HOUSING CHALLENGES, MID-SIZED CITIES AND THE COVID-19 PANDEMIC: CRITICAL REFLECTIONS FROM WATERLOO REGION

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Résumé

Cet article se penche sur des enjeux reliés à l'habitation dans les villes de taille moyenne, au cours de la pandémie de la COVID-19. Deux questions orientent notre pensée : 1) Dans quelle mesure la pandémie est-elle source de nouveaux défis? 2) Comment les urbanistes peuvent-ils faire face à ces défis? Notre étude de cas est la Région de Waterloo, qui est située 100 kilomètres à l'ouest de Toronto, et dont la croissance est une des plus rapides au Canada. La Région de Waterloo partage plusieurs caractéristiques des autres villes moyennes situées à l'intérieur de l'aire des déplacements navetteurs des grandes régions urbaines. Nous nous concentrons sur deux des plus importants enjeux affectant le secteur résidentiel : l'arrivée de ménages de la région de Toronto et les prix croissant de l'habitation. Ces deux enjeux existaient avant la pandémie, mais nos données suggèrent que celle-ci accélère leur dynamique. En inscrivant les enjeux reliés à la pandémie au sein de tendances longues, notre pensée suggère que les solutions datant d'avant cette crise représentent des interventions politiques et urbanistiques qui demeurent valides. Nous maintenons que, plutôt que d'avoir recours à de nouvelles solutions, nous pouvons nous en remettre à des interventions dirigées vers le marché de l'habitation, visant l'offre, la demande et le design.

Mots-clés: COVID-19, logement, villes de taille moyenne, région de Waterloo

Abstract

This article examines key housing challenges in mid-sized cities during the COVID-19 pandemic. Two questions guide our critical reflection: understanding to what extent the pandemic represents new challenges and what planners can do to respond to them? We use the example of the Region of Waterloo, situated 100km west of Toronto and one of Canada's fastest growing urban areas. Waterloo has many similar characteristics to other mid-sized cities within commuting distance of large urban regions. In this article, we focus on two of the biggest (and inter-related) housing issues: inward migration from the Toronto Region and growing unaffordability. Both these challenges long-predicate the COVID-19 pandemic, but there are early indicators that they are accelerating because of it. By rooting the challenges of the pandemic within longer trends and trajectories, our critical reflection suggests that many solutions that have long been understood to address housing inequalities are still important during the pandemic. Rather than devising new solutions, we argue that the pandemic requires implementing ideas called upon for years by researchers and advocates and more proactive planning to address market deficiencies.

Keywords: COVID-19, housing, mid-sized cities, Waterloo Region

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INTRODUCTION

The focus of this article is on the effects of the COVID-19 pandemic on housing challenges in mid-sized cities. While there are lots of stories illustrating how the pandemic constitutes a new era for cities, to date, there is little to indicate that housing challenges are dominated by entirely new trends. We examine two of the major housing trends that were shaping many mid-sized communities before the pandemic, and critically reflect on what we already know thus far about the ways in which the pandemic is impacting those trends and wider housing issues. The first of these trends is inward migration from big urban regions. Despite considerable media attention about an exodus from large cities (Alini, 2021; Haag, 2020; Haigh, 2021; Marsh, 2020; Sheehan & Sheehy, 2020), the out-migration from large urban regions towards mid-sized cities within a one or two hours' drive has been a major trend within the Canadian urban system for several decades (Hou & Bourne, 2006; Ley, 2007).

The second trend is a persistent affordability crisis (including homelessness) for low-income populations that has been percolating up towards middle-class households in recent years. Some of this is due to in-migration from larger urban regions (where buyers 'cash out' of even more expensive housing markets and therefore bring far more capital to mid-sized regions), but there are other factors as well.

While it is likely that the pandemic is causing some people to relocate, thereby affecting affordability, we caution that knee-jerk policy responses to premature analyses should be avoided, as there is potential scope for error in researching and making recommendations based on a phenomenon that is yet to run its full course. To conclusively answer the question of whether *more* people are moving into mid-sized cities as a result of the pandemic will require both an analysis of the 2021 Census (with data not available until well into 2022), as well as interviews with people who have moved to determine the role the pandemic played in their relocation. However, there is an even greater need

to implement ideas about affordable housing in particular, that scholars, researchers, and advocates have been calling for for many years.

