND OVERALL QUALITY OF LIFE IN OTTAWA.

The ability to reach workplaces, essential services, and support networks efficiently influences housing choices and long-term stability, particularly for those with limited transportation options. Recent changes in commuting patterns, transit reliance, and travel distances reflect changing economic conditions, evolving work arrangements, and broader affordability pressures.

With the post-COVID decline in public transit use, more residents are relying on personal vehicles. While public transit ridership is rising again, access to affordable and well-connected housing has become increasingly important. Transportation barriers can exacerbate housing instability by limiting access to employment and essential services, particularly for lower-income and equity-seeking groups. Understanding these trends helps assess the intersection of transportation and housing access in shaping opportunities for Ottawa residents.



This section examines key trends in geographic access, including:

- Changes in commuting patterns and transportation modes.
- Changes in commuting distances and travel times.
- The relationship between geographic access and housing stability.

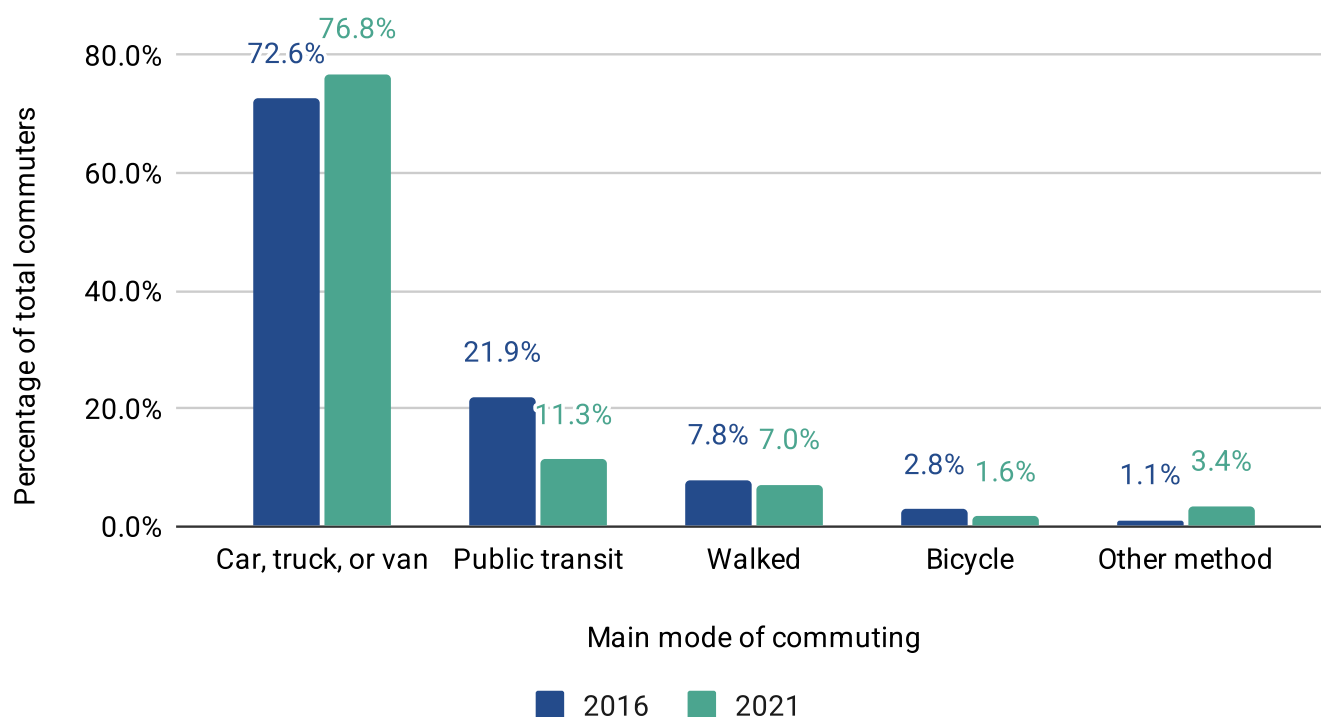


Transportation

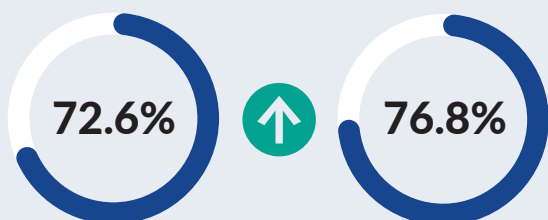
Between 2016 and 2021, the proportion of Ottawa commuters relying on personal vehicles increased, with fewer using public transit. The proportion of commuters driving a car, truck, or van increased, while public transit use dropped substantially. Walking and cycling decreased slightly, though other methods of commuting became slightly more common. These trends were likely influenced by the impact of COVID-19, which led to more people working from home in 2021, reducing overall commuting trips compared to 2016. This trend is, at least in part, now reversing due to increased transit ridership and return-to-the-office initiatives.

Figure 45: Percentage of total commuters by main mode of commuting, Ottawa, 2016 and 2021

Source: Statistics Canada



BY THE NUMBERS: FIGURE 45



BETWEEN 2016 AND 2021, THE PROPORTION OF COMMUTERS WHO USED A CAR, TRUCK, OR VAN INCREASED FROM 72.6% TO 76.8%.

Public transit use decreased greatly over the same period, from 21.9% to 11.3%, with smaller decreases in the percentage of commuters walking (from 7.8% to 7.0%) or bicycling (from 2.8% to 1.6%). The proportion of commuters using other methods increased from 1.1% in 2016 to 3.4% in 2021.

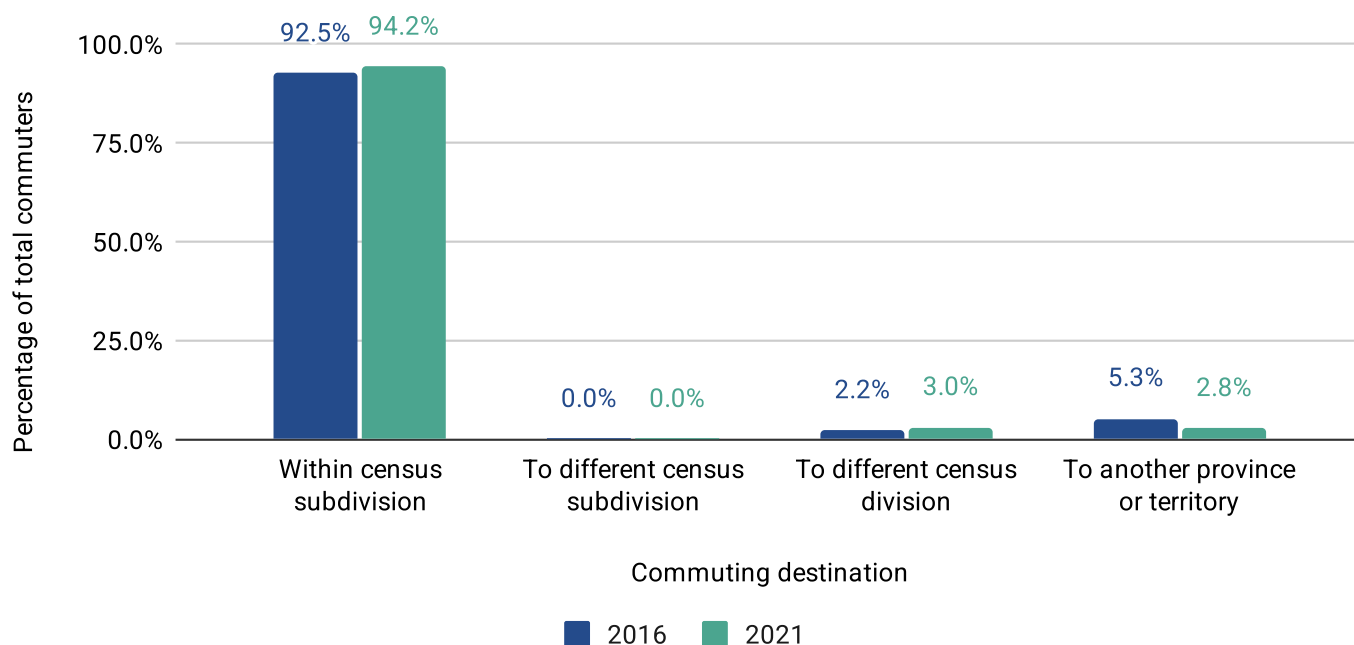
Table 49: Commuters count and as a percentage of total commuters by main mode of commuting, Ottawa, 2016 and 2021



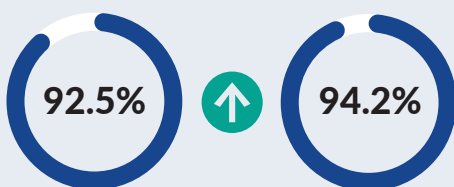
In addition to changes in transportation modes, there were also changes in the distances people travelled for work. Between 2016 and 2021, the proportion of commuters travelling within the same census subdivision or to a different census division increased, with fewer commuting to another province or territory. These trends suggest a growing concentration of employment opportunities closer to home, or changing commuter preferences.

Figure 46: Percentage of total commuters by commuting destination, Ottawa, 2016 and 2021

Source: Statistics Canada



BY THE NUMBERS: FIGURE 46



FROM 2016 TO 2021, THE PROPORTION OF COMMUTERS IN OTTAWA WHO COMMUTED WITHIN THEIR CENSUS SUBDIVISION INCREASED FROM 92.5% TO 94.2%,

while the proportion commuting to a different census division within Ontario increased from 2.2% to 3.0%. The proportion commuting to another province or territory decreased by almost half, from 5.3% to 2.8%. No commuters to a different census subdivision within their division were recorded in either year.

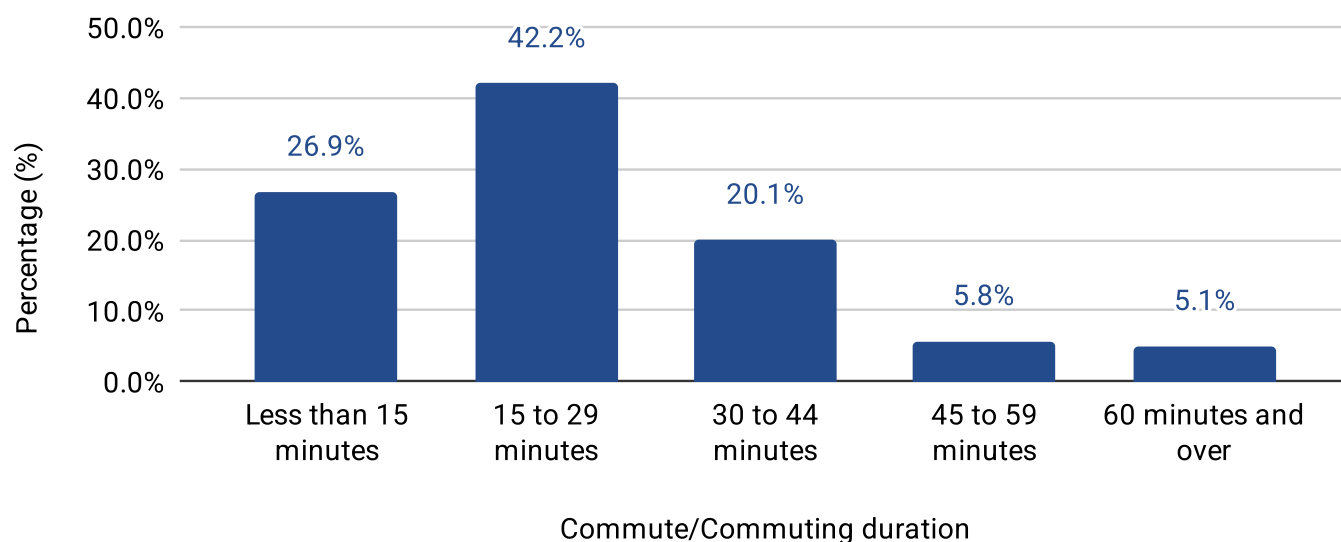
[Table 50: Commuters count and as a percentage of total commuters by commuting destination, Ottawa, 2016 and 2021](#)



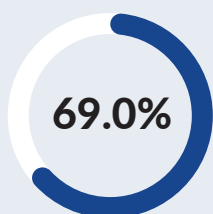
These changes in commuting distances also influenced the overall time workers spent travelling to their jobs. In 2021, most employed workers in Ottawa had relatively short commutes, with over two-thirds spending fewer than 30 minutes travelling to work. The largest proportion of commutes fell within the 15- to 29-minute range, with less than 11 per cent of commutes exceeding 45 minutes.

Figure 47: Commuting duration for the employed labour force aged 15 years and over, Ottawa, 2021

Source: Statistics Canada



BY THE NUMBERS: FIGURE 47



IN 2021, 69.0% OF COMMUTERS IN OTTAWA TRAVELLED FEWER THAN 30 MINUTES, WITH 42.2% SPENDING BETWEEN 15 AND 29 MINUTES AND 26.9% FEWER THAN 15 MINUTES.

Another 20.1% spent 30 to 44 minutes commuting; only 5.8% had travel times between 45 and 59 minutes, and 5.1% of 60 minutes or more.

Table 51: Commuting duration for the employed labour force aged 15 years and over count and as a percentage of total commutes, Ottawa, 2021

Conclusion

GEOGRAPHIC ACCESS PLAYS A KEY ROLE IN SHAPING HOUSING STABILITY, ECONOMIC PARTICIPATION, AND OVERALL QUALITY OF LIFE.

Changes in commuting patterns, the decline in public transit use during the pandemic, and changing travel times highlight the evolving relationship between housing and transportation. While more residents are working closer to home, the decline in use of public transit raises concerns about accessibility for those without personal vehicles, particularly lower-income and equity-seeking groups.



Ensuring that transportation networks remain inclusive and efficient is necessary for reducing barriers to employment, essential services, and stable housing.

The relationship between geographic access and housing stability is particularly important in understanding how transit and commuting trends affect affordability and mobility. Limited transportation options can exacerbate housing instability by restricting access to jobs, services, and support networks.

ADDRESSING THOSE CHALLENGES REQUIRES POLICIES THAT INTEGRATE HOUSING AND TRANSPORTATION PLANNING, ENSURING THAT AFFORDABLE HOUSING IS WELL CONNECTED TO PUBLIC TRANSIT AND EMPLOYMENT HUBS.



KEY TAKEAWAYS



Commuting patterns in Ottawa have changed, with fewer people using public transit and more relying on personal vehicles.



Travel distances have shortened, with more commuters working within their local area rather than travelling long distances.



Public transit use has declined substantially, raising concerns about accessibility and affordability for those dependent on it.



Transportation barriers can limit access to employment, essential services, and housing stability, particularly for lower-income households.



Addressing geographic access challenges requires integrated housing and transportation planning to improve mobility and reduce disparities.



PART 9

NEIGHBOURHOOD-LEVEL DRIVERS OF HOUSING NEED

UNDERSTANDING NEIGHBOURHOOD-LEVEL DRIVERS OF HOUSING NEED IS ESSENTIAL FOR ASSESSING WHERE AND HOW HOUSING CHALLENGES INTERSECT WITH DEMOGRAPHIC AND SOCIOECONOMIC FACTORS ACROSS OTTAWA.

Housing pressures are not evenly distributed across the city, with certain neighbourhoods experiencing greater affordability challenges, core housing need, and overlapping vulnerabilities among different populations.

Spatial analysis of key indicators — including age distribution, Indigenous and newcomer populations, and core housing need — helps identify where targeted interventions may be most effective. Suburban areas tend to have higher concentrations of families and children, while urban neighbourhoods often experience greater affordability pressures and a higher proportion of equity-seeking groups. These geographic patterns influence access to housing, services, and long-term housing stability.



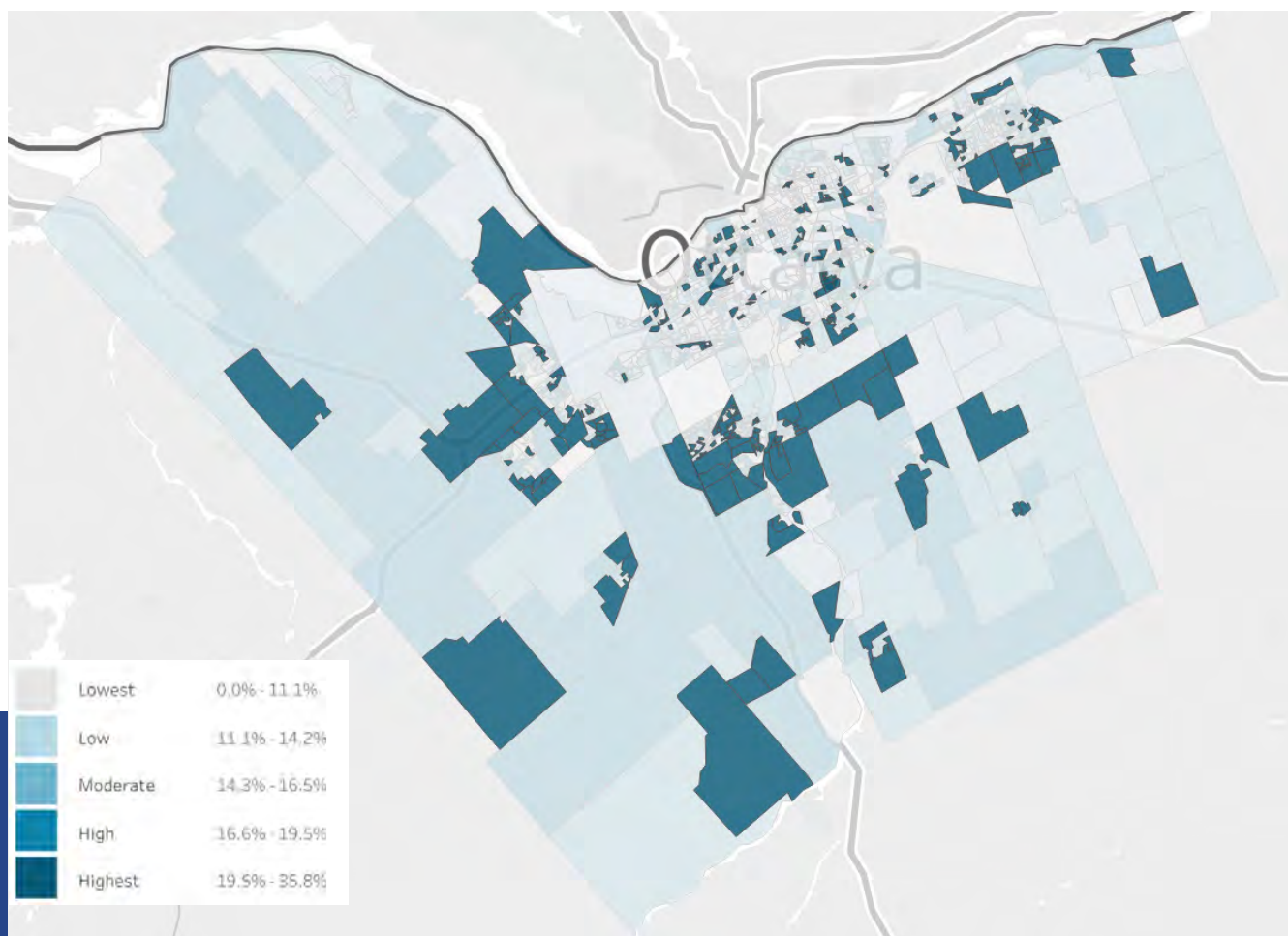
This section examines key neighbourhood-level housing trends, including:

- Geographic distribution of children, seniors, Indigenous residents, and newcomers.
- Neighbourhoods with high concentrations of core housing need.
- Areas where demographic pressures and core housing need — affordability, adequacy, and suitability of housing — intersect.

Geographic distributions of key demographics

The map below shows dissemination areas³⁹ with the highest proportions of children and youth aged 0 to 14 years. The darkest areas show dissemination areas where 19.5 to 35.8 per cent of the population are aged 0 to 14 years. Higher concentrations of children are found in suburban neighborhoods, particularly in the southern, southwestern, and some eastern parts of the city. The map reveals a clear pattern of younger populations being more prevalent in newer, family-oriented suburbs.

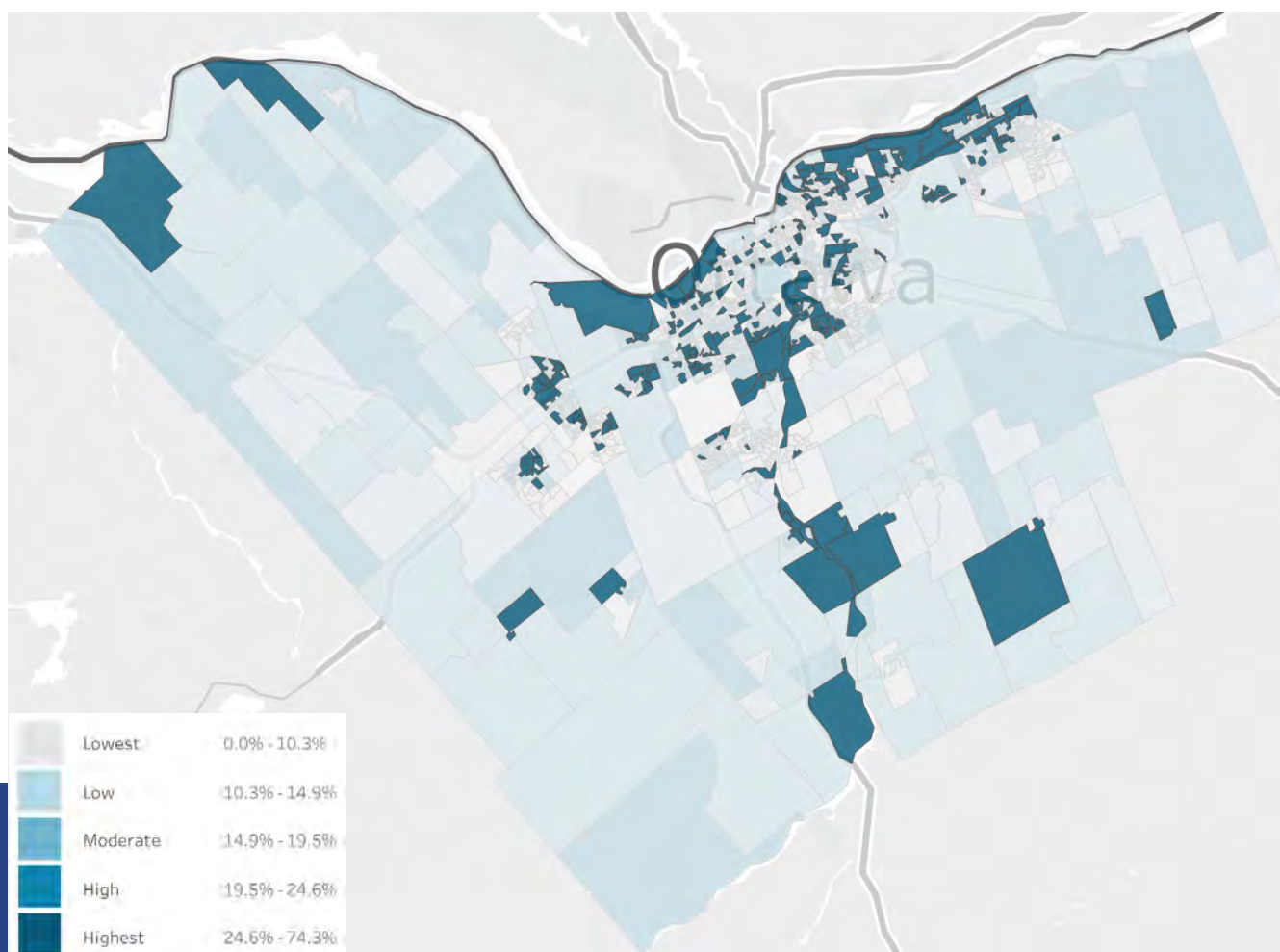
Figure 48: Dissemination areas by percentage of the population aged 0 to 14 years, Ottawa, 2021



AREAS WITH A HIGH POPULATION OF CHILDREN AGED 0 TO 14 YEARS INCLUDE NEWER SUBURBAN COMMUNITIES IN PARTS OF KANATA, STITTSVILLE, BARRHAVEN, RIVERSIDE SOUTH, AND ORLEANS, AS WELL AS SOME OLDER SUBURBS IN THE URBAN CORE. THERE ARE ALSO HIGHER POPULATIONS OF CHILDREN IN SOME RURAL AREAS, MOSTLY IN THE SOUTH END OF OTTAWA.

The map below shows dissemination areas with the highest proportions of seniors aged 65 years or over. The darkest areas show dissemination areas where seven to 13.3 per cent of the population are aged 65 years or over. The highest concentrations of seniors are found in various pockets across the city, including several rural and suburban zones. The map indicates that seniors are more likely to reside in outer residential and rural neighborhoods than in central zones.

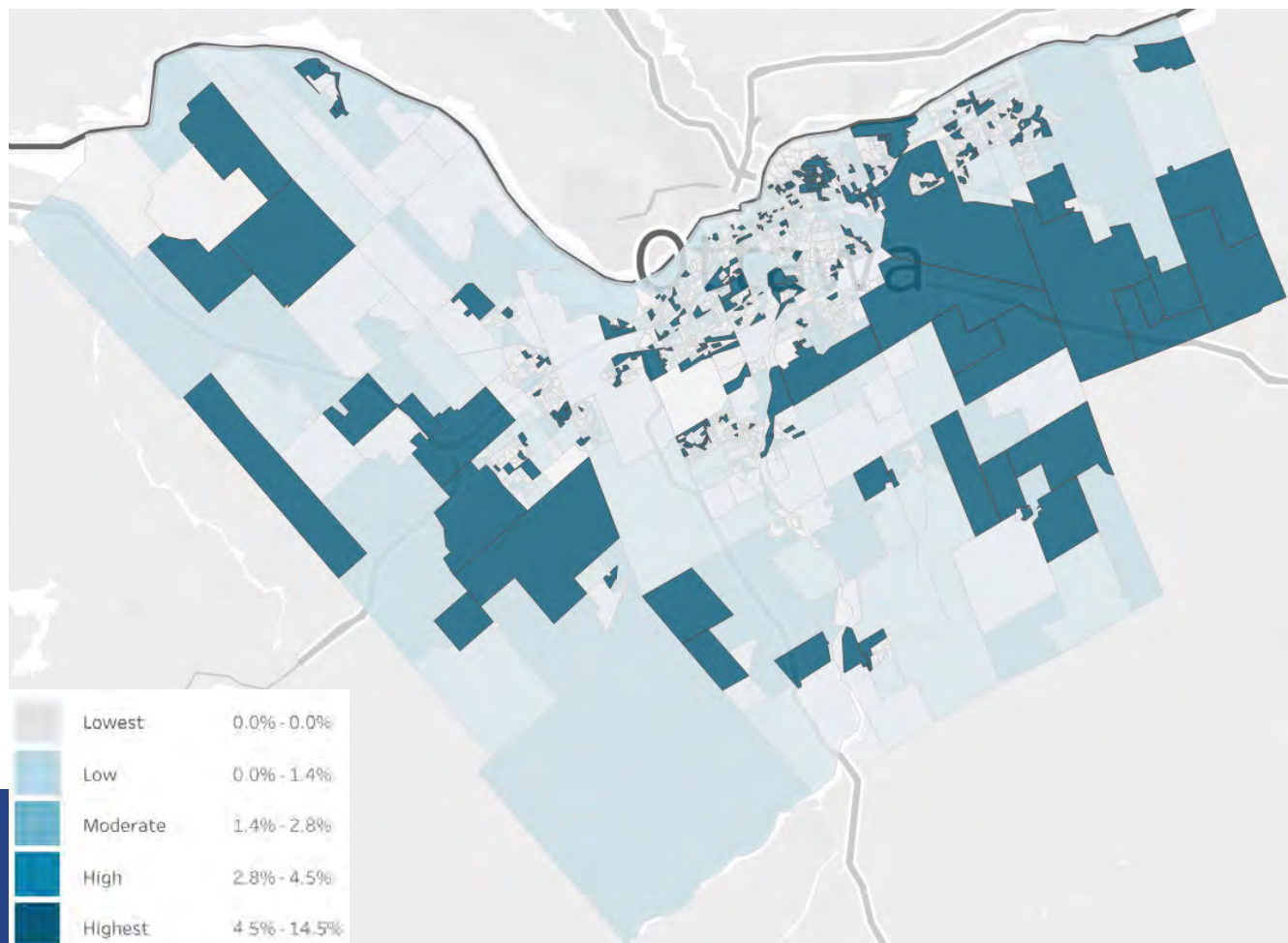
Figure 49: Dissemination areas by percentage of the population aged 65 or over, Ottawa, 2021



AREAS WITH A HIGH POPULATION OF SENIORS AGED 65 YEARS OR OVER INCLUDE NEIGHBOURHOODS IN THE SOUTH END, SUCH AS NEPEAN AND BELLS CORNERS, AND IN THE EAST END, SUCH AS VANIER, ROCKCLIFFE, MANOR PARK, AND PARTS OF ALTA VISTA. THERE ARE ALSO HIGH SENIOR POPULATIONS IN THE GREENBELT, CENTRAL AREAS OF KANATA AND STITTSTVILLE, AND NORTHERN AREAS OF ORLEANS AND MANOTICK.

The map below shows dissemination areas with the highest proportions of Indigenous residents. The darkest areas show dissemination areas where 4.5 to 14.5 per cent of the population are Indigenous. The highest concentration is spread throughout the city in a patchwork pattern, with several rural and suburban areas showing notable representation. Many areas report low percentages or none, highlighting a spatially varied but significant presence of Indigenous residents in both core and fringe communities.

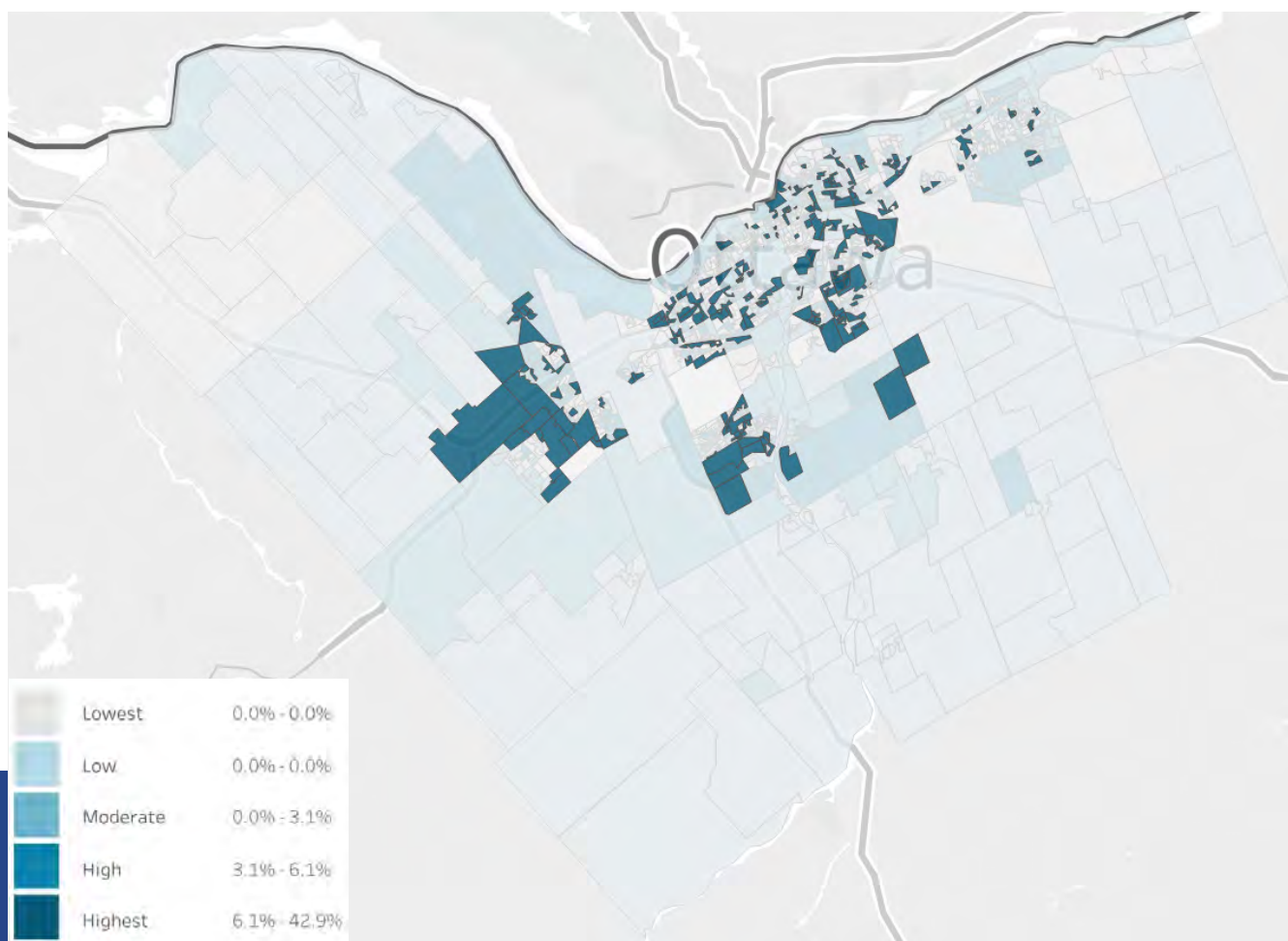
Figure 50: Dissemination areas by Indigenous population as a percentage of total population, Ottawa, 2021



AREAS WITH A HIGH POPULATION OF INDIGENOUS RESIDENTS INCLUDE VANIER, THE MARKET, AND LOWERTOWN, AS WELL AS SOME WEST-END AREAS LIKE NEPEAN, ORLEANS, AND PARTS OF CARLINGTON. MANY RURAL AREAS IN THE NORTHWEST AND THE EAST ALSO HAVE HIGH INDIGENOUS POPULATIONS, INCLUDING VARS AND CARLSBAD SPRINGS.

The map below shows dissemination areas with the highest proportions of newcomers. The darkest areas show dissemination areas where 32 to 69.4 per cent of the population are newcomers. The highest proportions are concentrated in certain suburban and inner-city areas, with moderate levels (3.1% to 6.1%) more evenly distributed throughout. Many rural and peripheral neighborhoods show low or no representation. The map reveals that newcomers tend to cluster in specific urban and suburban locations, forming distinct settlement patterns across the city.

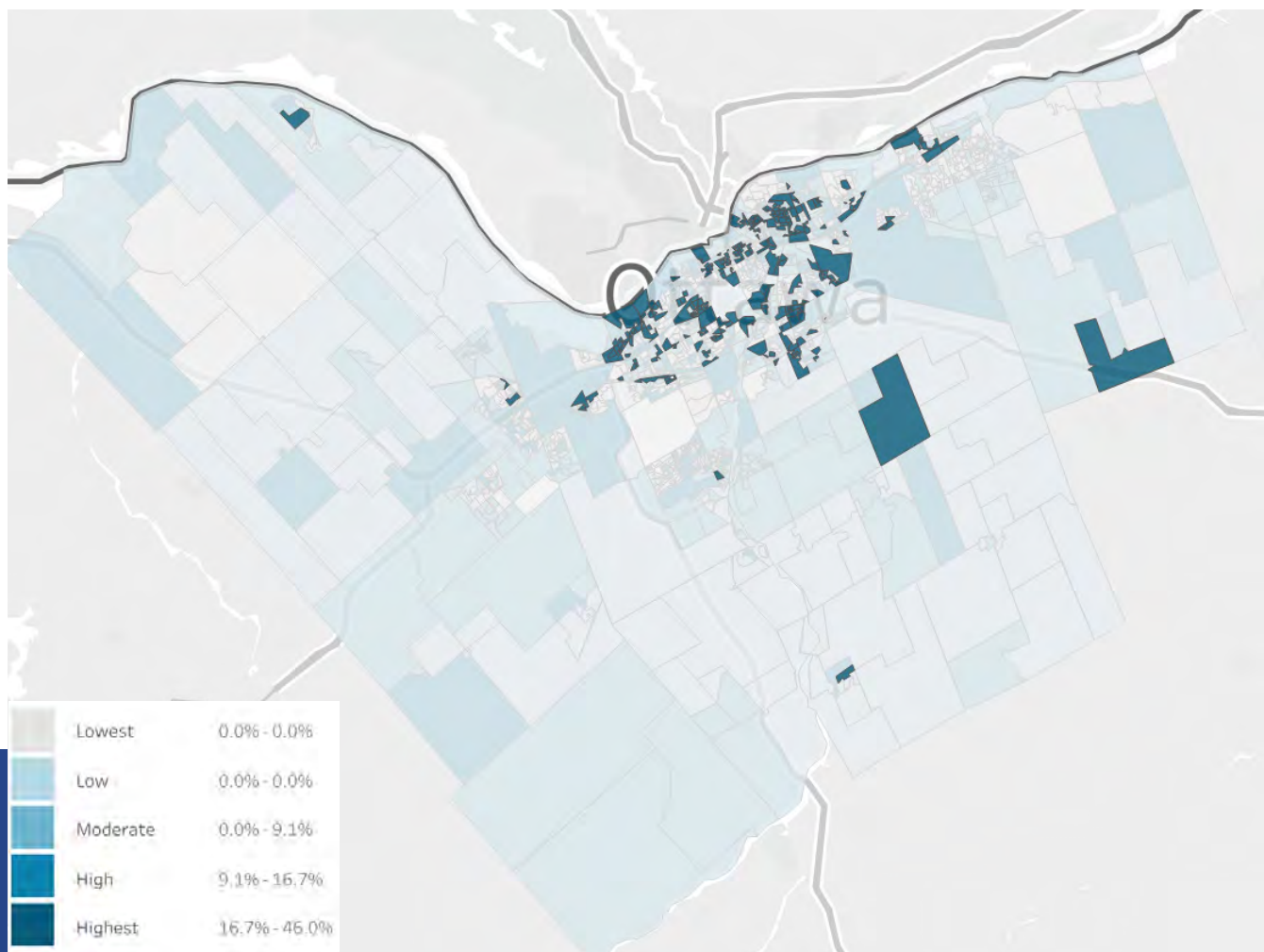
Figure 51: Dissemination areas by newcomer population as a percentage of total population, Ottawa, 2021



AREAS WITH A HIGH POPULATION OF NEWCOMERS INCLUDE SUBURBAN COMMUNITIES IN PARTS OF OUTER KANADA, STITTSVILLE, AND BARRHAVEN, AS WELL AS PARTS OF THE URBAN CORE'S WEST END AND EAST END. MANY PARTS OF THE SOUTH END OF OTTAWA'S CORE ALSO HAVE HIGH NEWCOMER POPULATIONS, INCLUDING PARTS OF BLOSSOM PARK AND LEDBURY-HERON GATE.

The map below shows dissemination areas with the highest rates of core housing need, meaning households facing barriers to meeting specified thresholds of housing affordability, suitability, or adequacy. The darkest areas show dissemination areas where 16.7 to 46 per cent of the population are in core housing need. The highest rates appear in concentrated clusters within the city's urban core and certain suburban pockets. The map highlights a clear pattern of core housing need being more prevalent in central and lower-income areas.

Figure 52: Dissemination areas by percentage of households in core housing need, Ottawa, 2021



AREAS WITH HIGH RATES OF CORE HOUSING NEED INCLUDE SOME NEIGHBOURHOODS IN THE URBAN CORE, SUCH AS BAYSHORE, CARLINGTON, CENTRETOWN, VANIER, AND LEDBURY-HERON GATE.

