



New Official Plan

Housing

City of Ottawa
Planning, Infrastructure, and Economic Development

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Discussion Paper: Housing and Affordability

Introduction

The *Ottawa Next: Beyond 2036* planning study was undertaken in 2017 to seek opportunities to create complete, affordable and sustainable communities over the next two decades and beyond. Housing is central to these goals, and *Beyond 2036* highlighted a number of key housing issues to be considered:

- Ensuring a diverse mix of affordable housing options throughout the city that meet current as well as future needs, including:
 - affordable housing for newcomers
 - housing that meets the needs of an aging population
- Ensuring the affordability of housing near transit and removing barriers to the creation of new mixed-use districts around stations.
- Allowing for the gradual evolution of established neighbourhoods through the introduction of a broader selection of housing types; and
- Taking into account the functional lifespan of buildings when considering whether, when and under what circumstances they should be replaced with more intensive housing forms.

Ottawa Housing in the Global and Canadian Context

Ottawa exists in an increasingly connected world, where local changes have a global reach. Some drivers of change include:

- *The global talent search.* Cities increasingly face competition for young talent, skilled workers and new businesses. Those that can offer a range of affordable housing options have a competitive advantage.
- *Climate change and population movements.* Much of the world's growth in the twentieth century took place in coastal cities, but climate change and rising sea levels may alter these patterns. Northern, inland cities such as Ottawa may become a bigger draw, not only for displaced climate refugees, but for people and companies seeking to locate in places less exposed to the effects of climate change. If Ottawa were to draw even a small share of the affected populations, it would have serious implications for housing supply in the city.
- *Information technology.* The evolution of computers, robotics, the internet, telecommunications and artificial intelligence are transforming human society at all levels. The advent of autonomous vehicles, e-retailing, teleworking and a host of other changes have already transformed how cities work and how they are (or can be) physically arranged. The question is not whether these forces will impact housing in cities like Ottawa, but how.

Looking closer to home, Ottawa's housing situation is in some respects enviable compared to other Canadian cities. Much of Ottawa's new housing stock comes through

intensification, helping to meet a growing demand for urban living. Ottawa's suburbs offer shorter commuting times than many major cities. Ottawa also offers a range of nearby rural and village housing options unavailable in other cities of its size.

Compared with the other VECTOM census metropolitan areas or CMA's (Vancouver, Edmonton, Calgary, Toronto, Ottawa and Montreal), owning a home in Ottawa is relatively affordable. Of all six CMA's, Ottawa has the lowest proportion of homeowners spending more than 30% of their income on housing. This a function both of higher household incomes (Ottawa has the third highest median household income of the VECTOM cities) as well as lower housing prices.

However, Ottawa still faces challenges with respect to housing. Left unaddressed, these issues can threaten Ottawa's long-term liveability and economic prosperity. Some of these include:

- Ottawa's rental market poses similar affordability and supply issues to those of Toronto and Vancouver. Vancouver (44%), Toronto (47%) and Ottawa (41%) all have a high proportion of renters paying above the affordability threshold for housing. And while average rents in Ottawa fall in the middle of the pack compared with other VECTOM cities, Ottawa's rental vacancy rate in 2018 (1.6%) is nearly as low as that of Toronto (1.1%) and Vancouver (1.0%), and well below the 3% considered to be a healthy and balanced rental market.
- The number of single-person and two-person households has grown, and the average household size has shrunk. However, much of Ottawa's zoning and housing stock was established when larger households were much more prevalent. And while new high-density development has responded to some demand, there are opportunities to improve the options available to a much greater range of residents and household types.
- While Ottawa is investing in much-needed rapid-transit infrastructure, land use policies still limit the ability to make the best use of newly transit-rich lands for a range of appropriate housing types, and the resulting mismatch of supply and demand risks pushing less affluent households out of these areas.

These are challenges that, in many respects, larger cities failed to meet in time, and have become intractable problems. Ottawa is still in a position to learn from their experiences and to adapt to these drivers of change before they become unmanageable.

Issues and Challenges

Low vacancy rates and rising rents

Rental housing is an important part of Ottawa's housing landscape, with one in three Ottawa households renting their homes.¹

In 2007, Ottawa's Official Plan noted

"The shortage of affordable rental housing is one of the most compelling problems today in Ottawa. People now on long waiting lists for subsidized housing are being squeezed by low vacancy rates and rental costs that are steadily rising further beyond their means. Even families with moderate incomes have difficulty finding affordable ownership or rental housing."

The housing situation has not improved for renters since then:

- A healthy and balanced rental market should have a vacancy rate of around 3 per cent. From 2010 through 2018, the citywide vacancy rate has averaged 2.4 per cent and has reached 3 per cent in only three years.²
- In some neighbourhoods, vacancy rates are even lower than the already low average. Westboro South stands out as an extreme example, where vacancy rates have been 1.5 per cent or less for nine years in a row. (Table 1; Appendix B.)
- Low vacancy rates have been exacerbated by a lack of new purpose-built rental units. Although 34 per cent of Ottawa households rent their dwellings³, only 10 per cent of new dwellings built from 2010 to 2017 were intended as rentals.⁴
- Average real, inflation-adjusted rents in Ottawa have increased by 16 per cent since 1990.⁵ However, this figure includes both recent tenants (whose rent is closer to today's market rate) and long-term tenants (whose rent increases have been moderated by rent control.) Tenant households in Ottawa who moved in the past five years, and therefore are paying closer to current market rates, pay on average 24% higher for housing than tenants who have lived in their unit for longer than five years. Tenants who moved just in the past year pay 14% more than those who haven't. These figures point to a sharp increase in rents for units that become available, and to a much tighter rental market than the broader average suggests.⁶

¹ 2016 Census. 125,285 households rented out of a total of 373,755; 34.3%

² Canada Mortgage and Housing Corporation data portal.

³ 2016 Census.

⁴ CMHC

⁵ CMHC.

⁶ 2016 Census custom tabulation: Average gross rent paid by tenant households by one-year and five-year mobility status.

Table 1: Rental vacancy rates, selected neighbourhoods, 2010-2018⁷

Rental Vacancy Rates, Selected Neighbourhoods, Row and Apartment Dwellings, 2010-2018					
	2017	2018	Average vacancy rate, 2010-2018	# of years >=3%	# of years <=1.5%
Downtown	1.1%	1.4%	1.7%	0	4
Gloucester/Western Orléans	0.8%	0.9%	1.5%	0	5
Hampton Park	0.5%	0.7%	0.9%	0	5
Hunt Club/South Keys	1.0%	0.8%	2.1%	3	5
Iris/Queensway Terrace/Whitehaven	1.2%	0.7%	1.5%	0	6
New Edinburgh/Manor Park/Rockcliffe Park	1.3%	3.5%	1.6%	1	5
Old Ottawa South	0.2%	0.1%	0.4%	0	6
The Glebe	0.2%	1.1%	1.3%	0	6
West Centretown/Fisher Park	0.7%	1.5%	1.7%	1	7
Westboro South	0.6%	0.6%	0.7%	0	9

A standard measure of housing affordability is whether a household pays more than 30 per cent of its income for housing costs. In 2016, 42 per cent of Ottawa tenant households paid above that threshold; in 1986, the figure was just 29 per cent⁸. See Appendix C for census tracts with the highest rates of rental unaffordability.

As well, rental housing faces new pressures from online platforms such as AirBnB, which allow units to be rented to tourists for as little as a single day. In cities such as Toronto and Montreal, this has diverted housing stock away from long-term residents and towards a more lucrative market where housing units are essentially repurposed as hotel rooms. In Ottawa, the short-term rental of a whole unit is considered a hotel under the zoning and is typically not permitted in residential areas. However, enforcement is a challenge and a significant number of properties in Ottawa (including condominium apartments that would otherwise be rented to long-term tenants) are advertised on short-term rental websites.