This article offers critical reflections and analysis of how the trends witnessed thus far during the pandemic align with the pre-existing housing challenges that were already evident before 2020. While scholars generally prefer to conduct research after the fact, this could be years away. However, there is an urgent need for reflection and analysis in a rapidly evolving context in order to ensure that planning decisions are made with the best available information at that time (Doucet et al., 2021). Two objectives guide our critical reflection and analysis:

1. Understand to what extent the housing challenges of the pandemic constitute new issues for mid-sized cities.
2. Enhance planning and policy debates by articulating key insights, lessons, and considerations for how to deal with housing challenges during a pandemic.

In this analysis, we use a case study of the Region of Waterloo, in Ontario, Canada. Situated 100km west of Toronto, the Region of Waterloo is home to approximately 600,000 people. It is within the outer rim of the Greater Golden Horseshoe (GGH), a secondary region comprising the most densely populated and industrialized area in the country, with the City of Toronto, and the Greater Toronto Area (GTA) at its centre. The Region of Waterloo encompasses three mid-sized cities (Kitchener, Waterloo, and Cambridge) and four predominantly rural townships in a two-tiered municipal structure (upper and lower).

The remainder of this article is structured as follows: the next sections outline the methodology adopted in this paper, issues of housing in mid-sized cities, and the impact of COVID-19 on housing. We then examine two aspects of the housing landscape in more detail: in-migration from the GTA and growing pressures on affordable housing. Finally, in the conclusion, we examine specific areas where local planners in mid-sized cities can help to create

a more equitable and sustainable housing market in the pandemic and post-pandemic periods, stressing how recommendations that predate the pandemic are still relevant and important today.

METHODOLOGY

This article derives from a policy project focused on the impact of COVID-19 on housing in the Region of Waterloo (Doucet & Van der Merwe, 2020). We employ a critical content review of media, research, and policy reports, particularly during the first wave of the pandemic (March-August 2020) (for other examples of this approach, see: Parsell et al., 2020; Rogers & Powers, 2020; Vilenica et al., 2020). Rather than speculate on the future of cities, our critical reflection is centred on whether the impacts of COVID-19 on housing in mid-sized cities are new, or if they present an acceleration and amplification of existing challenges? With this approach, we can better assess to what extent responses to the pandemic require *new* solutions, or the implementation of what housing scholars and advocates have been calling for *prior* to the pandemic? This gives us insights into whether COVID-19 has altered both qualitative and quantitative dimensions of housing in mid-sized cities.

While our focus is the Region of Waterloo, we also examined literature on mid-sized cities more broadly. The primary data collection method was a systematic media search against our identified themes. Document searches also yielded reports and policy papers analyzing emerging patterns of the pandemic as it unfolded. The media search and analysis were carried out in four steps.

Step 1: Exhaustive keyword searches were conducted of the Region's main media sources (Waterloo Region Record; Cambridge Times; CBC Kitchener) covering the first State of Emergency declared in Canada (March-June 2020). Key themes were identified that covered the salient issues relating to housing. We then organized these articles according to our key themes: housing affordability; housing demand; homelessness; the relationship with Toronto and GTA; and housing type. The

'Homelessness' and 'Housing demand' themes had the largest number of relevant articles.

The themes 'the relationship with Toronto and the GTA' and 'Housing types' required a more targeted, purposeful search (see Step 3). Regarding the former, some articles that originally appeared in *The Toronto Star* were also syndicated in the regional media. Only one letter to the editor (mentioning housing intensification) was placed under 'housing types.' Consequently, this theme fell away as a unique category.

Given the unfolding nature of the pandemic, we also created a 'miscellaneous' category consisting of articles on COVID-19 and Indigenous communities, COVID-19 and mental health issues, COVID-19 and long-term care homes, and broader op-ed pieces related to creating a more equitable city, etc. These matters were ostensibly not new categories on their own but featured as possible sub-themes under the other themes and in as far as they related to housing.