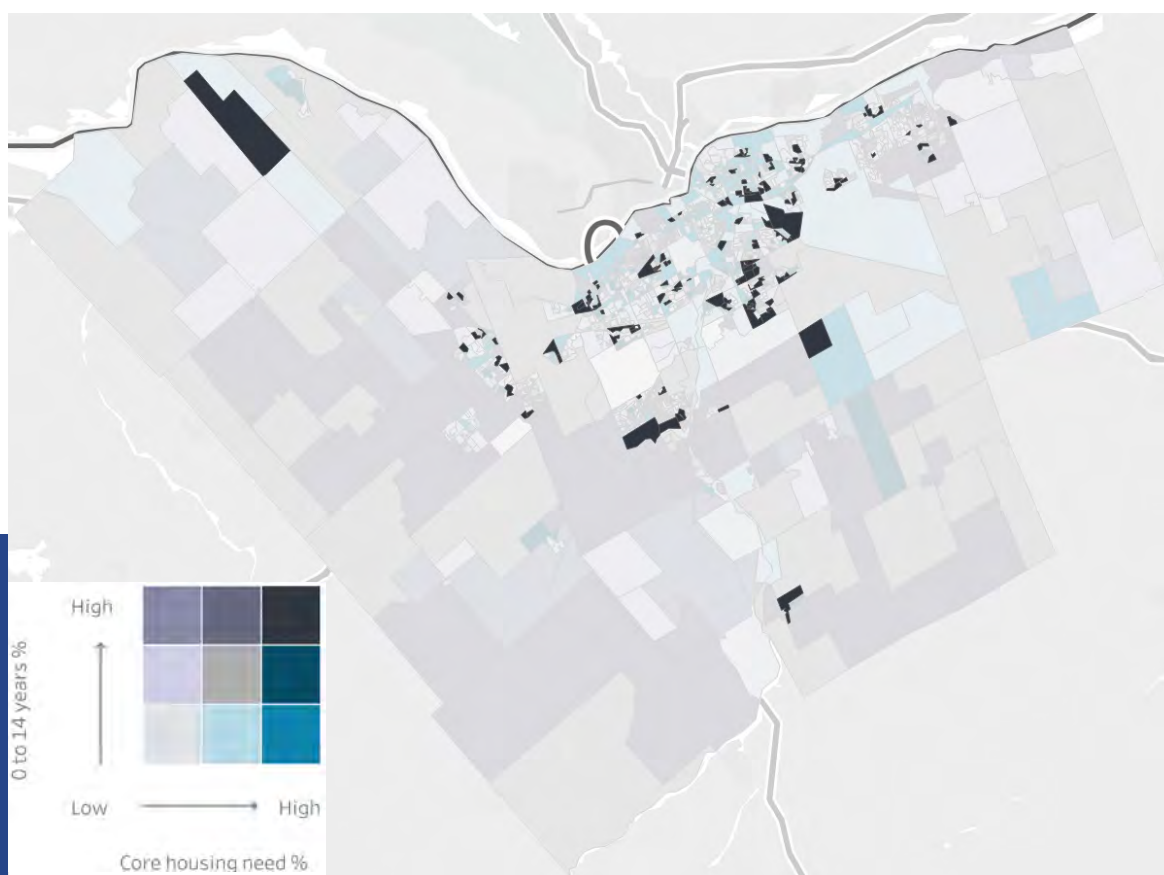
Overlapping needs

This section examines codistributions of demographic factors (i.e., high proportions of groups such as children, seniors, Indigenous residents, and newcomers) and experiences of core housing need.

The following graphs are descriptive and should not be used to draw causal relationships between populations and core housing need. For example, it would not be appropriate to suggest that areas with high rates of core housing need and also high proportions of children are experiencing core housing need because of the children that live there. However, these maps can help to indicate which groups may be more affected by the experience of being in core housing need.

The map below shows dissemination areas with both a high proportion of children aged 0 to 14 years and high core housing need rates. The darkest areas show dissemination areas where 17.3 to 35.8 per cent of the population are aged 0 to 14 years and 11.4 to 46 per cent are in core housing need. Areas with both high child populations and elevated housing need are scattered throughout suburban zones and some inner-city neighborhoods.

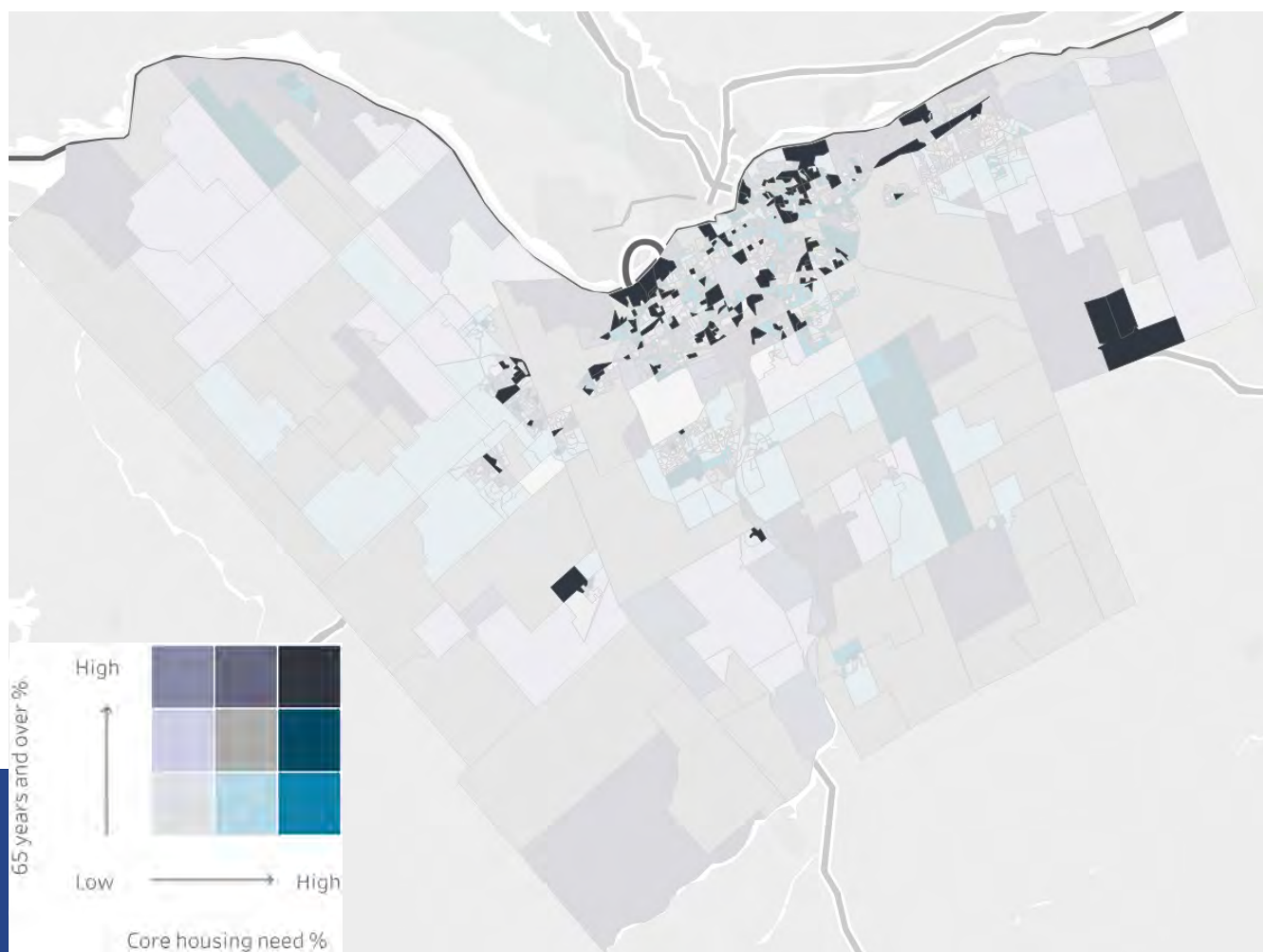
Figure 53: Dissemination areas with the highest proportions of population aged 0 to 14 years and highest core housing need rates, Ottawa, 2021



AREAS WITH BOTH A HIGH POPULATION OF CHILDREN AGED 0 TO 14 YEARS AND A HIGH RATE OF CORE HOUSING NEED INCLUDE SUBURBAN NEIGHBOURHOODS IN PARTS OF KANATA, BARRHAVEN, AND ORLEANS, AS WELL AS SMALL CLUSTERINGS IN URBAN CORE NEIGHBOURHOODS SUCH AS BAYSHORE, CARLINGTON, LEDBURY-HERON GATE, BLOSSOM PARK, AND OVERBROOK.

The map below shows dissemination areas with both a high proportion of seniors aged 65 years or over and high core housing need rates. The darkest areas show dissemination areas where 20.9 per cent to 74.3 per cent of the population are aged 65 years or over and 11.4 to 46 per cent are in core housing need. These areas tend to appear in older suburban communities, with moderate overlaps also visible in other established parts of the city.

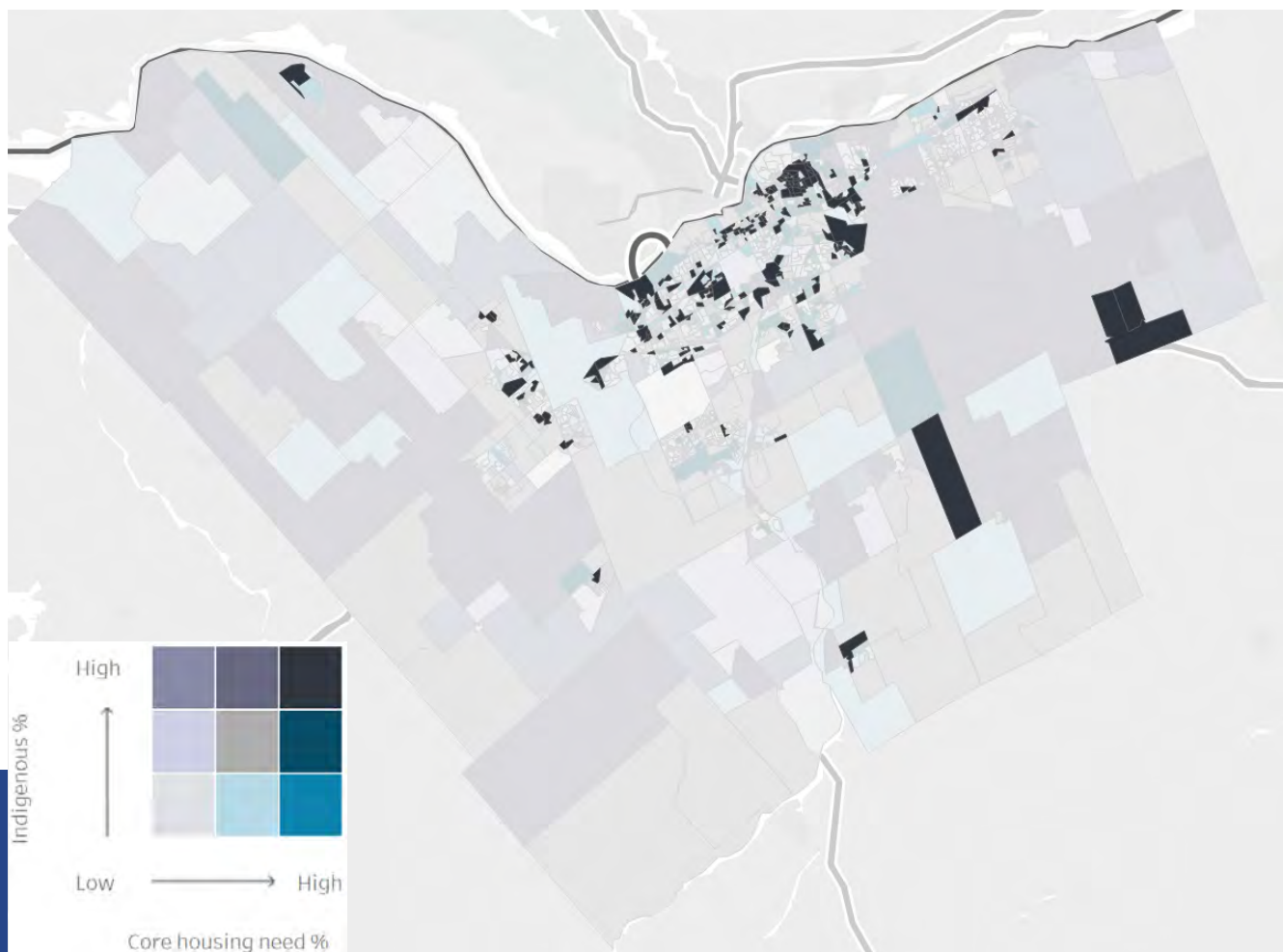
Figure 54: Dissemination areas with the highest proportions of population aged 65 or more years and highest core housing need rates, Ottawa, 2021



AREAS WITH BOTH A HIGH POPULATION OF SENIORS AGED 65 YEARS OR OVER AND A HIGH RATE OF CORE HOUSING NEED INCLUDE OLDER AND MATURE SUBURBS, SUCH AS BRITANNIA HEIGHTS, PARTS OF NEPEAN AND ALTA VISTA, AND PARTS OF VANIER AND MANOR PARK.

The map below shows dissemination areas with both a high proportion of Indigenous residents and high core housing need rates. The darkest areas show dissemination areas where 3.2 to 14.5 per cent of the population are Indigenous and 11.4 to 46 per cent are in core housing need. These zones are found both in urban cores and across some rural regions, revealing a diverse spatial pattern of housing need among Indigenous communities.

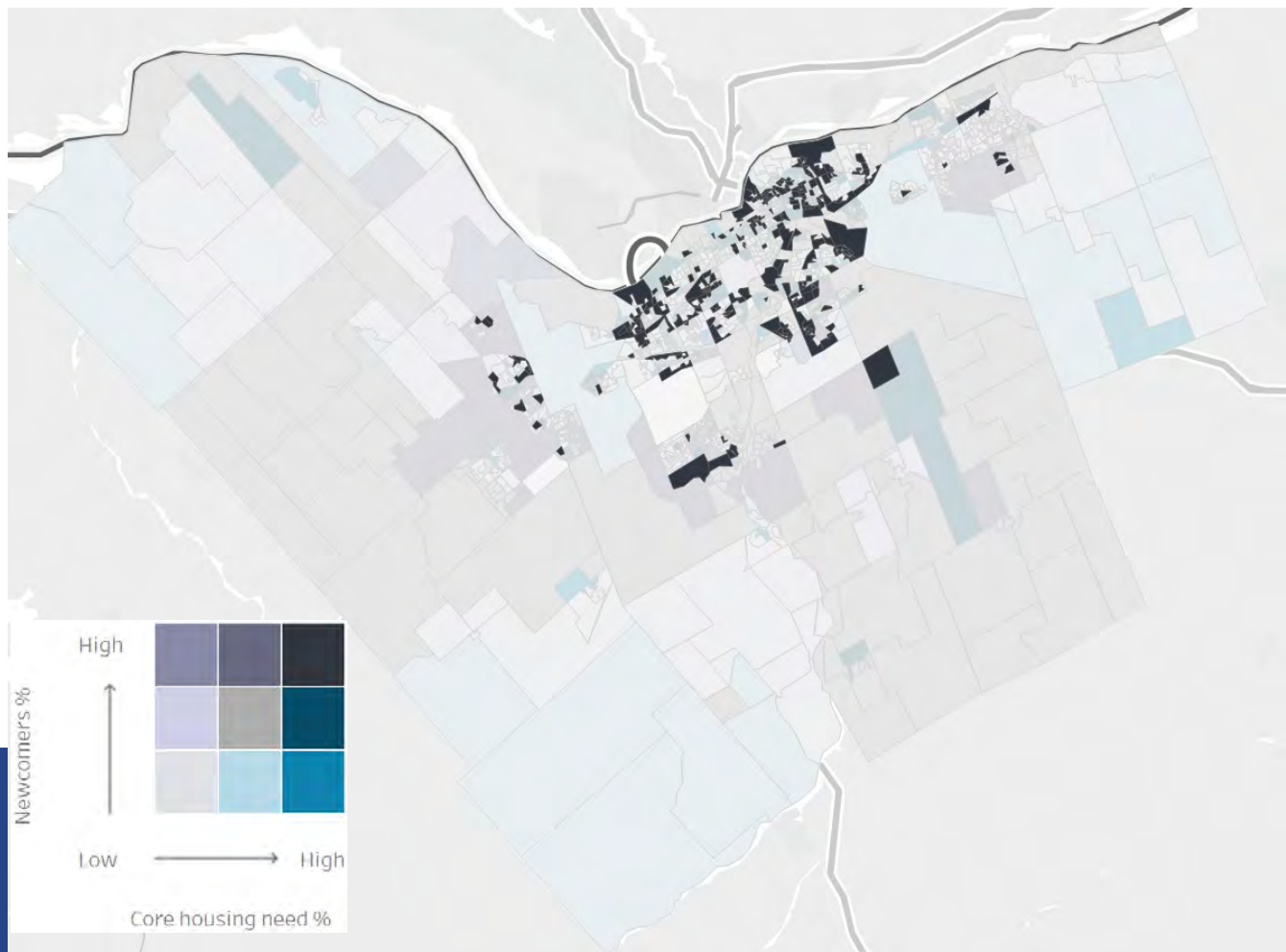
Figure 55: Dissemination areas with the highest proportions of Indigenous residents and highest core housing need rates, Ottawa, 2021



AREAS WITH BOTH A HIGH POPULATION OF INDIGENOUS RESIDENTS AND A HIGH RATE OF CORE HOUSING NEED INCLUDE VANIER, LOWERTOWN, CENTRETOWN, CENTRETOWN WEST, BAYSHORE, AND CARLINGTON, AS WELL AS SOME PARTS OF OVERBROOK-MCARTHUR, KANATA, AND ORLEANS. SOME RURAL AREAS ARE INCLUDED AS WELL.

The map below shows dissemination areas with both a high proportion of newcomers and high core housing need rates. The darkest areas show dissemination areas where 26.9 to 69.4 per cent of the population are newcomers and 11.4 to 46 per cent are in core housing need. These zones are primarily clustered in select parts of the urban core and certain suburban pockets, with many other areas showing only moderate or low levels of overlap. The map highlights a distinct pattern of housing vulnerability among recent immigrant communities across the city.

Figure 56: Dissemination areas with the highest proportions of newcomers and highest core housing need rates, Ottawa, 2021



AREAS WITH BOTH A HIGH POPULATION OF NEWCOMERS AND A HIGH RATE OF CORE HOUSING NEED INCLUDE THE GREENBELT, KANATA, AND BARRHAVEN, AS WELL AS SOME URBAN CORE NEIGHBOURHOODS, SUCH AS BAYSHORE, BRITANNIA HEIGHTS, CARLINGTON, CENTRETOWN, CARLETON HEIGHTS, HUNT CLUB, LEDBURY-HERON GATE, VANIER, AND PARTS OF GLOUCESTER.

Conclusion

HOUSING NEED IN OTTAWA IS SHAPED BY NEIGHBOURHOOD-LEVEL TRENDS, WITH AFFORDABILITY CHALLENGES, DEMOGRAPHIC PRESSURES, AND SERVICE ACCESSIBILITY VARYING ACROSS DIFFERENT AREAS OF THE CITY.

Suburban neighbourhoods tend to have larger concentrations of families and children, while outlying areas tend to have more Indigenous residents, and urban areas generally have more seniors and newcomers. Identifying these patterns ensures that housing strategies are responsive to the unique needs of different demographic groups.



Addressing neighbourhood-level disparities requires targeted policies that align housing supply with local demand, support culturally responsive housing initiatives, and improve access to essential services.

INTEGRATING SPATIAL DATA INTO HOUSING PLANNING CAN HELP ENSURE THAT RESOURCES ARE DIRECTED TO THE AREAS WITH THE MOST URGENT NEEDS, FOSTERING EQUITABLE HOUSING SOLUTIONS ACROSS OTTAWA.



KEY TAKEAWAYS



Housing challenges vary by neighbourhood, with different populations facing various pressures, based on needs and geography.



Suburban areas tend to have higher concentrations of families and children, while urban neighbourhoods experience greater affordability challenges.



Core housing need is prevalent in both suburban and urban areas, particularly where affordability constraints and demographic pressures overlap.



Indigenous residents, newcomers, and seniors face distinct housing challenges, emphasizing the need for targeted support and culturally responsive services.



Effective housing strategies should integrate spatial analysis to ensure equitable distribution of resources and to address neighbourhood-specific needs.



PART 10

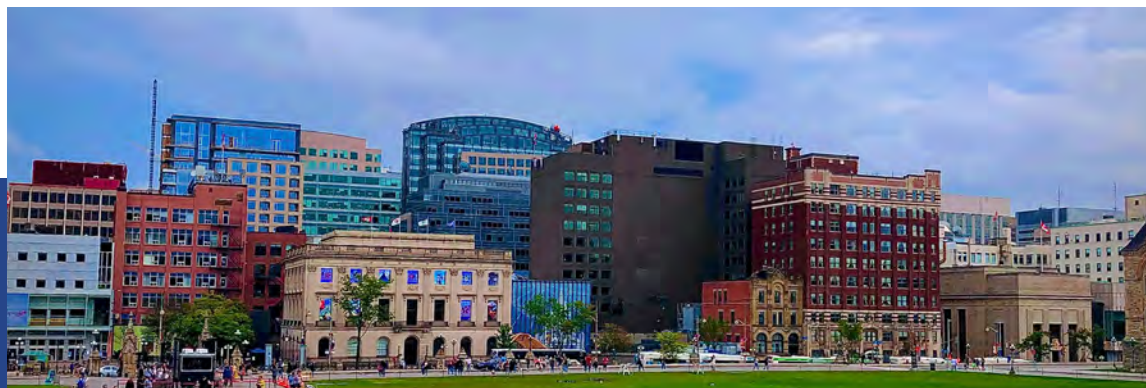
SYSTEM PRESSURE

AS OTTAWA'S POPULATION GROWS AND ECONOMIC CONDITIONS EVOLVE, PRESSURES ON HOUSING ACCESS, RENTAL STABILITY, AND HOMELESSNESS SERVICES CONTINUE TO INCREASE.

While homeownership remains common, rental housing plays an increasing role in meeting demand. At the same time, rising waitlists for subsidized housing, longer tenure and increasing eviction filings highlight growing challenges in securing stable housing.

The Social Housing Registry of Ottawa (The Registry) manages the Centralized Wait List (CWL)⁴⁰ for subsidized housing, coordinating access based on unit availability, turnover, and priority access criteria. However, limited housing supply and slow turnover have contributed to rising wait times and growing unmet needs.

Eviction trends provide additional insight into affordability challenges and tenancy stability. This analysis is based on eviction data from the City of Ottawa, covering Landlord and Tenant Board (LTB) filings from January 1, 2010, to December 31, 2023. Understanding eviction rates and causes, such as non-payment of rent, above-guideline rent increases, and no-fault evictions, helps assess housing security risks.



This section examines:

- Trends in subsidized housing demand and waitlist growth.
- Housing placements and wait times, including turnover patterns.
- Eviction trends and their effect on housing stability.

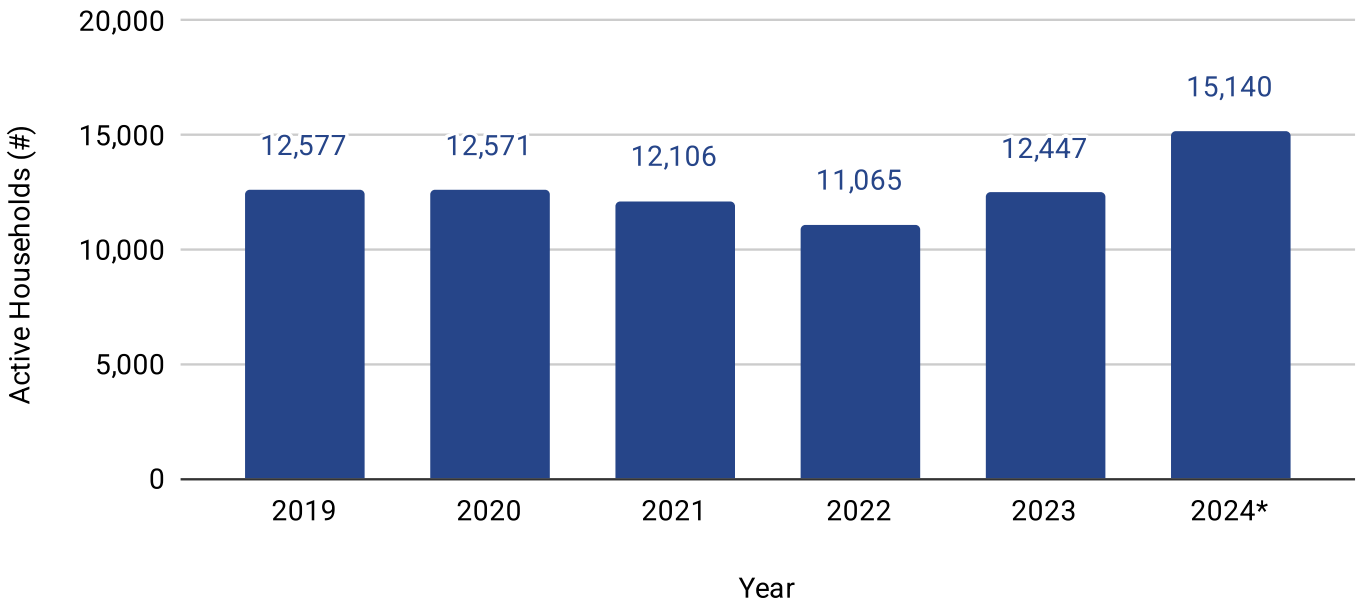


Waitlist numbers

The number of active households on Ottawa’s Centralized Wait List has fluctuated, reflecting changing economic conditions, policy interventions, and affordability challenges. A temporary drop in the number of names on the list in 2022 coincided with pandemic-related barriers to application processing, shelter-in-place policies, and the financial relief provided by the Canada Emergency Response Benefit (CERB). However, these effects were short-lived – by 2023-2024, the number of active waitlist households had risen again, with 2,693 additional households added, suggesting that many who had temporarily stabilized during the pandemic may have re-entered the system as affordability pressures resumed.

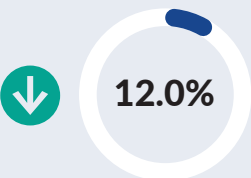
Figure 57: Number of active households on the Centralized Wait List, Ottawa, 2019 to 2024

Source: City of Ottawa Centralized Wait List



*2024 - as of December 10, 2024

BY THE NUMBERS: FIGURE 57



FROM 2019 TO 2022, THE NUMBER OF ACTIVE HOUSEHOLDS ON OTTAWA’S CENTRALIZED WAIT LIST DECREASED BY 12.0%, FROM 12,577 TO 11,065.

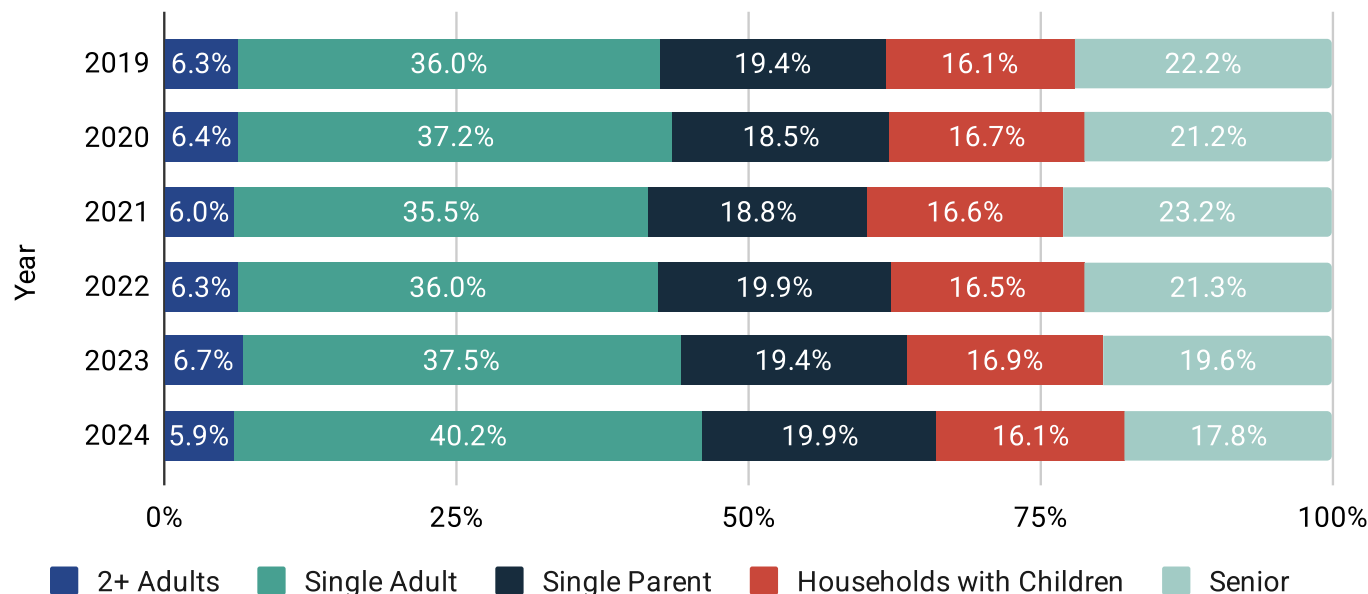
However, the number of active households climbed from 2022 to 2024 (as of December 10), increasing by 36.8% to 15,140 households.



While waitlist numbers increased for all household compositions, the largest increase was in single adults, reinforcing trends in Ottawa's broader housing market. Households with children and single-parent families also had notable increases.

Figure 58: Percentage of active households on the Centralized Wait List by household composition, Ottawa, 2019 to 2024

Source: City of Ottawa Centralized Wait List



BY THE NUMBERS: FIGURE 58

From 2019 to 2024, by household composition, the proportion of active households on the Centralized Wait List increased for:

- Single adults, from 36.0% to 40.2%.
- Single parents, from 19.4% to 19.9%.

And decreased for:

- Seniors, from 22.2% to 17.8%.
- Households with multiple adults, from 6.3% to 5.9%.

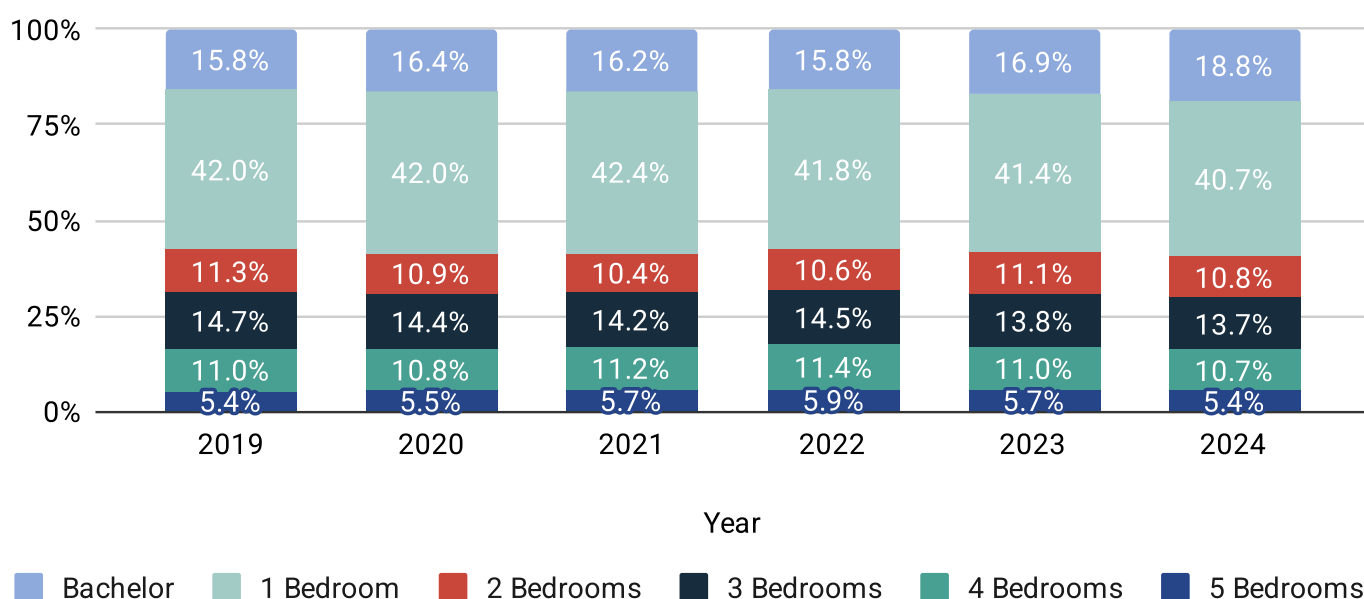
The proportion of households with children increased from 16.1% in 2019 to 16.9% in 2023, but dropped back to 16.1% in 2024.



The largest increase in demand was for bachelor units, reflecting the growing number of single adults on the waitlist and the greater likelihood of receiving an offer for a smaller unit. While many individuals may prefer a one-bedroom unit, affordability constraints and shorter wait times for bachelor units likely drive this trend. Demand for larger units, including two-, three-, and four-bedroom units, remained relatively stable, with minor fluctuations. These patterns align with broader demographic changes, particularly the increasing prevalence of single-adult households applying for housing.

Figure 59: Percentage of active households on the Centralized Wait List by unit size, Ottawa, 2019 to 2024

Source: City of Ottawa Centralized Wait List



BY THE NUMBERS: FIGURE 59

From 2019 to 2024, by unit size, the proportion of active households on the Centralized Wait List increased for bachelor units, from 15.8% to 18.8%. The proportion decreased for:

- 1-bedroom units, from 42.0% to 40.7%.
- 2-bedroom units, from 11.3% to 10.8%.
- 3-bedroom units, from 14.7% to 13.7%.
- 4-bedroom units, from 11.0% to 10.7%.

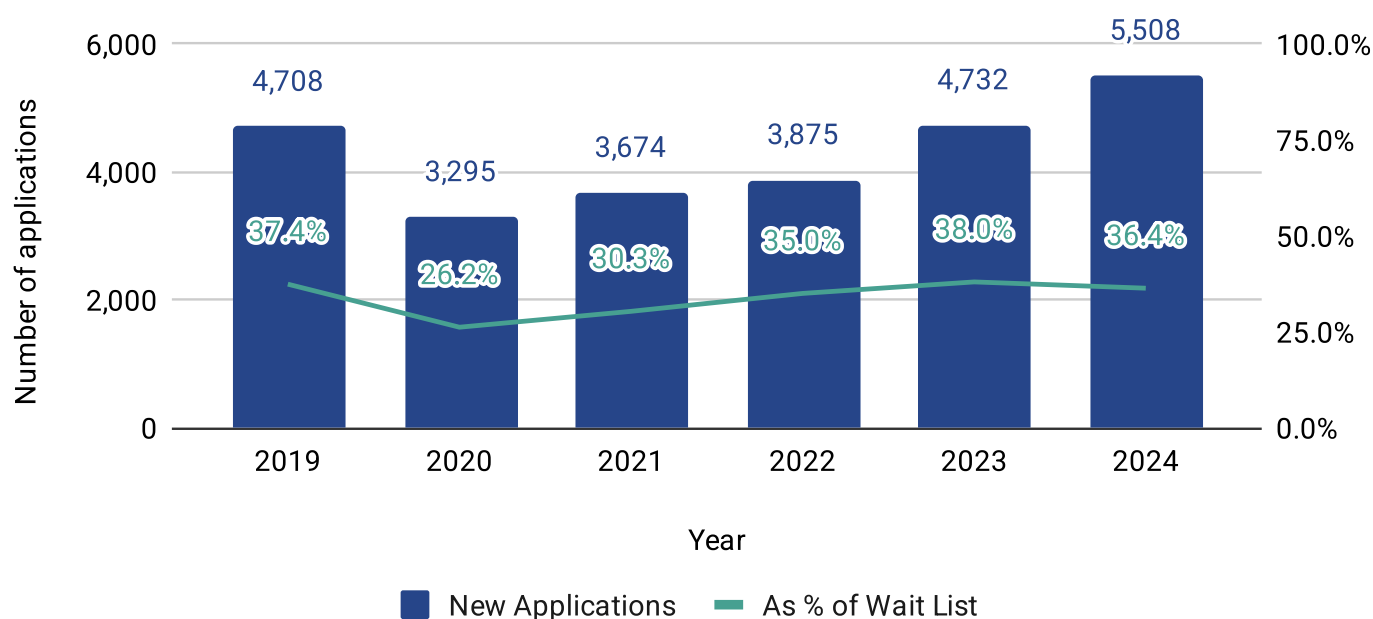
The proportion of 5-bedroom units increased from 5.4% in 2019 to 5.9% in 2023, but dropped back to 5.4% by 2024.



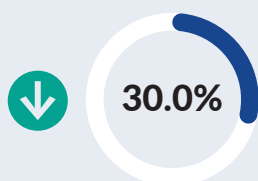
The number of new households added to the waitlist each year has fluctuated, with a clear decline from 2019 to 2020 likely due to COVID-19 disruptions. Shelter-in-place policies, administrative slowdowns, and uncertainty may have limited new applications during this period. However, this decline was temporary — as seen in [Part 7: Housing affordability](#), evidence suggests that CERB temporarily alleviated core housing need, reducing demand for subsidized housing during the pandemic. Since then, affordability pressures have resumed, with many households entering or re-entering core housing need.

Figure 60: Number of new applications to the Centralized Wait List and as a percentage of total households on the list, Ottawa, 2019 to 2024

Source: City of Ottawa Centralized Wait List



BY THE NUMBERS: FIGURE 60



FROM 2019 TO 2020, THE NUMBER OF NEW APPLICATIONS TO OTTAWA'S CENTRALIZED WAIT LIST DROPPED BY 30.0%, FROM 4,705 TO 3,295.

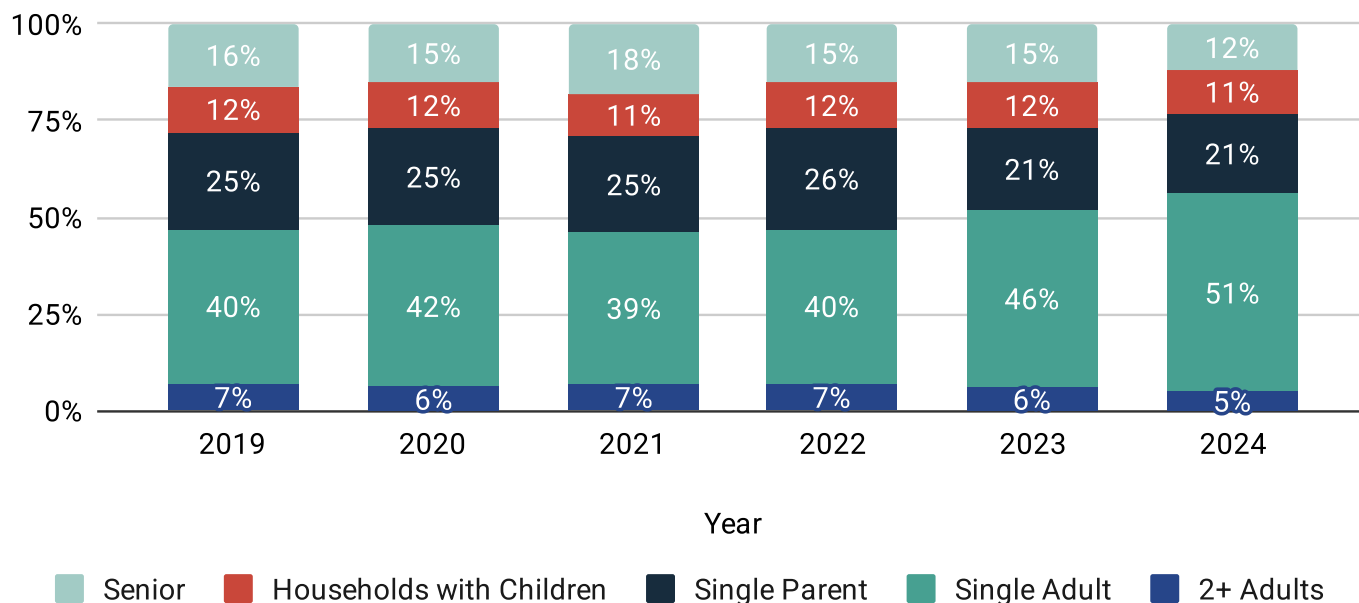
However, the number has been increasing since then, rising to 5,508 in 2024 for an increase of 67.2% since 2020. The percentage of the list made up of new applications followed a similar pattern, dropping from 37.4% of total applications in 2019 to 26.2% in 2020, before rising to 38.0% in 2023. Despite the larger number of new applicants in 2024, that group represented a smaller proportion of the total, dropping from 38.0% to 36.4%.