Affordability for homeowner households

In contrast to tenant households, only 16 per cent of owner households spend over 30 per cent of their income on housing.⁹ The median monthly housing costs for owners, at

⁷ CMHC.

⁸ Statistics Canada, 1986 and 2016 Census.

⁹ 2016 Census.

\$1434, is somewhat higher than for renters.¹⁰ Superficially, these data points would suggest a more favourable situation for homeowners.

However, these figures come with an important caveat. Only 60 per cent of homeowners carry a mortgage¹¹. The other 40 per cent own their houses outright, with resulting lower ongoing costs. The blended median therefore hides these two very different homeowner profiles.

That, coupled with the ongoing increase in home values over the past few decades, suggests that there are really two classes of homeowners.

- Home owners without mortgages are generally older and purchased their homes long ago when they were relatively cheap compared with incomes. These owners have since paid off their mortgages and enjoyed a substantial increase in their net worth as home values have risen. For many, the equity in their homes may be their single biggest asset. This group faces much lower ongoing housing costs.
- The second group of owners still carries a mortgage on a higher principal; in many cases they will have bought their home from one of the first group. This group is generally younger with more debt and less equity. For this group, housing affordability depends on much lower interest rates than those faced in the past. It is the youngest and most recent homebuyers who face the greatest risk if interest rates go up.

Combined housing and transportation affordability

Previously in this document, we have discussed affordability in terms of whether a household pays more than 30 per cent of its gross income towards housing costs. This has long been a commonly accepted benchmark for affordability, so statistics are widely collected and readily available.

However, measuring the cost of housing alone can be misleading; lower housing costs are often offset by higher transportation costs, especially when a less expensive but less central location requires the residents to own one or more cars.

A study conducted in Metro Vancouver found that while housing costs alone are typically higher in Vancouver proper than its distant suburbs, the added transportation costs actually make the outlying areas less affordable overall. As an example, working owner households with mortgages spent 29 per cent of their income on housing costs in Vancouver but only 25 per cent in Langley - located about an hour from Vancouver where 94 per cent of commutes are by car. However, with transportation and housing costs factored together, Vancouver residents fared slightly better, spending 39 per cent

¹⁰ 2016 Census.

¹¹ 2016 Census.

of their income on transportation and housing compared to Langley residents who spent 42 per cent.¹²

Recognizing this relationship, an alternate measurement of combined housing and transportation (H+T) affordability is gaining popularity. The commonly accepted threshold for H+T affordability is that the combined cost of housing and transportation should not exceed 45 per cent of a household's gross income.¹³

To date, there is a lack of robust data in Ottawa to allow us to calculate H+T affordability. However, the principle that higher housing costs may mean lower transportation costs, and vice versa, is useful to keep in mind as we consider how to best promote affordable housing.

Gentrification near rapid transit

The consideration of H+T affordability is particularly relevant given the gentrification of many inner-urban neighbourhoods. The advent of Light Rail Transit make these locations all the more attractive to live in. However, such changes have the side effect of raising land values, market rents and housing prices in such locations. Those higher costs in turn may push lower-income groups, who typically cannot afford vehicles, out to low-density areas where commuting and accessing services by transit and walking is much less viable. A lack of affordable housing options near transit runs the risk of an increasing divide between affluent and lower-income neighbourhoods.

The upgrade of our rapid transit system to a rail-based network may therefore increase the relevance of considering, beyond the immediate station areas, residential opportunities within 10 bus stops of each station, and reinforcing the importance of the street bus system (and the reliability and frequency thereof) in the overall mobility-housing package for the entire city.

Homelessness

Homelessness is related to housing affordability. People who face unmanageable living expenses, lose their jobs or otherwise encounter financial problems can find themselves unable to afford or maintain somewhere to live. The long-term trend towards higher rents and lower vacancy rates puts more people at risk of becoming or remaining homeless.

These financial pressures can be compounded by abuse, mental health issues, addiction or other challenges that make it difficult to secure housing.

¹² Metro Vancouver Housing and Transportation Cost Burden Study 2015.

¹³ Center for Neighbourhood Technology. <https://www.cnt.org/tools/housing-and-transportation-affordability-index>. Accessed November 2, 2018.

Individuals and families may be chronically homeless (homeless for six months or more in the past year) or episodically homeless (homeless three or more times in the past year, with a minimum 30 days between stays). Alarming, chronic homelessness for families has more than doubled in a single year, from 87 families in 2016 to 236 families in 2017.¹⁴

The current Official Plan is silent on homelessness in the city. This raises the question of whether a more comprehensive policy approach is warranted. Land use planning can inform how and where all forms of housing on the spectrum are provided. Should the OP recognize the whole spectrum of housing ranging from emergency shelters, supportive and social housing, affordable and market rate rentals and owner-occupied housing? Might it also acknowledge that individuals and families may move through that spectrum over time, that no one is permanently or naturally homeless and no one is guaranteed to never become homeless?

Housing and Changing Demographics

Housing an aging population

Ottawa's population is aging, with the senior population growing in both absolute terms and as a proportion of the population. In 2016, 15 per cent of Ottawans were aged 65 or older; by comparison, the figure in 1986 was less than 10 per cent. Today there are nearly 86,000 more seniors than there were thirty years ago.¹⁵ By 2031, an estimated one in five Ottawa residents will be over the age of 65.¹⁶

Dramatic as it is, this City-wide evolution obscures some even more pronounced local trends. For instance, numerous suburban neighbourhoods were built in the 1960's and 1970's to house young families in detached, semi-detached and row houses. Thirty years later, the children have grown and moved away, households are smaller, and seniors have gone from a small demographic slice to making up a quarter or more of the population. (Table 2; Appendix D.)

¹⁴ City of Ottawa (March 2018) 10-Year Housing and Homelessness Plan Progress Report 2014-2017

¹⁵ Statistics Canada, 1986 and 2016 Census.

¹⁶ City of Ottawa. Growth Projections for Ottawa: Prospects for Population, Housing, Employment and Land, 2014-2036

Table 2: Neighbourhoods with the highest increase in percentage of seniors, 1986-2016

Neighbourhood	Census Tract (1986)	% seniors 65+ (1986)	% seniors 65+ (2016)	Change in seniors as % of pop., (1986-2016)	Change in families with children as % of households (1986-2016)	% of dwellings in single- and semi-detached and townhouses (2016)
City of Ottawa		10%	15%	6%	-4%	69%
Inside Greenbelt		12%	18%	6%	-8%	52%
Hunt Club East	2.02	3%	30%	27%	-33%	91%
Beacon Hill North	120.02	4%	27%	23%	-28%	99%
Merivale - Pineglen - Hunt Club South Industrial	130.01	5%	27%	22%	-28%	90%
Bell's Corners east	136.01	6%	28%	22%	-20%	96%
Blackburn Hamlet North	125.01	3%	24%	21%	-27%	83%
Hiawatha Park	124.03	3%	24%	21%	-33%	88%
Crystal Bay - Lakeview	139	6%	26%	21%	-26%	92%
Convent Glen	124.01	5%	25%	20%	-27%	80%
Leslie Park	137.02	3%	23%	20%	-17%	73%
Arlington Woods	135.02	3%	22%	19%	-22%	88%
Beacon Hill North	120.03	4%	23%	19%	-25%	83%
Kanata Beaverbrook	160.02	4%	23%	19%	-27%	83%
Queenswood Heights central	170.04	1%	20%	19%	-37%	98%
Riverside Park South	2.01	8%	26%	19%	-24%	99%
Orleans South West	124.02	2%	20%	18%	-24%	68%
Fisher Glen - Carleton Heights	131.01	10%	28%	18%	-23%	51%
Queenswood Heights north	170.03	1%	19%	17%	-26%	99%
Qualicum - Redwood Park	137.03	7%	24%	17%	-21%	100%
St.-Laurent	60	16%	33%	17%	-5%	20%
Barrhaven	140.03	2%	18%	17%	-27%	95%

These trends can be viewed several ways. One interpretation is that people are choosing to age in place, remaining in the same houses where they raised their families. Another possibility is that some residents might prefer to downsize or move to more senior-friendly buildings - perhaps to apartments or condos with elevators, underground parking and/or better transit service - but a lack of nearby options would force them to move out of their neighbourhoods.