Step 2: The goal of this step was to create a thick, narrative account of events in the Region of Waterloo under each theme (homelessness and housing demand/affordability) by placing the articles in chronological order and discussing the main events and issues as they unfolded. This served as a reference for understanding the flow of events over the first four months of the pandemic (what happened, when, where, and why) and served to highlight the more fine-grained themes that required further exploring, i.e., media searches drawing from sources beyond the Region.

Step 3: This step involved augmenting the Region's media with wider but discerning thematic media searches based on the themes identified in the basic narrative accounts in Step 2, and including the Region's relationship with Toronto and the GTA. This search was also delimited according to geography (comparable mid-sized cities and regions in Ontario, Canada, and North America), and further refined according to the number of relevant hits received.

Step 4: This step involved augmenting the existing narrative accounts under each theme with insightful but more generic analyses from beyond the Region.

Combined, these systematic steps provided us with information to critically reflect on housing challenges during the pandemic. As housing researchers, our prior work on housing, gentrification, and displacement in Waterloo Region and Hamilton has been important in contextualizing the immediate issues pertaining to the pandemic. In addition to this, we have analyzed a custom data set from Statistics Canada that breaks down intra-provincial five-year migration data by city of origin across Ontario. We have done this for the 2006 Census (2001-06 time period) and 2016 Census (2011-16 time period). We have used publicly available data to examine broader trends within intra-provincial migration at the Census Metropolitan Area (CMA) level, through both the components of population change by census division (dating back to 2001) data set and the origin and destination data on intra-provincial migration at the CMA and Census Agglomeration (CA) level since 2016.¹

MID-SIZED CITIES AND HOUSING

In recent decades, there has been a divergence in the trajectories of cities across Canada. Large urban areas attract international migrants and talented domestic workers, while many mid-sized cities have struggled economically and seen far less population growth (Bourne & Simmons, 2003; Donald & Hall, 2015; Jamal, 2018). Mid-sized cities constitute a growing site of study in the urban hierarchy (Gordon et al., 2019). They are classified as cities with populations between 50,000 to 500,000 according to researchers at the University of Waterloo's Centre for Core Area Research and Design, and the Mid-Size City Research Centre (Seasons, 2003, p. 66), although more recent publications also include cities whose populations

have crossed the 500,000 threshold (such as those studies conducted as part of the Evergreen Mid-sized City Research Series). Waterloo Region is generally considered to be part of the Canadian group of mid-sized cities. Based on updates from Statistics Canada, the population of the Kitchener-Cambridge-Waterloo CMA (roughly, though not entirely corresponding to the Region of Waterloo), was 593,882 in July 2020.²

In Canada, despite a widening gulf between large and mid-sized cities, there are also very different growth, migration, and economic trajectories *between* mid-sized cities as well (Gordon et al., 2019; Jamal, 2018; Seasons & Warkentin, 2017). Within this is a group of cities that sit in relatively close proximity to large urban areas, including Waterloo, Guelph, Peterborough, Hamilton, St. Catharines, Brantford, and Abbotsford. These cities are more likely to experience spillover effects from major metropolitan areas. These mid-sized cities have very different trajectories compared to places such as Windsor, Sudbury, Trois-Riviere or others that are beyond commuting distance to large cities.

The housing needs of mid-sized and large cities are characterized by different growth patterns and demographics. As Slack et al. (2006) note, large cities offer residents greater diversity of employment and higher incomes, and are normally the leaders in terms of talent concentration, production, and the necessary specialization that underlies innovation and economic growth. Large cities tend to have greater social and ethnic plurality, but also increased commute times. According to Slack et al. (2006), they are, on average, more damaging to the environment, and have higher incidents of social segregation and cultural alienation.