Among new applicants, single adults continue to drive the increase in demand, reinforcing the trend in the total active waitlist.

Figure 61: Percentage of new applications to the Centralized Wait List by household composition, Ottawa, 2019 to 2024

Source: City of Ottawa Centralized Wait List*



*Data for new applications by household composition limited to integer precision

BY THE NUMBERS: FIGURE 61



FROM 2019 TO 2024, THE PROPORTION OF NEW APPLICATIONS TO THE CENTRALIZED WAIT LIST INCREASED FOR SINGLE ADULTS, FROM 40% TO 51%. THE PROPORTION DECREASED FOR:

- Seniors, from 16% to 12%
- Single parents, from 25% to 21%
- Households with multiple adults, from 7% to 5%

The proportion of households with children was consistently 11%-12%.



Ottawa's growing waitlist highlights the ongoing strain on housing availability, as more households become eligible for and seek access to subsidized housing due to affordability constraints. Although Ottawa's overall rental vacancy rate reached 2.6 per cent in 2024, approaching the healthy market threshold of 3 per cent, vacancy rates remain substantially lower for the types of units most needed. As discussed in [Part 6: Housing market](#), bachelor and one-bedroom units have among the lowest vacancy rates in the city, with bachelor units at just 2.4 per cent; availability is even lower in the former City of Ottawa, which consists of downtown central neighbourhoods, at only 2.2 per cent. While Gloucester and eastern areas have higher vacancy rates (4.4 per cent, this does not necessarily improve access for those seeking housing in areas with more services, employment, and transit connections.⁴¹

Households requiring larger units (four or more bedrooms face substantial structural barriers to securing affordable housing. While these households make up a smaller proportion of the waitlist, their housing needs represent a much larger number of people, often families with multiple children. In October 2024, the vacancy rate for units with three or more bedrooms was just 1.7 per cent, indicating that even in the private rental market, availability is severely constrained.⁴² Even when these units do become available, affordability remains a major barrier—the average rent for vacant units with three or more bedrooms was nearly \$400 more per month than the overall average of all occupied units in 2024.⁴³

Given the high costs and low availability of market rentals, households seeking housing have few, if any, alternatives outside the centralized waitlist. While smaller households face significant affordability constraints, larger households experience these same pressures — exacerbated by a lack of available, appropriately sized units. As discussed in [Part 11: Homelessness need and system inflow](#), families — particularly those with children — are increasingly stuck in crisis response due to the combination of low availability, high private market rents, and increasing demand for affordable housing.

Housing placements and wait times

Housing placements in Ottawa's subsidized system are determined by a combination of provincial regulations, local policies, and unit availability. Under the Province of Ontario's Special Priority Policy (SPP, certain applicants are granted priority access to rent-geared-to-income (RGI) housing based on legislated criteria. Households that are deemed overhoused — that is, with more bedrooms than the current household qualifies for — are also required, by provincial legislation, to be listed to be transferred to housing that fits the household's size. In addition to these provincial rules, the City of Ottawa has Local Priority Access Statuses (LPAS that further shape who is housed first, considering factors like homelessness and urgent safety concerns.⁴⁴

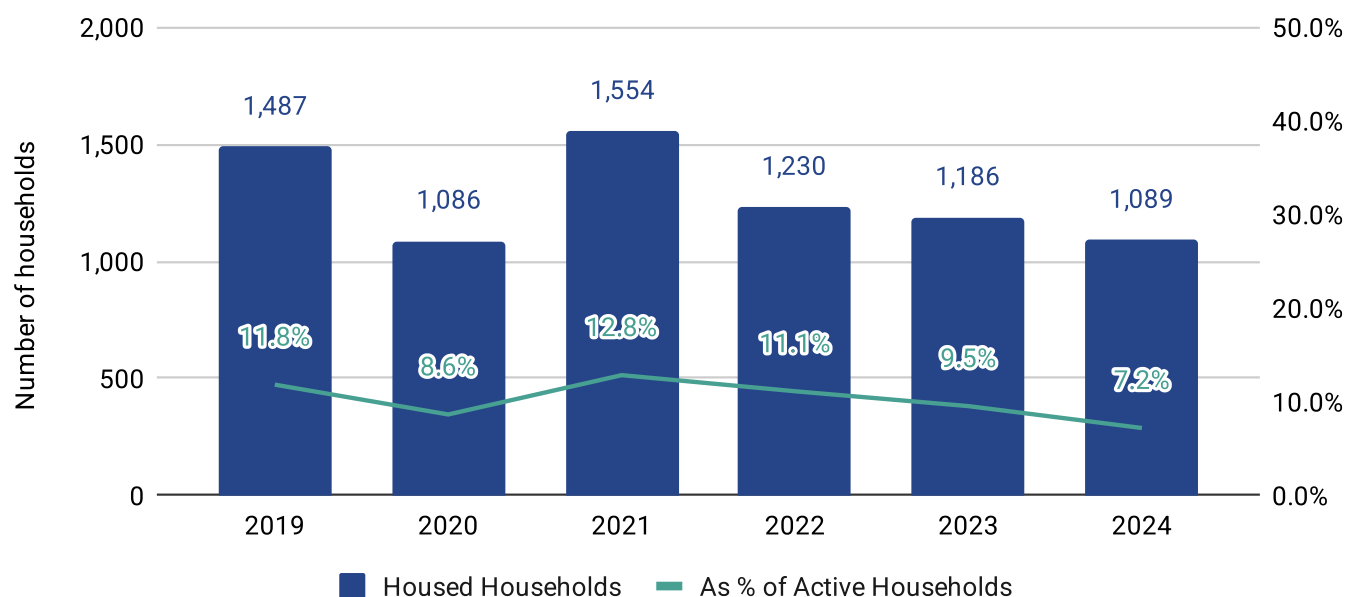
However, even with prioritized frameworks, housing placements are ultimately constrained by the number of new units available each year and overall turnover rates. Wait times reflect demand and how frequently units are vacated and reallocated. As a result, even households with priority access may experience substantial wait times, while others remain in long-term housing precarity as they wait for an available unit.



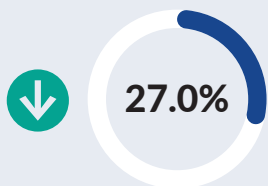


Figure 62: Number of households housed from the Centralized Wait List as a percentage of active households on waitlist, Ottawa, 2019 to 2024

Source: City of Ottawa Centralized Wait List



BY THE NUMBERS: FIGURE 62



FROM 2019 TO 2020, THE NUMBER OF HOUSEHOLDS HOUSED FROM OTTAWA'S CENTRALIZED WAIT LIST DROPPED BY 27.0%, FROM 1,487 TO 1,086,

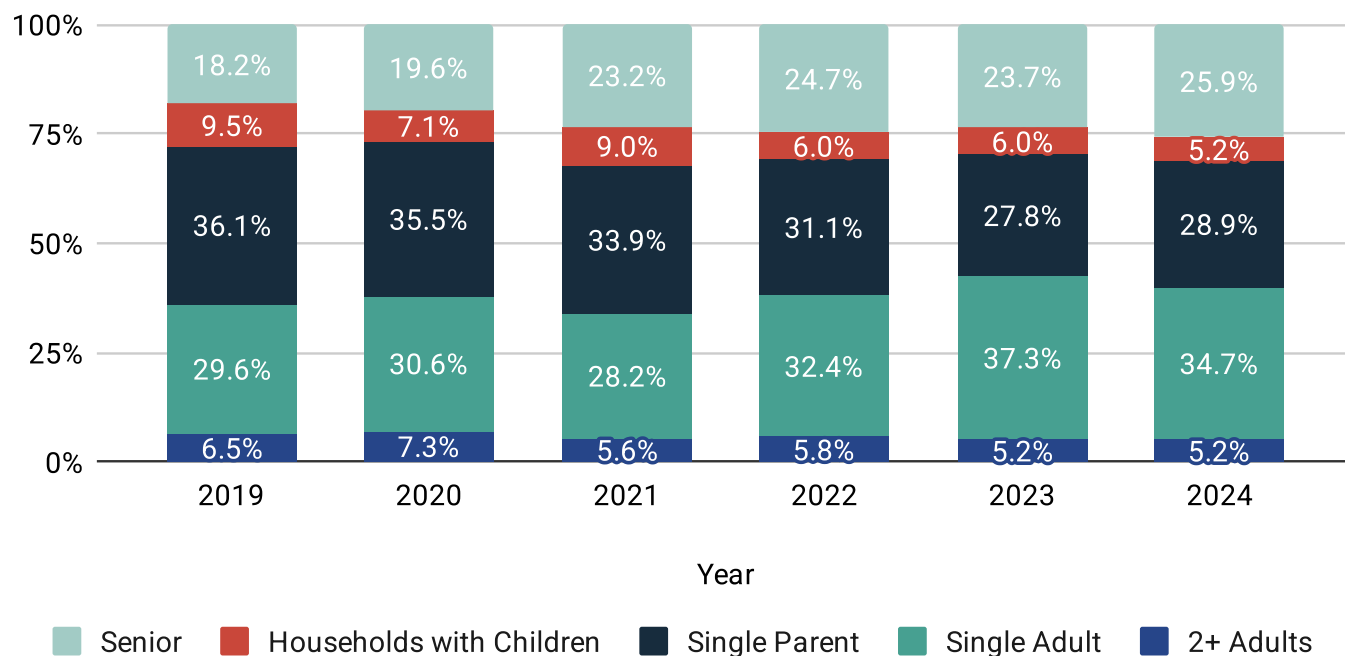
before rebounding to 1,554 in 2021 (an increase of 43.1%). From 2021 to 2024, the number of housed households decreased by 30.0%, from 1,554 to 1,089. The percentage of the list housed followed the same pattern, dropping from 11.8% in 2019 to 8.6% in 2020, rebounding to 12.8% in 2021, and decreasing to 7.2% in 2024.

Despite the decline in overall placements, the proportion of housed households by composition has remained stable. However, in 2022, single adults surpassed single parents in placements.



Figure 63: Percentage of households housed from the Centralized Wait List by household composition, Ottawa, 2019 to 2024

Source: City of Ottawa Centralized Wait List



BY THE NUMBERS: FIGURE 63

From 2019 to 2024, the proportion of households housed from the Centralized Wait List increased for:

- Seniors, from 18.2% to 25.9%.
- Single adults, from 29.6% to 34.7%.

The proportion decreased for:

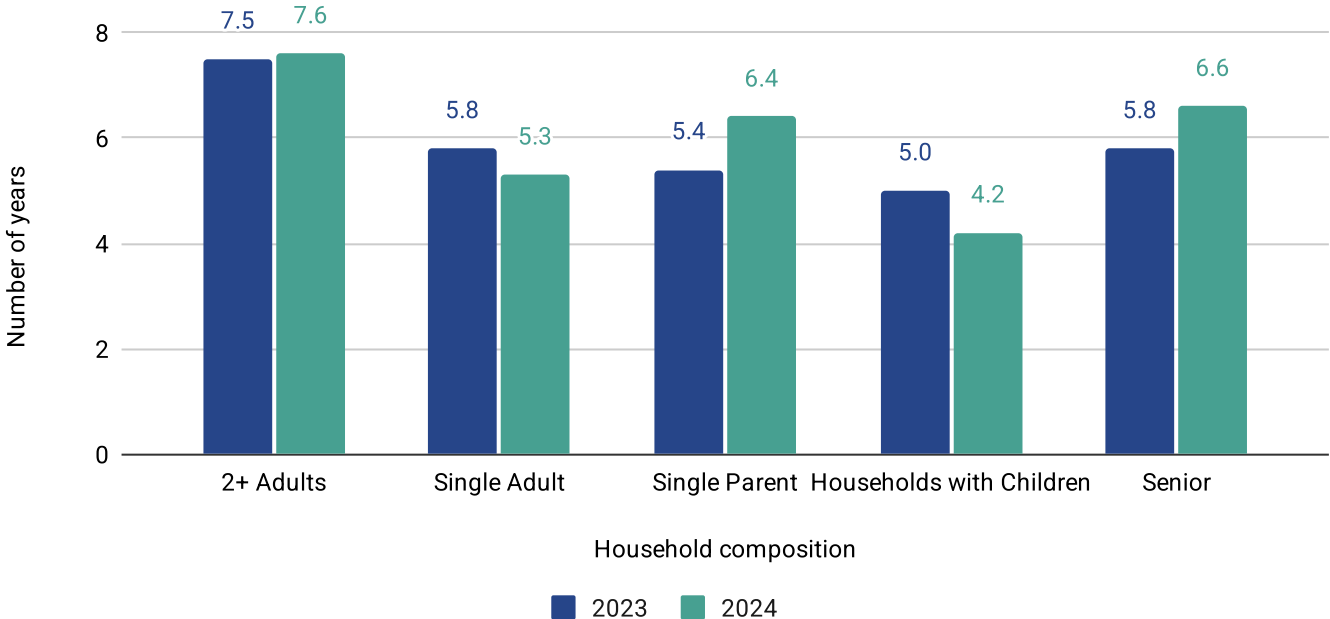
- Households with children, from 9.5% to 5.2%.
- Single parents, from 36.1% to 28.9%.
- Households with multiple adults, from 6.5% to 5.2%.

Wait times remain substantial, based primarily on turnover and availability, rather than demand alone.



Figure 64: Average number of years for chronological households to be housed from the Centralized Wait List by household composition, Ottawa, 2023 and 2024

Source: City of Ottawa Centralized Wait List



BY THE NUMBERS: FIGURE 64

IN BOTH 2023 AND 2024, THE HOUSEHOLD COMPOSITION WITH THE LONGEST AVERAGE WAIT TIME TO BE HOUSED FROM OTTAWA’S CENTRALIZED WAIT LIST WERE HOUSEHOLDS WITH 2+ ADULTS, AVERAGING 7.5 YEARS IN 2023 AND 7.6 IN 2024.

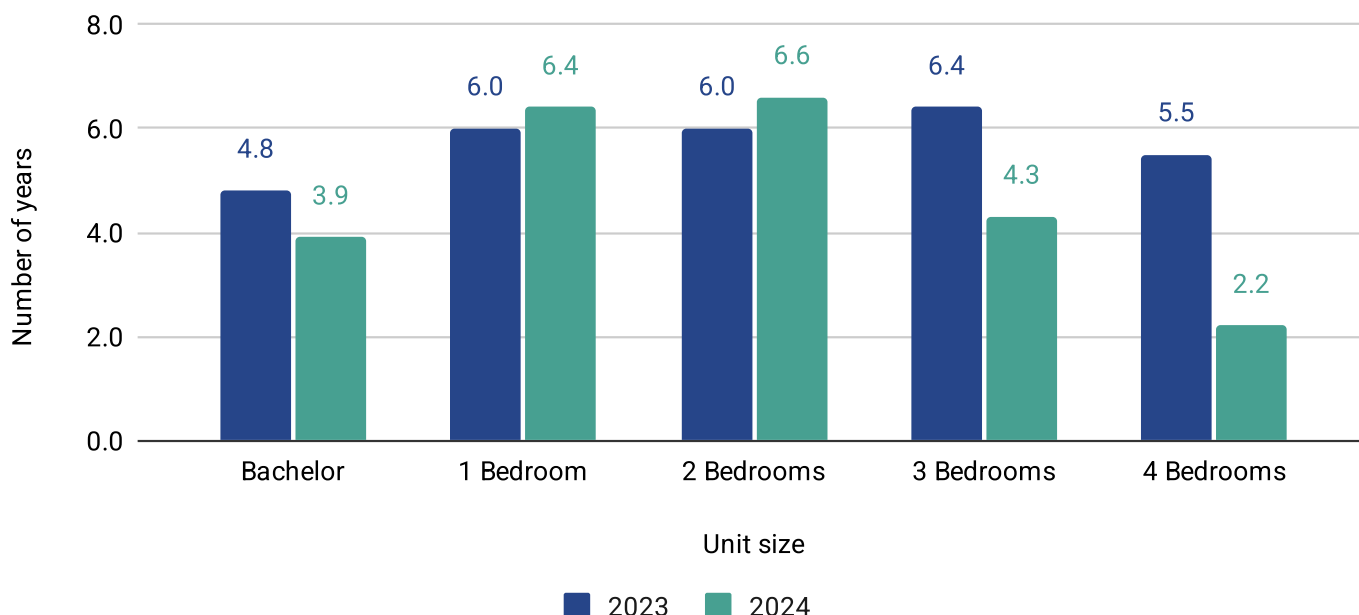
The shortest wait times were households with children, dropping from an average of 5.0 to 4.2 years. Average wait times for single adults also decreased, from 5.8 years in 2023 to 5.3 in 2024, while wait times increased for single parents (from 5.4 to 6.4 years) and seniors (from 5.8 to 6.6 years).

The apparent drop in wait times for three- and four-bedroom units between 2023 and 2024 reflects a small number of unit turnovers, most of which were allocated to households with priority status rather than through the chronological waitlist. As a result, these figures should be interpreted with caution and do not necessarily indicate broader improvements in access for larger households.



Figure 65: Average number of years for chronological households to be housed from the Centralized Wait List by unit size, Ottawa, 2023 and 2024

Source: City of Ottawa Centralized Wait List



BY THE NUMBERS: FIGURE 65

FROM 2023 TO 2024, THE AVERAGE WAIT TIME FOR THREE-BEDROOM UNITS TO BE HOUSED FROM OTTAWA'S CENTRALIZED WAIT LIST DECREASED FROM 6.4 YEARS—THE HIGHEST IN 2023—TO 4.3 YEARS.

Average wait times also decreased for four-bedroom units (from 5.5 to 2.2 years) and bachelor units (from 4.8 to 3.9 years). However, wait times increased for one-bedroom (from 6.0 to 6.4 years) and two-bedroom (from 6.0 to 6.6 years) units.

The declining number of households being placed into subsidized housing each year suggests that limited availability — not just rising demand — is shaping system outcomes. While some unit turnover occurs, placements remain low overall, and many households continue to face prolonged periods of housing precarity.



For those experiencing homelessness or severe housing instability, long wait times mean remaining in crisis response for years before a stable housing option becomes available. As seen in **Part 11: Homelessness need and system inflow**, families, older adults, and other vulnerable groups are increasingly trapped in emergency shelters, transitional housing, or precarious situations due to slow placement rates. The effect of extended stays in precarious housing is particularly concerning for children and seniors, as prolonged instability can have lasting consequences on well-being, development, and health outcomes.

Evictions data

An eviction is a formal legal process through which a landlord seeks to end a tenancy, due to a breach of the lease agreement, non-payment of rent, or other reasons permitted under provincial legislation. In Ontario, eviction procedures are governed by the Residential Tenancies Act (RTA) and processed through the Landlord and Tenant Board (LTB), which provides a framework intended to protect the rights of both tenants and landlords. Eviction laws are designed to ensure fairness, though evictions can contribute to housing instability and place pressure on the broader housing and homelessness-response system.

There are many reasons why a tenant may face eviction, and these can generally be grouped into tenant-initiated and landlord-initiated actions. Non-payment of rent is the most common reason for eviction, but tenants can also be evicted for violating lease terms, damaging property, or engaging in prohibited activities. Landlord-initiated evictions, sometimes called “no-fault evictions,” occur when a landlord seeks to reclaim a unit for use, undertake major repairs, or convert the property. In all cases, eviction proceedings require due process, but a trend toward a greater number of evictions can signal broader affordability challenges, low vacancy rates, or changing market conditions.

Knowing the rate of evictions and why evictions are occurring provides insight into where pressures in the system originate. When eviction rates are high, many displaced tenants may struggle to re-enter the rental market, particularly if they have low incomes or past eviction records. Research on eviction experiences in Canada has found that many tenants who are evicted are unable to secure stable housing, leading to extended periods of housing instability, shelter stays, or hidden homelessness.⁴⁵ As a result, higher eviction rates can increase demand for homelessness services and crisis response systems, further straining already limited resources.

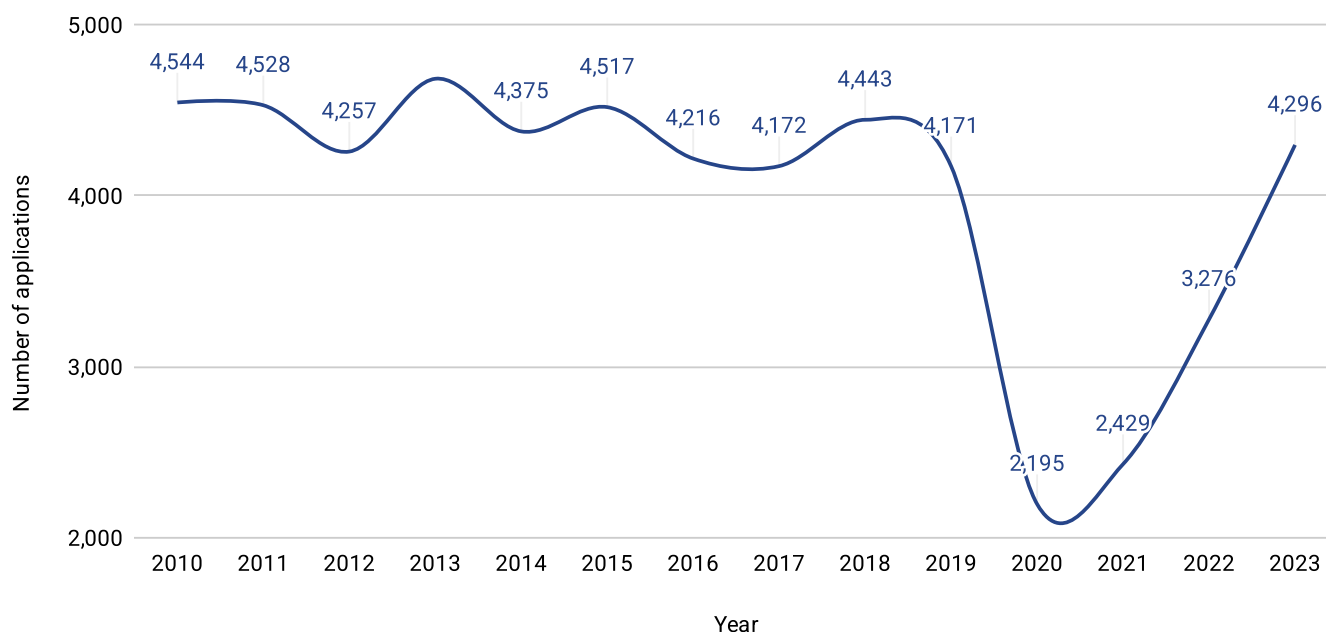
Trends in L1 filings — applications to evict a tenant for non-payment of rent and to collect rent owed — reflect broader economic conditions and affordability pressures. Following a decline in L1 evictions in 2020, due to eviction moratoriums and financial support, L1 applications have since rebounded to meet pre-pandemic levels.





Figure 66: Number of applications to evict a tenant for non-payment of rent and to collect rent the tenant owes, Ottawa, 2010 to 2023

Source: Landlord Tenant Board



BY THE NUMBERS: FIGURE 66

FROM 2010 TO 2019, THE YEARLY NUMBER OF L1 APPLICATIONS TO EVICT A TENANT FOR NON-PAYMENT OF RENT AND TO COLLECT RENT OWED FILED IN OTTAWA REMAINED RELATIVELY STEADY, TRENDING SLIGHTLY DOWNWARD FROM 4,544 IN 2010 TO 4,171 IN 2019.

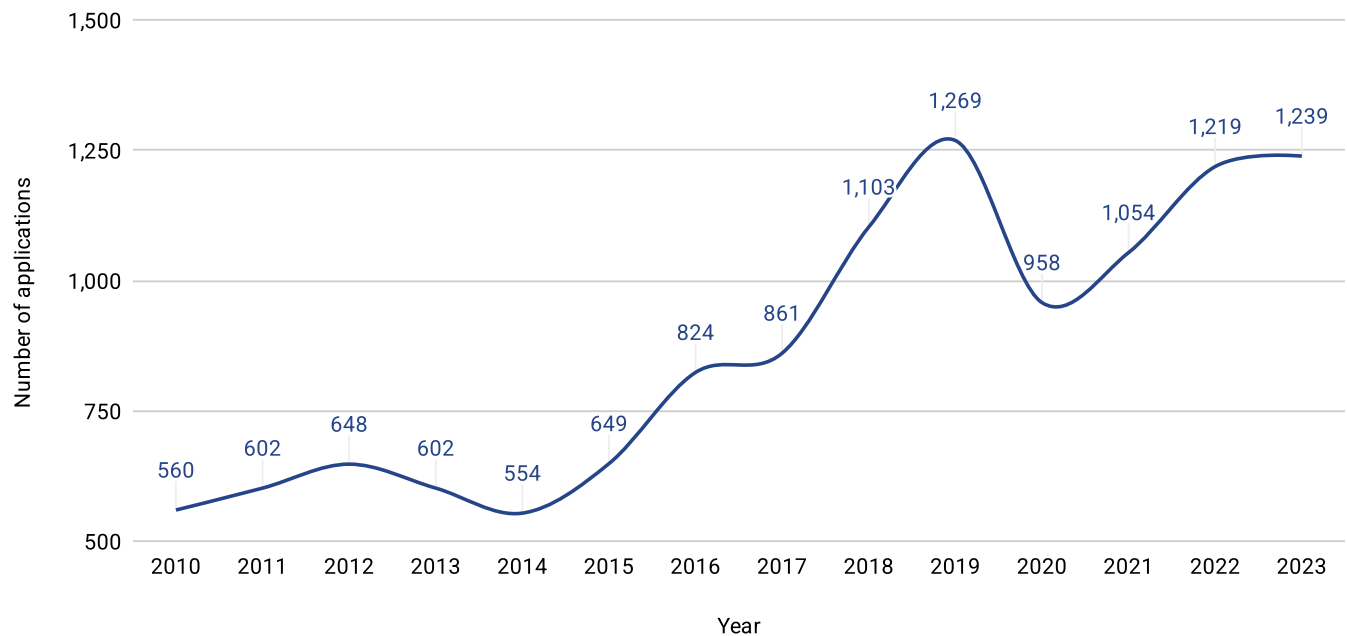
In 2020, COVID-19 supports caused a sharp drop in the number of L1 applications to 2,195, a 47.4% decrease. However, from 2020 to 2023 the number of L1 applications rebounded to pre-pandemic levels, increasing by 95.7% to 4,296.

L2 applications to end a tenancy and evict a tenant or collect money cover a range of lease terminations initiated by landlords, such as repeated late payments, damage to the unit, or interference with other tenants. Before 2020, the number of L2 applications was growing rapidly, making this a key driver of evictions even before the pandemic. While L2 evictions are less common than L1 applications to evict a tenant for non-payment of rent and to collect rent owed, they contribute to system turnover and housing instability, particularly for tenants with limited ability to relocate.



Figure 67: Number of applications to end a tenancy and evict a tenant or collect money filed, Ottawa, 2010 to 2023

Source: Landlord Tenant Board



BY THE NUMBERS: FIGURE 67

FROM 2010 TO 2019, THE YEARLY NUMBER OF L2 APPLICATIONS TO END A TENANCY AND EVICT A TENANT OR COLLECT MONEY FILED IN OTTAWA INCREASED BY 126.6%, FROM 560 TO 1,269, DESPITE A DIP IN 2013 AND 2014.

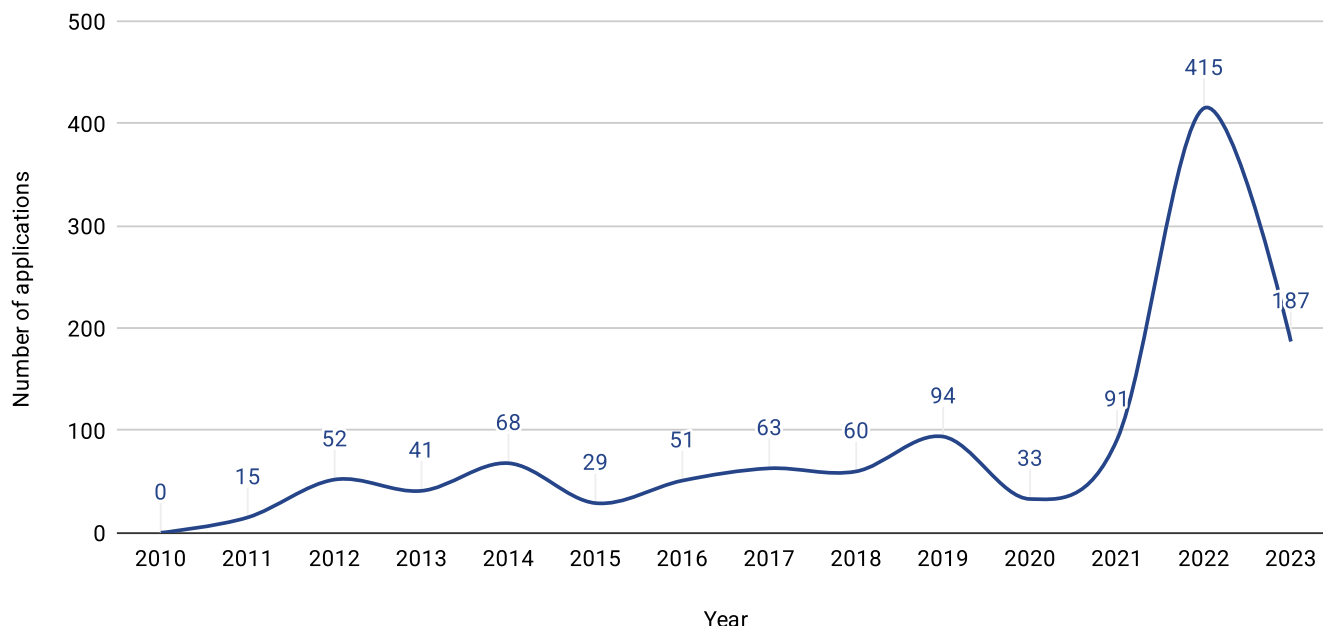
Pandemic supports caused a 24.5% drop from 2019 to 2020 to 958, which rebounded to 1,239 (+29.3%) by 2023.

L5 above-guideline rent increases (AGIs) allow landlords to raise rents beyond provincial caps for specific reasons, such as major repairs. The number of L5 applications to request rent increases above the guideline remains lower overall than L1 evictions. However, L5 applications increased substantially between 2021 and 2022.



Figure 68: Number of applications by the landlord to increase rents by more than the guideline, Ottawa, 2010 to 2023

Source: Landlord Tenant Board



BY THE NUMBERS: FIGURE 68

FROM 2010 TO 2019, THE YEARLY NUMBER OF L5 APPLICATIONS TO REQUEST RENT INCREASES ABOVE THE GUIDELINE FILED IN OTTAWA INCREASED GRADUALLY FROM 0 TO 94, BEFORE DROPPING BY 64.9% TO 33 IN 2020.

From 2020 to 2022 the number of L5 applications increased sharply to 415, an increase of more than 1,000%, before dropping back down by 55.0% to 187.

While eviction filings are often linked to economic factors, some evictions stem from lease violations or other enforcement actions. The following notices reflect different types of tenancy breaches:

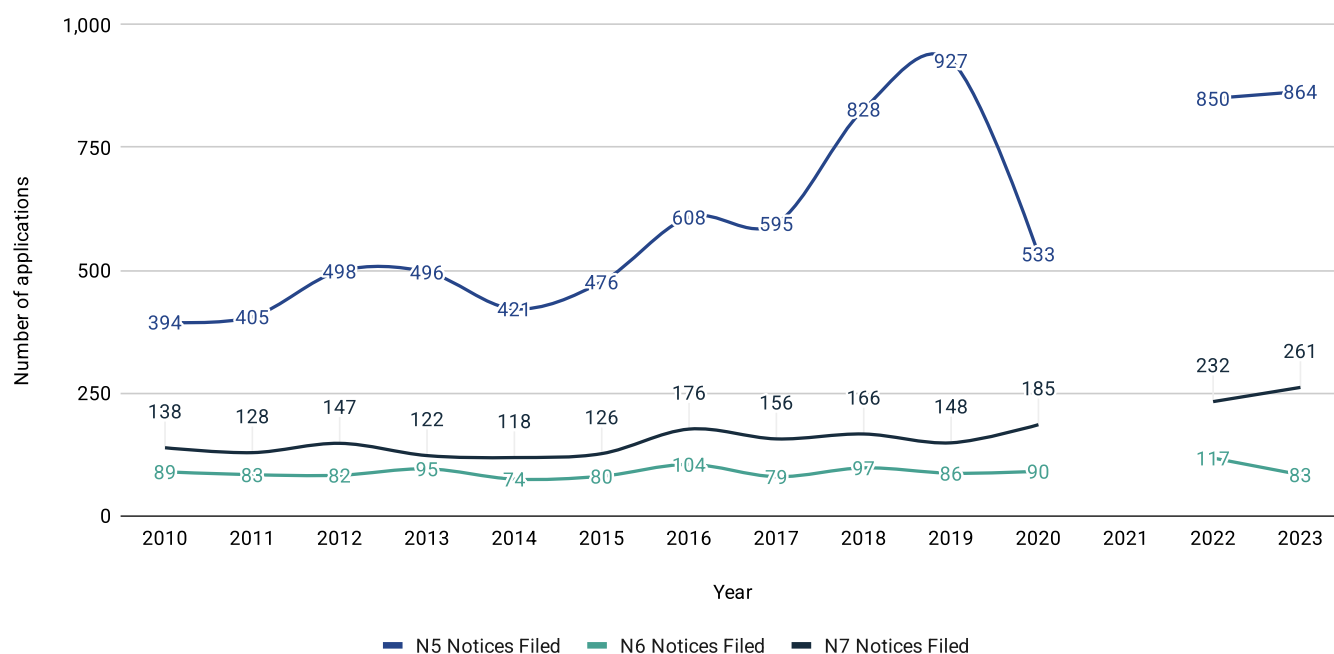
- N5 – Issued for tenant behaviour affecting others, property damage, or overcrowding.
- N6 – Issued for illegal acts or misrepresentation of income in a rent-geared-to-income unit.
- N7 – Issued for serious problems in the rental unit or complex, allowing a faster eviction process.



These notices have followed distinct trends. N5 notices began increasing notably in 2015, before a decline in 2020 at the height of the pandemic. They have since risen again, approaching but not yet surpassing 2019 levels. The number of N7 notices increased more after 2020. While these notices make up a smaller share of total eviction-related filings, their rising prevalence suggests a greater emphasis on behavioural enforcement in the rental market, whether due to landlord concerns over property management, changes in tenant behaviour, or increased use of these provisions as alternative eviction pathways.

Figure 69: Number of applications filed for tenancy interference (n5), illegal acts or income misrepresentation (n6), and serious problems in rental units (n7), Ottawa, 2010 to 2023*

Source: Landlord Tenant Board



*Data for new applications by household composition limited to integer precision

BY THE NUMBERS: FIGURE 69

FROM 2010 TO 2019, THE ANNUAL NUMBER OF N5 NOTICES TO END A TENANCY FOR INTERFERING WITH OTHERS, DAMAGE, OR OVERCROWDING FILED INCREASED BY 135.3%, FROM 394 TO 927.

With pandemic supports, N5 applications dropped by 42.5%, down to 533, but rebounded to 850 in 2022 and 864 in 2023.

The number of N6 notices to end a tenancy for illegal acts or misrepresenting income in a rent-geared-to-income rental unit fluctuated between 2010 and 2023, ranging from 74 in 2014 to 117 in 2022.

From 2010 to 2023, the number of N7 notices to end a tenancy for causing serious problems in the rental unit or residential complex increased by 89.1%, from 138 to 261.



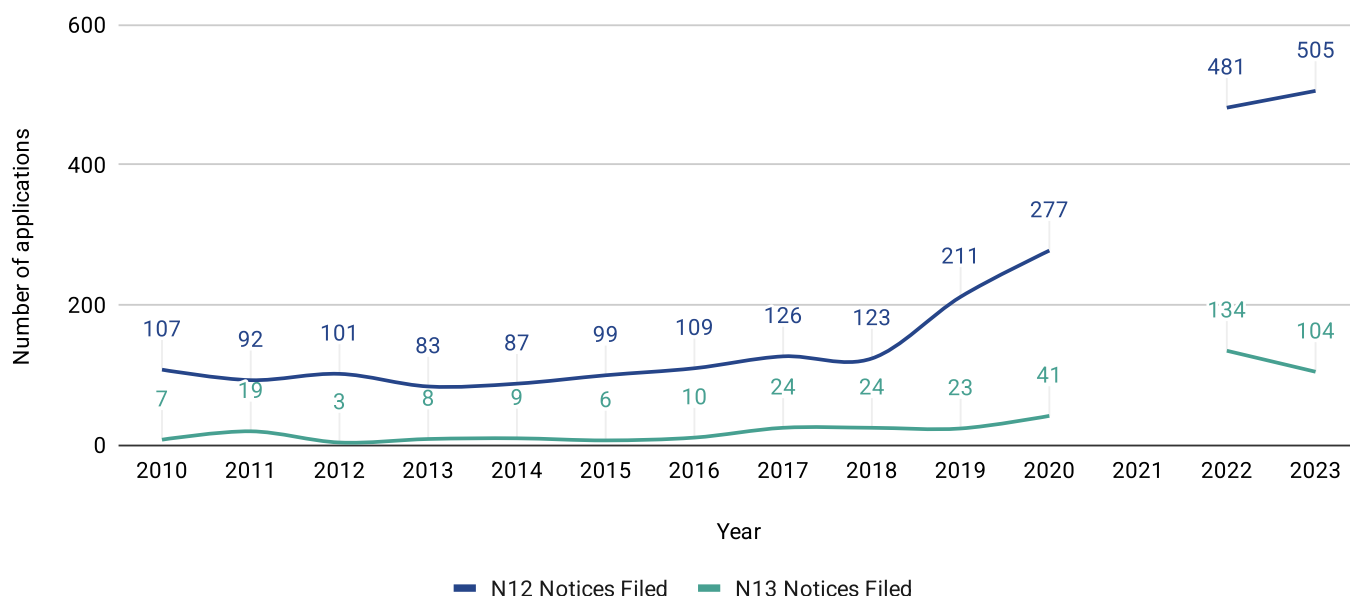
No-fault evictions — where landlords reclaim units for personal use or redevelopment — have become an increasingly common cause of displacement. The sharp rise since 2019 in these N12 notices to end a tenancy because the landlord, a purchaser, or a family member requires the rental unit, and in N13 notices to end a tenancy because the landlord wants to demolish the rental unit, repair it, or convert it to another use, suggests that market forces are playing a growing role in tenant turnover.