The implications of these sharp aging trends in certain neighbourhoods are worth further investigation. Notably, we can anticipate that over time, the baby boom generation that has been at the peak of this wave of change will be replaced by a newer

demographic cohort, suggesting that the City also should be thinking about how stock built to support an aging population might be repurposed in the future when we might see different housing demands from a different demographic.

More broadly, a higher proportion of older residents suggests an evolving need for housing that meets different needs. Table 3 lists some of these challenges and what they may mean for housing needs.

Table 3: Challenges faced by older people, and implications for housing needs.

Challenge in old age	Housing need
<ul style="list-style-type: none"> • vision loss, cognitive decline or other health issues that impair one's ability to drive 	<ul style="list-style-type: none"> • housing in less car-dependent and more transit-supportive and walkable neighbourhoods
<ul style="list-style-type: none"> • physical and mobility issues that limit the ability to walk or climb stairs 	<ul style="list-style-type: none"> • housing without staircases and/or with elevators or other mobility aids; housing in densely mixed-use areas where services can be accessed within shorter walking distances and well-served by transit (with transit facilities that are accessible)
<ul style="list-style-type: none"> • medical issues needing regular visits to health care professionals 	<ul style="list-style-type: none"> • more diverse housing options near hospitals
<ul style="list-style-type: none"> • social isolation resulting from the end of working life and/or death of a spouse 	<ul style="list-style-type: none"> • more communal housing options that put residents in regular contact with neighbours (co-op housing, rooming houses, co-housing) • alternate housing options (apartments, secondary dwelling units, coach houses) integrated into existing neighbourhoods
<ul style="list-style-type: none"> • varying and sometimes progressive degrees of decline in personal autonomy 	<ul style="list-style-type: none"> • assisted living housing facilities where a range of assistance is available to meet residents' changing needs
<ul style="list-style-type: none"> • reduced income in old age, including in some cases high reliance on OAS and CPP 	<ul style="list-style-type: none"> • basic housing options that emphasize affordability over amenities • need for affordable transportation
<ul style="list-style-type: none"> • desire to remain in one's house as long as possible before downsizing or moving to assisted living 	<ul style="list-style-type: none"> • physical modifications to existing houses and evolution of the surrounding urban context to meet changing needs
<ul style="list-style-type: none"> • desire to remain in one's neighbourhood after downsizing from one's current residence 	<ul style="list-style-type: none"> • broader range of housing types (high- and low-rise apartments, flats, rooming houses, retirement homes) and residential care facilities in existing neighbourhoods.

Given the above, we can make several observations.

Firstly, while some people will be fortunate enough to avoid all of these issues, most seniors will have to deal with one or more of them at some point.

Secondly, in some respects each of these challenges suggests a different housing need. Someone who can still drive but not walk has the opposite housing needs from someone who can walk but not drive. The fact that some people will face a combination of these challenges muddies the waters further.

Thirdly, many of these challenges are unpredictable. Any given individual has no way of knowing for sure if they will develop Alzheimer's, or remain perfectly lucid while arthritis limits their ability to walk, or run a half-marathon to a chess tournament at age 100. The ability of the individual to prepare for an unknown but possibly severe problem in old age is very limited.

All of which is to say, the aging of the population creates a major challenges for both seniors and their families; brings a high level of uncertainty as to which challenges will be faced by any given individual; and implies a need for system-wide planning for housing stock that both anticipates and adapts to these changing needs. At the same time, given the longevity of buildings, such planning should also consider the need for housing forms that will be adaptable to other demographics in the future.

Smaller households

Households in Ottawa are getting smaller on average, going from 2.66 persons per household in 1986 to 2.5 in 2016. Over the same time period, one- and two-person households rose from 56 to 62 per cent, while households with children fell from 46 to 41 per cent.¹⁷

This trend is related to the overall aging of the population, but also reflects changing lifestyles among other demographic groups. Younger people spend more years in school and face challenges and delays in establishing careers in a highly mobile economy. Young couples face additional complications, as two working partners may be pulled in different directions, and to different cities, as they look for job opportunities.

Single-person households have become much more prominent. This is particularly the case in the older urban communities inside the Greenbelt, where single-person households have increased from 29 per cent of households in 1986 to 37 per cent of households in 2016.¹⁸

Viewed together, these trends illustrate an emerging housing challenge. We see a much higher proportion of single-person households; a much higher proportion of tenant households paying unaffordable housing costs; and, despite some redevelopment at higher densities, a continued high proportion of dwelling types built for larger

¹⁷ Statistics Canada, 1986 and 2016 Census

¹⁸ Statistics Canada, 1986 and 2016 Census

households (detached, semi-detached and row houses) in many inner-urban neighbourhoods.¹⁹

Families in the urban area

The advent of the post-World War II automobile suburb triggered a set of fundamental changes in the demographics of North American cities. Perhaps the most iconic change is the suburbanization of the family - people got married, moved to a detached house in the suburbs and had kids - leaving the inner urban neighbourhoods to the young, the old, the single and the childless.²⁰

In European cities, and even in some North American cities such as Montréal, it is common to see central urban neighbourhoods teeming with children and young parents. In Ottawa, there is broad agreement that having more families and children in the urban core would be a good thing. However, replicating this success faces certain challenges.

One challenge is cultural and has to do with popular assumptions about what kinds of housing are and are not appropriate for raising families. The "house with a yard" typologies - detached, semi-detached and townhouse units - that North Americans most associate with raising families, are prohibitively expensive in downtown for most young families.

To pick one example, in the Glebe, which has a high proportion of families with children, the average detached house costs \$765,000, 76 per cent higher than the Ottawa average. But the median family income is also much higher than citywide, by about 55 per cent. Such families do not face the same tradeoff between space, location and price that most families do, and so the example of the Glebe would be difficult to replicate elsewhere in the city or to make available to less affluent households.

¹⁹ Whether this is actually the case may be illustrated by the proliferation of "bunkhouses" (units that exploited the until-recently-gray area between dwelling units and rooming houses rented by the room.) Although problematic for many reasons, bunkhouses clearly responded to a particular need for housing: single individuals, usually young, often (though not always) students, who are unable to afford even a bachelor apartment and may lack the easy social capital to form a household with roommates. Such individuals are driven to seek out some form of shared housing that is affordable on a per-person basis.

²⁰ It is believed in some quarters that urban neighbourhoods continue to lose families with children. This was certainly true during the mid-20th century. However, in most of Ottawa's mature neighbourhoods, families with children have made up a remarkably stable proportion of households for the past thirty years. That proportion is generally lower than for the city as a whole and certainly lower than in new suburbs, but the decline stopped during the 1980's. (See Appendix E.)