Smaller cities, often pay less for the same work (Baum-Snow & Pavan, 2012), have fewer employment opportunities, are less globally connected, and may be less diverse. Although not

¹ [Inter-provincial and intra-provincial migrants, by census metropolitan area and census agglomeration of origin and destination, 2016 boundaries](#)

² [Annual demographic estimates, census metropolitan areas and census agglomerations: Interactive dashboard](#)

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offering as wide an array of economic opportunities, they may also be renowned in a particular growth area of the economy (Puissant & Lacour, 2011). Innovation and technology in Waterloo Region is one such example.

In Canada, large cities such as Toronto, Montreal, and Vancouver are “gateway cities” that attract international immigrants, who account for most of their population growth (Ley & Lynch, 2020; Saunders, 2012). Intra-provincial migration levels are negative, meaning they lose more people to other parts of their provinces than they gain. The City of Toronto lost a net average of 39,061 people per year to other places in Ontario from 2001-2020 (see Figure 1). Conversely, mid-sized cities, particularly those that are within a broad commuter shed of larger ones, see the bulk of their new residents originating from elsewhere within the same province, largely in the form of households leaving large urban regions (Hou & Bourne, 2006; Ley, 2007) (Figure 2).

Being less of a global hub for commerce, tourism, and politics - mid-sized cities cultivate niche appeals in various local markets (Puissant & Lacour, 2011). They are also more affordable, particularly for households searching for larger properties; in big urban regions such as Toronto or Vancouver, the dream of a suburban home with a backyard is out of reach for many middle-income households (Ley, 2007). Mid-sized cities also offer increased access to green spaces, reduced density, and less congestion. However, this in-migration contributes to distorting local housing markets, which under normal circumstances, have become accustomed to absorbing the seasonal flows of students, workers, and tourists (Charbonneau et al., 2006; Teixeira, 2009). Households selling properties in large regions have more capital to invest in housing.

Canada's large metropolitan areas have been resilient in their ability to attract international migrants, even in the aftermath of the 2008-09 global financial crisis when employment levels failed to quickly rebound to pre-recessionary levels (Dubé and Polèse, 2016, p. 625). Yet in some ways,

Figure 1. Net intra-provincial migration, City of Toronto (2001-2020).

Source: Statistics Canada, Components of population change by census division, 2016 boundaries.

Figure 2. Net intra-provincial migration, Waterloo Region (2001-2020).

Source: Statistics Canada, Components of population change by census division, 2016 boundaries.

the nature of the COVID-19 pandemic is quite different to the global financial recession. Immigration from abroad (the biggest source of new population for large cities) has slowed to a trickle since the onset of the pandemic. On the other hand, out-migration from big cities to mid-sized ones (the biggest source of new population for communities such as Waterloo Region) appears to be accelerating as 2020 saw a record year for house price increases, forcing many households to look further afield for affordable housing (Moffatt, 2021).

Despite recent media attention to gentrification in mid-sized cities such as Hamilton (Harrap, 2018), there have been relatively few studies that explicitly examine the role that large cities play in shaping

gentrification in mid-sized ones. The dominant view of the spread of gentrification is that it ‘cascades’ down the urban hierarchy from global cities (see Atkinson & Bridge, 2005; Bridge, 2003; Lees et al., 2008), through economic, cultural, or policy diffusion (Lees, 2006). However, very few studies have empirically examined this relationship; Dutton’s (2003, 2004) studies of Leeds showed that gentrification in the city was partially driven by households ‘cashing out’ of the London property market. However, Lees’ (2006) findings in Portland, Maine, suggest that gentrification did not ‘lag behind’ cities such as New York or Boston, but rather existed contemporaneously, unnoticed by researchers.

COVID-19, HOUSING AND INTER-REGIONAL MIGRATION

Housing has been central to our experiences of the pandemic, with ‘staying at home’ being one of the key public health measures to fight the spread of the virus. As Rogers and Power (2020) note, some housing policies have shifted incredibly quickly while others have remained static.