A KEY FACTOR INFLUENCING RISING RENTAL PRICES IS VACANCY DECONTROL — A PRACTICE THAT ALLOWS LANDLORDS TO RAISE THE RENT TO MARKET RATES WHEN A TENANT MOVES OUT. WHILE EXISTING TENANTS ARE PROTECTED BY RENT CONTROL GUIDELINES THAT LIMIT ANNUAL INCREASES, THESE LIMITS NO LONGER APPLY ONCE A UNIT IS VACATED. AS A RESULT, RENTS CAN RESET TO HIGHER LEVELS BETWEEN TENANCIES, CONTRIBUTING TO UPWARD PRESSURE ON RENTAL COSTS OVER TIME.

This creates a financial incentive for turnover, which may contribute to the increased use of N12 and N13 notices in certain cases. At the same time, tenants receiving these notices often face challenges in verifying whether their eviction is legitimate, leading to some vacating their homes under pressure, even in cases where they may have had the right to remain.⁴⁶

Figure 70: Number of applications filed for landlord or family member requiring the unit (n12) and demolition, repairs, or conversion of the unit (n13), Ottawa, 2010 to 2023*

Source: Landlord Tenant Board



*Data for N12 and N13 notices for the period of January 01, 2021 to December 07, 2021 are missing from the dataset

**BY THE NUMBERS: FIGURE 70**

FROM 2010 TO 2018, THE ANNUAL NUMBER OF N12 NOTICES TO END A TENANCY BECAUSE THE LANDLORD, A PURCHASER, OR A FAMILY MEMBER REQUIRES THE RENTAL UNIT FILED IN OTTAWA ROSE GRADUALLY FROM 107 TO 123, AN INCREASE OF 15.0%. THE NUMBER ROSE RAPIDLY FROM 2018 TO 2023, INCREASING BY 310.6% TO 505.

From 2010 to 2016, the annual number of N13 notices to end a tenancy because the landlord wants to demolish the rental unit, repair it, or convert it to another use remained at or below 10 per year, with the exception of 2011, when there were 19. From 2016 to 2020, the number rose to 41, eventually reaching 134 in 2022, before dropping to 104 in 2023.

Evictions are a critical pressure point in Ottawa's housing system, influencing tenant stability, rental market dynamics, and demand for shelter services. While eviction laws are designed to protect both tenants and landlords, high eviction rates can create unpredictable turnover, displacement risks, and system-wide challenges.

NATIONAL RESEARCH HAS SHOWN THAT EVICTIONS DESTABILIZE TENANTS BEYOND THE IMMEDIATE LOSS OF HOUSING, WITH 30 PER CENT OF EVICTED TENANTS UNABLE TO SECURE STABLE HOUSING AFTERWARD.

Many are forced into the shelter system or temporary stays with friends or family, contributing to increased reliance on crisis-response services.⁴⁷

In Ottawa, the rise in N5 notices (for overcrowding, damage, or interference) may indicate that some individuals and families are not receiving the necessary support to retain and maintain stable housing. Higher eviction rates also create additional strain on the shelter system, increasing demand for shelter space and re-housing programs.





Conclusion

EFFECTIVE HOUSING-SYSTEM PLANNING AIMS TO PREVENT AS MANY PEOPLE AS POSSIBLE FROM EXPERIENCING HOMELESSNESS, AND ENSURE THAT WHEN HOMELESSNESS DOES OCCUR, IT IS RARE, BRIEF, AND NON-RECURRING.

However, misalignments between housing supply and demand, a lack of affordable private market options, and high eviction rates create both inflow and outflow challenges across the system.



Inflow refers to the number of people entering homelessness, whether it be due to affordability pressures, eviction, lack of stable housing options, or arriving in the city without secure housing. Long waitlists for subsidized housing and rising rental costs mean that many households remain in precarious situations for extended periods, increasing their risk of homelessness.

Outflow refers to the ability of people experiencing homelessness to exit into permanent housing. When subsidized housing is limited, wait times are long, and eviction rates are high, it becomes harder for households to transition out of emergency shelters or temporary accommodations, prolonging their experience of homelessness and increasing demand on the homelessness-serving system.

THESE DYNAMICS AND THEIR IMPLICATIONS FOR SYSTEM CAPACITY ARE DISCUSSED FURTHER IN [PART 12: FUTURE HOUSING NEED](#).



KEY TAKEAWAYS



The number of households on the Centralized Wait List has increased, with single adults representing the largest growth proportion.



Housing placements have declined over time, indicating that availability and turnover — not just demand — are shaping system outcomes.



Wait times for subsidized housing remain high, with some movement in larger units but ongoing delays for smaller units.



Eviction trends vary by type: non-payment filings are back to pre-pandemic levels, while above-guideline rent increases and no-fault evictions have risen substantially in recent years.



Increasing behavioural eviction notices may suggest some individuals and families are not receiving the supports needed to maintain stable tenancies.



Evictions and long wait times contribute to both inflow into homelessness and delays in outflow to stable housing, increasing pressure on emergency shelter and re-housing programs.



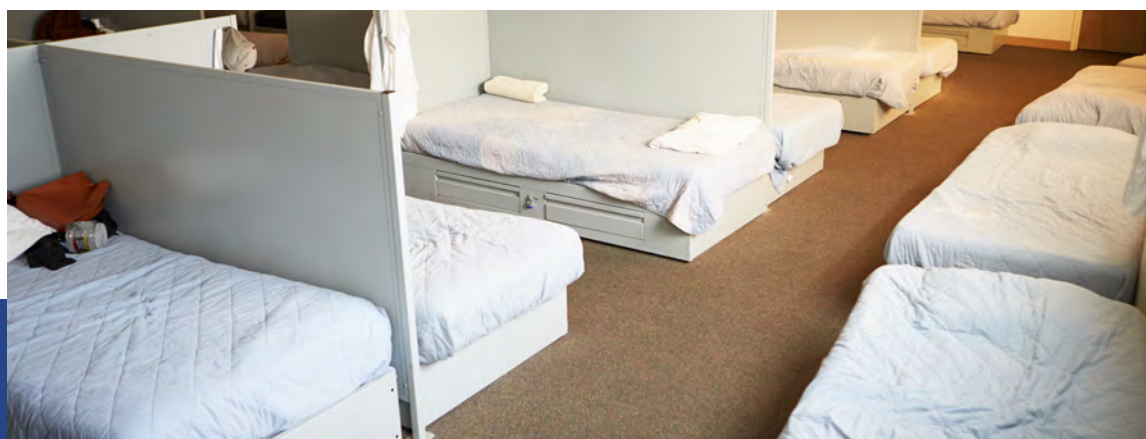
PART 11

HOMELESSNESS NEED AND SYSTEM INFLOW

HOMELESSNESS IN OTTAWA IS SHAPED BY A COMPLEX SET OF FACTORS, INCLUDING HOUSING AFFORDABILITY, ECONOMIC CONDITIONS, AND SYSTEMIC BARRIERS TO STABILITY.

As the number of people experiencing homelessness continues to rise, the demand for emergency shelters and support services has outpaced system capacity, leading to longer stays and fewer available exit pathways.

Certain populations, including Indigenous people, racialized groups, and newcomers,⁴⁸ face heightened risks due to structural inequities, discrimination, and inadequate access to affordable housing. At the same time, rising rent costs, income instability, and a lack of mental-health and substance-use supports contribute to ongoing system inflows, reinforcing the challenges of long-term housing stability.



This section examines key trends in homelessness need and system inflow, including:

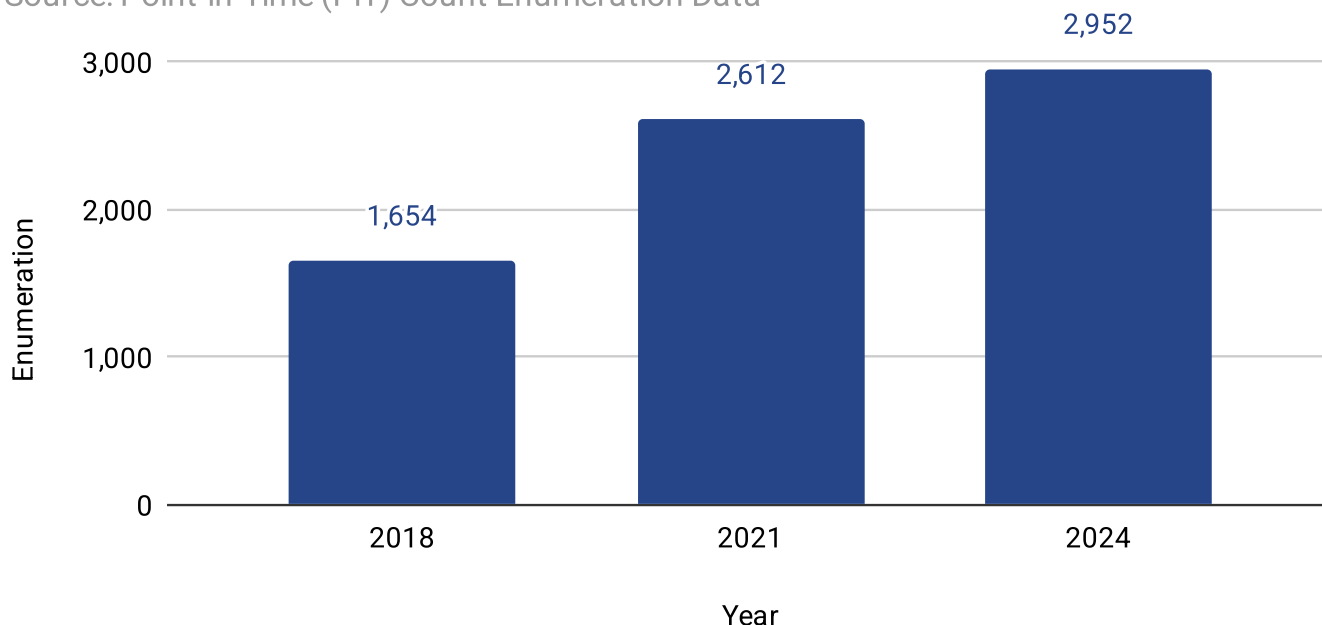
- The growing number of people experiencing homelessness and changes in demographic trends.
- The increasing demand for shelter services and the challenges of system capacity.
- Barriers to housing stability and the systemic factors driving homelessness.

Scale of homelessness

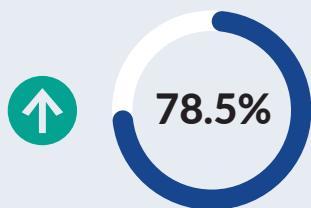
The 2024 Point-in-Time (PiT) Count, conducted in October 2024, is Ottawa's most recent enumeration of homelessness, capturing the number of people experiencing homelessness on a single night. The count recorded 2,952 people, reflecting a 13 per cent increase since the previous PiT Count in 2021 and a 78.5 per cent increase since the 2018 count.

Figure 71: Number of people experiencing homelessness enumerated by the PiT Count, Ottawa, 2018, 2021 and 2024

Source: Point-in-Time (PiT) Count Enumeration Data



BY THE NUMBERS: FIGURE 71



FROM 2018 TO 2024, THE NUMBER OF PEOPLE EXPERIENCING HOMELESSNESS IN OTTAWA INCREASED BY 78.5%, FROM 1,654 TO 2,952.

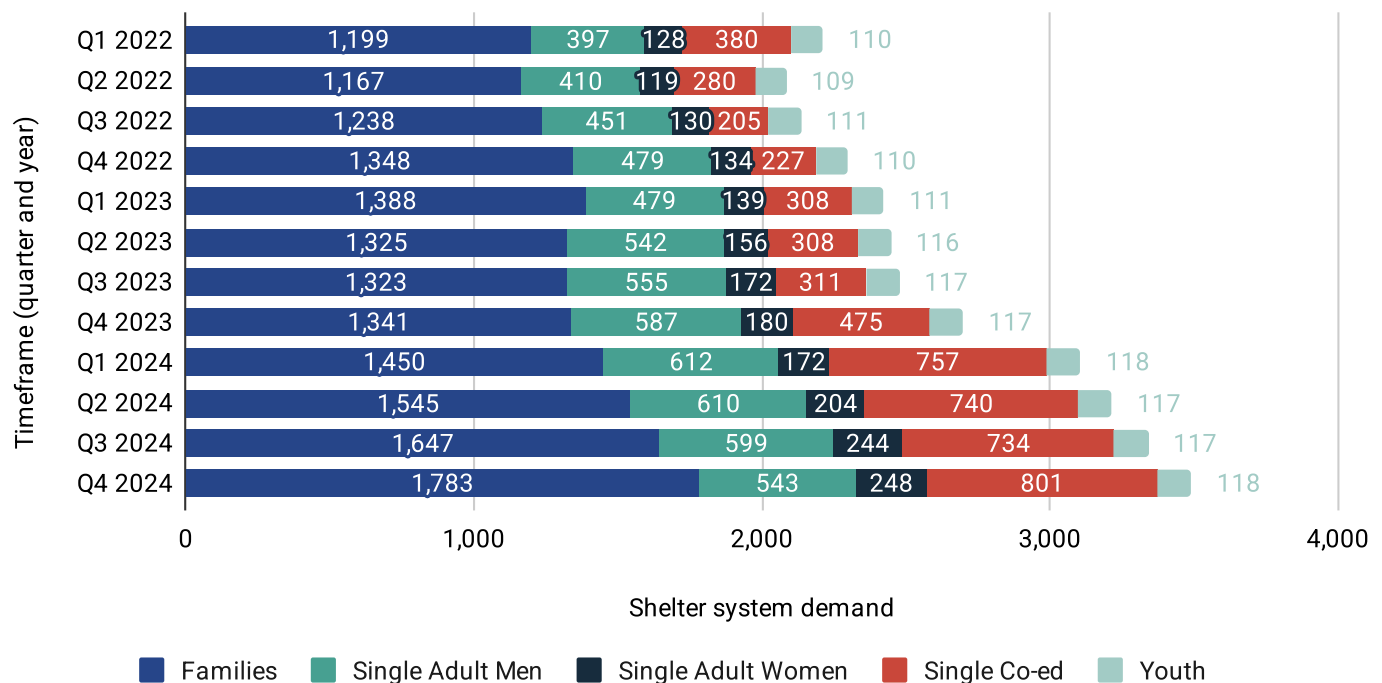
From 2018 to 2021, the number increased by 57.9% to 2,612, and increased by 13.0% from 2021 to 2024.

The annual shelter-system data is consistent with PiT Count findings, with sustained growth in demand, particularly among families, whose homelessness numbers have risen substantially over the past year. Unlike the PiT count, which captures homelessness on a single night, annual shelter-system data reflects the total number of people accessing the system over a year. This growing trend in homelessness reflects broader affordability challenges and increasing demand for housing for populations like newcomers, explored in [Part 7: Housing affordability](#).

Shelter capacity fluctuates due to program changes, including new programs and program closures, but the persistent increase in shelter use highlights longer-term pressures in the homelessness-serving system.

Figure 72: Shelter system demand by shelter type, Ottawa, Q1 2022 to Q4 2024 (Average)

Source: City of Ottawa



BY THE NUMBERS: FIGURE 72

FROM QUARTER 1 OF 2022 TO QUARTER 4 OF 2024, AVERAGE NIGHTLY OCCUPANCY IN OTTAWA'S SHELTER SYSTEM INCREASED SUBSTANTIALLY FOR THE FOLLOWING POPULATION GROUPS:

- Families, increasing by 48.7% overall from 3,597 people to 5,350.
- Single adult men, increasing by 36.8% overall, from 397 people to 543.
- Single co-eds, increasing from by 110.8% overall, from 380 people to 801.
- Single adult women, increasing by 93.8% overall, from 128 people to 248.

Average youth occupancy increased only marginally, from 110 people in Q1 2022 to 118 in Q4 2024 (+8.2%).

[Table 52: Number of people using an overnight emergency shelter and percent change, Ottawa, 2019 to 2024](#)



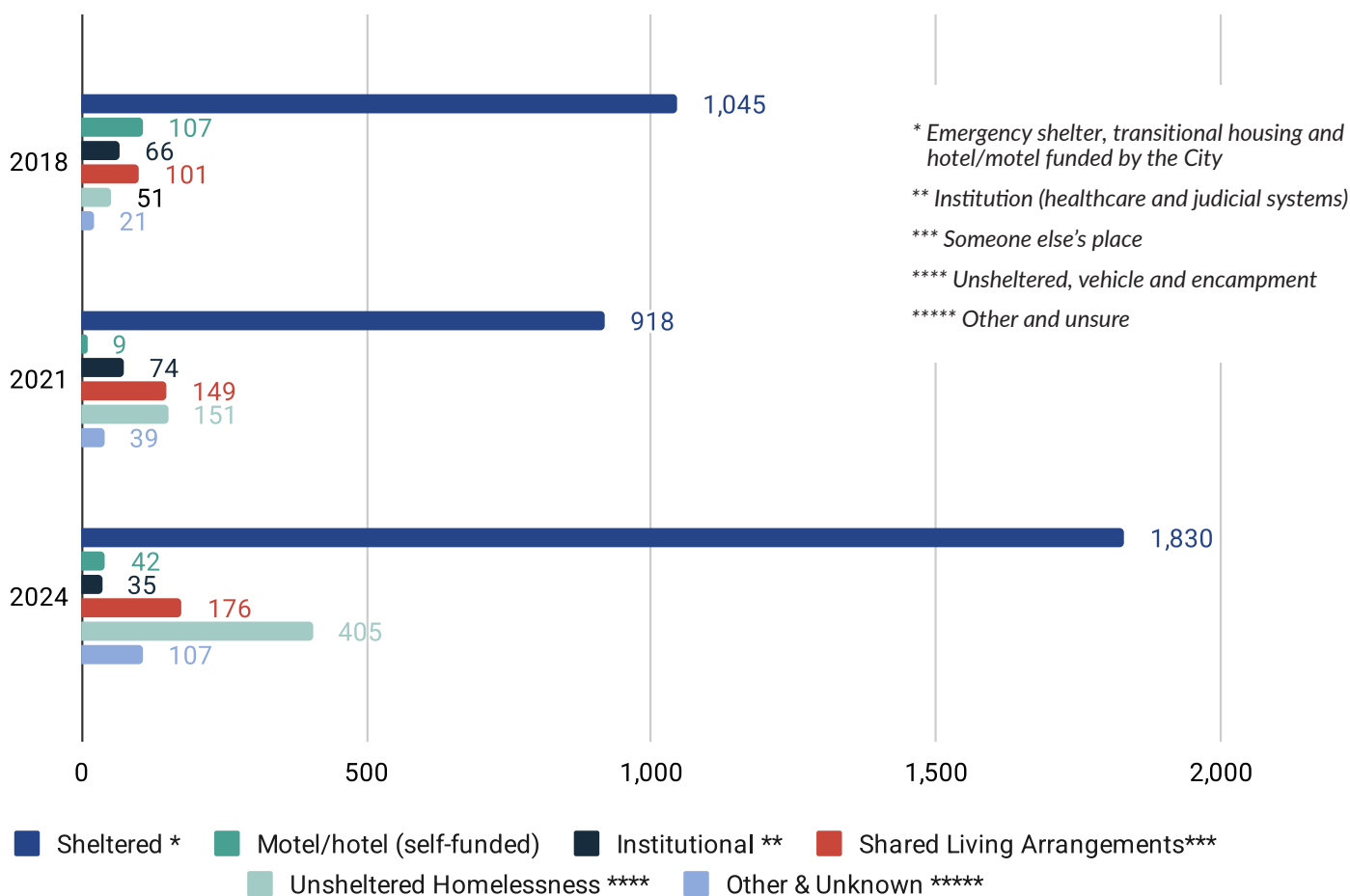
In 2024, emergency shelter use in Ottawa was 10 per cent higher than in 2023, reflecting both more people accessing shelters and longer stays.

The growing number of people experiencing homelessness in Ottawa reflects both overall population growth and deepening structural challenges in the housing and homelessness systems, as well as improved enumeration methods in the Point-in-Time Count that have identified more individuals over time. While sheltered homelessness remains the largest category, the sharp increase in unsheltered homelessness — rising from 51 people in 2018 to 405 in 2024 — indicates increasing challenges in supporting a diversity of needs among people experiencing homelessness. These changes mirror broader affordability pressures and systemic barriers, reinforcing patterns of prolonged shelter stays and limited pathways out of homelessness.

In 2024, 24 per cent of respondents reported staying in transitional housing, up from 13 per cent in 2021. This change coincides with an expansion in transitional housing, increasing from five sites in 2021 to 45 in 2024, in order to accommodate Ottawa's growing immigrant population. Many of these new locations consist of scattered transitional homes for newcomers, along⁴⁹ with dedicated housing for Indigenous and non-Indigenous youth, second-stage housing for women and children escaping violence, and residences for people needing post-incarceration or post-treatment support.

Figure 73: Number of people experiencing homelessness by type of homelessness, Ottawa, 2018, 2021 and 2024

Source: Point-in-Time (PiT) Count Survey Data



BY THE NUMBERS: FIGURE 73

FROM 2018 TO 2024, THE NUMBER OF PEOPLE ENUMERATED IN THE PIT COUNT WHO WERE EXPERIENCING SHELTERED HOMELESSNESS – INCLUDING EMERGENCY SHELTERS, TRANSITIONAL HOUSING, AND MOTELS OR HOTELS FUNDED BY THE CITY – DECREASED BY 12.2% FROM 1,045 IN 2018 TO 918 IN 2021, BUT ROSE BY 99.3% TO 1,830 IN 2024, AN OVERALL INCREASE OF 75.1% FROM 2018 TO 2024.

The number in institutional living – including healthcare and judicial systems – increased by 12.1% from 66 in 2018 to 74 in 2021, before dropping by 52.7% to 35 in 2024.

The number in shared living arrangements – including staying at someone else's place – increased by 47.5% from 101 in 2018 to 149 in 2021, and then by 18.1% to 176 in 2024, an overall increase of 74.3%.

The number experiencing unsheltered homelessness – including living outside, in vehicles, or in encampments – increased by 196.1% from 51 in 2018 to 151 in 2021, and then by 168.2 to 405 in 2024, an overall increase of 694.1%.

The number of other and unknown responses increased by 85.7% from 21 in 2018 to 39 in 2021, then by 94.9% to 76 in 2024, a total increase of 276.2%.

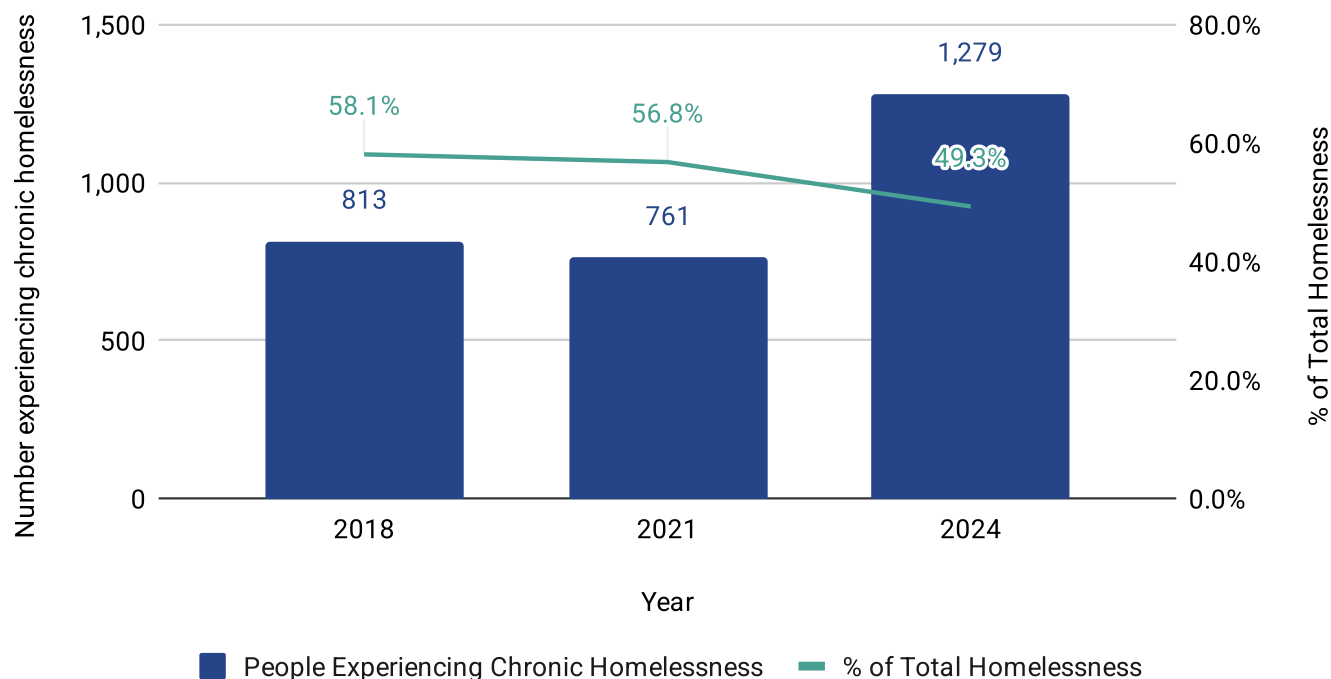
**THE PIT COUNT AND ANNUAL SHELTER SYSTEM DATA PROVIDE INSIGHTS INTO THE DURATION OF HOMELESSNESS EXPERIENCES.**

Chronic homelessness, defined as at least six months (180 days) of homelessness in the past year, or recurrent homelessness over three years totalling at least 18 months (546 days), is a key measure of system function.

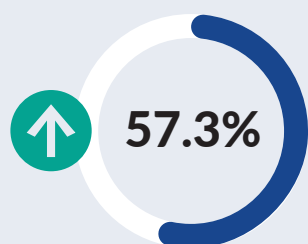
Both PiT Count and administrative data confirm that the number of people experiencing chronic homelessness has increased. The PiT Count, which captures a single night, shows that while the proportion of people experiencing chronic homelessness has declined, the total number has risen due to overall growth in homelessness.

Figure 74: Number of people experiencing chronic homelessness and as a proportion of overall homelessness, Ottawa, 2018, 2021 and 2024

Source: Point-in-Time (PiT) Count Survey Data



BY THE NUMBERS: FIGURE 74



FROM 2018 TO 2024, THE NUMBER OF PEOPLE ENUMERATED IN THE PIT COUNT WHO WERE EXPERIENCING CHRONIC HOMELESSNESS DECREASED FROM 813 IN 2018 TO 761 IN 2021, BEFORE INCREASING TO 1,279 IN 2024, FOR A TOTAL INCREASE OF 57.3%.

As a proportion of total homelessness, the percentage of chronic homelessness decreased from 58.1% in 2018 to 56.8% in 2021, and to 49.3% in 2024.

Annual shelter data shows a rise in chronic homelessness across all demographic groups in 2024, reaching six-year highs for single men, single women, youth, and families. The largest increase was among single women, with the number almost doubling from 2023 to 2024 — marking a 73.9 per cent increase in a single year, the largest increase recorded for any group during that period.



Table 53: Number of people experiencing chronic homelessness and percent change, Ottawa, 2019 to 2024

People	2019	2020	2021	2022	2023	2024	% Change (2019-2024)
Single men	702	694	635	720	719	951	35.5%
Single women	270	287	255	251	261	454	68.1%
Single youth	68	66	65	63	61	75	10.3%
Families	468	526	407	368	430	540	15.4%

Source: City of Ottawa

Homelessness in Ottawa has reached its highest levels to date, with changes in the housing market playing a major role. As explored in [Part 6: Housing market](#), new construction of rental housing is concentrated at higher price points. Without an adequate supply of new affordable units, lower-priced housing is experiencing limited turnover, despite the increasing number of people entering the rental housing market who need lower-priced units. The result is that the shelter system has more inflow without corresponding outflow.

As discussed in [Part 7: Housing affordability](#), the loss of lower-cost housing has left many households with no options for housing, increasing housing precarity and reinforcing the structural barriers to exiting homelessness.

These trends highlight a structural misalignment between the housing market and the homelessness-response system. The problem cannot be resolved by the homelessness-response system alone, since it has been created by broader market conditions, including rising housing costs and stagnant social assistance rates, which have not increased to match the cost of living.

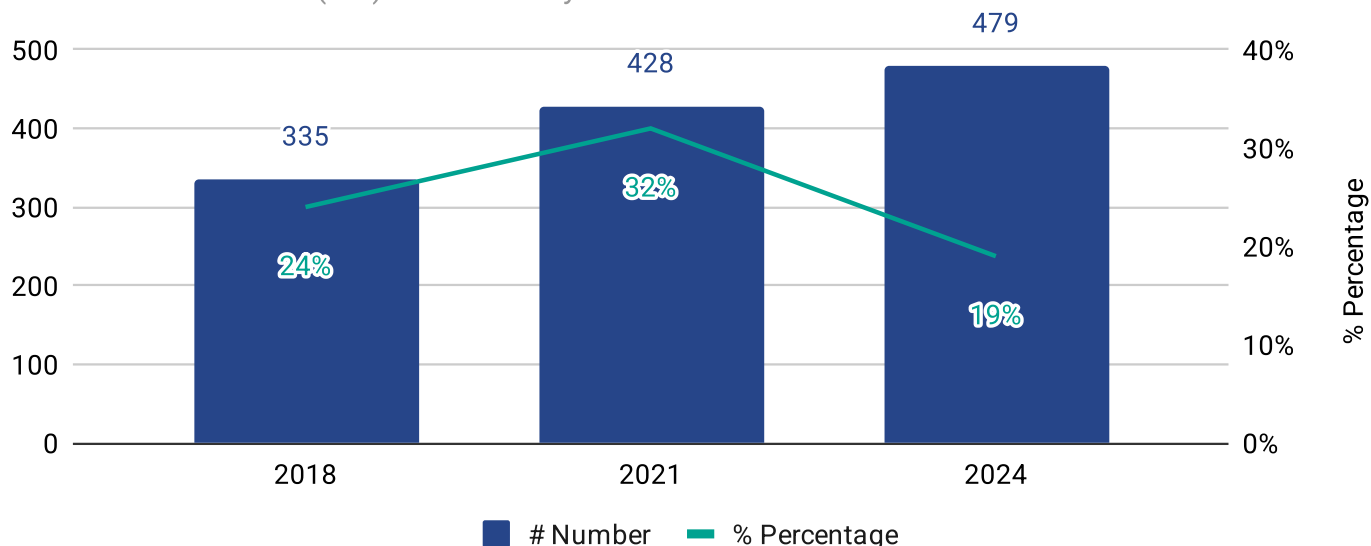
Demographics

The demographics of homelessness in Ottawa have changed in recent years. New pressures have emerged, particularly among members of racialized groups, women, older adults, and immigrants, indicating an evolving set of risk factors that extend beyond traditional patterns of long-term homelessness. When demographic aspects are added to the lack of available affordable housing, resolving homelessness becomes more challenging.

Indigenous people remain overrepresented among those experiencing homelessness in Ottawa. While they make up only 2.6 per cent of the total population, they accounted for 19 per cent of people experiencing homelessness in the 2024 PiT Count. Although this represents a proportional decrease from 32 per cent in 2021 and 24 per cent in 2018, the total number of Indigenous people in the PiT Count has continued to rise, increasing from 335 in 2018 to 428 in 2021 and 479 in 2024.

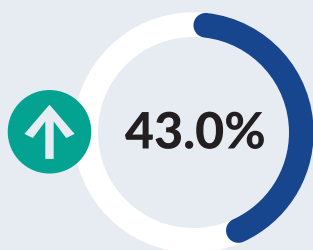
Figure 75: Number of Indigenous people experiencing homelessness and as a percentage of total people experiencing homelessness, 2018, 2021 and 2024

Source: Point-in-Time (PiT) Count Survey Data



*Data limited to integer precision

BY THE NUMBERS: FIGURE 75



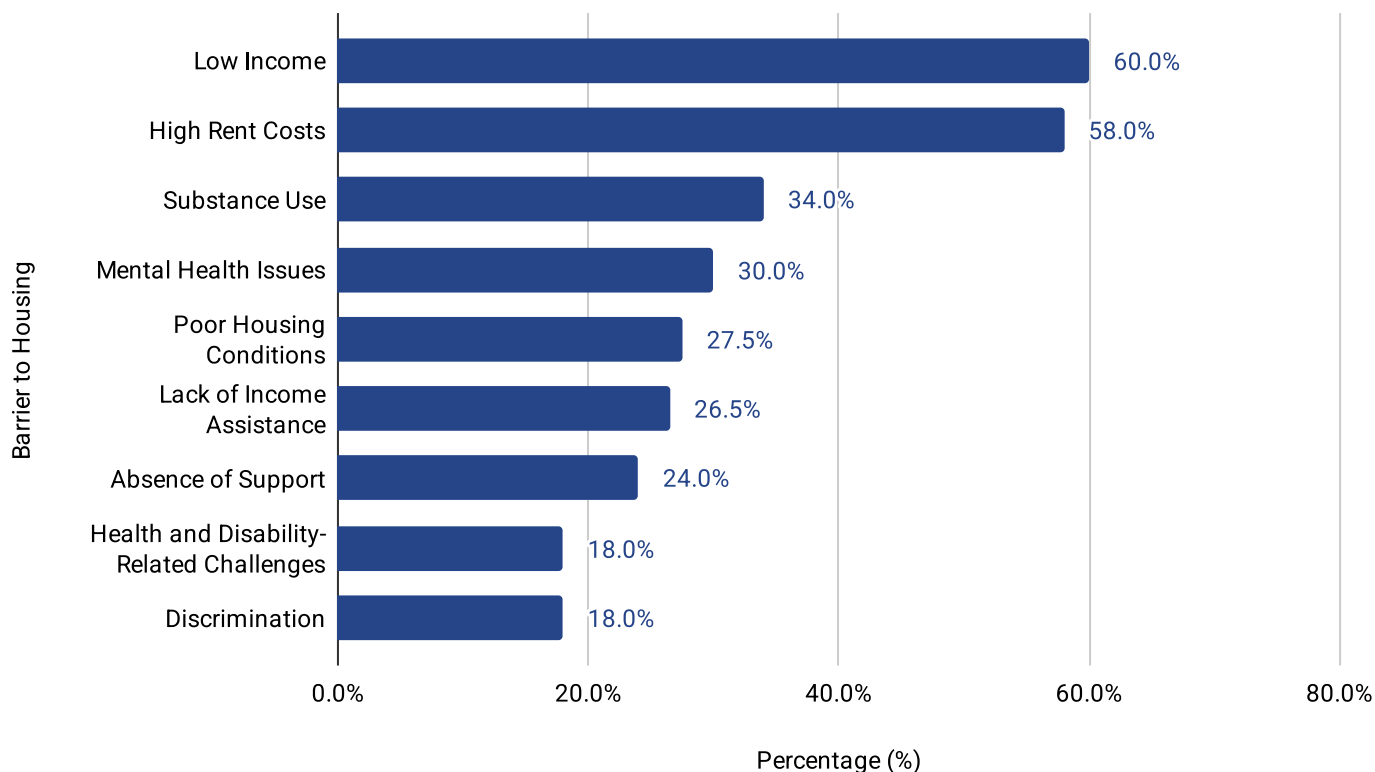
FROM 2018 TO 2024, THE NUMBER OF INDIGENOUS PEOPLE ENUMERATED IN THE PIT COUNT INCREASED FROM 335 IN 2018 TO 428 IN 2021 AND TO 479 IN 2024, A TOTAL INCREASE OF 43.0%.

As a proportion of total homelessness, the percentage of Indigenous people experiencing homelessness increased from 24% in 2018 to 32% in 2021, and then decreased to 19% in 2024.

Indigenous people experiencing homelessness in Ottawa face unique challenges shaped by historical and systemic factors. They are overrepresented among those experiencing chronic homelessness, with a substantial proportion also reporting sleeping in public spaces. Housing instability is further exacerbated by high eviction rates, contributing to ongoing cycles of homelessness. These experiences reflect broader structural barriers that limit access to stable housing and support services.

Figure 76: Barriers to securing housing among Indigenous people experiencing homelessness, Ottawa, 2024

Source: Point-in-Time (PiT) Count Survey Data



**Data limited to integer precision*

BY THE NUMBERS: FIGURE 76

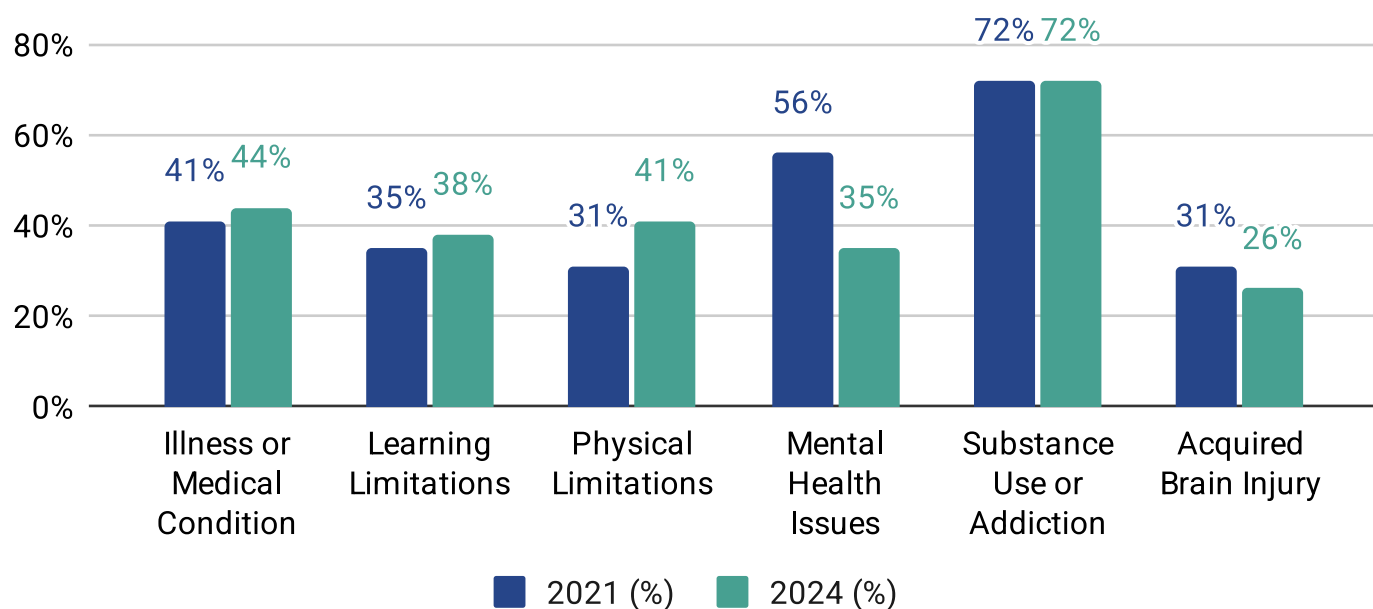
FOR INDIGENOUS PEOPLE ENUMERATED IN THE 2024 PIT COUNT, MOST IDENTIFIED LOW INCOME OR HIGH RENT COSTS AS A BARRIER TO SECURING HOUSING, AT 60.0% AND 58.0%, RESPECTIVELY.

Other identified barriers included substance use or mental-health challenges (34.0% and 30.0%, respectively), poor housing conditions (27.5%), lack of income assistance or absence of support (26.5% and 24.0%, respectively), health and disability challenges (18.0%), and discrimination (18.0%).

Health challenges play a substantial role in housing instability for Indigenous people experiencing homelessness. Many report chronic illnesses, physical limitations, and learning disabilities, which can make securing and maintaining housing more difficult. While some health conditions have become more prevalent over time, others have been stable but persistent, highlighting the ongoing need for integrated housing and healthcare support to address these barriers effectively.