Table 4: Dwelling value by dwelling type, selected neighbourhoods, 2011. ²¹

	<i>Single-Detached</i>		<i>Semi-Detached</i>	
	<i>Avg. value, 2011</i>	<i>% of Ottawa average</i>	<i>Avg. value, 2011</i>	<i>% of Ottawa average</i>
Ottawa	\$ 434,616	100%	\$ 329,637	100%
New Edinburgh/Manor Park/Rockcliffe Park	\$ 858,913	198%	\$ 585,294	178%
The Glebe	\$ 765,143	176%	\$ 519,410	158%
West Centretown/Fisher Park	\$ 640,154	147%	\$ 495,754	150%
Westboro South	\$ 606,678	140%	\$ 334,648	102%
Old Ottawa South	\$ 588,416	135%	\$ 588,303	178%
Sandy Hill	\$ 556,439	128%	\$ 494,375	150%
Lowertown	\$ 546,380	126%	\$ 416,917	126%
Hampton Park	\$ 528,868	122%	\$ 424,591	129%
Downtown	\$ 528,411	122%	\$ 516,640	157%
Westboro North/Tunney's Pasture	\$ 499,625	115%	\$ 516,739	157%
Chinatown/Hintonburg	\$ 490,840	113%	\$ 406,947	123%

Where low-density family-sized housing is expensive in urban neighbourhoods, the mid- and high-rise development that typifies most urban intensification is rarely designed with the needs of families in mind. Better building and unit design can mitigate this challenge to better accommodate families who wish to live in an urban neighbourhood, including downtown. This could include storage space for strollers, indoor and outdoor amenity spaces for all ages, and providing larger units on the lower storeys of buildings.²²

Similarly, a more dense, mixed urban core with a range of services, parks and recreational facilities within walking distance would make downtown family rearing a more viable option. Families with no backyard to play in have a greater need for a range of high-quality parks nearby. Downtown neighbourhoods can provide safer and more options for families and children to walk, bike or take transit to these parks or to the local pool, ice cream shops or music lessons. In many respects, when neighbourhoods are planned with children in mind, they are also more inclusive, sustainable and diverse.

Accommodating more families in the urban area will require sustained and deliberate effort by the City to improve the options available in housing, mobility, public spaces and facilities.

Aging building stock

North American cities are generally young by global standards, and Ottawa is no exception. As a result, most of Ottawa's built-up area and housing stock is made up of the same first-generation development that replaced farms and fields. Past efforts to

²¹ CMHC, adapted from Statistics Canada (Census of Canada and National Household Survey). See Appendix F for a more comprehensive review of detached, semi-detached and townhouse prices in Ottawa neighbourhoods.

²² City of Toronto, Planning for Children in New Vertical Communities, 2017

deal with our aging building stock has varied greatly from heritage preservation to wholesale demolition in the name of urban renewal.

It has now been over seventy years since the post-WW2 construction boom built the first modern suburbs in places like Overbrook and Carlington, on what was then the edge of town. Now about one out of every ten homes in these neighbourhoods is in need of major repairs²³ (Appendix G). Older neighbourhoods like the Glebe, Chinatown, and Hintonburg find themselves with the greatest number of homes built before 1946 and in need of major repairs²⁴ (Appendix H).

We know buildings don't last forever. There is no hard and fast rule for how long a house can stand; there are many variables, and if properly cared for, even wood-framed houses can stand for a century or more. However, this does depend on consistent and increasingly expensive maintenance, which becomes particularly challenging once major components come up for renewal.

Ultimately, it is the property owner who decides when to redevelop and whether to renew the existing building or tear it down and replace it. The fact of aging housing stock means that this choice will be more relevant over time. Neighbourhoods with homes originally built in the same period will undergo significant transformations as buildings reach the end of their practical life. Increasingly the question will not be whether buildings should be replaced, but what can they or should they be replaced by.

Possible strategic directions

Inclusionary Zoning

Recent changes to the *Planning Act* now give the City the authority to require affordable units to be included in new developments. This tool, called inclusionary zoning, could apply to all or parts of the city, including new suburban developments, high-rise condominiums close to LRT stations, and new purpose-built rental developments.

Experience from over 500 jurisdictions in the United States shows that inclusionary zoning can be an effective tool at increasing the supply of affordable housing and ensuring affordability over the long term. It is most successful in cities with strong housing markets where the affordable units are targeted to low and moderate-income households, as opposed to very low-income households. Once an inclusionary zoning policy is in place, it can provide a predictable source of affordable housing units not subject to site-by-site negotiations (as is currently the case with Section 37 agreements).

The Official Plan will have the opportunity to establish a framework for how inclusionary zoning could be implemented in the Ottawa context. This framework could include

²³ 2016 Census, Occupied Private Dwellings by Dwelling Condition

²⁴ CMHC, adapted from 2011 Census, Period of Construction and Condition of Dwelling

elements such as the percent of units required to be affordable and how long the units must remain affordable. Inclusionary zoning policies must carefully balance the need to create affordable units with private landowner's desire for profitable developments. If the requirements are too stringent, there is a risk that it could limit any type of housing development from occurring. Inclusionary zoning must in any case be part of an overall strategic approach to housing.

Affordable housing through Section 37 agreements

The *Planning Act* empowers municipalities to require that developers provide community benefits in exchange for zoning amendments. These zoning amendments may increase the permitted height or density beyond a certain threshold. These Section 37 benefits are named after the part of the Planning Act that enables them. The Official Plan currently lays out a range of possible community benefits, ranging from public art to child care facilities; affordable housing units, land for affordable housing or the conservation/replacement of rental housing may also be required. While some Secondary Plans call specifically for affordable housing through Section 37 agreements, currently the decision of what Section 37 benefits to pursue is heavily dependent on the preferences voiced by the surrounding community, who may prioritize facilities that benefit them more directly. At the same time, as Section 37 benefits are negotiated with the developer, who may have other benefits in mind when designing their projects. Again, a strategic view to when, where and how Section 37 might be used to secure affordable housing, would be helpful.

It is important to also note that Section 37 is an unreliable source of funding, as it is entirely dependent of development applications that seek to exceed maximum density limits established in the Zoning By-law while still being acceptable under the applicable planning policy.

The Missing Middle

The present planning and zoning policies tend to encourage intensification in either very high- or low-density forms. When a site is within an "intensification target area", the zoning and land economics typically drive mid-rise or high-rise construction, steel-and-concrete buildings with dozens or even hundreds of units, and several levels of underground parking. Outside of these areas, most infill and intensification is in practice limited to one, two or at most three units – such as replacing a single unit with a pair of semi-detached units, or adding a single secondary dwelling unit or coach house.

This rather polarized approach works against housing affordability. In the case of high-rises, the required steel and concrete construction costs about 50 per cent more per square foot than a wood-frame building²⁵. Conversely, any infill unit must absorb the

²⁵ The Altus Group 2016 Costs Guide gives \$130-\$160 per square foot for wood-framed residential, three-storey walk-up buildings; versus \$190-\$240/sq.ft for apartment/condos up to 12 storeys.

cost of the land on which it is built. The high land costs for an infill site dramatically raises the cost of each unit in a two- or four-unit building. As a result, infills tend to be large, high-priced units affordable only to very affluent households.

Planning and housing professionals have begun to speak of a "missing middle" range of housing options, including low-rise apartment dwellings and stacked dwellings. These housing forms combine the lower construction costs of wood-frame buildings with more affordable per-unit land costs. By distributing the cost of a \$500,000 lot between eight or twelve units instead of two or four, the overall cost of each unit can be reduced. These provide housing options that are more affordable than the prevailing infill housing and more suitable to small households who may not want to live in a high-rise.

In the right circumstances, could low-rise apartments of two or three bedrooms be a practical choice for families who want to live in the city but cannot afford an urban detached or semi-detached house? Are there other forms of ground-oriented low-rise housing that could be introduced as a way to softly transition neighbourhoods undergoing redevelopment while opening more housing options? Could these kinds of low-rise multi-unit housing also serve to smooth the transition between high-rise intensification target areas and more mature, stable, low-density residential areas where compatibility is the primary consideration?

Changes made to the Ontario Building Code in 2014 provide a further opportunity by allowing wood-frame construction of up to six storeys. Current planning and zoning foresees six-storey construction almost exclusively on commercial mainstreets. Are there residential areas in the City where six-storey apartment construction is appropriate?

Promoting mixed-use buildings in strategic areas

The City allows mixed-use development near rapid-transit stations and along commercial mainstreets. Such development puts residents close to services, workers near jobs, and riders near transit, making it easier for people to avoid driving to their destination. However, in practice, landowners often choose to build single-use commercial buildings with no residential component. Given the need for housing, especially rental housing, and the strategic value of ensuring that housing is located in mixed-use areas, should the City consider not merely *permitting*, but *requiring* mixed-use buildings in such areas?