In 2020, there were many media articles that suggested an exodus of people from dense and congested big cities in search of more space in smaller places (Haag, 2020; Marsh, 2020; Sheehan & Sheehy, 2020). Many of these articles questioned whether or not big cities had a future (Florida, 2020; Michael, 2020; Specia, 2021). However, thus far, there have been very few empirical studies that have actually examined whether more people are leaving big cities and to what extent the pandemic has played a role in this decision. A study by the New York Times used change-of-address request data with the US Postal Service and found greater than normal outflows of residents from New York and San Francisco in 2020. However, in the United States, these were outliers and apart from this, migration patterns looked very similar to 2019 (Kolko et al., 2021).

Most of the studies that do exist are about moving intentions, and some of the biggest come from the real estate industry. In May 2020, Redfin, a brokerage firm in the United States, conducted a survey of 900 of its currently employed users and customers based mainly in four metropolitan areas: New York, Boston, San Francisco and Seattle.³ The results indicated that more than 50% of people in these four metros would move if they were to work from home permanently. Those most likely to move were from major metropolitan areas, and they were most likely to move to nearby mid-sized or smaller urban areas, such as Sacramento (San Francisco), Tacoma (Seattle), and New Hampshire (Boston) (Ellis, 2020).

While we will need to wait for more migration data, three areas of housing are worth critically reflecting on as they intersect with the COVID-19 pandemic. First, the link between housing and health is indisputable. Overcrowded housing conditions have been linked with spreading of the virus (Almagro et al., 2020). Overcrowding exists when more people reside in a dwelling than it was designed for and often involves sharing bedrooms and having little, or no private space. Data from Toronto during the first wave of the pandemic showed that areas with the highest rates of household overcrowding had infection rates of 568 per 100,000 people, compared to 144 per 100,000 people in areas with the lowest rates of crowding (Grant, 2020). Crowding is often a systemic challenge facing low-income groups and visible minorities, and can therefore exist in all types of cities; an analysis of the geography of COVID-19 cases in Waterloo Region found that it was far more prevalent in areas that were predominantly Black and/or overcrowded (Areguy & Outhit, 2020). However, the supposed growing allure of mid-sized cities is partly based on their association with lower densities and more space. Density and overcrowding are distinct, and overcrowded housing can occur in areas of lower densities, and vice versa. Density is simply the

³ To derive statistics for the country, the responses were weighted by population to stop the four main metros from skewing the data. Respondents were questioned on their remote working patterns before, during, and after the COVID-related shutdowns, and their preference to move to other areas or cities.

number of people residing in unit geographical area, such as a square kilometre.

Second, the literature on COVID-19 and housing highlights the mental health and domestic burden placed on residents during the extended periods of lockdown. Some of this is related to domestic violence, especially for women, LGBTQ youth, and those with substance-abuse addictions (Evans et al., 2020; Goodsmith et al., 2020; Rezene, 2020; Salerno et al., 2020). The types of dwellings also play a role in mental health, and our experiences of lockdown. Hubbard et al. (2021) discuss how micro apartments that have come to typify new urban developments are ill-suited to long periods of confinement to one's home. Both privacy and intimacy are compromised in such an arrangement. Several studies have found that the main differences in peoples' experiences during the pandemic centre on the size and availability of indoor and outdoor space at their disposal, which includes both spaces within their own dwellings, and access to trails and quality public and green spaces (Nanda et al., 2021; Rogers & Power, 2020).

A third theme focuses on how the pandemic intensifies existing housing inequalities (Accornero et al., 2020; Ali et al., 2020; Chen & Krieger, 2021). This can be due to overcrowded living conditions, precarious employment, or the inability to work from home. When precarious work and precarious housing intersect, the opportunities to contract and spread the virus also grow (see Stevens, 2021; Xavier, 2021). Many low-income residents have been especially vulnerable to sudden changes in their circumstances owing to pandemic-related job cuts and closure of businesses (Couch et al., 2020). Racialized communities, women, single parents, and those with, or caring for someone with a disability were the most vulnerable (Almagro et al., 2020). These groups were often exposed to the triple-threat of overcrowded living quarters, employment in essential businesses or services that cannot be

performed at home, and a reliance on public transit (Carrington, 2020a; Cheung, 2020; Grant, 2020; Pitter, 2020). It is worth noting that the situation facing the homeless during the pandemic is both unique and also related to the abovementioned themes (e.g., the dangers of shelter-based group sleeping arrangements, having no private dwelling to self-confine, increased precariousness, etc.) (Lima et al., 2020).