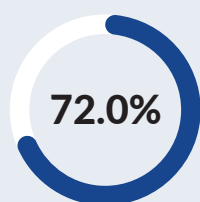
Figure 77: Health-related barriers to housing stability among Indigenous people, Ottawa, 2021 and 2024

Source: Point-in-Time (PiT) Count Survey Data



**Data limited to integer precision*

BY THE NUMBERS: FIGURE 77



IN BOTH 2021 AND 2024, THE MOST COMMON HEALTH CHALLENGE FOR INDIGENOUS PEOPLE ENUMERATED IN THE PIT COUNT WAS SUBSTANCE USE OR ADDICTION, AT 72% IN BOTH YEARS.

From 2021 to 2024, the percentage with mental-health issues dropped from 56% to 35%, and with acquired brain injury from 31% to 26%. During the same period, the percentage increased for those with a physical illness or medical condition (from 41% to 44%), learning limitations (from 35% to 38%), or physical limitations (from 31% to 41%).



Research by the Ottawa Aboriginal Coalition (OAC) highlights a strong connection between mental-health distress and housing insecurity. Among Indigenous people reporting a need for permanent housing, 92 per cent also required additional support, including mental health assistance (39 per cent), substance-use support (36 per cent), and medical care for ongoing conditions (21 per cent). These intersecting challenges illustrate the need for comprehensive, culturally appropriate supports to improve housing stability for Indigenous communities.⁵⁰

Additionally, immediate homelessness risks following transitions from care systems, such as foster care, disproportionately affect Indigenous people. The 2024 PiT Count revealed that 12 per cent of youth exiting foster care were homeless within a day, while 23 per cent became homeless within 10 days. These findings highlight the importance of targeted prevention strategies to support Indigenous youth aging out of care and reduce their risk of long-term homelessness.

This overrepresentation of Indigenous people in homelessness intersects with other demographic trends, including gender disparities. While men continue to represent most of Ottawa’s homeless population, their proportion has declined slightly over time. However, PiT Count methodologies may overrepresent men, as fewer Violence Against Women (VAW) shelters participate in the count, meaning the full extent of women's homelessness may not have been captured.

The PiT Count survey was administered, however, in several different types of programs and services supporting survivors of violence against women and domestic violence, including VAW shelters. A total of 11 per cent of respondents said their most recent housing loss was related to conflict with their spouse/partner, and 45 people reported staying at a VAW shelter the night of the PiT Count.

Figure 78: Number of people experiencing homelessness by gender identity, Ottawa, 2018, 2021 and 2024

Source: Point-in-Time (PiT) Count Survey Data

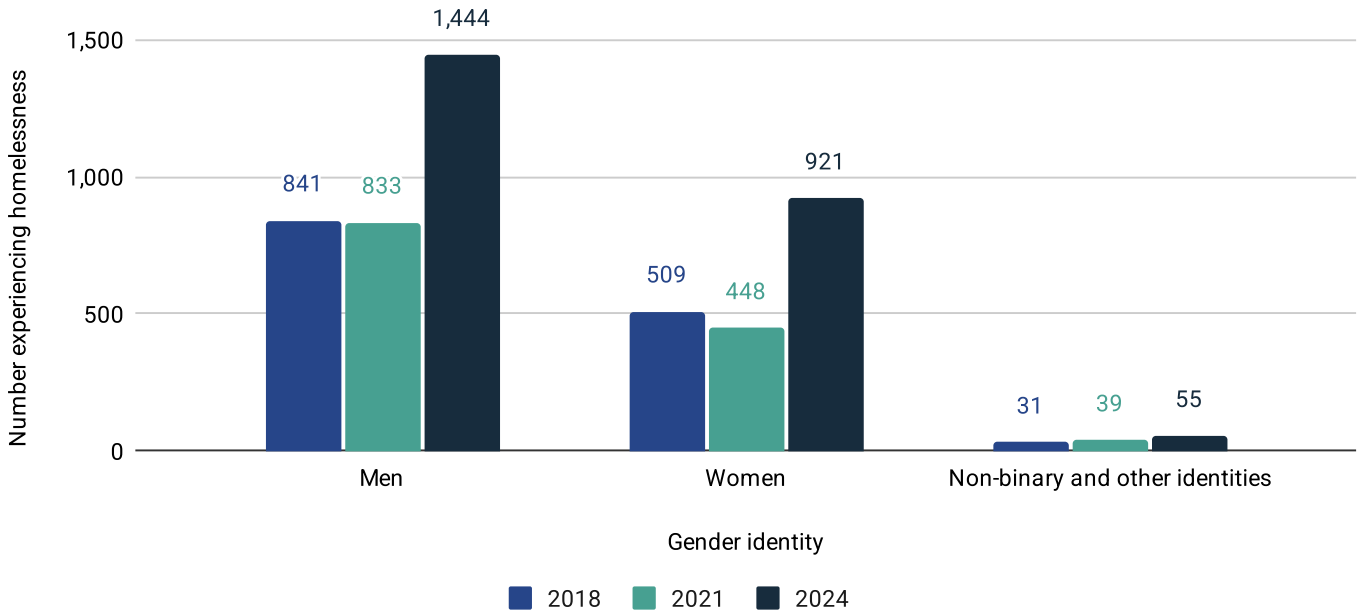
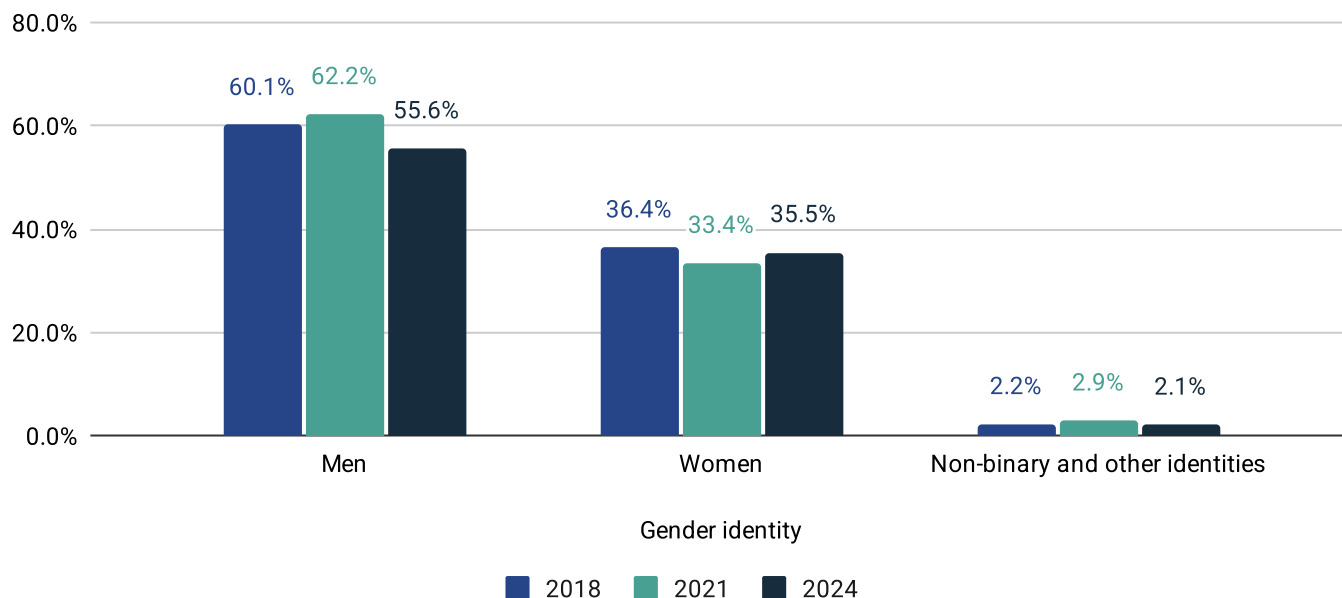


Figure 79: People experiencing homelessness as a proportion of total homelessness by gender identity, Ottawa, 2018, 2021 and 2024

Source: Point-in-Time (PiT) Count Survey Data



BY THE NUMBERS: FIGURES 78-79

BOTH THE ABSOLUTE NUMBER AND THE RELATIVE PROPORTION OF PEOPLE ENUMERATED IN THE 2018, 2021, AND 2024 PIT COUNTS VARY BY GENDER.⁵¹

For men:

- Absolute number decreased from 841 in 2018 to 833 in 2021, increased to 1,444 in 2024.
- Proportion increased from 60.1% in 2018 to 62.2% in 2021, decreased to 55.6% in 2024.

For women:

- Absolute number decreased from 509 in 2018 to 448 in 2021, increased to 921 in 2024.
- Proportion decreased from 36.4% in 2018 to 33.4% in 2021, increased to 35.5% in 2024.

For non-binary and other identities:

- Absolute number decreased from 31 in 2018 to 39 in 2021, and to 55 in 2024.
- Proportion increased from 2.2% in 2018 to 2.9% in 2021, decreased to 2.1% in 2024.

Like other demographic trends in this section, the total number of people experiencing homelessness has grown for nearly all age groups. Adults aged 25 to 49 remain the majority, while the number of older adults (50+) experiencing homelessness has increased, even as their proportion has declined slightly. The number of young adults (18 to 24) experiencing homelessness has more than doubled since 2021, highlighting continued housing vulnerabilities during the transition to adulthood.

Figure 80: Number of people experiencing homelessness by age, Ottawa, 2018, 2021 and 2024

Source: Point-in-Time (PiT) Count Survey Data

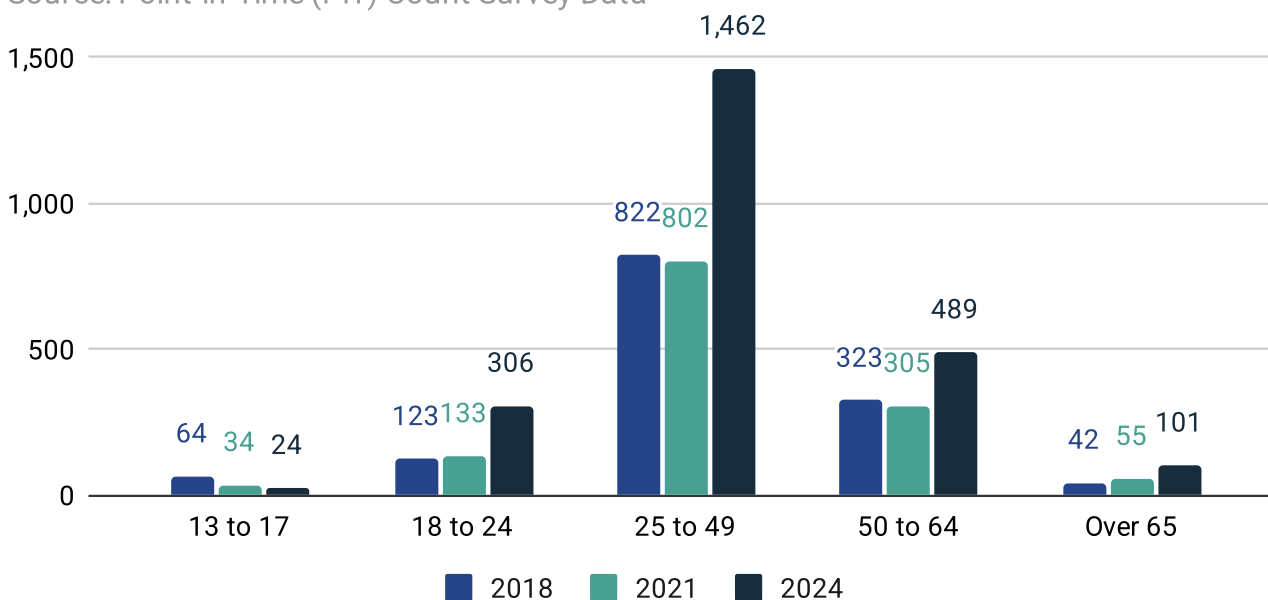
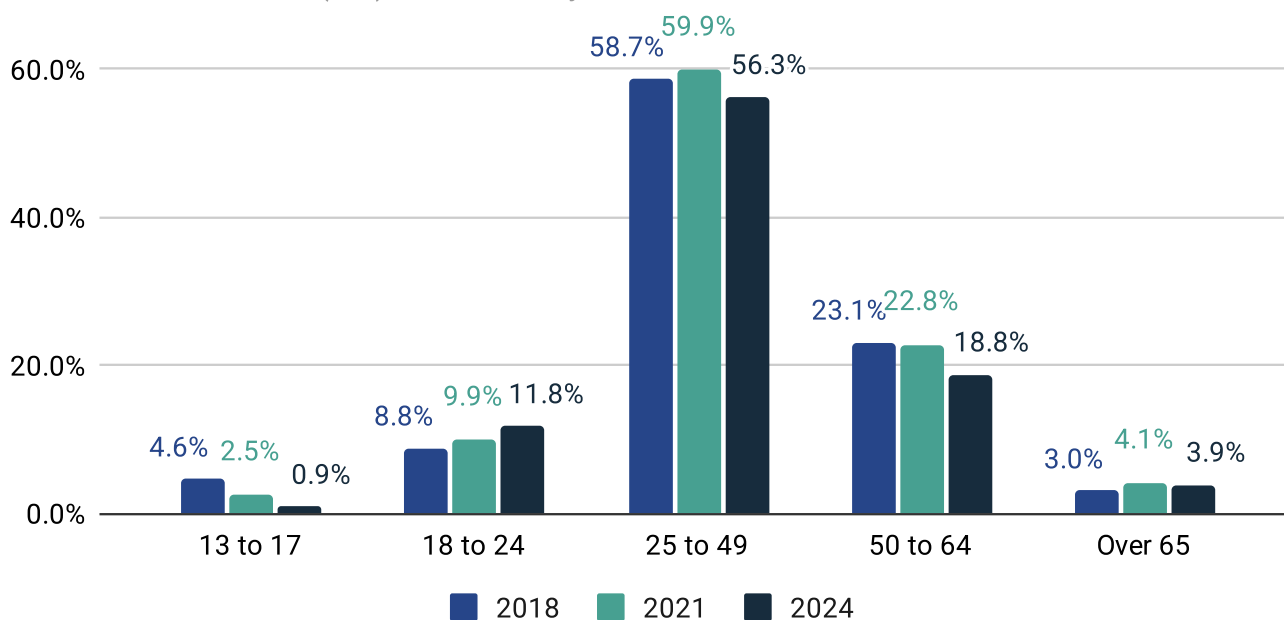


Figure 81: Proportion of people experiencing homelessness by age, Ottawa, 2018, 2021 and 2024

Source: Point-in-Time (PiT) Count Survey Data



**BY THE NUMBERS: FIGURES 80-81****BOTH THE ABSOLUTE NUMBER AND THE RELATIVE PROPORTION OF PEOPLE ENUMERATED IN THE 2018, 2021, AND 2024 PIT COUNTS VARY BY AGE GROUP.**

For people aged 13 to 17 years:

- Absolute number decreased from 64 in 2018 to 34 in 2021, and to 24 in 2024.
- Proportion decreased from 3.6% in 2018 to 2.5% in 2021, and to 0.9% in 2024.

For people aged 18 to 24 years:

- Absolute number increased from 123 in 2018 to 133 in 2021, and to 306 in 2024.
- Proportion increased from 8.8% in 2018 to 9.9% in 2021, and to 11.8% in 2024.

For people aged 25 to 49 years:

- Absolute number decreased from 822 in 2018 to 802 in 2021, increased to 1,462 in 2024.
- Proportion increased from 58.7% in 2018 to 59.9% in 2021, decreased to 56.3% in 2024.

For people aged 50 to 64 years:

- Absolute number decreased from 323 in 2018 to 305 in 2021, increased to 489 in 2024.
- Proportion increased from 23.1% in 2018 to 22.8% in 2021, decreased to 18.8% in 2024.

For people aged 65 years or older:

- Absolute number increased from 42 in 2018 to 55 in 2021, and to 101 in 2024.
- Proportion increased from 3.0% in 2018 to 4.1% in 2021, decreased to 3.9% in 2024.

In the context of a PiT Count, racial identity refers to how people perceive and categorize themselves in terms of race or ethnicity.

THIS SELF-IDENTIFICATION IS IMPORTANT FOR UNDERSTANDING THE DEMOGRAPHIC COMPOSITION OF OTTAWA'S HOMELESS POPULATION AND IDENTIFYING POTENTIAL DISPARITIES OR UNIQUE NEEDS AMONG DIFFERENT GROUPS.

The number of people from racialized groups experiencing homelessness more than doubled, highlighting how racialized populations face persistently larger barriers to housing access, affordability, and stability.

Figure 82: Number of people belonging to racialized and non-racialized groups, Ottawa, 2018, 2021 and 2024

Source: Point-in-Time (PiT) Count Survey Data

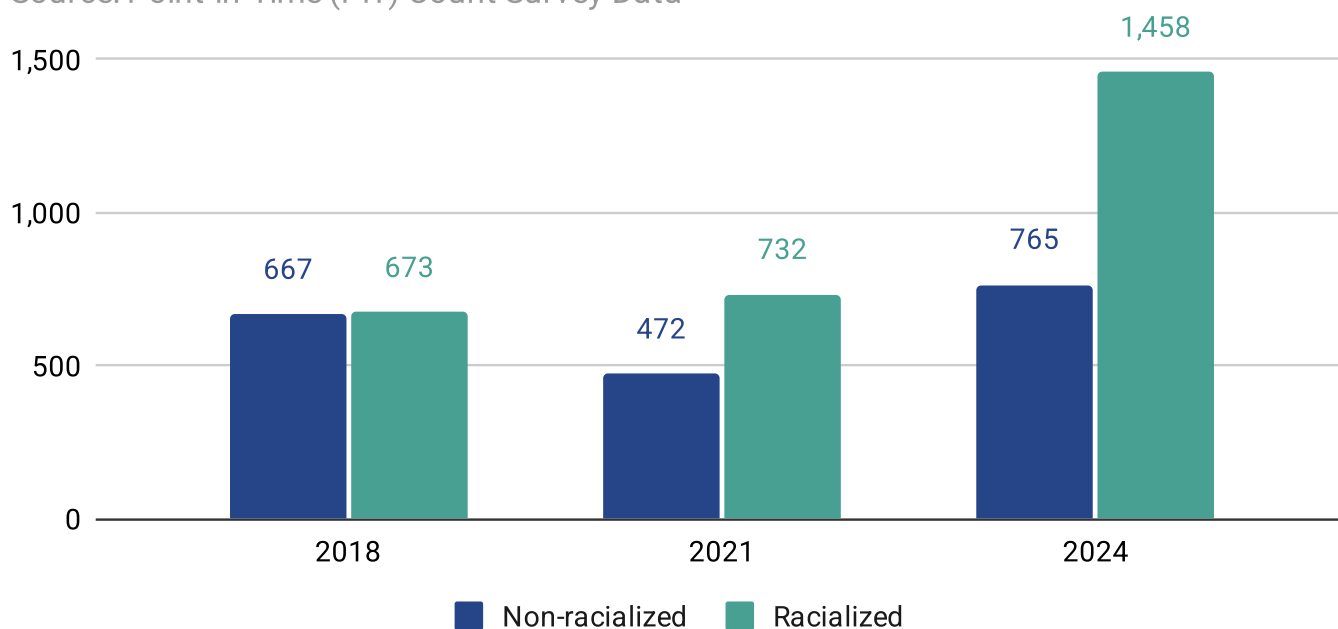
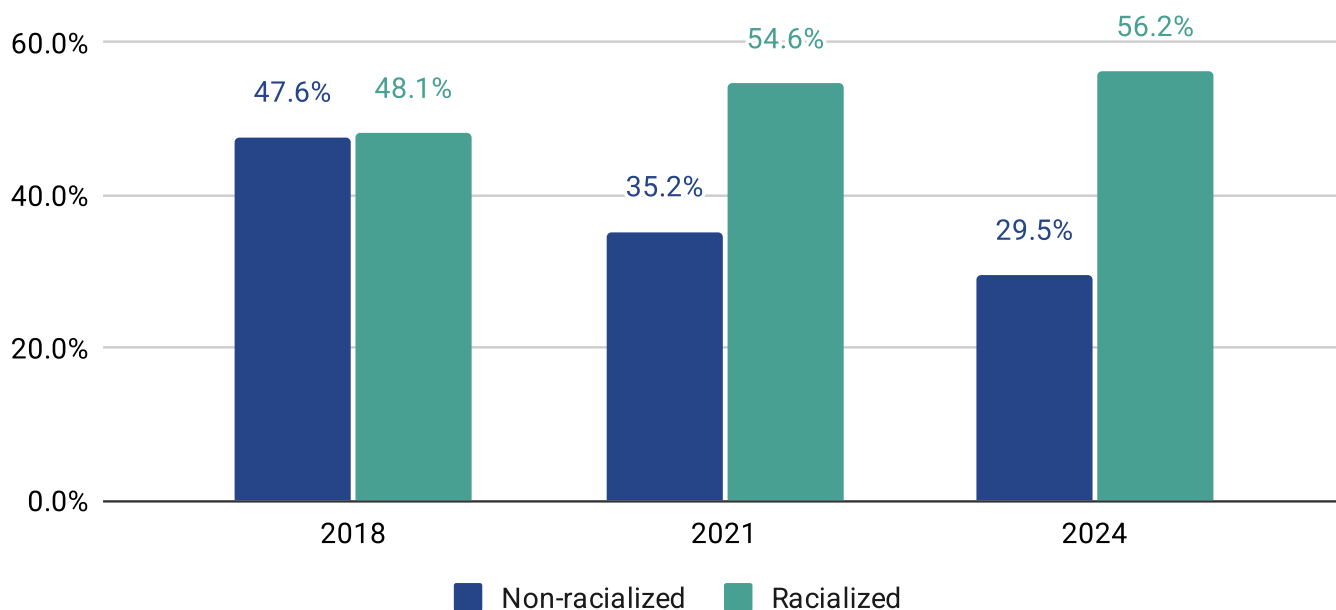


Figure 83: Proportion of people belonging to racialized and non-racialized groups, Ottawa, 2018, 2021 and 2024

Source: Point-in-Time (PiT) Count Survey Data





BY THE NUMBERS: FIGURES 82-83

BOTH THE ABSOLUTE NUMBER AND RELATIVE PROPORTION OF ENUMERATED IN THE 2018, 2021, AND 2024 PIT COUNTS VARY BETWEEN RACIALIZED AND NON-RACIALIZED GROUPS.

For people belonging to racialized groups:

- Absolute number increased from 673 in 2018 to 732 in 2021, and to 1,458 in 2024.
- Proportion increased from 48.1% in 2018 to 54.6% in 2021, and to 56.2% in 2024.

For people not belonging to a racialized group:

- Absolute number decreased from 667 in 2018 to 472 in 2021, increased to 765 in 2024.
- Proportion decreased from 47.6% in 2018 to 35.2% in 2021, and to 29.5% in 2024.

Ottawa experienced a substantial influx of newcomers, asylum seekers, and refugee claimants in 2023, placing additional strain on the emergency shelter system.⁵² While newcomers face many of the same affordability pressures as other low-income renters, they also navigate other systemic barriers that increase the rate at which they enter homelessness and limit pathways to exiting homelessness. Processing times for refugee claims have lengthened in recent years — rising from an average of 22 months in early 2023 to 44 months by late 2024 — leaving many claimants in legal and financial uncertainty for long periods of time.⁵³

These delays, combined with discrimination in the rental market, language barriers, and restrictions based on immigration status and income sources, reduce access to stable housing. Data from the 2021 Census reveals that newcomers experience significantly higher economic vulnerability, with a low-income prevalence more than twice that of the general population and a median income well below the overall average.

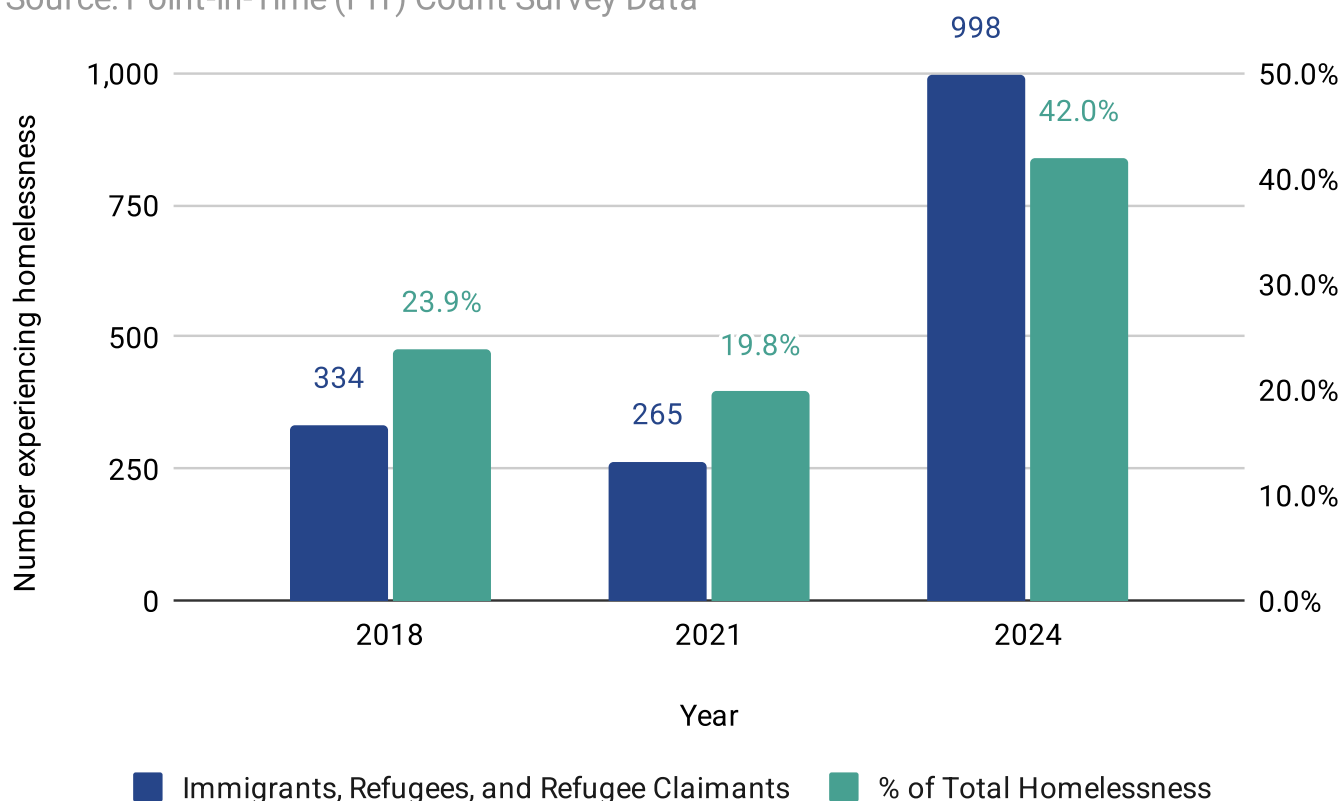
Table 54: Low-income prevalence and median total income for immigrants, newcomers, and all residents, Ottawa, 2021

Indicator	Immigrants	Newcomers	All
Prevalence of low income based on the Low-income measure, after tax (LIM-AT) (%)	12.3	20.6	8.9
Median total income in 2020 among recipients (\$)	\$42,800	\$34,400	\$50,000
Source: Statistics Canada			

As a result, many newcomers remain in shelters or precarious living situations longer, reinforcing both inflow and outflow challenges in Ottawa's homelessness system.

Figure 84: Number of immigrants, refugees, and refugee claimants experiencing homelessness and as a proportion of total homelessness, Ottawa, 2018, 2021 and 2024

Source: Point-in-Time (PiT) Count Survey Data



BY THE NUMBERS: FIGURE 84

FROM 2018 TO 2024, THE NUMBER OF PEOPLE ENUMERATED IN THE PIT COUNT WHO WERE IMMIGRANTS, REFUGEES, OR REFUGEE CLAIMANTS DECREASED FROM 334 IN 2018 TO 265 IN 2021, THEN INCREASED TO 998 IN 2024.

As a proportion of total homelessness, the percentage decreased from 23.9% in 2018 to 19.8% in 2021, but increased to 42.0% in 2024.

Homelessness is not solely about entry into the crisis-response system. It is also about systemic barriers: policies and gaps in housing, employment, and support services that make it harder for people to find and maintain stable housing, which makes exiting from homelessness more difficult.

Some populations are more likely to experience homelessness and remain unhoused for longer periods due to structural inequities that shape access to housing. These barriers span multiple systems, including justice, child welfare, healthcare, employment, and social assistance, all of which may contribute to sustained housing instability. Income inequality, rental discrimination, gaps in mental-health services, and the lack of culturally competent support all influence who experiences homelessness and who faces the greatest obstacles to securing stable housing.

COVID-19 recovery

The COVID-19 pandemic profoundly disrupted the housing market, housing affordability, and homelessness in Ottawa, introducing long-term systemic strain. While some government interventions provided short-term relief, the pandemic deepened pre-existing inequities and accelerated affordability challenges, many of which continue to shape the homelessness landscape. As Ottawa's homelessness-serving system faces record high demand, staffing shortages, and resource constraints, the full trajectory of post-pandemic recovery remains uncertain.

The pandemic exacerbated affordability pressures across both owner and rental markets, influencing homelessness trends in complex ways. During 2020 and 2021, there was a jump in home prices, driven by low interest rates, increased investor activity, and limited supply.⁵⁴ Meanwhile, the affordability of rental housing worsened. As a result of lessening affordability, this was particularly true for low-income households, newcomers, and single-income renters, with vacancy rates for lower-cost units declining by 50 per cent from 2019 to 2020.⁵⁵ At the same time, fewer households were able to transition into subsidized housing, with the number of families moving from the Centralized Waiting List into community housing declining by 32.7 per cent in 2020.⁵⁶

For some households, the pandemic brought temporary financial relief — through reduced discretionary spending, remote work flexibility, and federal income supports that offset wage losses. For others, the same period was marked by economic hardship, housing instability, and loss. As these temporary conditions faded, many households in Ottawa faced renewed or intensified affordability pressures. Core housing need declined during the pandemic, largely due to federal financial assistance programs, such as the Canada Emergency Response Benefit (CERB), which provided temporary income security for many low-income renters. However, as pandemic supports expired and rental market conditions tightened, many of the same affordability pressures that preceded COVID-19 re-emerged, often more severely than before.

In Ottawa, the number of people using the shelter system dropped by 17.5 per cent in 2020, the first overall decline in six years, with financial support and eviction moratoriums preventing some households from experiencing homelessness.⁵⁷ This was a temporary improvement; shelter use rebounded in subsequent years, with growing demand placing new pressures on a system that was already operating at or beyond capacity. Meanwhile, the pandemic had long-term effects on the staffing and service capacity of homelessness programs, with many frontline workers leaving the sector due to stress, increased workload, and burnout. These factors remain challenging today, affecting access to services and the ability of systems to function effectively.

For Indigenous communities, the pandemic presented both challenges and opportunities, exposing longstanding gaps in mainstream housing and homelessness supports, but also allowing for the expansion of Indigenous-led solutions. In the 2021 COVID-19 Research Project by the Ottawa Aboriginal Coalition (OAC), researchers found that many Indigenous community members in Ottawa experienced unique housing challenges during the pandemic. Overcrowding, a lack of culturally appropriate housing and shelter options, and displacement from urban centres intensified pre-existing inequities. While the pandemic exposed longstanding gaps in mainstream housing and homelessness supports, it also created opportunities for Indigenous-led responses to expand and adapt to community needs.⁵⁸ However, Indigenous-led organizations strengthened self-determined, community-led approaches during this period, prioritizing culturally safe responses to homelessness and well-being.⁵⁹

At the same time, the OAC identified higher rates of substance use, increased overdose deaths, and greater stress due to isolation and systemic barriers during the pandemic.⁶⁰ Indigenous service providers emphasized that mainstream mental-health programs often fail to meet the needs of Indigenous people, reinforcing the requirement for culturally informed, trauma-sensitive approaches that integrate community, culture, and healing.⁶¹

The OAC emphasized that housing for Indigenous people cannot be separated from access to land, ceremony, and healing, reinforcing that solutions must extend beyond emergency sheltering to address long-term housing security. The return to pre-pandemic service models has been challenging, as Indigenous organizations continue to navigate systemic barriers, underfunding, and the broader affordability crisis that disproportionately affects Indigenous households.⁶²

Across Parts 3-7, analysis shows that recovery from COVID-19 remains uneven and unfinished, even if it is no longer widely referenced in public discourse. Housing affordability constraints and rising homelessness demonstrate that the negative effects of the pandemic on housing stability have not been entirely resolved, and there continue to be challenges in the capacity for housing and homelessness services to stabilize and meet demand in the context of rising costs, limited rental availability, and service disruptions. It is not clear whether the homelessness-serving system is nearing its peak capacity, or how much more stress will be placed on it.

Pathways in and out of homelessness

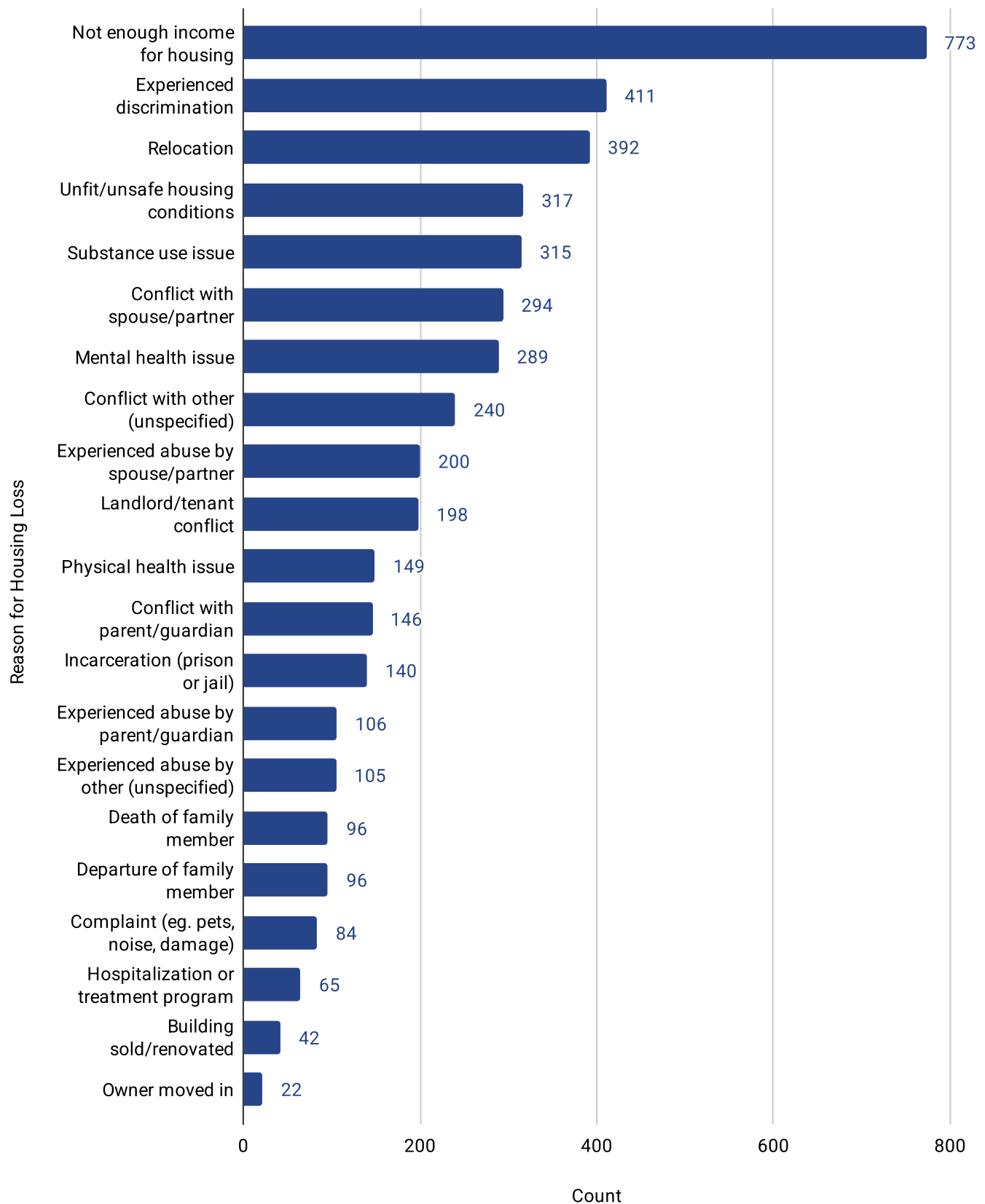
Homelessness is rarely the result of a single event. Instead, it is shaped by multiple intersecting factors like financial instability, family breakdown, health challenges, and systemic barriers, all of which help to determine who enters the system and who can exit it. The 2024 PiT Count provides insight into these pathways, showing that while affordability pressures remain the most common cause of housing loss, other factors, such as discrimination, mental-health status, and involvement in the child and youth system, contribute to long-term housing instability.

The most common reasons identified for the most recent housing loss included insufficient income for housing (773 responses), discrimination (411 responses), and the need for relocation (392 responses). Other major factors included unsafe or unfit housing conditions (317 responses), substance-use issues (315 responses), and conflicts with spouses or partners (294 responses). Mental-health issues, landlord/tenant conflicts, and abuse by intimate partners or family members also played considerable roles in housing loss. These responses demonstrate the complex and varied factors affecting people's ability to maintain stable housing, emphasizing the need for targeted support services.



Figure 85: Reasons for most recent housing loss, Ottawa, 2024

Source: Point-in-Time (PiT) Count Survey Data



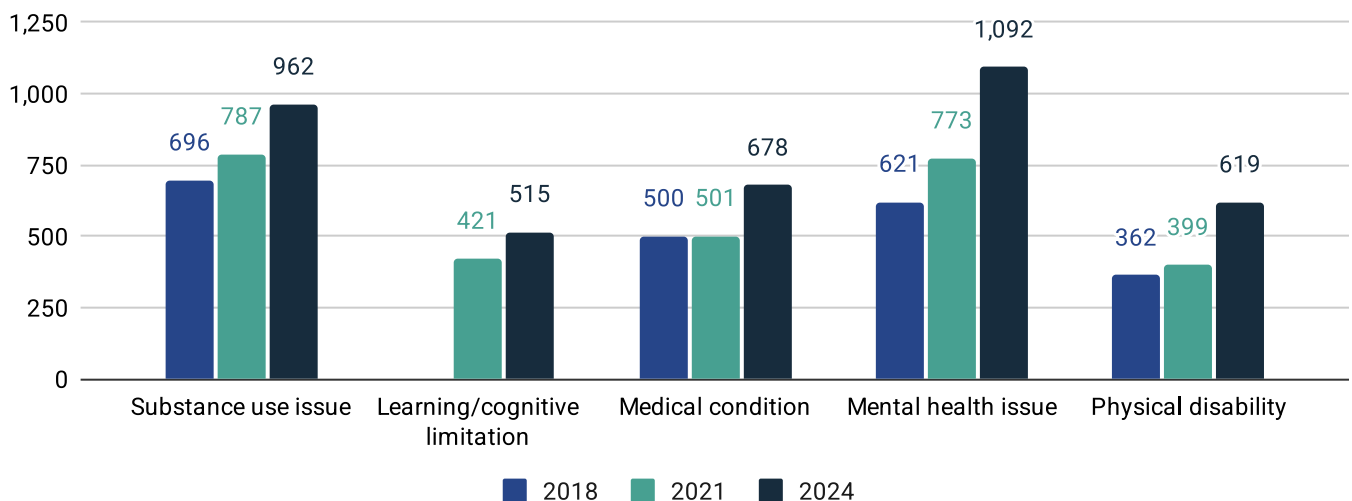
BY THE NUMBERS: FIGURE 85**OF THE PEOPLE ENUMBERATED IN THE 2024 PIT COUNT, THE MOST COMMON REASONS FOR THEIR MOST RECENT HOUSING LOSS WERE:**

- Not enough income for housing, 773 (17.3%).
- Experienced discrimination, 411 (9.2%).
- Relocation, 392 (8.8%).
- Unfit or unsafe housing conditions, 317 (7.1%).
- Substance abuse issue, 215 (7.0%).