As other discussion papers point out, the changing nature of work also means that more people may be working from home. Supporting local entrepreneurship, if done in a way that is sensitive to neighbourhoods, can take the form of refreshing the types of business incubation and work activities that could take place from someone's home, with client contacts taking place virtually as much as in person. Doing this could play a role in assisting with affordability, as the costs of residential space used for business purposes can be claimed as business expenses. In the cultural sector, allowing greater flexibility for the creation, diffusion and sharing of an artist's work can accomplish the

same advantage, and provide Ottawa with a competitive advantage in attracting these types of professionals.

Promote improved co-housing options for single persons

Housing is ultimately about people, and the household unit is just one of many possible arrangements. Statistics show a higher proportion of individuals living alone, often having to move to a new city in search of work, and a higher proportion of households facing unaffordable housing costs. Such people may be willing or eager to stay longer in co-housing arrangements - or, in the case of seniors, to return to such arrangements - whether as groups of roommates or as individual residents of rooming houses. Should we start thinking about housing needs less exclusively in terms of household units, and more in terms of individuals who do not need and cannot afford a whole unit to themselves?

Promote innovation in live-work housing

The economy is changing, and the nature and schedules of work are changing with it. With more people taking advantage of technology to work from home or even to run businesses out of their residences, housing is in many cases not just a place to live but also a place to make one's living. This is particularly the case for those in creative industries, who in many ways pioneered the idea of a live-work space. How should housing policy evolve to best accommodate these trends in how homes are used?

Connections to other Discussion Papers

Housing intersects with every other aspect of city building and neighbourhood life. However, there are a number of topics with particularly strong connections to housing.

Transportation and mobility

The question of transportation and access to quality public transit service is central to any discussion of housing affordability. As the Metro Vancouver study noted, *"Living near frequent transit makes it easier to absorb high housing costs. ... There are two ways to improve access to frequent transit. First, expand frequent transit so that households can reduce transportation costs and live more affordably. The second way is to recognize that every strategically located frequent transit stop is an opportunity to stabilize and add more affordable housing."*²⁶

Housing options should include appropriate and affordable housing in locations where the combined transit, walking and cycling options make car ownership unnecessary. By doing so, the number of households who need or decide to acquire vehicles is reduced.

²⁶ Metro Vancouver Housing and Transport Cost Burden Report. <http://www.metrovancouver.org/services/regional-planning/PlanningPublications/HousingAndTransportCostBurdenReport2015.pdf>

Growth management

Land is a major part of the cost of building new housing, and this puts housing affordability in a delicate balance between competing imperatives.

On the one hand, ongoing expansion of the city into greenfield sites helps keep land prices low, but incurs higher long-term costs. Some of these costs are borne by the resident as when cheaper housing brings with it the need to spend more on transportation. Other costs are externalized onto the public, such as long-term operational, maintenance and replacement costs for infrastructure and transit services. The direct affordability benefits of opening up new land for development can be completely outweighed by the broader system-wide costs of too much expansion.

Conversely, too tight an urban boundary - not enough land to accommodate anticipated population growth - can disproportionately drive up the cost of the available land within it, as existing landowners exercise a degree of pricing power over a scarcer resource. In such cases, all new greenfield housing becomes less affordable, by having to absorb higher land costs.

Housing affordability depends, in part, on finding an appropriate balance between too much and too little urban expansion. Related to this is the equally important consideration of ensuring that all areas of the city evolve as complete communities.

Health

Having a stable place to call home affects our health and wellbeing. Families and individuals spending more of their incomes on housing have less money available to meet other needs like food, medicine, heating/air conditioning and recreation. The health of seniors is especially vulnerable to housing that is too hot or too cold, too difficult to maintain or not physically accessible. When there is a lack of affordable options, some may find themselves stuck in inadequate housing that is mouldy or damp, increasing their risk of respiratory infections and asthma. Beyond physical health, uncertainty around finding, keeping or losing housing can increase stress and affect mental health.

Energy and Climate

The homes we build today will stand for decades and perhaps centuries. The energy and GHG efficiency of tomorrow's housing will take on importance that is not as keenly felt today in the early stages of global climate change. This demands a new way of thinking about what kinds of housing, and in what locations, new supply is to be built; the key criterion is no longer what the market prefers today, but what will be needed for the common good in fifty or a hundred years.

Appendix A: Comparison with VECTOM (Vancouver, Edmonton, Calgary, Toronto, Ottawa, Montreal) Census Metropolitan Areas

	Ottawa-Gatineau (Ontario part)	Montreal	Edmonton	Calgary	Toronto	Vancouver
Median household income (2015) ²⁷	\$86,451	\$61,790	\$94,447	\$99,583	\$78,373	\$72,662
Rental Housing						
Vacancy rate (2018) ²⁸	1.6%	1.9%	5.3%	3.9%	1.1%	1.0%
Average rent (2-bedroom unit) in 2018 ²⁹	\$1,297	\$809	\$1,246	\$1,262	\$1,468	\$1,652
Percent Change in Average Rent (2017-2018)	5.6%	2.5%	1.2%	1.7%	5.5%	6.2%
Median monthly shelter costs (rental) ³⁰	\$1,018	\$777	\$1,255	\$1,324	\$1,207	\$1,136
% renters spending more than 30% on housing (2016) ³¹	40.6%	36.0%	37.7%	36.6%	46.9%	43.5%
Ownership Housing						
Median monthly shelter costs (ownership) ³²	\$1,335	\$1,181	\$1,536	\$1,616	\$1,655	\$1,376
% owners spending more than 30% on housing (2016) ³³	13.4%	15.5%	15.1%	16.4%	26.7%	25.4%
Median value of single-detached dwellings (2011) ³⁴	\$399,869	\$276,115	\$395,933	\$448,714	\$500,490	\$700,143

²⁷ Statistics Canada, 2016 Census

²⁸ CMHC Housing Market Information Portal, October 2018

²⁹ CMHC Rental Market Reports by CMA (2017)