A key theme of this literature stresses how most of the housing challenges that have been rendered visible during the pandemic long pre-date the arrival of COVID-19. The pandemic has amplified these social, spatial, and racial inequalities and how they play out in housing (Doucet et al., 2021). In the remainder of this article, we examine how this is affecting housing challenges within the Region of Waterloo, focusing on two factors: intra-provincial migration and growing demand for all kinds of affordable housing.

MIGRATION: INTRA-PROVINCIAL MIGRATION, SPECIFICALLY FROM THE GTA

When examining how the COVID-19 pandemic is affecting cities, it is important to situate what is happening during the pandemic within trends that were well-established beforehand. While migration to mid-sized cities such as Waterloo Region has received significant attention since 2020, these trends are, in fact, nothing new. Table 1 demonstrates that the biggest share of new population to the Region over the past twenty years has come from intra-provincial migration, rather than from other provinces or abroad. Broken down by origin location within Ontario, of the 42,900 people that moved into the Kitchener-Cambridge-Waterloo CMA from elsewhere in the province between 2011-2016, 41.7% came from the GTHA, with a further 31.1% originating from the outer ring of the Greater Golden Horseshoe (Table 2).⁴ Of note is that the number of people moving from the City

⁴ A note on the different total intra-provincial migration numbers in Tables 1 and 2: In 2016, the total intra-provincial figure of 61,770 also includes internal migration between cities (CSDs) within the Kitchener-Cambridge-Waterloo CMA (i.e., people who moved from Kitchener to Waterloo). The total figure of 42,900 for all intra-provincial migration from 2016 in Figure 2 excludes these moves between different CSDs within the Kitchener-Cambridge-Waterloo CMA.

Table 1. Kitchener CMA: Population and Migration. 2006 to 2016

	Total Population		Change	
	2006	2016	2006 to 2016	
	#	#	#	%
Population	451,235	523,890	72,655	16.1
Migration	2001-06	2011-16	2001-06	2011-16
	#	#	#	%
Recent Movers	188,860	190,915	2,055	1.1
<i>Local Movers</i>	<i>105,985</i>	<i>103,905</i>	<i>-2,080</i>	<i>-2.0</i>
<i>Intra-provincial Migrants</i>	<i>58,070</i>	<i>61,770</i>	<i>3,700</i>	<i>6.4</i>
<i>Inter-provincial Migrants</i>	<i>6,705</i>	<i>5,650</i>	<i>-1,055</i>	<i>-15.7</i>
<i>External Migrants</i>	<i>18,095</i>	<i>19,585</i>	<i>1,490</i>	<i>8.2</i>

Source: Statistics Canada (2019) Custom Tabulation, based on the 2006 and 2016 Census, five-year residential mobility, intra-provincial migration by Census Subdivision (CSD).

Table 2. Kitchener CMA: Intra-provincial In-Migration, 2001-06 to 2011-16

Origin Point	Total Population		Change	
	2001-06	2011-16	2001-16 to 2011-16	
	#	#	#	%
All of Ontario	41,795	42,900	1,105	2.6
GTHA	17,015	17,895	880	5.2
Toronto	6,810	5,520	-1,290	-18.9
Hamilton	1,890	2,160	270	14.3
905	8,315	10,215	1,900	22.9
<i>Halton</i>	<i>1,830</i>	<i>3,125</i>	<i>1,295</i>	<i>70.8</i>
<i>Peel</i>	<i>4,265</i>	<i>4,795</i>	<i>530</i>	<i>12.4</i>
Outer Ring	11,730	13,350	1,620	13.8
<i>Wellington</i>	<i>825</i>	<i>995</i>	<i>170</i>	<i>20.6</i>
<i>Niagara</i>	<i>1,220</i>	<i>1,090</i>	<i>-130</i>	<i>-10.7</i>
<i>Brant</i>	<i>1,235</i>	<i>1,500</i>	<i>265</i>	<i>21.5</i>
<i>Simcoe</i>	<i>850</i>	<i>1,090</i>	<i>240</i>	<i>28.2</i>
Rest of Ontario	13,050	11,655	-1,395	-10.7

Source: Statistics Canada (2019) Custom Tabulation, based on the 2006 and 2016 Census, five-year residential mobility, intra-provincial migration by Census Subdivision (CSD).