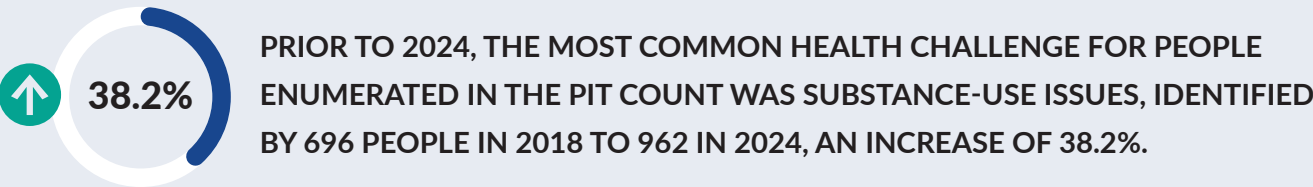
Historical PiT Count data also shows that the number of people experiencing self-reported health challenges has increased, including 1,092 people reporting mental-health issues. These factors may contribute to homelessness or act as barriers to exiting it.

Figure 86: Number of people experiencing homelessness by health challenge, Ottawa, 2018, 2021 and 2024

Source: Point-in-Time (PiT) Count Survey Data



BY THE NUMBERS: FIGURE 86



In 2024 mental-health issues passed addictions to become the most common, rising to 1,092 from 621 in 2018, an increase of 75.8%. There was also an increase from 2018 to 2024 for respondents with a medical condition (35.6%, from 500 to 678) and with a physical disability (71.0%, from 362 to 619).

There were no recorded PiT respondents in 2018 with a learning or cognitive limitation, as this question was not asked until 2021. 421 were recorded in 2021, which grew to 515 in 2024, a 22.3% increase.

Substance use can make exiting homelessness more difficult, due to barriers to healthcare, unstable living conditions, and the unpredictability of the illicit drug supply. Many people rely on unregulated sources, and the drugs may be contaminated with fentanyl or other harmful substances, leading to increased overdose risks and health complications.

The increase in opioid use, in particular, has been dramatic, with both the number of emergency-department visits and deaths related to opioid use increasing by more than 500 per cent in the past decade.⁶³

Figure 87: Emergency department visits due to opioid-related poisonings, Ottawa, 2014 to 2023

Source: Public Health Ontario, Ottawa Public Health Unit

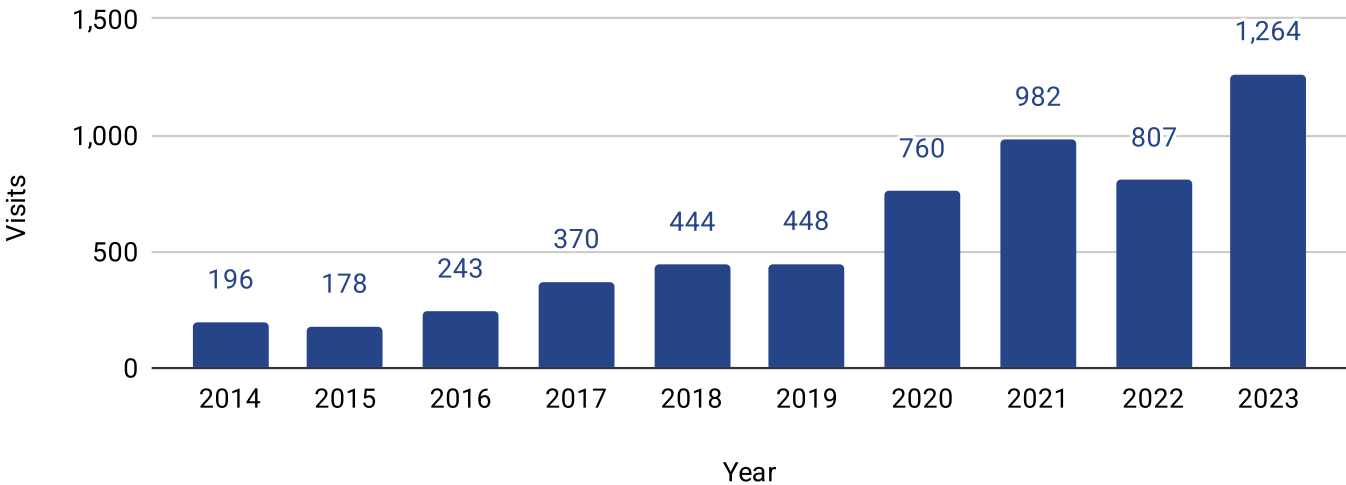
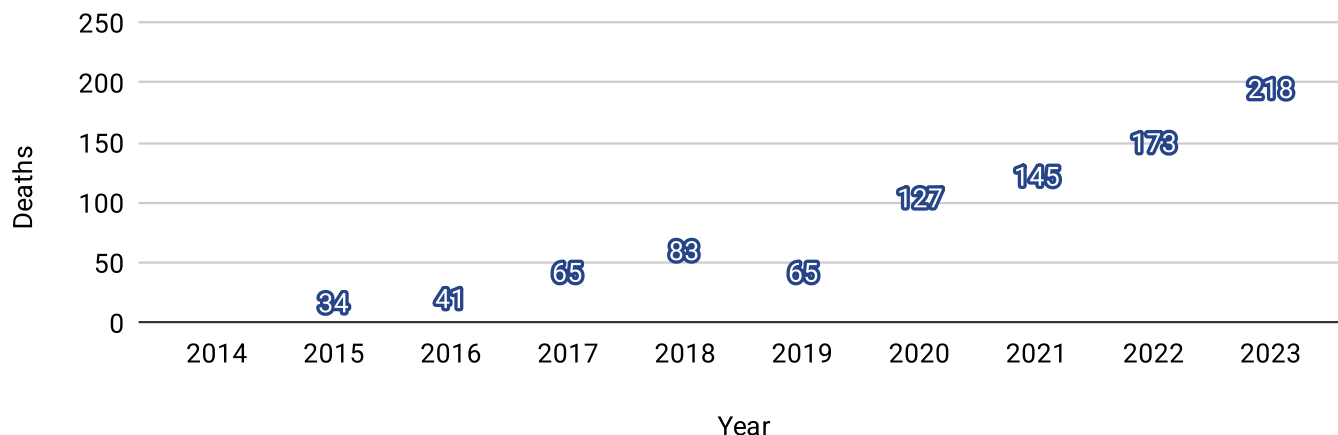


Figure 88: Deaths due to opioid toxicity, Ottawa, 2014 to 2023

Source: Public Health Ontario, Ottawa Public Health Unit



BY THE NUMBERS: FIGURES 87-88

FROM 2014 TO 2021, THE YEARLY NUMBER OF OPIOID-RELATED EMERGENCY-DEPARTMENT VISITS QUINTUPLED, FROM 196 TO 982.

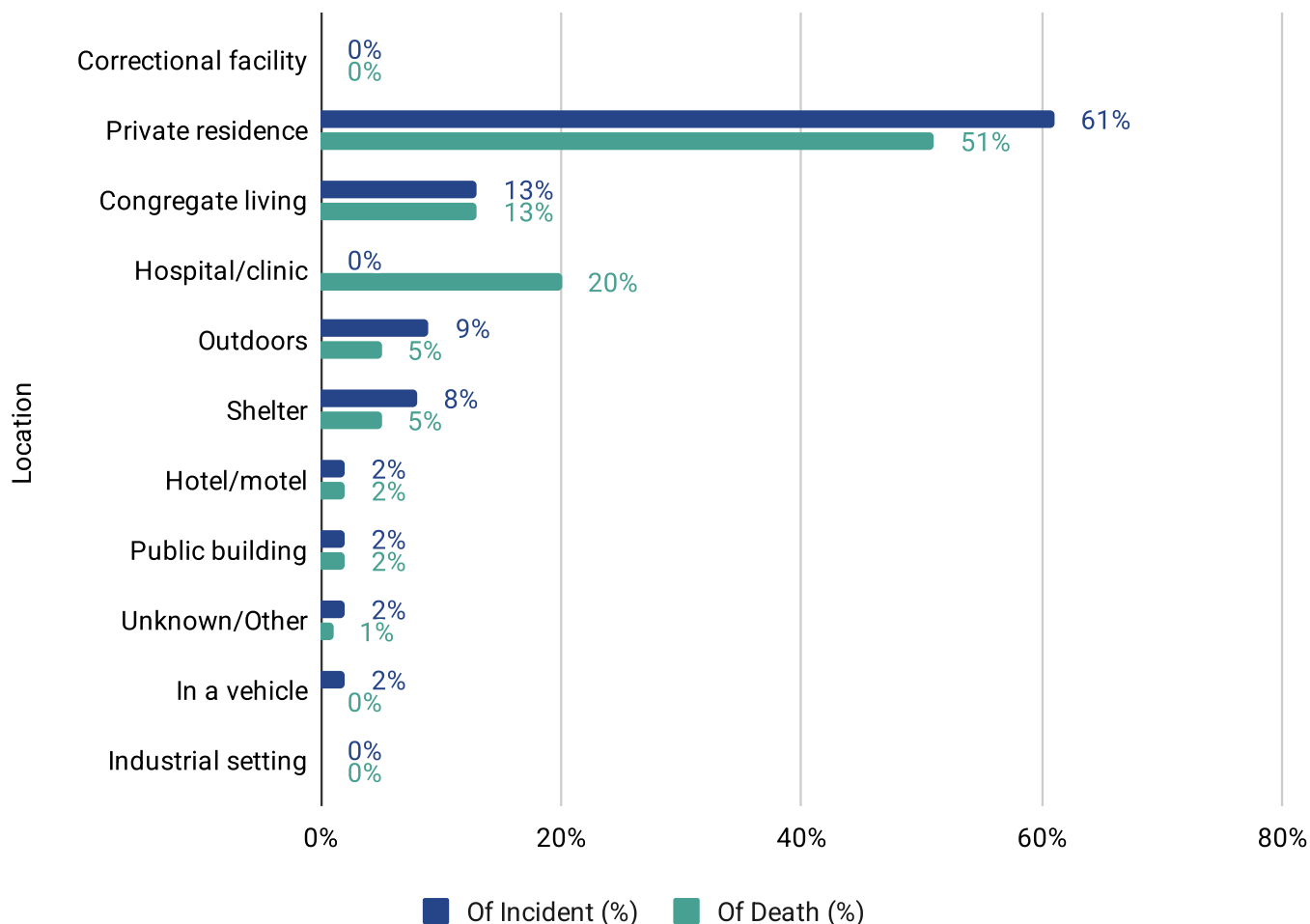
Despite decreasing to 807 in 2022, a 17.8% drop from 2021, the number of visits increased to 1,264 in 2023, a 28.7% increase from 2021 and a 544.9% overall increase from 2014.

From 2014 to 2018, the yearly number of deaths due to opioid toxicity nearly tripled, from 30 to 83. Despite decreasing to 65 in 2019, a 21.7% drop from 2018, the number of deaths increased to 127 in 2020 and continued rising to 218 by 2023, a 71.7% increase from 2020 to 2023 and a 626.7% increase in overall.

Most opioid overdoses and deaths in Ottawa occurred in private residences, but a substantial proportion also took place in shelters, outdoor spaces, and congregate living settings. Beyond its effects on individuals, public substance use and drug-related crises, such as drug-induced psychosis, strain emergency-response systems and homelessness services, further complicating pathways to stability.

Figure 89: Accidental opioid-related deaths by location of death and location of incident, Ottawa, between 2017 and 2023

Source: Ottawa Public Health



**Data for locations of opioid-related deaths are limited to integer precision*

BY THE NUMBERS: FIGURE 89

FROM 2017 TO 2023, MOST INCIDENTS LEADING TO OPIOID-RELATED DEATHS, AS WELL AS THE DEATHS THEMSELVES, TOOK PLACE IN PRIVATE RESIDENCES: 61% OF INCIDENTS AND 51% OF DEATHS.

No incidents took place in hospitals or clinics, but 20% of deaths did, and 13% of both incidents and deaths were in congregate living settings. Other major locations were outdoors—9% of incidents and 5% of deaths—and shelters—8% of incidents and 5% of deaths. A total of 2% or fewer incidents and deaths happened at hotels or motels, public buildings, in vehicles, or in unknown or other locations.

For families, annual data from 2019 to 2024 shows that fleeing abuse remains a major pathway into homelessness, accounting for a large share of shelter admissions.

The incidence of intimate partner violence (IPV) in Ottawa is rising. In 2024, the Ottawa Police Service responded to 6,636 IPV incidents, averaging 18 calls per day.⁶⁴ However, these figures underrepresent the true scope of the issue, as many survivors do not report incidents due to fears related to safety, potential retribution, the risk of being charged themselves, or concerns about child custody or removal. The lack of affordable housing options is also a deterrent to leaving dangerous situations, bringing the prospect of homelessness or prolonged shelter stays.

From 2019 to 2024, the leading reasons for family shelter use in Ottawa reflected a mix of systemic housing challenges, migration patterns, and personal safety concerns. The most common reason for shelter use over this period was being a newcomer, accounting for 1,829 cases. Numbers were particularly high in 2019, followed by a decline in the early 2020s, but increased in 2023 and 2024, indicating ongoing barriers to housing access for newly arrived families. Housing-related issues closely followed, with 1,693 cases, showing a steady increase and peaking in 2024.⁶⁵

Evictions were the largest driver of family housing challenges, accounting for 960 cases, followed by lease expirations (243 cases) and overcrowding (155 cases), all increasing as reasons for housing loss in recent years, particularly in 2023 and 2024. Other contributing housing-related factors that rose sharply in the last two years include homes being condemned as unfit for living (64 cases), fires and floods (77 cases), and sudden living situation breakdowns (141 cases). These trends point to the lack of stable, affordable housing options and an increasing number of families living in precarious conditions that end up forcing them into shelters.⁶⁶

Beyond housing-related reasons, fleeing abuse was another major factor, with 803 cases, including a substantial rise from 2021 onwards, suggesting growing vulnerabilities related to domestic violence. Relocation from outside Ontario (637 cases) and family or relationship breakdowns (533 cases) also played key roles in shelter usage. Other reasons, such as high-risk parenting, personal safety concerns, and various referrals, were cited less frequently, but are indicators of complex support needs in the shelter system.⁶⁷

While income loss and housing costs remain the leading causes of homelessness, the prevalence of health-related barriers and gender-based violence among those experiencing homelessness reflects deeper systemic inequalities, including discrimination, gaps in healthcare access, and barriers to stable housing that are not solely about affordability.⁶⁸



Mental-health and substance-use challenges are increasingly shaping housing instability, complicating both crisis response and long-term solutions. National data indicates that polysubstance use — occurring across multiple populations and age groups⁶⁹ — has introduced new challenges for service providers, requiring more intensive, multi-layered supports [p.48]. These trends are being felt across Ontario communities, including Ottawa, where the growing complexity of needs is increasingly testing existing housing and support models.

Prolonged periods of homelessness can exacerbate existing mental-health and substance-use issues or create new ones. The gap between available supports and the level of need is particularly pronounced for those with multiple dependencies, because of increased treatment complexity.⁷⁰ Yet the intensive supports required, whether through permanent supportive housing or health-run residential programs, are resource intensive and difficult to scale, often requiring substantial investment to serve relatively small numbers of people. This creates pressure on frontline service providers and also on funding models, housing programs, and the broader homelessness-response system.

AS THESE PRESSURES CONTINUE TO MOUNT, THE HOMELESSNESS-SERVING SYSTEM'S ABILITY TO RESPOND EFFECTIVELY IS INCREASINGLY LIMITED BY THE CAPACITY OF OTHER SYSTEMS, PARTICULARLY HEALTH, MENTAL HEALTH, AND ADDICTION SERVICES, TO PROVIDE THE NECESSARY INTERVENTIONS. THIS ESCALATING NEED WILL REQUIRE ADEQUATE, INTEGRATED SUPPORTS THAT CAN BE SCALED TO MEET GROWING DEMAND.

Supply

OTTAWA CONTINUES TO INVEST IN HIGHLY AFFORDABLE HOUSING AND PERMANENT AND NON-PERMANENT HOUSING WITH SUPPORT AND CRISIS RESPONSE (REFER TO 10-YEAR HOUSING AND HOMELESSNESS PLAN: 2023 PROGRESS REPORT), BUT DEMAND CONTINUES TO OUTPACE SUPPLY.

Shelter stays are lengthening, and exits into stable housing are limited by ongoing affordability challenges and service capacity limits. While planned housing-unit increases will boost capacity in the coming years, the scale of demand may continue to exceed available resources.

Planned increases in affordable housing units and substantial investment in population-based transitional housing aim to improve access to appropriate housing and services for those with specific needs, including culturally relevant supports. This approach is intended to reduce stress on the broader system by ensuring that individuals and families can transition into housing that aligns with their circumstances, freeing up capacity in emergency and general transitional housing.

Given the structural barriers many refugees and newcomers face in securing permanent housing, including long wait times for refugee claims and settlement, transitional housing investments will help stabilize this population during critical transition periods. In turn, these measures are expected to ease pressure on emergency shelters and other parts of the housing system, ensuring that those in crisis can access the support they need.

Table 55: Current and planned supply of affordable housing and housing and support programs, Ottawa, 2024 to 2027

Program Type	Type	Current	Planned		
		2024	2025	2026	2027
Affordable housing	Units	3,584	73	433	609
Supportive housing	Units	501	112	50	50
Transitional housing (singles)	Units	210	142	0	0
Transitional housing (families)	Units	361	0	150	0
Population-specific transitional housing	Beds	510	250	250	0
Emergency shelters*	Beds	879	0	0	0
Housing allowance	Subsidies	2,493	250	250	250
Rent supplement	Units	2,856	0	0	0
Housing Services Act (HSA), social housing portfolio, and rent-geared-to-income	Units	17,198	0	0	0
Prevention**	Other	2,393	0	0	0

* Non-specialized permanent beds and specialized permanent beds. Overflow not included.
** Includes resource centres, Action Logement, Housing Help, CCI GHA, OCH GHA, JHS supports in rooming house, TI GHA, and Wabano GHA.
Source: City of Ottawa

Despite increased capacity in permanent shelter and transitional housing, shelter system demand still exceeds available beds. While overflow beds, such as hotel placements and temporary mats, help fill gaps, they are not considered part of Ottawa's shelter-system capacity, but instead are an unplanned overflow response.

As demands on the system increase, longer shelter stays and a slower rate of exits into housing further limit turnover, reinforcing pressures across the system.

In 2024, as in previous years, the City of Ottawa funded overflow beds to provide temporary accommodations when the shelter system reached full capacity. These include physical-distancing emergency-overflow centres, mats or cots at shelter sites, and hotel/motel rooms for individuals and families. These temporary beds are activated only when regular capacity is exceeded.





Figure 90: Emergency shelter and transitional housing bed capacity versus demand, Ottawa, 2022 to 2024

Source: City of Ottawa

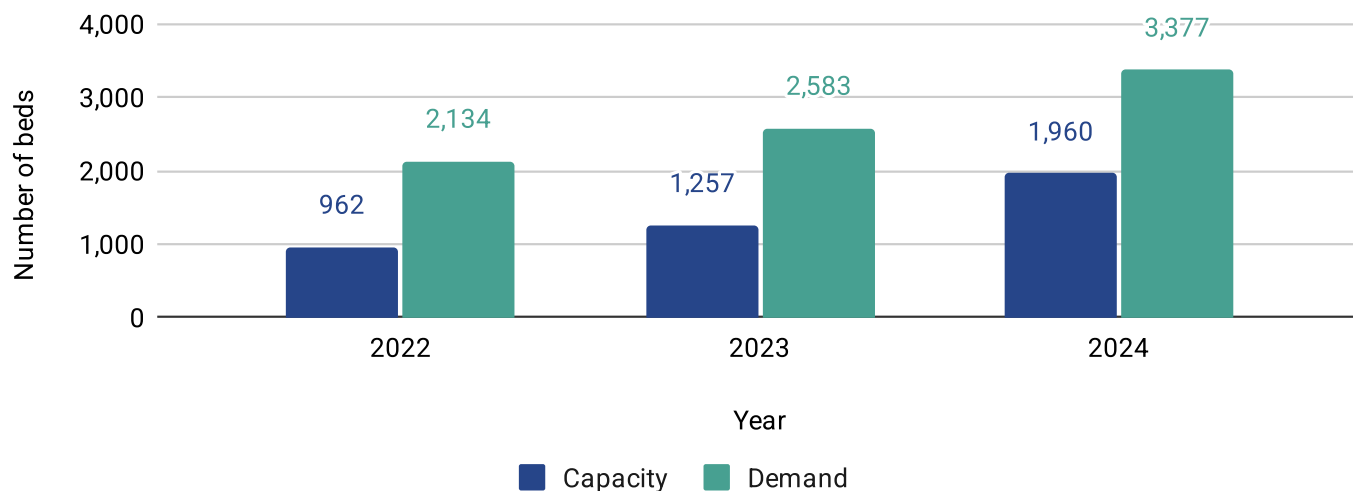
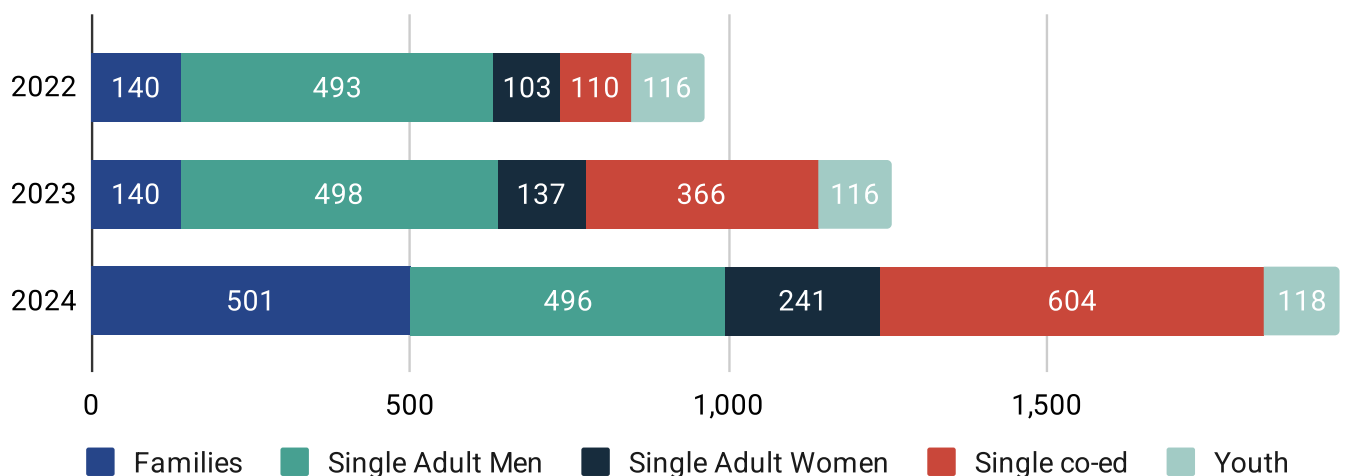


Figure 91: Emergency shelter and transitional housing capacity by bed type, Ottawa, 2022 to 2024

Source: City of Ottawa





BY THE NUMBERS: FIGURES 90-91

FROM 2022 TO 2024, THE NUMBER OF AVAILABLE EMERGENCY SHELTER AND TRANSITIONAL HOUSING BEDS INCREASED BY 103.7%, FROM 962 TO 1,960, WHILE THE DEMAND FOR BEDS INCREASED BY 58.2% FROM 2,134 TO 3,377.

Despite the larger proportionate growth in capacity compared with demand, the gap between capacity and demand in numbers increased from 1,172 in 2022 to 1,417 in 2024, an increase of 20.9%.

Between 2022 and 2024, emergency-shelter and transitional-housing capacity remained largely unchanged for single adult men – ranging from 493 to 498 – and for youth – from 116 to 118. Capacity for families remained at 140 from 2022 to 2023, but increased to 501 in 2024 (+257.9%). Capacity for single adult women increased from 103 in 2022 to 241 in 2024 (+134.0%), and single mixed-gender capacity from 110 to 604 (+449.1%).

Families continue to have the longest shelter stays, reflecting their challenges in securing stable housing, while single men, single women, and youth have also experienced substantial increases in their length of stay. However, even when stays are relatively short, not everyone leaving a shelter is exiting into stable or appropriate housing.

Table 56: Average shelter system occupancy levels, Ottawa, 2024

Shelter Bed Type	Permanent Bed Capacity	Average Nightly Occupancy/Demand	% Above Permanent Bed Capacity
Families	501	1,715	242.3%
Single adult men	496	623	25.6%
Single adult women	268	252	-6.0%
Single co-ed	577	846	46.6%
Youth	118	118	0.0%
Total	1,960	3,554	81.3%
Source: City of Ottawa			

BY THE NUMBERS: TABLE 56

IN 2024, THE AVERAGE DEMAND ON THE SHELTER SYSTEM WAS 3,554 PER NIGHT, 81.3% HIGHER THAN THE PERMANENT BED CAPACITY OF 1,960.

The average demand for single adult women (252) and youth (118) was met by the available beds (268 and 118, respectively). However, demand was 25.6% over capacity for single adult men (623 versus 496), 46.6% above single co-ed capacity (846 versus 577), and 242.3% over capacity for families (1,715 versus 501).

Table 57: Average length of stay in emergency shelters in days, Ottawa, 2019 to 2024

Shelter Bed Type	2019	2020	2021	2022	2023	2024	% Change (2019-2024)
Single adult men	54	62	65	68	60	77	42.6%
Single adult women	53	56	57	59	53	76	43.4%
Single youth	51	61	59	62	67	91	78.4%
Families	136	179	139	129	135	140	2.9%
Overall average	100	122	103	100	96	109	9.0%

Source: City of Ottawa

BY THE NUMBERS: TABLE 57

FROM 2019 TO 2024, THE AVERAGE LENGTH OF STAY IN EMERGENCY SHELTERS INCREASED FROM 100 TO 109 DAYS, PEAKING AT 122 DAYS IN 2020.

Average length of stay increased by 42.6% for single adult men (from 54 to 77), 43.4% for single adult women (from 52 to 76), and 78.4% for single youth (from 51 to 91). Average length of stay increased only marginally for families overall, from 136 in 2019 to 140 in 2024 (+2.9%), peaking at 179 in 2020 before dropping again. However, the average length of stay for families is the highest among population groups, ranging from 128.4% of overall demand in 2024 to 146.7% in 2020.

Despite ongoing investments in deeply affordable housing, permanent and transitional housing with supports, and crisis response services, the mismatch between system demand and available supply remains a challenge.

In **Part 12: Future housing need**, future scenarios will examine how expanding housing and support programs could affect how often and how long people are experiencing homelessness.



Conclusion

RIISING RATES OF PEOPLE EXPERIENCING HOMELESSNESS AND THE WIDENING GAP BETWEEN SYSTEM CAPACITY AND DEMAND SHOW THE STRUCTURAL MISALIGNMENT BETWEEN HOUSING AFFORDABILITY, HOMELESSNESS PREVENTION, AND AVAILABLE SUPPORT SERVICES.

Indigenous people, people belonging to racialized groups, women, and older adults often experience systemic inequities in employment, income, and healthcare access, while the rise in homelessness among newcomers, asylum seekers, and refugee claimants reflects broader challenges in immigration policies, settlement supports, and housing accessibility.



While Ottawa has expanded its shelter and transitional housing capacity, the rate of inflow continues to outpace exits into stable housing, reinforcing prolonged shelter stays and reducing system turnover.

THE INCREASING COMPLEXITY OF NEEDS, PARTICULARLY AMONG THOSE WITH MULTIPLE DEPENDENCIES OR SEVERE HEALTH CHALLENGES, EMPHASIZES THE IMPORTANCE OF INTEGRATED, CROSS-SECTORAL SOLUTIONS THAT BRIDGE GAPS BETWEEN HOUSING, HEALTHCARE, AND SOCIAL SERVICES.



KEY TAKEAWAYS



Homelessness continues to increase, placing growing strain on emergency shelters and support services.



Shelter demand is growing faster than available capacity, leading to longer stays and fewer pathways out of homelessness.



Indigenous people, racialized community members, and newcomers continue to face disproportionate challenges in securing stable housing.



The lack of affordable rental housing limits options for those attempting to exit homelessness, reinforcing cycles of housing instability.



Economic instability, rising housing costs, and inadequate income supports remain major drivers of homelessness.



Mental-health and substance-use challenges are contributing to housing instability, creating additional barriers to long-term solutions.



Emergency shelters and frontline services are under increasing strain, with limited resources to meet the growing complexity of needs.



Addressing homelessness requires greater investments in prevention, permanent housing, and integrated support services.



PART 12

FUTURE HOUSING NEED

PLANNING EFFECTIVELY FOR OTTAWA'S FUTURE HOUSING NEEDS REQUIRES AN UNDERSTANDING OF HOW THOSE NEEDS WILL CHANGE OVER TIME.

Factors such as population growth, economic changes, affordability pressures, and broader policy contexts determine how many housing units are needed and what types, tenures, and supports residents require.



This section examines key elements shaping Ottawa's housing needs over the next decade (2025-2035), including:

- Projections of household growth, including expected changes in tenure (ownership versus rental) and dwelling-type preferences for both market and non-market housing.
- Estimates of housing demand that account for affordability challenges, household formation trends, and housing availability.
- Scenario analyses for homelessness and deeply affordable housing, highlighting potential outcomes under different investment and policy approaches.
- Explanations of the methodologies used for population projections, housing demand forecasting, and homelessness modelling.

About projection modelling

PROJECTION MODELLING USES HISTORICAL DATA, CURRENT TRENDS, AND CLEARLY DEFINED ASSUMPTIONS TO ESTIMATE FUTURE HOUSING AND HOMELESSNESS SUPPORT NEEDS.

This modelling's primary purpose is to help Ottawa anticipate housing demand, allocate resources strategically, and proactively address emerging pressures. Rather than predicting exact outcomes, projection modelling demonstrates how demographic trends, economic conditions, affordability, and housing supply could influence future housing and homelessness needs.

While projections are valuable tools, their accuracy depends on reliable data and thoughtful assumptions. Regularly updating these inputs helps ensure the models remain accurate and responsive to changing conditions. For example, the COVID-19 pandemic highlighted how quickly housing needs can shift, emphasizing the importance of flexible modelling approaches.

HOUSING CONTINUUM AND FUTURE NEEDS

Ottawa's future housing and homelessness support needs span a continuum, requiring different modelling approaches across various housing types. The first set of projections examines overall housing needs, estimating total household growth to clarify broader housing demand, including trends in tenure, dwelling types, and household sizes.

The second set of projections uses two scenarios to examine housing needs at the deeper affordability end of the continuum, including emergency shelters, supportive housing, social housing, and affordable rental housing. These scenarios clarify the scale of interventions required to address homelessness and acute affordability challenges.



Projection Endorsement

The housing and homelessness projections presented in this section have been independently prepared by a third-party provider, and do not represent commitments by the City of Ottawa to construct or directly fund specific housing units. Instead, these projections are provided as part of the Housing Needs Assessment to inform community conversations, planning, and decision-making. The projections are intended to support the city's strategic planning, resource allocation, and long-range decisions in alignment with, for example, Council priorities and other municipal strategies, including the future update of Ottawa's 10-Year Housing and Homelessness Plan (2030-2035).

Projected housing demand

Projecting Ottawa's overall housing needs helps the City anticipate how many households will be formed, the types of homes residents may require, and the distribution of housing options needed across the city. To provide accurate estimates, these projections incorporate household financial constraints, affordability pressures, and evolving demographic trends, rather than relying solely on historical patterns.

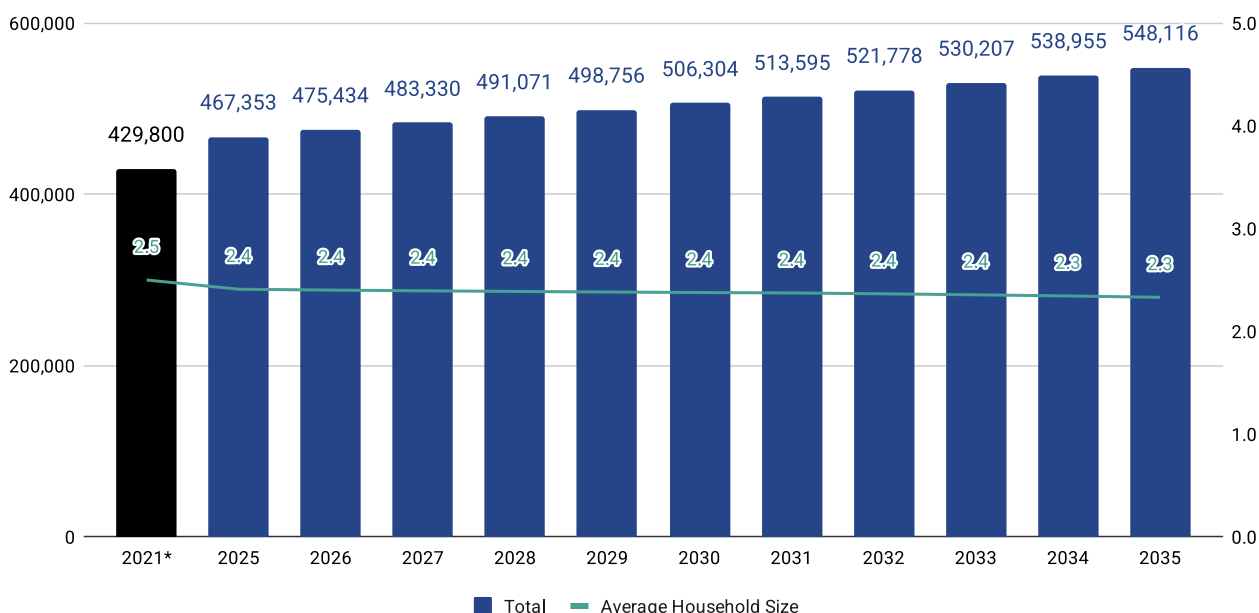
This analysis considers several key factors:

- Population growth, based on Ottawa's official forecasts.
- Household formation, reflecting demographic trends, such as smaller average household sizes.
- Tenure patterns (ownership vs. rental), influenced by affordability and economic conditions.
- Suppressed household formation, which occurs when individuals or families that would typically form their households are unable to do so due to high housing costs or limited housing availability.⁷¹
- Changing demand by dwelling type and bedroom size, based on shifting household sizes, affordability constraints, and tenure patterns.

[Appendix 1: Emergency and community housing demand assumptions](#) provides additional information about the assumptions and methodologies used in this set of projections.


Figure 92: Projected number of households and average household size, Ottawa, 2021 to 2035

Source: HelpSeeker



* The total number of households included here for 2021 is the projected figure from the City of Ottawa, derived using a methodology consistent with these forecasts. For more details on these projections, see: <https://ottawa.ca/en/living-ottawa/statistics-and-demographics/growth-projections-ottawa-2018-2046#section-26e79cf6-0a3c-4ab0-92fe-6a0c44150b93>

BY THE NUMBERS: FIGURE 92

 **27.5%** FROM 2021 TO 2035, THE TOTAL NUMBER OF HOUSEHOLDS IN OTTAWA IS PROJECTED TO INCREASE BY 27.5%, FROM 429,800 TO 548,116.

The total increase of 118,316 households represents an average annual growth rate of 1.8%.

From 2025 to 2035 the projected increase is by 17.3% from 467,353 to 548,116, an increase of 80,763 households representing an average annual growth rate of 1.6%.

Average household size is projected to decrease from 2.5 in 2021 to 2.4 in 2025, followed by a gradual decrease to 2.3 by 2034.

This number of households does not represent the total housing need required to address the challenges associated with household growth adequately.

A minimum set of required factors must be considered to determine the number of housing units the community will need to build by 2035, to ensure that the housing supply aligns with household growth, prevents shortages, maintains affordability, and accommodates future demand effectively.

These factors include:

**Achieving a healthy vacancy rate of three per cent**

A stable housing market requires a sufficient vacancy rate to prevent excessive price increases, ensure housing mobility, and allow for unit transitions. A three per cent vacancy rate is considered the minimum threshold for a balanced market, reducing competition for units and preventing displacement due to scarcity.

**Factoring in suppressed household formation**

Many individuals or families who would have otherwise formed independent households between 2016 and 2021 could not do so due to financial constraints, lack of suitable housing options, or high costs. Factoring in these suppressed households ensures that unmet demand is addressed, allowing those forced into shared or inadequate living arrangements to access appropriate housing.

**Replacing demolished units**

Some housing units are lost due to demolition, redevelopment, or deterioration over time. To maintain the overall stock and prevent a decline in available housing, new units must be built at a rate that offsets those losses, ensuring the overall supply remains stable.



When these factors are incorporated, the total housing need rises to 128,938 units by 2035, to ensure that Ottawa's housing supply is sufficient to meet growth, address past shortages, and maintain market stability.

Table 58: Estimated housing need by housing need factor used to estimate total housing need, 2035

Factor	Number
Expected household growth 2021-2035	118,316
Vacancy rate adjustment (3%)	3,549
Suppressed household formation (from 2016 to 2021)	3,692
Demolitions (replaced units average)	3,380
Total demand by 2035	128,938
Source: HelpSeeker	

The numbers indicate that for Ottawa to meet its minimum housing target, annual completions must reach at least 9,210 units. This represents an additional 1,137 units per year beyond the 2021-2024 average of 8,073 units, ensuring that housing supply keeps pace with projected demand and addresses existing shortages.

Determining how best to address the anticipated housing demand by 2035 — including decisions about unit types, bedroom counts, affordability levels, and geographic distribution — requires careful consideration of current household characteristics, affordability pressures, and demographic changes explored throughout this assessment. While zoning and long-range planning processes ultimately guide specific decisions about housing location, typologies, incentives, and densities, these projections offer critical inputs informing municipal planning discussions.

Given the significant shifts observed in Ottawa's housing market and socioeconomic landscape, relying solely on historical housing patterns would be insufficient. Instead, the scenario modelling presented here draws closely from recent trends and makes evidence-based assumptions about future household needs, providing an analytical basis to inform strategic housing decisions.

BY AFFORDABILITY

The projected distribution of households across income categories by 2035 reflects adjustments informed by recent affordability trends and broader economic conditions. Notably, the Canada Emergency Response Benefit (CERB) provided temporary income support during the COVID-19 pandemic, resulting in a temporary improvement in affordability indicators captured in 2021. With these temporary supports discontinued, affordability pressures have not only reverted but, in many cases, now exceed levels previously observed in 2016.