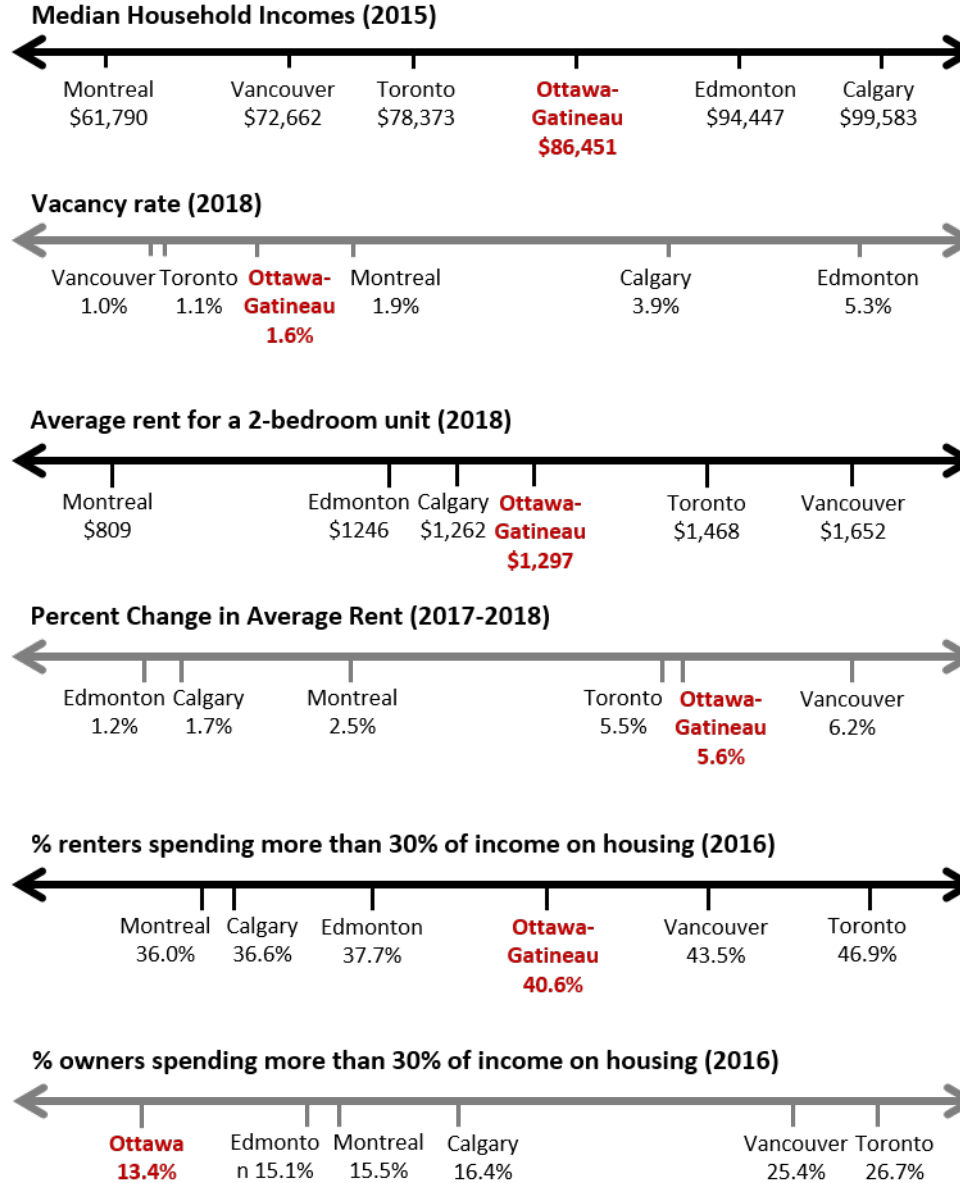
³⁰ Statistics Canada, 2016 Census

³¹ Statistics Canada, 2016 Census

³² Statistics Canada, 2016 Census

³³ Statistics Canada, 2016 Census

³⁴ CMHC Housing Market Information Portal, Median value of owner-occupied dwellings by type, 2011



Appendix B: Rental Vacancy Rates by Neighbourhood, Apartments and Townhouses, 2010-2018

Neighbourhood	2010	2011	2012	2013	2014	2015	2016	2017	2018	Average	# of years ≥3%	# of years ≤1.5%
Alta Vista	3.0%	1.5%	2.0%	3.0%	3.5%	4.7%	2.8%	2.7%	1.9%	2.8%	4	1
Barrhaven and Rural Nepean	3.3%	4.9%	14.4%	4.8%	5.9%	2.4%	5.2%	0.9%	2.4%	4.9%	6	1
Bayshore/Crystal Beach/West College	2.5%	2.3%	4.4%	6.2%	3.3%	6.0%	5.8%	3.3%	2.2%	4.0%	6	0
Beacon Hill/Cyrville	1.0%	2.5%	4.1%	2.0%	1.7%	10.0%	5.8%	2.0%	0.9%	3.3%	3	2
Britannia/Lincoln Heights	1.4%	0.9%	2.4%	3.6%	3.0%	2.8%	2.3%	1.8%	0.9%	2.1%	2	3
Carlington	2.6%	1.0%	2.0%	3.0%	1.9%	2.5%	3.1%	1.7%	1.5%	2.1%	2	2
Chinatown/Hintonburg	2.1%	2.9%	4.3%	2.3%	2.8%	1.9%	2.0%	1.6%	1.3%	2.4%	1	1
Clarence-Rockland	0.8%	0.0%	3.3%	3.2%	0.9%	2.1%	3.8%	*	0.0%	1.8%	3	4
Downtown	1.0%	1.5%	2.3%	2.5%	1.7%	2.3%	1.9%	1.1%	1.4%	1.7%	0	4
Eastern Orléans/Rural Eastern Ottawa	2.4%	0.7%	4.7%	*	3.1%	2.2%	0.0%	0.0%	1.0%	1.8%	2	4
The Glebe	1.3%	0.4%	0.8%	2.4%	2.2%	1.1%	2.1%	0.2%	1.1%	1.3%	0	6
Gloucester/Western Orléans	0.8%	1.4%	2.7%	2.3%	2.0%	2.2%	0.8%	0.8%	0.9%	1.5%	0	5
Hampton Park	0.5%	1.4%	1.5%	*	*	*	*	0.5%	0.7%	0.9%	0	5
Hunt Club/South Keys	1.3%	0.7%	1.5%	2.8%	3.4%	3.7%	3.6%	1.0%	0.8%	2.1%	3	5
Iris/Queensway Terrace/Whitehaven	1.3%	0.7%	1.3%	2.1%	2.5%	2.8%	1.0%	1.2%	0.7%	1.5%	0	6
Kanata/Stittsville	*	2.5%	3.4%	2.1%	3.4%	1.8%	5.5%	1.0%	0.8%	2.6%	3	2
Knoxdale/Merivale/East College	2.3%	2.6%	6.2%	4.7%	4.2%	3.9%	4.0%	2.5%	2.3%	3.6%	5	0
Lowertown	3.5%	2.8%	4.4%	4.5%	5.3%	3.7%	4.4%	3.6%	2.2%	3.8%	7	0
New Edinburgh/Manor Park/Rockcliffe Park	0.9%	0.4%	1.7%	1.8%	1.2%	2.2%	1.3%	1.3%	3.5%	1.6%	1	5
Old Ottawa South	0.4%	0.4%	0.9%	0.5%	*	*	*	0.2%	0.1%	0.4%	0	6
Overbrook/Castle Heights	2.1%	2.1%	1.4%	3.2%	2.8%	5.6%	3.1%	1.6%	3.8%	2.9%	4	1
Rural Western Ottawa	3.2%	*	4.2%	*	2.0%	1.6%	0.7%	*	*	2.3%	2	1
Sandy Hill	1.4%	1.2%	2.3%	2.8%	3.3%	4.0%	2.3%	1.6%	0.6%	2.2%	2	3
Vanier	1.5%	2.2%	3.0%	4.2%	4.3%	3.9%	*	2.0%	*	3.0%	4	1
West Centretown/Fisher Park	1.2%	1.0%	5.7%	1.4%	1.2%	1.3%	1.7%	0.7%	1.5%	1.7%	1	7
Westboro North/Tunney's Pasture	0.4%	0.9%	2.0%	1.9%	1.7%	1.7%	1.7%	1.5%	1.4%	1.5%	0	4
Westboro South	0.5%	0.4%	0.6%	0.9%	0.5%	1.5%	0.9%	0.6%	0.6%	0.7%	0	9
Ottawa	1.7%	1.5%	2.7%	3.0%	2.8%	3.5%	3.1%	1.7%	1.6%	2.4%	3	1

* Data suppressed by CMHC to protect confidentiality or data not statistically reliable

Appendix C: Highest rates of unaffordability for renter households by Census Tract, 2016. (Source: Statistics Canada, 1986 and 2016 Census.³⁵)

Neighbourhood	Census Tract (1986)	Owner households (2016)	% of owner households paying 30%+ of income towards housing (2016)	Renter households (2016)	% of tenant households paying 30%+ of income towards housing (1986)	% of tenant households paying 30%+ of income towards housing (2016)	Change in % of tenant households paying 30%+ of income towards housing (1986-2016)
City of Ottawa		245,475	14%	128,285	29%	42%	+13%
Inside Greenbelt		111,510	16%	109,905	30%	43%	+13%
Alta Vista	6	1,370	11%	150	32%	60%	+28%
Sandy Hill, King Edward to Chapel	51	495	19%	1,860	38%	58%	+20%
Old Ottawa East, Clegg to Queensway	15	885	14%	1,660	39%	57%	+18%
Skyline - Fisher Heights	132	1,140	13%	1,300	18%	56%	+38%
Braemar Park	24	835	10%	490	30%	56%	+26%
Fisher Glen - Carleton Heights	131.02	1,060	12%	885	23%	55%	+32%
Alta Vista	7.01	570	10%	515	31%	55%	+23%
Queenswood Heights central	170.04	1,275	11%	110	26%	55%	+28%
Vanier southeast	100	205	22%	1,405	38%	54%	+16%
Centretown West, south of Somerset	42	330	30%	1,565	39%	53%	+15%
Hurdman	11.02	1,485	15%	2,550	31%	53%	+22%
Emerald Woods - Sawmill Creek	123.01	880	24%	1,240	28%	52%	+24%
Ryan Farm - Cityview	133	1,250	11%	680	20%	52%	+32%
Herongate Mall	7.02	110	55%	1,465	18%	52%	+33%
Vanier east	102	495	21%	1,395	38%	52%	+14%
Westboro S. Island Park to Tweedsmuir	33.02	900	15%	735	27%	51%	+25%
McKellar Park - Highland Park	32.02	1,685	11%	785	21%	50%	+29%
Alta Vista west	5	1,350	15%	1,180	41%	50%	+9%
Forbes-Cummings	61	930	16%	1,405	26%	50%	+23%

³⁵ Where Census Tracts have split between 1986 and 2016, values for 2016 have been calculated according to the 1986 boundaries.

Appendix D: Aging neighbourhoods, 1986-2016. (Source: Statistics Canada, 1986 and 2016 Census.³⁶)

Neighbourhood	Census Tract (1986)	% Pop. change (1986-2016)	% seniors 65+ (1986)	% seniors 65+ (2016)	Change in seniors as % of pop. (1986-2016)	Change in families with children as % of households (1986-2016)	% change in average household size (1986-2016)	% of dwellings built from 1961 to 1980 (2016)	% of dwellings in single- and semi-detached and townhouse (2016)
City of Ottawa		54%	10%	15%	6%	-4%	-6%	31%	69%
Inside Greenbelt		10%	12%	18%	6%	-8%	-10%	41%	52%
Hunt Club East	2.02	-7%	3%	30%	27%	-33%	-23%	66%	91%
Beacon Hill North	120.02	-20%	4%	27%	23%	-28%	-21%	91%	99%
Merivale-Pineglen-Hunt Club S.I.	130.01	2%	5%	27%	22%	-28%	-24%	43%	90%
Bell's Corners east	136.01	-12%	6%	28%	22%	-20%	-13%	73%	96%
Blackburn Hamlet North	125.01	-21%	3%	24%	21%	-27%	-23%	88%	83%
Hiawatha Park +	124.03	-17%	3%	24%	21%	-33%	-28%	41%	88%
Crystal Bay - Lakeview	139	-14%	6%	26%	21%	-26%	-20%	66%	92%
Convent Glen	124.01	-11%	5%	25%	20%	-27%	-24%	63%	80%
Leslie Park	137.02	6%	3%	23%	20%	-17%	-19%	55%	73%
Arlington Woods	135.02	-17%	3%	22%	19%	-22%	-22%	81%	88%
Beacon Hill North	120.03	-14%	4%	23%	19%	-25%	-22%	79%	83%
Kanata Beaverbrook	160.02	-11%	4%	23%	19%	-27%	-25%	78%	83%
Queenswood Heights central	170.04	-19%	1%	20%	19%	-37%	-30%	58%	98%
Riverside Park South	2.01	-21%	8%	26%	19%	-24%	-23%	80%	99%
Orleans South West	124.02	3%	2%	20%	18%	-24%	-26%	41%	68%
Fisher Glen - Carleton Heights	131.01	9%	10%	28%	18%	-23%	-23%	47%	51%
Queenswood Heights north	170.03	-8%	1%	19%	17%	-26%	-21%	29%	99%
Qualicum - Redwood Park	137.03	-16%	7%	24%	17%	-21%	-20%	91%	100%
St.-Laurent	60	72%	16%	33%	17%	-5%	-13%	41%	20%
Barrhaven	140.03	-16%	2%	18%	17%	-27%	-22%	58%	95%

³⁶ Where Census Tracts have split between 1986 and 2016, values for 2016 have been calculated according to the 1986 boundaries.

Appendix E: Neighbourhoods with stable proportion of families with children, 1986-2016 (Source: Statistics Canada, 1986 and 2016 Census.)³⁷

Neighbourhood	Census Tract (1986)	% children/teens aged 0-19 (1986)	% children/teens aged 0-19 (2016)	Change in children/teens as % of pop. (1986-2016)	Avg. persons per hhold (1986)	Avg. persons per hhold (2016)	Families with children as a % of hholds (1986)	Families with children as a % of hholds (2016)	Change in families with children as % of hholds (1986-2016)
City of Ottawa		26%	23%	-3%	2.7	2.5	46%	41%	-4%
Inside Greenbelt		23%	19%	-4%	2.5	2.2	40%	33%	-8%
Centretown Cartier to O'Connor	37	6%	6%	0%	1.5	1.5	7%	7%	0%
Glabar Park - Whitehaven	25	16%	19%	3%	2.9	2.8	43%	43%	0%
Centretown O'Connor to Kent	38	8%	7%	-1%	1.5	1.5	8%	9%	0%
Central Area	48	4%	7%	3%	1.6	1.5	10%	10%	0%
Fairfield Heights	29	25%	25%	0%	2.3	2.2	33%	33%	0%
Emerald Woods - Sawmill Creek	123.01	27%	26%	-2%	2.5	2.6	44%	44%	1%
Sandy Hill, Chapel to Rideau R.	52	11%	12%	1%	1.9	1.8	16%	16%	-1%
Glebe North*	36	22%	21%	-1%	2.5	2.5	36%	35%	-1%
Woodpark - Lincoln Heights	31	10%	12%	1%	1.9	1.7	19%	18%	-1%
Golden Triangle	49	8%	10%	2%	1.7	1.6	13%	12%	-1%
Rockcliffe Park	110	26%	24%	-2%	3.2	2.9	52%	51%	-1%
Glebe Southeast	18	18%	17%	-1%	2.3	2.3	28%	26%	-2%
Iris west	27	25%	20%	-4%	2.4	2.2	39%	37%	-2%
Hurdman	11.02	15%	14%	-1%	1.9	2.1	22%	21%	-2%
Civic Hospital area	34	23%	24%	0%	2.7	2.8	43%	45%	2%
Old Ottawa South, Bronson to Bank	17	25%	27%	2%	2.8	2.7	44%	46%	2%
Westboro Golden-Wellington-Tweedsmuir -Carling	33.01	21%	23%	2%	2.5	2.4	37%	40%	2%
New Edinburgh north	58	20%	17%	-2%	2.2	2.1	30%	27%	-2%
Britannia - Lincoln Heights	30	16%	14%	-2%	1.9	1.8	24%	22%	-2%
Westboro North of Wellington, Tunney's P.	45	18%	18%	0%	2.2	2.0	30%	27%	-3%

³⁷ Where Census Tracts have split between 1986 and 2016, values for 2016 have been calculated according to the 1986 boundaries.

Appendix F: Average Value of Owner-Occupied Dwellings by Dwelling Type and Neighbourhood, 2011. (Source: CMHC, adapted from Statistics Canada, 2011 Census and National Household Survey.)