Table 59: Current and estimated number and distribution of total households by income category, 2021 and 2035

Income Category	Total Households 2021*		Estimated Households 2035**		+/-
	Number	% of Households	Number	% of Households	Number
Very low income	10,460	2.6%	32,887	6.0%	22,427
Low income	63,959	16.2%	98,661	18.0%	34,702
Moderate income	74,194	18.7%	109,623	20.0%	35,429
Median income	89,089	22.5%	104,142	19.0%	15,053
High income	158,238	40.0%	202,803	37.0%	44,565
Total	395,940	100.0%	548,116	100.0%	152,176
*Source: Housing Needs Assessment Tools - HART					
** Source: HelpSeeker					

Table 60: Current and estimated number and distribution of households in core housing need by income category, 2021 and 2035

Income Category	Core housing need 2021*		Estimated core housing need 2035**		+/-
	Number	% of households	Number	% of households	Number
Very low income	6,495	14.6%	14,329	22.0%	7,834
Low income	30,750	69.2%	42,988	66.0%	12,238
Moderate income	6,425	14.5%	7,165	11.0%	740
Median income	740	1.7%	651	1.0%	-89
High income	0	0.0%	0	0.0%	0
Total	44,410	100.0%	65,134	100.0%	20,724
*Source: Housing Needs Assessment Tools - HART					
** Source: HelpSeeker					

BY THE NUMBERS: TABLES 59-60

In 2021, 2.6% of households were in the very low income category, 16.2% in low income, 18.7% in moderate income, 22.5% in median income, and 40.0% in high income. By 2035, the proportion of households is expected to increase in the very low (to 6.0%), low (to 18.0%), and moderate (to 20.0%) income categories, while decreasing in the median (to 19.0%) and high (to 37.0%) income categories.

In 2021, a total of 44,410 households were in core housing need, with 14.6% in the very low income category, 69.2% in low income, 14.5% in moderate income, and 1.7% in median income. By 2035, the proportion is expected to increase in the very low income category (to 22.0%), while decreasing in the low (to 66.0%), moderate (to 11.0%), and median (to 1.0%) income categories.

Given these trends, rather than allocating new housing proportionally across income groups, the proposed distribution below has been adjusted to better align with projected affordability pressures, core housing need, and demographic changes. This approach reflects evidence from recent market conditions and projections detailed throughout this assessment.

Table 61: Estimated income and recommended number of new units by income category, 2035

Income category	Monthly income (2035)	Affordable monthly housing cost (2035)	New units over 10 years	Distribution
Very low income	<= \$822	<= \$247	16,762	13.0%
Low income	\$822 - \$2,056	\$247 - \$617	36,103	28.0%
Moderate income	\$2,056 - \$3,290	\$617 - \$987	23,209	18.0%
Median income	\$3,290 - \$4,935	\$987 - \$1,481	30,945	24.0%
High income	>= \$4,935	>= \$1,481	21,919	17.0%
Total	-	-	128,938	100.0%

Source: HelpSeeker

The recommended distribution of new housing units by income category in 2035 is based not only on proportional household growth, but also on affordability challenges and core housing need severity.

While households in higher income brackets are expected to increase in absolute numbers, the most acute pressures remain concentrated among those with very low and low incomes. This adjusted approach reflects an intentional shift toward addressing undersupplied segments of the housing market and aligns with policy goals targeting affordability gaps, systemic inequities, and increasing demand for deeply affordable housing.

The rationale below outlines the reasoning behind the distribution across income categories, drawing on both quantitative data and policy considerations.



Rationale



Very low and low income:

- Critical undersupply; zero vacancy below \$775.
- Highest growth in subsidized housing waitlists and core housing need.
- Aligns with Council's priority on deeply affordable housing.



Moderate income:

- Addresses growing "missing middle" housing gap.
- Responds to severe rental shortages (0.7 per cent vacancy for units between \$775 and \$1,449).



Median income:

- Ensures stability for essential workers and moderate-income households.
- Bridges affordable and market-housing segments amid changing demographics.



High income:

- Lower allocation reflecting existing higher vacancy rates and market capacity.
- Recognizes market-driven ability to meet demand without targeted interventions.

BY DWELLING TYPE

By 2035, household size in Ottawa is projected to have changed substantially, with the proportion of total households that are one-person households doubling from 28.4 per cent to 57 per cent. This movement toward smaller households has implications for the types of housing required, suggesting that a significant proportion of future housing supply should consist of higher-density dwellings, such as apartments.

Table 62: Current and estimated number and distribution of total households by household size, 2021 and 2035

Household size	Total households 2021*		Estimated households 2035**		+/-
	Number	Distribution	Number	Distribution	Number
1 person	115,070	28.4%	312,426	57.0%	197,356
2 people	134,770	33.3%	169,916	31.0%	35,146
3 people	61,500	15.2%	43,849	8.0%	-17,651
4 people	59,140	14.6%	16,443	3.0%	-42,697
5+ people	34,430	8.5%	5,481	1.0%	-28,949
Total	404,910	100.0%	548,116	100.0%	143,206
*Source: Statistics Canada					
**Source: HelpSeeker					

BY THE NUMBERS: TABLE 62

In 2021, the proportional distribution of households by household size was:

- 28.4% 1-person households
- 33.3% 2-person households
- 15.2% 3-person households
- 14.6% 4-person households
- 8.5% 5-person or more households

By 2035, the number of households is projected to increase for:

- 1-person households (+171.5%, from 115,070 to 312,426)
- 2-person households (+26.1%, from 134,770 to 169,916)

And decrease for:

- 3-person households (-28.7%, from 61,500 to 43,849)
- 4-person households (-72.2%, from 59,140 to 16,443)
- 5-person or more households (-84.1%, from 34,430 to 5,481)

As a proportion of total households, this represents a 100.7% increase in 1-person households, from 28.4% to 57.0%, and a decrease in the proportion of:

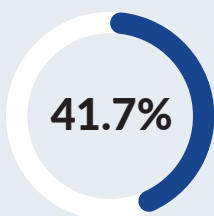
- 2-person households (-6.9%, from 33.3% to 31.0%)
- 3-person households (-47.4%, from 15.2% to 8.0%)
- 4-person households (-79.5%, from 14.6% to 3.0%)
- 5-person or more households (-88.2%, from 8.5% to 1.0%)

Ottawa's current housing stock has a high proportion of single-detached homes (41.7 per cent), with apartments making up a smaller share. Adjustments toward higher-density options will support future demographic changes and address affordability constraints.

Table 63: Current number and distribution of households by dwelling type, 2021

Dwelling type	Total households 2021	
	Number	Distribution
Single-detached	169,780	41.7%
Semi-detached	21,615	5.3%
Row	87,355	21.5%
Duplex	7,400	1.8%
Low-rise apartment	43,005	10.6%
High-rise apartment	76,890	18.9%
Other	1,200	0.3%
Total	407,245	100.0%
Source: Statistics Canada		

BY THE NUMBERS: TABLE 63



AS OF 2021, THE MOST COMMON TYPE OF DWELLING WAS SINGLE-DETACHED HOUSES, REPRESENTING 41.7% OF OCCUPIED DWELLINGS,

followed by row houses (21.5%), high-rise apartments in buildings with 5 or more storeys (18.9%), and low-rise apartments in buildings with fewer than 5 storeys (10.6%). 5.3% were semi-detached houses, 1.8% duplexes, and only 0.3% other types of dwelling.

Rather than replicating Ottawa's existing housing distribution, the recommended allocation of new housing strategically increases the proportion of apartments and reduces lower-density housing. This approach reflects demographic trends, affordability pressures, accessibility needs, and transit-oriented growth objectives.

Table 64: Current and recommended distribution of new housing need by dwelling type

Dwelling type	Current distribution of new units (2021)*	Recommended distribution of new units**	Total number of new units over 10 year period**
Apartments (high-rise)	18.9%	24.0%	30,945
Apartments (low-rise)	10.6%	30.0%	38,681
Single-detached	41.7%	15.0%	19,341
Row houses	21.4%	20.0%	25,788
Semi-detached	5.3%	8.0%	10,315
Duplexes/other	2.1%	3.0%	3,868
Total	100.0%	100.0%	128,938

*Source: Statistics Canada, ** Source: HelpSeeker

The recommended housing distribution by dwelling type responds to Ottawa's shifting household dynamics and affordability challenges. With the proportion of one-person households projected to double by 2035 and a significant decline in larger households, the demand for smaller, more affordable, and flexible housing forms is expected to rise. Ottawa's existing housing stock remains heavily skewed toward single-detached homes, a pattern that no longer aligns with emerging demographic trends. The proposed allocation therefore emphasizes a rebalancing of housing types—focusing on higher-density forms to accommodate smaller household sizes, meet affordability needs, and support sustainable urban growth.

The rationale below explains the targeted role of each housing type in achieving these goals.



Rationale



Higher-density apartments:

- Directly addresses significant growth in single-person households.
- Provides affordability aligned with Council objectives.
- Supports transit-oriented development and accessibility, especially for seniors.



Moderate-density housing:

- Fills "missing middle" housing gaps in Ottawa's market.
- Balances moderate density, affordability, and livability.
- Facilitates gentle density transitions in existing neighbourhoods.



Lower-density housing:

- Lower allocation reflects smaller projected household sizes.
- Responds to stable market preferences among higher-income households.
- Accounts for existing market supply and higher vacancy in this segment.

BY UNIT SIZE

Ottawa's projected demographic change toward smaller households indicates an increased need for smaller housing units. The following recommended distribution balances those demographic trends, while continuing to provide family-sized units. This combination will reflect affordability objectives and changing household composition.

Table 65: Current and recommended distribution of new housing need by unit size

Unit size	Current distribution of new units (2021)*	Recommended distribution of new units**	Total number of new units over 10 year period**
0 bedrooms (studio)	0.9%	7.0%	9,026
1 bedroom	14.7%	27.2%	35,075
2 bedrooms	21.0%	32.0%	41,260
3 bedrooms	36.9%	25.0%	32,235
4+ bedrooms	26.5%	8.8%	11,342
Total	100.0%	100.0%	128,938
* Source: Statistics Canada			
** Source: HelpSeeker			

The recommended unit size distribution takes into account Ottawa's evolving household structure, which is trending strongly toward smaller household sizes. With a marked rise in one-person households and a decline in larger family households, the current unit mix no longer reflects the needs of the population. This reallocation emphasizes the production of smaller units—such as studios and one-bedroom apartments—while still maintaining adequate supply of family-sized housing.

The following rationale outlines how this distribution supports affordability, demographic alignment, and long-term housing system resilience.

Rationale



Studio and one-bedroom units:

- Addresses substantial projected growth in single-person households.
- Critical for affordability, particularly for very low- and low-income households.
- Supports downsizing and aging populations.



Two-bedroom units:

- Versatile size serving singles, couples, small families, and seniors.
- Responds to moderate-income and "missing middle" housing needs.



Three-bedroom units:

- Essential inventory for families, addressing critically low vacancy rates.
- Targets affordable and moderate-income segments.



Four+ bedroom units:

- Limited allocation reflects decreasing household sizes.
- Maintains supply for higher-income, multi-generational households and large families.

Projected shelter system and community housing demand

This section focuses on Ottawa's housing needs related to homelessness and community housing, including emergency shelters, transitional housing, supportive housing, social housing, and affordable rental options. While the previous section addressed overall housing demand across Ottawa, this section explicitly models the need for homelessness support and community housing, recognizing the unique affordability pressures, complex support needs, and system capacity challenges involved.

KEY CONCEPTS

Homelessness in Ottawa results from systemic, economic, and structural factors rather than individual circumstances alone. The availability of affordable housing, supportive housing, income support, and coordination across social systems collectively shape the dynamics of homelessness. Specifically:

- Inflow into homelessness refers to individuals newly entering homelessness due to housing unaffordability, economic instability, or inadequate planning for people exiting institutional settings (e.g., hospitals, correctional facilities, child welfare).
- Outflow from homelessness refers to the availability of permanent housing, financial supports, and appropriate services that enable individuals to transition successfully from homelessness into stable housing.

Effectively reducing homelessness requires balancing prevention efforts, increasing system capacity, and improving housing affordability and availability. Targeted investments in deeply affordable and supportive housing are critical to achieving long-term stability.

As noted throughout this needs assessment, several indicators suggest that Ottawa's shelter and community housing systems are not adequately scaled to meet current and projected needs:

- Shelter system demand increased significantly in recent years, including a 13 per cent rise in overall shelter use in 2023 and a 25 per cent year-over-year increase in newcomers accessing shelters.
- People are experiencing longer stays in the shelter system, indicating limited pathways to stable housing.
- The number of people experiencing chronic homelessness — defined as experiencing homelessness for six months or more within the past year, or repeatedly over multiple years — is increasing.
- The number of people experiencing unsheltered homelessness grew by 18 per cent in 2023, with encampments increasing by 40 per cent during the same period.
- There has been a tragic and preventable loss of life among people experiencing unsheltered homelessness.

IN OTHER WORDS, MORE PEOPLE ARE MOVING INTO HOMELESSNESS THAN EXITING INTO STABLE HOUSING, EMPHASIZING THE NEED FOR TARGETED INVESTMENTS THAT PREVENT HOMELESSNESS AND CREATE CLEAR PATHWAYS INTO STABLE HOUSING, AT A SCALE PROPORTIONATE TO THE INCREASING NEED.

SCENARIO OVERVIEW

Using the HelpSeeker Homelessness and Housing Modeling Tool⁷² and local data from the City of Ottawa, two scenarios have been modelled to understand potential homelessness outcomes and inform long-term planning. This modelling approach integrates recent local data (including the Point-in-Time Count and shelter usage), expert knowledge, and evidence-based benchmarks from other communities to estimate how homelessness might evolve in Ottawa under different investment strategies.

[Appendix 1: Emergency and community housing demand assumptions](#) provides additional information about the assumptions and methodologies used in these scenarios.

These include:

- Business-as-usual scenario — Maintains current program capacity and investment levels, projecting continued increases in homelessness.
- Reduction scenario — Illustrates the effects of increased targeted investments and enhanced capacity, resulting in significant projected reductions in homelessness.

BUSINESS-AS-USUAL SCENARIO

The business-as-usual scenario reflects Ottawa's current capacity, with no additional investments beyond those already planned. While 443 new affordable housing units in year two and 609 in year three briefly improve outflows, those gains are not sustained. As population growth and inflows surpass outflows again, homelessness continues to rise over the decade.

Key characteristics of this scenario include:

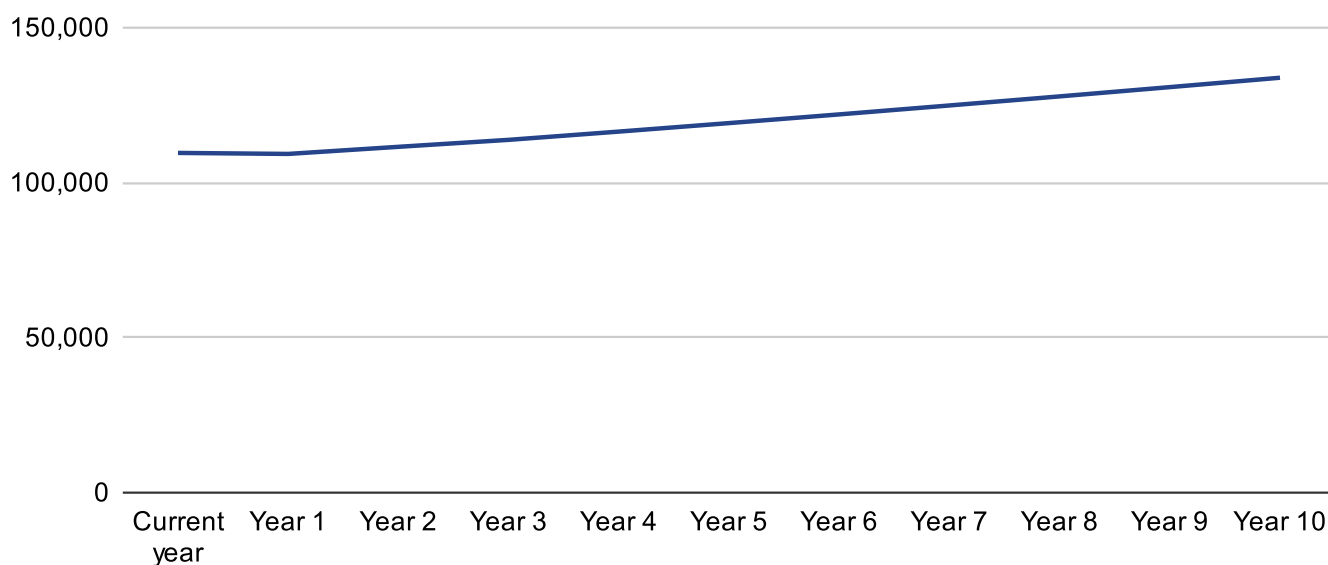
- Short-term improvements, long-term increases — Planned housing growth temporarily reduces homelessness, but inflows surpass outflows again as investments level off.
- Static program capacity — Housing and support services grow at planned levels, but demand continues to outpace supply.
- Limited turnover in deeply affordable housing — While new affordable units create long-term stability, low turnover limits availability for those entering homelessness.
- Greater reliance on shorter-term options — With fewer permanent housing exits, people remain in shelters, transitional housing, or temporary accommodations for extended periods. While some may leave, many are still homeless, rather than having secured stable housing.

In the business-as-usual scenario, the number of people at risk of experiencing homelessness is projected to increase by 22.1 per cent over the next decade. This projected increase is driven primarily by ongoing population growth and worsening socioeconomic conditions, including increased affordability pressures and economic instability.

While the initial growth is moderated by planned additions to affordable housing capacity, without additional investments beyond those already planned, the at-risk population will steadily rise. As a result, more people will transition from being at risk of homelessness into experiencing homelessness, placing increased pressure on emergency shelters and crisis-response supports, and intensifying demand for affordable and supportive housing solutions.

Figure 93: Business-as-usual scenario: Individuals at risk of experiencing homelessness over 10 years

Source: HelpSeeker



BY THE NUMBERS: FIGURE 93

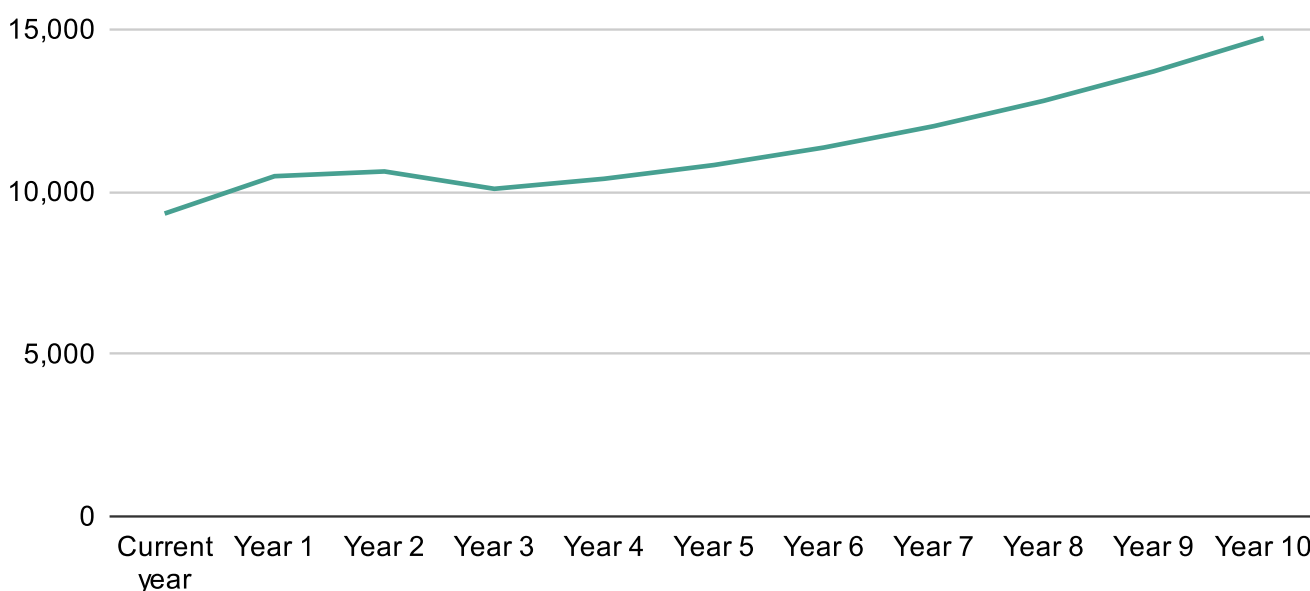
IN THE BUSINESS-AS-USUAL SCENARIO, THE TOTAL NUMBER OF PEOPLE AT RISK OF HOMELESSNESS IS PROJECTED TO INCREASE FROM 109,550 IN YEAR 0 TO 133,803 BY YEAR 10.

This represents an overall increase of 22.1% over 10 years, with an average annual growth rate of 2.0%.

In the same scenario, annual known homelessness is projected to increase by 58 per cent over the next decade, from 9,326 to 14,737 people by year 10. This increase outpaces general population growth and reflects the growing gap between housing needs and available affordable options. In this scenario, inflows into homelessness continue to exceed outflows, leading to a steady rise in the number of people experiencing homelessness over time.

Figure 94: Business-as-usual scenario: Projected annual homelessness without additional capacity over 10 years

Source: HelpSeeker



BY THE NUMBERS: FIGURE 94

IN THE BUSINESS-AS-USUAL SCENARIO, THE TOTAL NUMBER OF PEOPLE EXPERIENCING HOMELESSNESS IS PROJECTED TO INCREASE FROM 9,326 IN YEAR 0 TO 10,623 IN YEAR 2, AND DESPITE A DECREASE TO 10,088 IN YEAR 3, CONTINUE INCREASING TO 14,737 PEOPLE BY YEAR 10.

This represents an overall increase of 58.0% over 10 years, with an average annual growth rate of 4.7%.

Difference Between Annual and Point-in-Time Count Projections

The homelessness projections in this analysis use the annual number of individuals who access Ottawa's shelter system as their starting point, referred to as "known homelessness." This differs from Point-in-Time (PiT) counts, which reflect homelessness on a single night only. Annual shelter data captures every individual who accesses shelters at any point during the year, providing a more complete picture of total homelessness than single-night counts.

Recognizing that many people experiencing homelessness do not access shelters — a situation often referred to as hidden homelessness — this modelling also includes a separate analysis of a much larger group of residents categorized as "at-risk of homelessness." This broader at-risk population captures both hidden homelessness and those precariously housed, ensuring comprehensive system planning. Using this annual shelter-based measure of known homelessness, complemented by the larger at-risk population analysis, ensures the City does not underestimate actual needs while preventing overbuilding of emergency infrastructure.



The following table shows the estimated distribution of people experiencing homelessness, according to level of acuity.⁷³ Acuity refers to the complexity and severity of an individual's housing instability and support needs, including, among other factors, mental-health conditions, substance-use challenges, trauma histories, or physical health issues. People with higher acuity typically require intensive, ongoing supports, while those with lower acuity may primarily need affordable housing and minimal additional supports.

Table 66: Business-as-usual scenario: estimated acuity distribution of people experiencing homelessness, years 0 and 10

Acuity profile	Estimated current (year 0)	Estimated year 10
High acuity	933	1,474
Medium-high acuity	1,865	2,947
Medium acuity	2,798	4,421
Low acuity	3,730	5,895
Total known homelessness	9,326	14,737

Source: HelpSeeker

BY THE NUMBERS: TABLE 66

IN THE BUSINESS-AS-USUAL SCENARIO, THE ACUITY DISTRIBUTION FOR KNOWN HOMELESSNESS ACROSS THE NEXT DECADE IS BASED ON AN ESTIMATE OF 10% HIGH ACUITY, 20% MEDIUM-HIGH ACUITY, 30% MEDIUM ACUITY, AND 40% LOW ACUITY.

For year 0, this gives a projection 0 of 933 high, 1,865 medium-high, 2,798 medium, and 3,730 low acuity, while projections for year 10 are 1,474 high, 2,947 medium-high, 4,421 medium, and 5,895 low acuity.

As highlighted through consultations conducted during this Housing Needs Assessment, Ottawa's homelessness system faces growing pressure from an increasing proportion of people experiencing homelessness who have the highest acuity, with complex support needs exceeding the capacity of current supportive housing programs. While the City of Ottawa, as the Service Manager, is not solely responsible for addressing all high-acuity needs, the growing complexity and severity of needs indicate gaps in existing supportive housing models, both locally and provincially.

REDUCTION SCENARIO

The reduction scenario represents a sustained, housing-focused strategy designed to effectively end chronic homelessness and significantly reduce overall homelessness in Ottawa over the next decade, by decreasing the inflow into homelessness and increasing successful exits into stable housing.

This approach relies heavily on rent supplements and housing allowances, which are cost effective and perform well for people with lower-acuity needs. However, success depends on adequate vacancy rates, requiring consistent housing development across the broader market. Effective transportation infrastructure is also essential to unlock areas with higher vacancy rates but limited transit access.

Key characteristics of this scenario include:

- Sustained housing development — Significant increases in deeply affordable and supportive housing, with steady development starting in year three and continuing throughout the decade, drive long-term reductions in homelessness.
- Stronger reliance on rent supplements and housing allowances — Expanding cost-effective rental subsidies, which requires sufficient private-sector housing supply and vacancy rates.
- Stronger alignment between need and system capacity — A higher proportion of new supportive housing designated for those with the most complex needs, ensuring appropriate placements.
- Increased exits from homelessness — Expanded housing options allow outflows to exceed inflows by year 3, accelerating progress toward overall reductions in homelessness.
- Targeted emergency shelter reductions — A 150-bed reduction between years eight and 10, as crisis response needs decline, while transitional housing remains in place for those requiring more time before securing stable housing.

In the reduction scenario, the number of people at risk of experiencing homelessness is projected to increase by 20 per cent by year 10, compared to 22.1 per cent under the business-as-usual scenario. This is a modest reduction because socioeconomic conditions — such as affordability pressures and economic instability — continue to keep the size of the at-risk population relatively large.

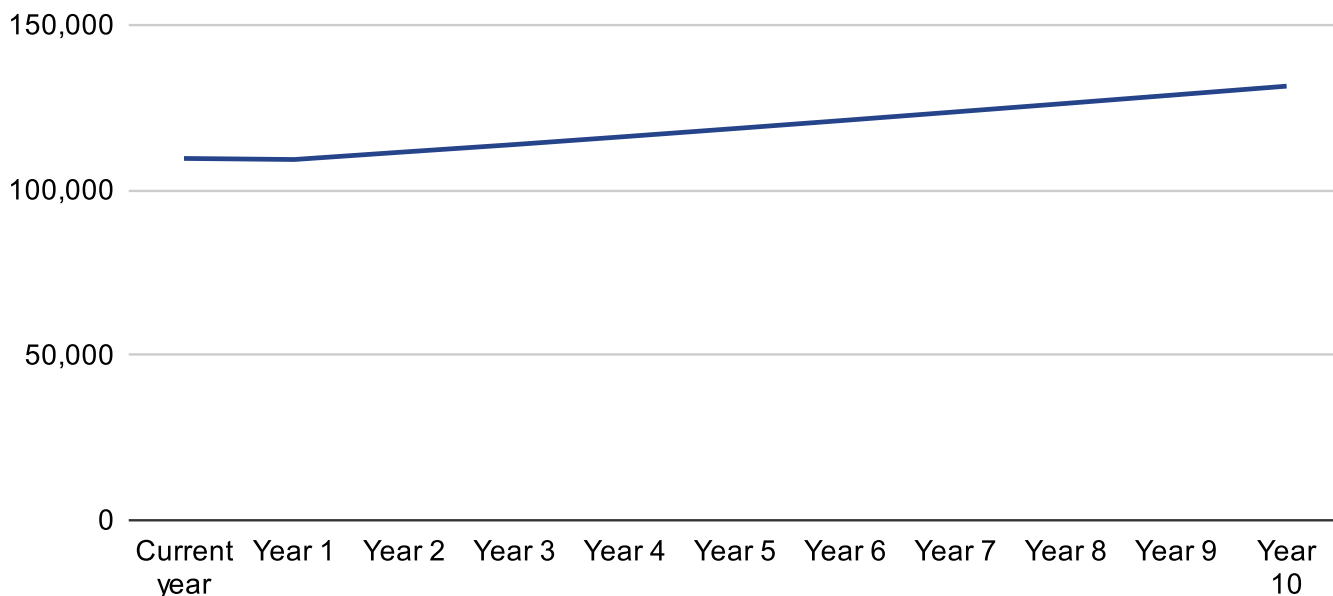


MOST OF THE NEW CAPACITY IN THIS SCENARIO IS GEARED TO PEOPLE ALREADY EXPERIENCING HOMELESSNESS OR THOSE NEWLY ENTERING HOMELESSNESS, RATHER THAN THE ENTIRE AT-RISK POPULATION. PLANNING AFFORDABLE HOUSING FOR EVERYONE IDENTIFIED AS BEING AT RISK WOULD FAR EXCEED REALISTIC SYSTEM NEEDS AND RESULT IN AN INEFFICIENT USE OF LIMITED HOUSING RESOURCES, POTENTIALLY LEADING TO OVERBUILDING AT THE DEEPLY AFFORDABLE END OF THE CONTINUUM.



Figure 95: Reduction scenario: people at risk of experiencing homelessness over 10 years

Source: HelpSeeker



BY THE NUMBERS: FIGURE 95

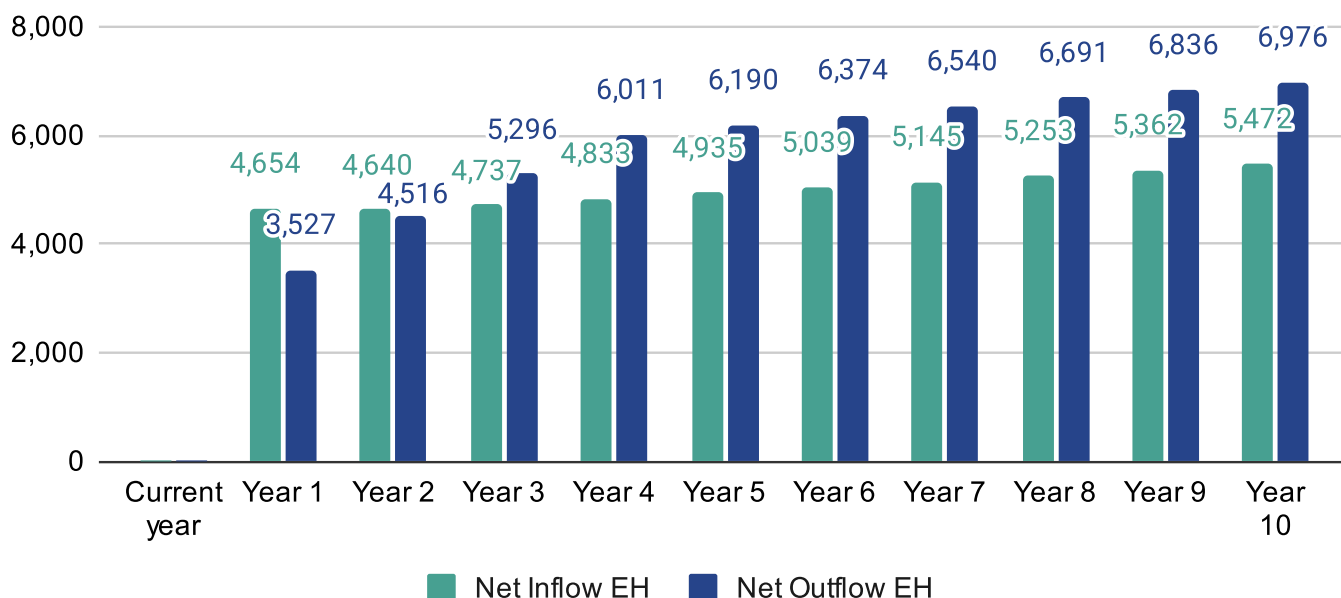
IN THE REDUCTION SCENARIO, THE TOTAL NUMBER OF PEOPLE AT RISK OF HOMELESSNESS IS PROJECTED TO INCREASE FROM 109,550 IN YEAR 0 TO 131,447 BY YEAR 10.

This represents an overall increase of 20.0% over 10 years, with an average annual growth rate of 1.8%.

Under this reduction scenario, by year three, the number of individuals exiting homelessness (outflow) exceeds those newly entering homelessness (inflow). Reaching this balance marks an important turning point, making homelessness increasingly rare, brief, and non-recurring. However, due to existing backlogs and continued inflows, it still takes several additional years before overall homelessness numbers decline significantly.

Figure 96: Reduction scenario: estimated inflow and outflow of people experiencing homelessness

Source: HelpSeeker



BY THE NUMBERS: FIGURE 96

IN THE REDUCTION SCENARIO, THE INFLOW OF PEOPLE EXPERIENCING HOMELESSNESS IN YEAR 1 IS ESTIMATED AT 4,654, 32.0% HIGHER THAN THE ESTIMATED OUTFLOW OF 3,527.

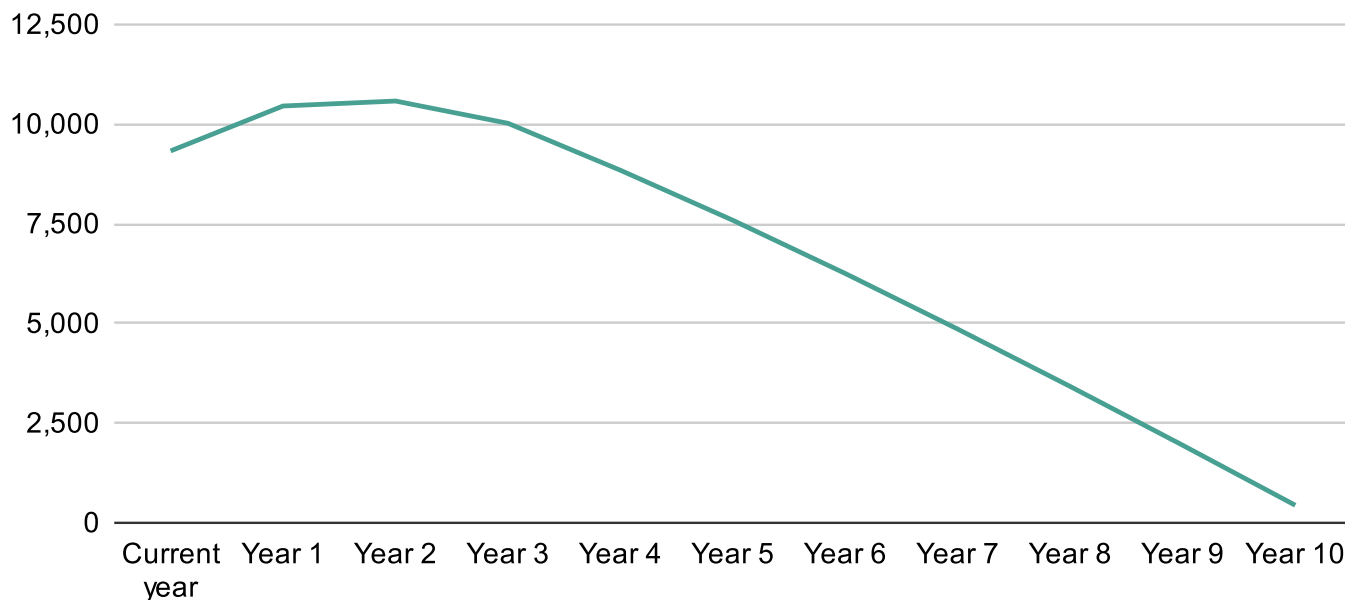
However, in year 3 outflow is projected to surpass inflow — 5,296 versus 4,737 — and by year 10 estimated outflow is 27.5% higher than inflow — 6,976 versus 5,472.

By Year 10, provided population growth and socioeconomic conditions remain within current projections, the scenario anticipates that Ottawa's homelessness and crisis-response system will have excess capacity relative to immediate homelessness needs, with only 438 people projected to be experiencing known homelessness.

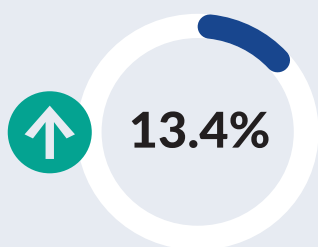
This excess capacity could allow Ottawa to strategically repurpose resources, such as affordable housing units and housing allowance subsidies, toward preventive measures targeting more of the at-risk population. Additionally, crisis-response infrastructure — such as transitional housing spaces — may be repurposed or adapted to enhance prevention and long-term housing stability efforts.

Figure 97: Reduction scenario: projected annual homelessness with increased capacity over 10 years

Source: HelpSeeker



BY THE NUMBERS: FIGURE 97



IN THE REDUCTION SCENARIO, THE NUMBER OF PEOPLE EXPERIENCING HOMELESSNESS IS PROJECTED TO INCREASE FROM 9,326 IN YEAR 0 TO 10,577 IN YEAR 2, AN INCREASE OF 13.4%.

However, with the addition of the reduction scenario's increased system capacity, homelessness is estimated to decrease from 10,577 in year 2 to 438 in year 10, representing a 95.9% decrease from year 2 and an overall 95.3% decrease from year 0.

Depending on the program, spaces may represent housing units, shelter beds, or housing supplements. To reflect typical occupancy, including family composition, an average household size is assigned to housing units.

Table 67: Reduction scenario: estimated number of new spaces required by program type, year 10

Program type	New spaces (10-year)
Affordable housing	3,150
Supportive housing	350
Transitional housing (singles)	200
Emergency shelters	-150
Housing allowance subsidies	7,000
Total net spaces	10,550
Source: HelpSeeker	

BY THE NUMBERS: TABLE 67



**10,550
SPACES**

THE REDUCTION SCENARIO INCLUDES A NET INCREASE OF 10,550 SPACES IN OTTAWA'S HOMELESSNESS-SERVING SYSTEM.

Housing allowance subsidies make up the majority of this additional capacity, at 7,000 spaces (66.4%), followed by affordable housing at 3,150 spaces (30.0%). Supporting housing and transition housing increase by 350 (3.3%) and 200 (1.9%) spaces, respectively.

The number of emergency shelters is reduced by 150 in this scenario, due to the reduction in crisis response needs due to added capacity elsewhere.

Table 68: Reduction scenario: estimated overall system capacity by program type, years 0 to 10

Program Type	Year 0	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10
Affordable housing	3,584	3,657	4,100	4,709	5,159	5,609	6,059	6,509	6,959	7,409	7,859
Supportive housing	501	613	663	713	763	813	863	913	963	1,013	1,063
Transitional housing (singles)	210	352	352	402	452	502	552	552	552	552	552
Transitional housing (families)	361	361	511	511	511	511	511	511	511	511	511
Population-specific transitional housing	510	760	1,010	1,010	1,010	1,010	1,010	1,010	1,010	1,010	1,010
Emergency shelters (non-specialized and specialized)	879	879	879	879	879	879	879	879	829	779	729
Housing allowance subsidies	2,493	2,743	2,993	3,243	4,243	5,243	6,243	7,243	8,243	9,243	10,243
Rent supplements	2,856	2,856	2,856	2,856	2,856	2,856	2,856	2,856	2,856	2,856	2,856
Housing Services Act (HSA), social housing portfolio, and rent-geared-to-income	17,198	17,198	17,198	17,198	17,198	17,198	17,198	17,198	17,198	17,198	17,198
Source: HelpSeeker											

BY THE NUMBERS: TABLE 68

IN THE REDUCTION SCENARIO, THE LARGEST INCREASE IN SPACES FROM YEAR 0 TO YEAR 10 IS THE NUMBER OF HOUSING ALLOWANCE SUBSIDIES, INCREASING FROM 2,493 TO 10,243 (+310.9%). FOLLOWED BY AFFORDABLE HOUSING SPACES FROM 3,584 TO 7,859 (+119.3%) AND SUPPORTING HOUSING SPACES FROM 501 TO 1,063 (+112.2%).

Transitional housing spaces increase from 210 to 552 (+162.9%) for singles, from 361 to 511 (+41.6%) for families, and from 510 to 1,010 (+98.0%) for population-specific transitional housing.

Emergency shelter spaces, both non-specialized and specialized, decrease from 879 to 729 (-17.1%). There is a consistent 17,198 combined spaces from the Housing Services Act, the social housing portfolio, and rent-geared-to-income housing, and 2,856 spaces from rent supplements.