Average Value of Owner-occupied Dwellings by Dwelling Type and Neighbourhood, 2011						
	<i>Single-Detached</i>		<i>Semi-Detached</i>		<i>Row</i>	
	<i>Avg. value, 2011</i>	<i>% of Ottawa average</i>	<i>Avg. value, 2011</i>	<i>% of Ottawa average</i>	<i>Avg. value, 2011</i>	<i>% of Ottawa average</i>
Ottawa	\$ 434,616	100%	\$ 329,637	100%	\$ 280,883	100%
New Edinburgh/Manor Park/Rockcliffe Park	\$ 858,913	198%	\$ 585,294	178%	\$ 420,866	150%
The Glebe	\$ 765,143	176%	\$ 519,410	158%	\$ 513,394	183%
West Centretown/Fisher Park	\$ 640,154	147%	\$ 495,754	150%	\$ 467,605	166%
Westboro South	\$ 606,678	140%	\$ 334,648	102%	\$ 310,603	111%
Old Ottawa South	\$ 588,416	135%	\$ 588,303	178%	\$ 483,100	172%
Sandy Hill	\$ 556,439	128%	\$ 494,375	150%	\$ 492,273	175%
Lowertown	\$ 546,380	126%	\$ 416,917	126%	\$ 391,085	139%
Hampton Park	\$ 528,868	122%	\$ 424,591	129%	\$ 304,112	108%
Downtown	\$ 528,411	122%	\$ 516,640	157%	\$ 429,242	153%
Westboro North/Tunney's Pasture	\$ 499,625	115%	\$ 516,739	157%	\$ 433,537	154%
Chinatown/Hintonburg	\$ 490,840	113%	\$ 406,947	123%	\$ 345,057	123%
Carlington	\$ 473,651	109%	\$ 302,275	92%	\$ 258,127	92%
Beacon Hill/Cyrville	\$ 454,507	105%	\$ 274,598	83%	\$ 223,954	80%
Bayshore/Crystal Beach/West College	\$ 450,292	104%	\$ 297,089	90%	\$ 251,370	89%
Alta Vista	\$ 443,371	102%	\$ 278,435	84%	\$ 304,772	109%
Barrhaven and Rural Nepean	\$ 437,858	101%	\$ 288,892	88%	\$ 290,325	103%
Gloucester/Western Orléans	\$ 426,535	98%	\$ 304,277	92%	\$ 262,427	93%
Hunt Club/South Keys	\$ 425,262	98%	\$ 306,139	93%	\$ 267,824	95%
Kanata/Stittsville	\$ 421,853	97%	\$ 300,282	91%	\$ 285,826	102%
Rural Western Ottawa	\$ 421,526	97%	\$ 326,548	99%	\$ 280,824	100%
Knoxdale/Merivale/East College	\$ 412,620	95%	\$ 281,807	85%	\$ 265,124	94%
Eastern Orléans/Rural Eastern Ottawa	\$ 405,950	93%	\$ 287,296	87%	\$ 269,433	96%
Britannia/Lincoln Heights	\$ 405,823	93%	\$ 335,792	102%	\$ 288,781	103%
Iris/Queensway Terrace/Whitehaven	\$ 405,094	93%	\$ 283,943	86%	\$ 258,977	92%
Overbrook/Castle Heights	\$ 372,711	86%	\$ 294,726	89%	\$ 276,235	98%
Vanier	\$ 328,538	76%	\$ 320,165	97%	\$ 341,412	122%
Clarence-Rockland	\$ 281,423	65%	\$ 266,229	81%	\$ 213,618	76%

Appendix G: Dwellings needing major repairs by neighbourhood (Source: Statistics Canada, 2016 Census)

Neighbourhood	Occupied private dwellings (25% sample data)	Number of dwellings needing major repairs	% of dwellings needing major repairs
City of Ottawa	373,760	19,980	5.3%
Overbrook/Castle Heights	9,635	1,160	12.0%
Vanier	9,140	1,065	11.7%
Britannia/Lincoln Heights	8,900	870	9.8%
Carlington	8,710	785	9.0%
Chinatown/Hintonburg	6,115	550	9.0%
New Edinburgh/Manor Park	7,150	595	8.3%
Sandy Hill	6,080	480	7.9%
Hampton Park	3,740	295	7.9%
Glebe	4,935	365	7.4%
Lowertown	7,185	525	7.3%
Downtown	18,280	1,330	7.3%
Alta Vista	20,405	1,455	7.1%
Westboro North/Tunney's Pasture	7,510	525	7.0%
Westboro South	4,305	270	6.3%
Iris/Queensway Terrace/Whitehaven	14,040	825	5.9%
Old Ottawa South	5,850	335	5.7%
Rural Western Ottawa	16,575	840	5.1%
Beacon Hill/Cyrville	12,975	695	5.4%
Hunt Club/South Keys	21,625	1,075	5.0%
West Centretown/Fisher Park	4,595	215	4.7%
Bayshore/Crystal Beach/West College	15,465	720	4.7%
Knoxdale/Merivale/East College	19,125	830	4.3%
Gloucester/Western Orleans	35,840	1,270	3.5%
Eastern Orleans	36,550	1,270	3.5%
Kanata/Stittsville	41,980	1,090	2.6%
Barrhaven and Rural Nepean	27,035	550	2.0%

Appendix H: Dwellings needing major repair by date of construction (Source: CMHC, adapted from Statistics Canada 2011 Census and National Household Survey)

	Built Before 1946			Built from 1946 to 1960			Built from 1961 to 2011		
	Dwellings needing major repair	Total dwellings	% needing major repair	Dwellings needing major repair	Total dwellings	% needing major repair	Dwellings needing major repair	Total dwellings	% needing major repair
Ottawa	4,155	30,195	13.8%	4,135	41,185	10.0%	14155	295,790	4.8%
Vanier	255	1,035	24.6%	310	2,720	11.4%	365	5,235	7.0%
Carlington	135	585	23.1%	305	2,650	11.5%	520	5,815	8.9%
Iris/Queensway Terrace/Whitehaven	40	175	22.9%	275	4,165	6.6%	680	9,760	7.0%
Rural Western Ottawa	370	1,735	21.3%	100	905	11.0%	495	12,990	3.8%
Gloucester/Western Orléans	80	380	21.1%	100	1,295	7.7%	1270	30,715	4.1%
Alta Vista	70	355	19.7%	405	5,775	7.0%	1255	14,675	8.6%
Britannia/Lincoln Heights	85	555	15.3%	90	1,155	7.8%	560	7,260	7.7%
Chinatown/Hintonburg	375	2,470	15.2%	135	905	14.9%	270	2,980	9.1%
Beacon Hill/Cyrville	20	135	14.8%	155	940	16.5%	740	12,005	6.2%
Downtown	570	3,905	14.6%	220	1,775	12.4%	745	10,785	6.9%
Eastern Orléans/Rural Eastern Ottawa	260	1,800	14.4%	115	1,005	11.4%	1050	35,560	3.0%
Westboro North/Tunney's Pasture	185	1,320	14.0%	145	1,325	10.9%	150	4,505	3.3%
Sandy Hill	285	2,105	13.5%	60	795	7.5%	190	3,485	5.5%
Old Ottawa South	305	2,320	13.1%	110	1,015	10.8%	330	2,540	13.0%
Glebe	375	3,295	11.4%	50	500	10.0%	25	1,000	2.5%
Kanata/Stittsville	35	315	11.1%	25	380	6.6%	830	36,035	2.3%
Lowertown	130	1,195	10.9%	120	585	20.5%	240	4,970	4.8%
West Centretown/Fisher Park	195	1,920	10.2%	90	700	12.9%	145	1,830	7.9%
Clarence-Rockland	70	700	10.0%	20	475	4.2%	335	7,465	4.5%
New Edinburgh/Manor Park/Rockcliffe Park	125	1,295	9.7%	200	1,710	11.7%	180	4,150	4.3%
Westboro South	30	315	9.5%	145	1,620	9.0%	370	2,250	16.4%
Hunt Club/South Keys	20	215	9.3%	140	1,275	11.0%	1080	20,050	5.4%
Overbrook/Castle Heights	70	825	8.5%	290	2,190	13.2%	580	6,565	8.8%
Hampton Park	45	705	6.4%	130	1,340	9.7%	45	1,255	3.6%
Barrhaven and Rural Nepean	0	160	0.0%	0	145	0.0%	265	21,485	1.2%
Bayshore/Crystal Beach/West College	0	210	0.0%	70	905	7.7%	590	14,455	4.1%
Knoxdale/Merivale/East College	0	145	0.0%	315	2,945	10.7%	715	15,975	4.5%