In considering the reduction scenario, addressing Ottawa's housing needs extends beyond unit additions alone. Indigenous-led approaches, deliver culturally appropriate spaces and community-specific supports integral to housing stability for Indigenous communities. Additionally, specialized programs within the Violence Against Women (VAW) sector—often managed separately from municipal housing programs—provide critical supports for families fleeing violence.

These distinct sectors reflect that effective housing responses depend not only on the quantity of units built, but also on how programs and services are delivered, responsive to community-specific contexts and needs. Incorporating these broader programmatic dimensions into scenario planning and modeling could enable a more comprehensive understanding of housing need and deeper insight into potential impacts of various interventions on long-term housing stability.

Conclusion

THE DEMOGRAPHIC AND HOUSING PROJECTIONS DETAILED IN THIS ANALYSIS ILLUSTRATE THAT OTTAWA'S HOUSING PRESSURES, AFFORDABILITY CHALLENGES, AND HOMELESSNESS COMPLEXITIES ARE DEEPLY INTERCONNECTED.



Scenario modelling across the entire housing continuum reveals that incremental responses will not meet the scale or depth of emerging needs. The two scenarios discussed here, while sensitive to specific assumptions, consistently reinforce a central message: continuing to rely on past trends is insufficient to meet future needs, particularly as recent years have shown housing needs growing faster than previously anticipated.

Ottawa has reached a critical juncture, where accelerated, sustained action is essential — not as a reaction to crisis, but as a logical, data-informed response to signals for a new approach. Strategic priority-setting and proactive investment are essential. This requires immediately developing deeply affordable housing and expanded support systems, as well as strengthening the city's capacity — its resources, processes, and partnerships — to continually build and adapt the needed housing supply across the full continuum.

KEY TAKEAWAYS



Ottawa's population growth is projected to create demand for approximately 128,938 new housing units by 2035, requiring an additional 1,137 completions annually above current construction levels.



Future housing supply should strategically prioritize affordability, with 41 per cent of new units needed in the very low and low-income categories to address the critical undersupply and the growing core housing need.



Without additional investments beyond current plans, homelessness is projected to increase by 35 per cent over the next decade, from 9,326 to 14,737 people annually.



Long-term planning requires balanced investments across the housing continuum, with 10,550 new spaces needed in community and supportive housing over the next decade, to end chronic homelessness.



Household composition is shifting dramatically, with one-person households projected to more than double as a proportion of all households by 2035, driving greater demand for smaller units and higher density housing types.



Housing-type distribution must evolve, with apartments (both high- and low-rise) comprising 59 per cent of new construction to accommodate changing household compositions and improve affordability.



Strategic investments in affordable housing, supportive housing, and housing allowances could dramatically reduce homelessness to just 438 people by year 10, demonstrating the impact of targeted solutions.



APPENDIX 1

EMERGENCY AND COMMUNITY HOUSING DEMAND ASSUMPTIONS

Table 69: Assumptions for the housing demand projection model by fundamental parameter

Parameter	Assumption
10-year population growth	1,095,500 to 1,249,100
10-year at risk of experiencing homelessness as percentage of population	10.00% to 12.25%
At risk of experiencing homelessness to experiencing homelessness (annual conversion)	4.25%
Baseline annual known homelessness	9,326

Source: HelpSeeker

This table provides the fundamental parameters that drive the City of Ottawa's homelessness projection model. These assumptions directly affect how homelessness is expected to develop over the next decade:



Population growth

The model assumes Ottawa's population will grow from 1,095,500 to 1,249,100 over 10 years. This overall growth creates the baseline for calculating both the number of people experiencing homelessness and those at risk.



At-risk population percentage

The percentage of Ottawa's population considered at risk of homelessness is projected to increase from 10 per cent to 12.25 per cent over the decade. This represents the pool of vulnerable individuals who might enter homelessness without proper support.



Conversion rate

The 4.25 per cent conversion rate represents the number of people transitioning from being at-risk to experiencing homelessness each year. This rate is derived from analyzing historic inflow patterns within Ottawa's homelessness system and reflects the higher pressures on affordable housing in major urban centers. The 4.25 per cent figure accounts for the tight rental market and the increasing gap between income levels and housing costs that elevate the risk of homelessness transition compared to smaller communities.



Baseline annual known homelessness

The starting point of 9326 people experiencing homelessness has been derived by annualizing Ottawa's Point-in-Time (PiT) Count data using Ontario-wide comparative factors and service manager data.

This approach converts a single-day snapshot into an annual projection that better represents the total number of individuals who experience homelessness at some point during the base year.



TOGETHER, THESE PARAMETERS DETERMINE:



How many new people enter
homelessness each year (inflow)



How many people exit
homelessness each year (outflow)



The net change in homelessness
over time



The projected effectiveness of
different intervention strategies



APPENDIX 2

ESTIMATING HOUSING DEMAND

POPULATION GROWTH PROJECTIONS

Housing demand projections are fundamentally anchored in population growth estimates, which are based on official City of Ottawa forecasts for 2022-2030 and long-term estimates from Ottawa's Official Plan (2018-2046) for 2031-2035. These projections incorporate historical demographic trends, natural increase, net migration, and policy-driven growth expectations, ensuring alignment with Ottawa's broader urban development strategy.

HOUSEHOLD GROWTH PROJECTIONS (2021-2035)

The estimation of future household growth integrates population forecasts with household formation trends, ensuring demographic dynamics are accurately reflected. The Cohort Trend Projection Method is applied to project age-specific household formation rates over time, acknowledging that different age groups exhibit distinct household formation behaviors.

Within this framework, the Exponential Growth Rate Method is used to calculate the compound rate of household formation for each age cohort based on historical census data. This approach recognizes that household formation rates vary due to economic conditions, housing affordability, and social factors, making it essential to track how each cohort contributes to total household growth over time.

To maintain internal consistency with population forecasts, a Proportional Scaling Adjustment ensures that projected household numbers align with broader demographic expectations. This adjustment prevents over- or under-estimation of demand by ensuring that the sum of all projected household formations remains proportionate to population growth assumptions.

A fundamental element of this projection is the application of headship rates, which indicate the proportion of individuals who are primary household maintainers. These rates, derived from Statistics Canada Census data, capture the probability of individuals forming an independent household by age group. Given that sensitivity analysis of alternative headship rate scenarios has demonstrated minimal variation in overall results, 2021 headship rates are held constant throughout the projection period.

Household formation rates are differentiated across demographic segments, ensuring that projections account for the age-specific and income-based probability of household formation.

Headship rates vary by economic conditions, lifecycle stages, and housing market dynamics, meaning that projections must weight age groups differently to reflect actual market behaviors. Younger age groups — who are more susceptible to affordability constraints—are expected to exhibit lower household formation rates relative to previous decades, while older cohorts are increasingly transitioning into downsized or collective housing arrangements.

VACANCY RATE ADJUSTMENT

A three per cent vacancy rate adjustment is added to the total number of projected households expected to form between 2025 and 2035 to ensure a functionally efficient housing market. This adjustment helps maintain a stable level of available units, allowing for turnover, mobility, and market flexibility.

Without this vacancy buffer, the housing market would experience supply constraints, increased competition, and affordability challenges, reducing overall accessibility and efficiency. By incorporating this adjustment, the projections account for additional units beyond direct household formation, ensuring that supply remains responsive to both immediate demand and long-term market stability.

SUPPRESSED HOUSEHOLD FORMATION (2016-2021)

The impact of supply constraints and affordability barriers on household formation is explicitly integrated into the projections through an adjustment for suppressed household formation.

By comparing historical headship rates from the 2011, 2016, and 2021 censuses to expected household formation under normal conditions, the model isolates the extent to which affordability constraints, rental market conditions, and limited housing stock have prevented the formation of independent households. The difference between expected and actual household formation is incorporated into demand projections, recognizing that historically suppressed demand will manifest as additional housing needs if affordability improves or supply constraints are alleviated.

This adjustment is particularly relevant for lower-income households, younger adults, and recent immigrants, who are disproportionately affected by market barriers.

DEMOLITIONS AND REPLACEMENT UNITS

To ensure net housing demand accounts for lost stock, the projections incorporate annual demolition estimates based on City of Ottawa data.

Demolitions occur due to redevelopment, conversion, or physical obsolescence, but for housing demand modeling, only demolitions that result in net new demand for replacement units are considered. The city's historical data indicates an average of 260 demolitions per year, which is incorporated into the projections to ensure that replacement demand is accurately reflected.

TOTAL HOUSING DEMAND CALCULATION

Total projected housing demand is determined by summing the expected household growth (2021-2035), vacancy rate adjustment, suppressed household formation estimate, and demolition replacement units.

MAXIMUM AFFORDABLE SHELTER COSTS

To estimate maximum affordable shelter costs, income projections from Environics Analytics for the years 2019, 2024, 2027, 2029, and 2034 are used as benchmark data points. Given that projections beyond 2024 must account for year-over-year income growth, a linear interpolation method is applied to estimate missing values for the period 2025 to 2035.

This method assumes a constant rate of change between known data points, calculating annual

increments by dividing the total observed income change between two benchmark years by the number of intervening years. The resulting increment is then applied sequentially to each missing year, ensuring a continuous and realistic income growth trajectory.

For years beyond 2034, the last observed growth increment is extended forward, ensuring continuity and consistency with historical income trends. Once the expected median household income for 2035 is established, the maximum affordable shelter cost per income category is calculated based on HART-defined affordability thresholds:

- Very Low Income: ≤ 20 per cent of Area Median Household Income (AMHI)
- Low Income: 21 to 50 per cent of AMHI
- Moderate Income: 51 to 80 per cent of AMHI
- Median Income: 81 to 120 per cent of AMHI
- High Income: ≥ 121 per cent of AMHI

These categories are used to assess affordability gaps, core housing need, and the proportion of households requiring subsidized, market-affordable, or higher-end housing options.

DISTRIBUTION BY HOUSEHOLD SIZE

The distribution of households by size follows a methodology that integrates historical data with forward-looking adjustments, incorporating anticipated demographic shifts, affordability constraints, and projected dwelling type composition. Recognizing that smaller, more affordable units are expected to make up a larger share of future housing development, a weighted allocation approach is applied to adjust projections accordingly.

This method prioritizes household size categories based on affordability, demand trends, and municipal planning objectives, ensuring that future supply aligns with evolving housing needs. By weighting smaller household formations more heavily, the model accounts for the increasing share of one- and two-person households expected by 2035.

KEY DRIVERS OF WEIGHTED HOUSEHOLD SIZE ALLOCATIONS

- **Aging Demographics:** Older households are increasingly downsizing, leading to a higher demand for smaller, more accessible housing units. This trend supports a weighted emphasis on one- and two-person households, particularly among seniors.
- **Affordability Constraints:** Rising housing costs push a greater proportion of low- and moderate-income households into smaller unit types, reinforcing the need for higher allocations to compact, lower-cost housing options.
- **Urban Intensification Policies:** Municipal strategies prioritize higher-density development, favoring smaller dwelling units over traditional low-density, large-family housing types. This policy-driven shift reduces the share of larger households and reallocates demand toward smaller, multi-unit developments.

INCOME-BASED HOUSING ALLOCATION ASSUMPTIONS

The allocation of household sizes is further refined based on income-based demand trends, ensuring that housing stock distribution aligns with affordability constraints and market realities.

Very Low- And Low-Income Households:

- Weighted allocation toward smaller units due to affordability constraints.
- Critical undersupply, with zero vacancy rates below \$775, increasing pressure on affordable rental supply.
- Highest growth in subsidized housing waitlists and core housing need, reinforcing the need for deep affordability interventions in municipal planning.

Moderate-Income Households:

- Increased weighting toward mid-sized units (two-bedroom and compact three-bedroom options) to address the missing middle housing gap.
- Responds to severe rental shortages in the \$775-\$1,449 range, where demand significantly outpaces supply.

Median-Income Households:

- Balanced allocation between smaller and mid-sized units, ensuring stability for essential workers and moderate-income families.
- Acts as a bridge between affordable housing and market-rate homeownership, necessitating a broad mix of unit sizes.

High-Income Households:

- Lower allocation in future projections, reflecting higher vacancy rates in this segment.
- Demand for high-end housing is expected to remain market-driven, requiring fewer targeted interventions.

DISTRIBUTION BY UNIT SIZE

Projected unit size demand reflects evolving demographic and affordability trends, ensuring that new housing development aligns with anticipated shifts in household composition. Given rising affordability constraints and an aging population, the allocation model is weighted more heavily toward smaller unit types, including studio, one-bedroom, and two-bedroom units, which are expected to constitute a larger share of future housing stock by 2035.

The weighted approach ensures that:

- Smaller units (studio and one-bedroom) receive a higher allocation, given increasing demand from single-person households, seniors, and lower-income renters.
- Mid-sized units (two-bedroom and compact two-bedroom) remain stable, catering to moderate-income families and essential workers.

- Larger units (four+ bedrooms) receive a lower allocation, reflecting declining average household sizes and the preference for more compact, efficient housing.

KEY ASSUMPTIONS BY UNIT SIZE

Studio and One-Bedroom Units:

- Highest weighted allocation due to substantial projected growth in single-person households.
- Essential for affordability, particularly for very low- and low-income households.
- Critical for downsizing seniors and young professionals entering the housing market.

Two-Bedroom Units:

- Versatile housing option serving singles, couples, small families, and seniors.
- Aligns with demand from moderate-income households and those seeking affordable rental options.
- Stable allocation to meet ongoing demand across multiple demographic groups.

Three-Bedroom Units:

- Necessary for family-sized housing, particularly in the rental market.
- Addresses critically low vacancy rates for larger rental units, reinforcing support for affordable and moderate-income segments.
- Moderate weighting in allocations, as rising affordability challenges limit demand for larger units.

Four+ Bedroom Units:

- Lowest allocation in projections, reflecting declining household sizes and shifting market demand.
- Maintains a targeted supply for multi-generational households and higher-income families requiring larger homes.
- Given the high cost of construction and affordability constraints, growth in this category is expected to be market-driven rather than policy-driven.



APPENDIX 3 DATA TABLES

Note: Tables in this appendix are presented in the order they appear in the main body of the document. As a result, they may not follow strict numerical order in this section.

PART 2: Population and demographics

Table 1: Population count and change in population by five-year period, Ottawa, 2006, 2011, 2016 and 2021

Metric	2006	2011	2016	2021
Total population	812,129	883,391	934,243	1,017,449
Increase	N/A	8.8%	5.8%	8.9%
Source: Statistics Canada				

Table 2: Population count, selected communities, 2011, 2016 and 2021

Year	Ottawa	Edmonton	Winnipeg	Hamilton	Toronto	St. John's	Mississauga
2011	883,391	812,201	663,617	519,949	2,615,060	106,172	713,443
2016	934,243	932,546	705,244	536,917	2,731,571	108,860	721,599
2021	1,017,449	1,010,899	749,607	569,353	2,794,356	110,525	717,961
Source: Statistics Canada							

Table 3: Change in population by five-year period, selected communities, 2011 to 2016 and 2016 to 2021

Year	Ottawa	Edmonton	Winnipeg	Hamilton	Toronto	St. John's	Mississauga
2011 - 2016	5.8%	14.8%	6.3%	3.3%	4.5%	2.5%	1.1%
2016 - 2021	8.9%	8.4%	6.3%	6.0%	2.3%	1.5%	-0.5%
Source: Statistics Canada							



Table 5: Population count and as a percentage of total population by broad age groups, Ottawa, 2006, 2011, 2016 and 2021

Age	2006		2011		2016		2021	
0 to 14 years	142,750	17.6%	148,570	16.8%	155,680	16.7%	166,920	16.4%
15 to 64 years	568,505	70.0%	618,230	70.0%	634,425	67.9%	678,375	66.7%
65 years and over	100,875	12.4%	116,590	13.2%	144,140	15.4%	172,150	16.9%
Total	812,130	100.0%	883,390	100.0%	934,245	100.0%	1,017,445	100.0%

Source: Statistics Canada

Table 6: Indigenous population count and as a percentage of total population, Ottawa, 2006, 2011, 2016 and 2021

Metric	2006	2011	2016	2021
Indigenous population	12,250	18,180	22,960	26,395
Percentage of total population	1.5%	2.1%	2.5%	2.6%

Source: Statistics Canada

Table 7: Population belonging to racialized groups count and as a percentage of total population, Ottawa, 2006, 2011, 2016 and 2021

Group	2006 (#)	2006 (%)	2011 (#)	2011 (%)	2016 (#)	2016 (%)	2021 (#)	2021 (%)
Black	39,070	24.2%	49,650	24.2%	60,205	25.0%	84,765	26.1%
Arab	24,105	14.9%	32,340	15.8%	40,920	17.0%	58,180	17.9%
South Asian	26,510	16.4%	33,805	16.5%	38,750	16.1%	57,820	17.8%
Chinese	30,760	19.0%	34,855	17.0%	40,960	17.0%	46,170	14.2%
Southeast Asian	10,395	6.4%	13,650	6.7%	12,370	5.1%	14,960	4.6%
Latin American	8,075	5.0%	10,255	5.0%	11,150	4.6%	14,350	4.4%
Filipino	7,115	4.4%	10,530	5.1%	12,035	5.0%	14,320	4.4%
West Asian	6,055	3.7%	7,590	3.7%	9,000	3.7%	13,255	4.1%
Korean	2,115	1.3%	2,250	1.1%	2,955	1.2%	4,125	1.3%
Japanese	1,685	1.0%	2,005	1.0%	2,425	1.0%	2,315	0.7%
Multiple backgrounds	4,215	2.6%	6,100	3.0%	7,865	3.3%	10,910	3.4%
Total	161,720	100.0%	205,160	100.0%	241,240	100.0%	324,950	100.0%

Source: Statistics Canada



Table 8: Immigrant population count and as a percentage of total population, Ottawa, 2006, 2011, 2016 and 2021

Metric	2006	2011	2016	2021
Immigrant population	178,545	202,605	216,505	259,215
Percentage of total population	22.3%	22.9%	23.2%	25.5%
Source: Statistics Canada				

Table 9: Immigrant population by period of immigration, Ottawa, 2021

Period	Population	Percentage of Total
Before 1980	42,685	16.5%
1980 to 1990	29,930	11.5%
1991 to 2000	51,775	20.0%
2001 to 2010	56,115	21.6%
2011 to 2015	31,305	12.1%
2016 to 2021	47,415	18.3%
Total	259,220	100.0%
Source: Statistics Canada		

PART 3: Labour trends

Table 10: Labour force participation rate, employment rate, and unemployment rate, Ottawa, 2006, 2011, 2016 and 2024

Metric	2006	2011	2016	2021	December 2024*
Participation rate	69.3%	69.3%	67.5%	65.9%	69.4%
Employment rate	65.2%	64.5%	62.6%	59.1%	65.4%
Unemployment rate	5.9%	7.0%	7.2%	10.3%	5.9%
*Statistics Canada. Table 14-10-0380-01 Labour force characteristics, three-month moving average, seasonally adjusted, inactive. Ottawa-Gatineau, Ontario part. Source: Statistics Canada					



Table 11: Number of labour force participants and percentage of total labour force by industry, Ottawa, 2016 and 2021

Industry	2016	2021	2016	2021
Public administration	105,355	116,235	21.0%	21.7%
Healthcare and social assistance	54,620	62,860	10.9%	11.7%
Professional, scientific and technical services	51,970	61,835	10.4%	11.5%
Retail trade	52,590	53,365	10.5%	10.0%
Educational services	40,890	42,010	8.2%	7.8%
Construction	23,130	28,080	4.6%	5.2%
Accommodation and food services	33,720	27,965	6.7%	5.2%
Administrative and support, waste management and re-mediation services	21,845	22,300	4.4%	4.2%
Other services (except public administration)	20,860	20,510	4.2%	3.8%
Transportation and warehousing	14,445	18,585	2.9%	3.5%
Finance and insurance	16,545	18,410	3.3%	3.4%
Manufacturing	15,670	16,225	3.1%	3.0%
Information and cultural industries	13,980	12,790	2.8%	2.4%
Wholesale trade	11,895	10,925	2.4%	2.0%
Arts, entertainment and recreation	10,005	9,670	2.0%	1.8%
Real estate and rental and leasing	9,155	8,765	1.8%	1.6%
Agriculture, forestry, fishing and hunting	2,240	2,455	0.4%	0.5%
Utilities	1,285	1,605	0.3%	0.3%
Management of companies and enterprises	410	840	0.1%	0.2%
Mining, quarrying, and oil and gas extraction	490	550	0.1%	0.1%

Source: Statistics Canada

PART 4: Household composition

Table 13: Number of households and increase in number of households by five-year period, Ottawa, 2006, 2011, 2016 and 2021

Metric	2006	2011	2016	2021
Total households	321,100	353,245	373,755	407,255
Increase	N/A	10.0%	5.8%	9.0%
Average size	2.5	2.5	2.5	2.5

Source: Statistics Canada

Table 14: Households count and as a percentage of total households by size, Ottawa, 2011, 2016 and 2021

Size	2011#	2016#	2021#	2011%	2016%	2021%
1 person	99,905	105,750	116,370	28.3%	28.3%	28.6%
2 people	116,385	124,280	135,365	32.9%	33.3%	33.2%
3 people	55,635	58,010	61,740	15.8%	15.5%	15.2%
4 people	52,880	55,215	59,175	15.0%	14.8%	14.5%
5+ people	28,435	30,500	34,605	8.0%	8.2%	8.5%
Total	353,235	373,755	407,255	100.0%	100.0%	100.0%

Source: Statistics Canada

Table 16: One-parent census families count and as a percentage of total census families, Ottawa, 2006, 2011, 2016 and 2021

Metric	2006	2011	2016	2021
Total one-parent census families	35,440	38,540	41,230	44,335
Percentage of total census families	16.0%	16.1%	16.2%	16.1%

Source: Statistics Canada

Table 17: Woman+ and man+ one-parent census families count and as a percentage of total census families, Ottawa, 2006, 2011, 2016 and 2021

Family Type	2006#	2011#	2016#	2021#	2006%	2011%	2016%	2021%
Woman+	28,975	30,790	32,860	35,065	81.8%	79.9%	79.7%	79.1%
Man+	6,465	7,750	8,375	9,270	18.2%	20.1%	20.3%	20.9%
Total	35,440	38,540	41,235	44,335	100.0%	100.0%	100.0%	100.0%

Source: Statistics Canada



PART 5: Income

Table 18: Median and average household income, Ottawa, 2006, 2011, 2016 and 2021

Metric	2006	2011	2016	2021
Median income	\$69,743	\$79,634	\$85,981	\$102,000
Average income	N/A	\$96,815	\$106,372	\$126,700
Source: Statistics Canada				

Table 19: Household distribution by after-tax income group, Ottawa, 2020

Income group	Number of households	Percent of total households
Under \$5,000	4,980	1.2%
\$5,000 to \$9,999	2,470	0.6%
\$10,000 to \$14,999	4,800	1.2%
\$15,000 to \$19,999	6,240	1.5%
\$20,000 to \$24,999	11,615	2.9%
\$25,000 to \$29,999	10,425	2.6%
\$30,000 to \$34,999	11,305	2.8%
\$35,000 to \$39,999	12,425	3.1%
\$40,000 to \$44,999	13,055	3.2%
\$45,000 to \$49,999	13,980	3.4%
\$50,000 to \$59,999	29,855	7.3%
\$60,000 to \$69,999	29,930	7.3%
\$70,000 to \$79,999	29,450	7.2%
\$80,000 to \$89,999	28,010	6.9%
\$90,000 to \$99,999	26,500	6.5%
\$100,000 and over	172,210	42.3%
Source: Statistics Canada		



Table 20: Median and average household after-tax income for owners and renters, Ottawa, 2006, 2011, 2016 and 2021

Metric	2006	2011	2016	2021
Renter median	\$33,129	\$38,946	\$42,747	\$57,600
Renter average	\$38,482	\$45,094	\$49,407	\$66,600
Owner median	\$74,092	\$85,091	\$93,219	\$109,000
Owner average	\$83,658	\$96,030	\$106,005	\$123,600

Source: CMHC

Table 21: Low-income (LIM-AT) status prevalence by age group, Ottawa, 2020

Age Group	Total Population	In Low Income (LIM-AT)	Prevalence of Low Income (%)
0 to 17 years	202,130	21,565	10.7%
18 to 64 years	638,295	52,460	8.2%
65 years and over	160,515	15,185	9.5%
Total	1,000,940	89,205	8.9%

Source: Statistics Canada

Table 22: Number of people in low income (LIM-AT) by age and gender, Ottawa, 2021

Age Group	Men+	Women+
0 to 17 years	10,970	10,605
18 to 64 years	24,915	27,545
65 years and over	6,045	9,140
Total	41,930	47,290

Source: Statistics Canada



Table 23: Proportion of total households and percent change by income category, Ottawa, 2016 and 2021

Income Category	2016	2021	Difference
Very Low Income (20% or under of AMHI)	3.2%	2.6%	-0.6%
Low Income (21% to 50% of AMHI)	16.1%	16.2%	0.1%
Moderate Income (51% to 80% of AMHI)	17.6%	18.7%	1.1%
Median Income (81% to 120% of AMHI)	21.3%	22.5%	1.2%
High Income (121% and more of AMHI)	41.8%	40.0%	-1.8%

Source: Housing Needs Assessment Tool – HART

Table 24: Total income for individuals by income group and gender, Ottawa, 2021

Income Category	Men+	Women+	Ratio of Women+ to Men+
Under \$10,000 (including loss)	28,505	36,225	127.1%
\$10,000 to \$19,999	35,885	46,020	128.2%
\$20,000 to \$29,999	44,000	55,660	126.5%
\$30,000 to \$39,999	36,275	45,795	126.2%
\$40,000 to \$49,999	32,145	40,180	125.0%
\$50,000 to \$59,999	29,095	36,650	126.0%
\$60,000 to \$69,999	27,925	32,560	116.6%
\$70,000 to \$79,999	25,620	26,135	102.0%
\$80,000 to \$89,999	23,120	21,140	91.4%
\$90,000 to \$99,999	19,310	17,430	90.3%
\$100,000 and over	84,675	54,845	64.8%

Source: Statistics Canada

PART 6: Housing market

Table 25: Owner and renter households count and as a percentage of total households, Ottawa, 2006, 2011, 2016 and 2021

Tenure	2006 (#)	2011 (#)	2016 (#)	2021 (#)	2006 (%)	2011 (%)	2016 (%)	2021 (%)
Owner households	211,850	237,605	245,470	260,225	66.0%	67.3%	65.7%	63.9%
Renter households	109,250	115,635	128,285	147,030	34.0%	32.7%	34.3%	36.1%
Total	321,100	353,240	373,755	407,255	100.0%	100.0%	100.0%	100.0%

Source: Statistics Canada

Table 26: Tenure by dwelling type, Ottawa, 2021

Tenure	Single-detached	Semi-detached	Row	Duplex	Low-rise apartment	High-rise apartment	Other	Total
Owners	157,280	16,940	56,615	2,815	9,310	16,435	820	260,215
Renters	12,500	4,675	30,740	4,585	33,695	60,455	380	147,030
Total	169,785	21,615	87,360	7,400	43,005	76,895	1,200	407,245

Source: CMHC

Table 27: Distribution of tenure by dwelling type, Ottawa, 2021

Tenure	Single-detached	Semi-detached	Row	Duplex	Low-rise apartment	High-rise apartment	Other
Owners	60.4%	6.5%	21.8%	1.1%	3.6%	6.3%	0.3%
Renters	8.5%	3.2%	20.9%	3.1%	22.9%	41.1%	0.3%
Total	41.7%	5.3%	21.5%	1.8%	10.6%	18.9%	0.3%

Source: CMHC

Table 28: Number of occupied dwellings by type, Ottawa, 2021

Dwelling type	Number	Percentage
Single-detached house	169,760	41.7%
Semi-detached house	21,675	5.3%
Row house	87,045	21.4%
Apartment or flat in a duplex	7,595	1.9%
Apartment (fewer than five storeys)	43,025	10.6%
Apartment (five or more storeys)	76,895	18.9%
Other single-attached house	460	0.1%
Movable dwelling	795	0.2%
Total	407,250	100.0%

Source: Statistics Canada



Table 29: Number of occupied dwellings and as a proportion of total occupied dwellings by period of construction, Ottawa, 2021 census

Period of construction	Number	Percentage
1960 or before	64,815	15.9%
1961 to 1980	115,070	28.3%
1981 to 1990	63,195	15.5%
1991 to 2000	46,095	11.3%
2001 to 2005	28,865	7.1%
2006 to 2010	29,380	7.2%
2011 to 2015	28,490	7.0%
2016 to 2021	31,355	7.7%
Total	407,265	100.0%

Source: Statistics Canada

Table 30: Number of housing starts by dwelling type, Ottawa, 2014 to 2024

Year	Single	Semi-detached	Row	Apartment	All
2014	1,832	283	1,720	2,007	5,842
2015	2,184	223	1,377	1,456	5,240
2016	2,172	286	1,839	1,276	5,573
2017	2,428	335	2,094	2,966	7,823
2018	2,979	440	2,216	2,663	8,298
2019	2,628	318	2,564	2,331	7,841
2020	3,422	506	3,287	4,070	11,285
2021	3,658	411	3,083	4,023	11,175
2022	2,784	280	2,688	5,727	11,479
2023	1,535	186	1,678	5,846	9,245
2024	1,104	108	1,911	3,677	6,800

Source: CMHC



Table 33-1: Rental vacancy rate compared to healthy vacancy rate, Ottawa, 2006 to 2023

Year	Vacancy rate	Healthy vacancy rate
2006	2.5%	3.0%
2007	2.3%	3.0%
2008	1.5%	3.0%
2009	1.7%	3.0%
2010	1.7%	3.0%
2011	1.5%	3.0%
2012	2.7%	3.0%
2013	3.0%	3.0%
2014	2.8%	3.0%
2015	3.5%	3.0%
2016	3.1%	3.0%
2017	1.7%	3.0%
2018	1.6%	3.0%
2019	1.8%	3.0%
2020	3.8%	3.0%
2021	3.5%	3.0%
2022	2.2%	3.0%
2023	2.2%	3.0%
2024	2.6%	3.0%
Source: CMHC		

Table 33-2: Rental vacancy rate by unit size, Ottawa, 2024

Metric	Bachelor	1 Bedroom	2 Bedrooms	3+ Bedrooms	Overall
Rental vacancy rate	2.4%	2.4%	2.9%	1.7%	2.6%
Source: CMHC					



PART 7: Housing affordability

Table 34: Distribution of monthly housing costs by \$500 price brackets, Ottawa, 2006, 2011, 2016 and 2021

Year	Less than \$500 per month	\$500 to \$999 per month	\$1,000 to \$1,499 per month	\$1,500 to \$1,999 per month	\$2,000 and over per month
2006	14.7%	38.3%	23.9%	15.0%	8.1%
2011	10.2%	35.0%	23.4%	18.1%	13.3%
2016	7.2%	30.0%	24.3%	20.1%	18.4%
2021	5.3%	25.5%	20.8%	20.3%	28.0%

Source: CMHC

Table 35: Distribution of monthly housing costs for renters by \$500 price brackets, Ottawa, 2006, 2011, 2016 and 2021

Year	Less than \$500 per month	\$500 to \$999 per month	\$1,000 to \$1,499 per month	\$1,500 to \$1,999 per month	\$2,000 and over per month
2006	14.0%	56.2%	24.1%	4.5%	1.3%
2011	12.6%	43.0%	33.9%	8.6%	1.9%
2016	10.5%	27.1%	40.6%	17.3%	4.5%
2021	8.0%	15.0%	35.1%	24.7%	17.1%

Source: CMHC

Table 36: Median and average monthly rent and percent change by year, Ottawa, 2014 to 2023

Metric	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
Median monthly rent	\$992	\$1,020	\$1,038	\$1,066	\$1,132	\$1,219	\$1,299	\$1,349	\$1,400	\$1,490	\$1,600
% change	–	2.8%	1.8%	2.7%	6.2%	7.7%	6.6%	3.8%	3.8%	6.4%	7.4%
Average monthly rent	\$1,045	\$1,079	\$1,098	\$1,137	\$1,197	\$1,304	\$1,380	\$1,430	\$1,481	\$1,560	\$1,691
% change	–	3.3%	1.8%	3.6%	5.3%	8.9%	5.8%	3.6%	3.6%	5.3%	8.4%

Source: CMHC Rental Market Survey

Table 39: Distribution of monthly housing costs for owners by \$500 price brackets, Ottawa, 2006, 2011, 2016 and 2021

Year	Less than \$500 per month	\$500 to \$999 per month	\$1,000 to \$1,499 per month	\$1,500 to \$1,999 per month	\$2,000 and over per month
2006	15.1%	29.1%	23.9%	20.4%	11.5%
2011	9.1%	31.1%	18.3%	22.7%	18.8%
2016	5.5%	31.5%	15.8%	21.6%	25.7%
2021	3.8%	31.5%	12.7%	17.8%	34.2%

Source: CMHC

Table 44: Households in core housing need count and as a percentage of total households by tenure, Ottawa, 2016 and 2021

Tenure	2016 (#)	2021 (#)	2016 (%)	2021 (%)
Owner households	12,655	11,865	26.8%	26.7%
Renter households	34,490	32,570	73.2%	73.3%
Total	47,145	44,435	100.0%	100.0%

Source: Statistics Canada

Table 45: Percentage of households in core housing need by income category, Ottawa, 2016 and 2021

Income Category	2016	2021
Very low income (20% or under of AMHI)	66.7%	62.1%
Low income (21% to 50% of AMHI)	53.8%	48.1%
Moderate income (51% to 80% of AMHI)	10.7%	8.7%
Median income (81% to 120% of AMHI)	N/A	0.8%
High income (121% and more of AMHI)	N/A	N/A

Source: Housing Assessment Resource Tools – HART

Table 46: Core housing need by age and number of people, Ottawa, 2021

Age Group	# of People
0 to 17 years	25,295
18 to 24 years	8,630
25 to 54 years	34,025
55 to 64 years	9,725
65 years and over	15,220
Total	92,895

Source: Statistics Canada



Table 47: Percentage of households in core housing need by priority population, Ottawa, 2016 and 2021

Priority Population	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%
Household with physical activity limitation	11.9%	9.4%
Household with cognitive, mental, or addictions activity limitation	12.4%	9.1%
Transgender or non-binary	-	13.1%
Community (all)	13.1%	11.2%
Source: Housing Assessment Resource Tools – HART		

Table 48: Percentage of households in inadequate, unsuitable, and unaffordable housing by tenure, Ottawa, 2021

Tenure	Inadequate housing	Unsuitable housing	Unaffordable housing
Owner	4.0%	2.5%	11.7%
Renter	7.8%	10.6%	35.1%
All households	5.4%	5.4%	20.1%
Source: Statistics Canada			

PART 8: Transportation

Table 49: Commuters count and as a percentage of total commuters by main mode of commuting, Ottawa, 2016 and 2021

Mode	2016#	2021#	2016%	2021%
Car, truck, or van	300,870	211,755	72.6%	76.8%
Public transit	90,690	31,015	21.9%	11.3%
Walked	32,450	19,395	7.8%	7.0%
Bicycle	11,465	4,260	2.8%	1.6%
Other method	4,380	9,265	1.1%	3.4%
Total	414,605	275,690	100.0%	100.0%

Source: Statistics Canada

Table 50: Commuters count and as a percentage of total commuters by commuting destination, Ottawa, 2016 and 2021

Destination	2016#	2021#	2016%	2021%
Within census subdivision	370,510	219,180	92.5%	94.2%
To different census subdivision	0	0	0.0%	0.0%
To different census division	8,795	7,025	2.2%	3.0%
To another province or territory	21,170	6,420	5.3%	2.8%
Total	400,475	232,625	100.0%	100.0%

Source: Statistics Canada

Table 51: Commuting duration for the employed labour force aged 15 years and over count and as a percentage of total commutes, Ottawa, 2021

Duration	#	%
Less than 15 minutes	74,060	26.9%
15 to 29 minutes	116,260	42.2%
30 to 44 minutes	55,365	20.1%
45 to 59 minutes	15,975	5.8%
60 minutes and over	14,030	5.1%
Total	275,690	100.0%

Source: Housing Assessment Resource Tools – HART



PART 11: Homelessness need and system inflow

Table 52: Number of people using an overnight emergency shelter and percent change, Ottawa, 2019 to 2024

Group	2019	2020	2021	2022	2023	2024	% change (2019- 2024)
Single men	3,208	2,721	2,570	2,921	3,463	3,527	10%
Single women	1,148	877	1,043	1,165	1,471	1,565	36%
Single youth	136	105	110	109	102	64	-53%
Family units	1,098	912	848	967	980	1,105	1%
Individual family members	3,883	3,083	2,895	3,341	3,466	3,989	3%
Total people	8,902	7,316	7,071	7,820	8,826	9,702	9%
Total nights	885,840	894,483	725,739	779,013	845,989	1,057,774	19%

Source: City of Ottawa

References

1. Research found that Indigenous population estimates in Ontario cities, including Ottawa, were two to four times higher than Census figures. The undercount is linked to low participation rates, systemic exclusion, and the omission of mobile or precariously housed individuals from enumeration methods. See: Snyder, M. et al. (2024). Unmasking population undercounts, health inequities, and health service access barriers across Indigenous populations in urban Ontario. *Canadian Journal of Public Health*, 115(Suppl 2), S209-S226.
2. "Women+" includes women (and/or girls) as well as some non-binary persons, as per Statistics Canada's gender classification. Similarly, "Men+" includes men (and/or boys) and some non-binary persons. Given the small size of the non-binary population, Census data aggregates non-binary persons into these two categories to protect confidentiality. Gender, as defined by Statistics Canada, refers to an individual's personal and social identity and may differ from their sex at birth or official documentation. For further details, see Statistics Canada: Concepts Overview — Gender of Person (2021). Available at: <https://www12.statcan.gc.ca/census-recensement/2021/ref/gender-genre-eng.cfm>.
3. Statistics Canada. (2022, April 27). Canada is the first country to provide census data on transgender and non-binary people. *The Daily*. Retrieved from <https://www150.statcan.gc.ca/n1/daily-quotidien/220427/dq220427b-eng.htm>
4. Ibid.
5. These figures are based on census-driven colonial definitions and may not fully reflect the true population. Many Indigenous people may not participate in formal data collection or may choose not to identify within government frameworks, meaning the actual number is likely higher.
6. In the 2021 Census, Statistics Canada replaced the term "visible minority" with "racialized population" or "racialized groups" in analytical and communications products, reflecting increased public usage of these terms. However, data collection is still based on the Employment Equity Act definition of visible minority, which refers to "persons, other than Aboriginal peoples, who are non-Caucasian in race or non-white in colour." This includes South Asian, Chinese, Black, Filipino, Arab, Latin American, Southeast Asian, West Asian, Korean, and Japanese populations
7. According to the 2021 Census, an immigrant refers to a person who is, or who has ever been, a landed immigrant or permanent resident. Such a person has been granted the right to live in Canada permanently by immigration authorities. Immigrants who have obtained Canadian citizenship by naturalization are included in this group. Source: Statistics Canada (2023). Place of Birth, Generation Status, Citizenship and Immigration Reference Guide, Census of Population, 2021. <https://www12.statcan.gc.ca/census-recensement/2021/ref/98-500/007/98-500-x2021007-eng.cfm>
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71. Younger adults remaining in parental homes longer than intended due to affordability challenges is an instance of suppressed household formation. Another example includes multiple families or households sharing a single housing unit due to high housing costs rather than by choice.
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73. In the absence of comprehensive Ottawa-specific acuity data, the estimated proportions are based on common acuity profiles developed by HelpSeeker through provincial and national consultations, as well as extensive research. Determining more precise, Ottawa-specific acuity profiles will be an important component of future modelling, particularly in the upcoming update of the 10-Year Housing and Homelessness Plan.