Table 3. In and out intra-provincial migration to Kitchener-Cambridge-Waterloo CMA, 2016-2019

	In-migration			Out-migration			Net migration			Total: 2016- 2019
	2016 / 2017	2017 / 2018	2018 / 2019	2016 / 2017	2017 / 2018	2018 / 2019	2016- 17	2017- 18	2018- 19	
Ottawa - Gatineau CMA (Ontario part)	303	336	326	442	499	532	-139	-163	-206	-508
EASTERN ONTARIO	298	315	292	345	362	383	-47	-47	-91	-185
Centre Wellington (CA)	240	141	218	204	234	252	36	-93	-34	-91
Oshawa (CMA)	205	172	192	127	135	144	78	37	48	163
Ingersoll (CA)	28	26	45	123	142	132	-95	-116	-87	-298
Toronto (CMA)	7,994	8,103	7,489	3,903	3,767	4,082	4,091	4,336	3,407	11,834
Hamilton (CMA)	1,134	1,107	1,010	732	738	909	402	369	101	872
St. Catharines Niagara (CMA)	314	322	237	244	241	310	70	81	-73	78
Brantford (CMA)	508	624	513	786	735	802	-278	-111	-289	-678
Woodstock (CA)	198	223	237	641	607	555	-443	-384	-318	-1,145
Tillsonburg (CA)	32	37	35	60	76	62	-28	-39	-27	-94
Norfolk (CA)	125	93	103	160	135	182	-35	-42	-79	-156
Guelph (CMA)	1,687	1,612	1,461	1,032	1,119	1,055	655	493	406	1,554
Stratford (CA)	160	157	197	247	282	289	-87	-125	-92	-304
London (CMA)	643	631	709	752	892	806	-109	-261	-97	-467
SOUTHWESTERN ONTARIO	398	375	401	432	477	531	-34	-102	-130	-266
GEORGIAN BAY, BARRIE	278	317	255	285	320	332	-7	-3	-77	-87
NORTHERN ONTARIO	294	260	235	220	244	269	74	16	-34	56
Area outside census metropolitan areas and census agglomerations, Ontario	1,975	2,038	1,713	2,995	3,391	3,020	-1,020	-1,353	-1,307	-3,680
Total	16,814	16,889	15,668	13,730	14,396	14,647	3,084	2,493	1,021	6,598

EASTERN ONTARIO: Kingston, Belleville, Peterborough Census Metropolitan Areas (CMA), Cornwall, Arnprior, Carleton Place, Brockville, Pembroke, Petawawa, Coburg, Port Hope, Kawartha Lakes Census Agglomerations (CA)

SOUTHWESTERN ONTARIO: Windsor (CMA), Chatham-Kent, Leamington, Sarnia (CA)

GEORGIAN BAY, BARRIE: Barrie (CMA), Wasaga Beach, Owen Sound, Collingwood, Orillia, Midland (CA)

NORTHERN ONTARIO: Greater Sudbury, Thunder Bay (CMA), Elliot Lake, Timmins, Sault Ste. Marie, Kenora (CA)

Source: [Inter-provincial and intra-provincial migrants, by census metropolitan area and census agglomeration of origin and destination, 2016 boundaries](#)

of Toronto actually went down by 18.9% between 2006 and 2016, though this was offset by a 22.9% growth in in-migration from the 905 region around the city (Durham, York, Peel, and Halton Regions). Within that, there was 70.8% growth from Halton Region between 2001-6 and 2011-16.

Housing in Waterloo Region is heavily influenced by its proximity to the GTA. The trend of ‘driving until you qualify’ for a mortgage – moving further out along Highway 401 in search of more affordable housing – is therefore not new (Moffatt, 2021). Data from Table 2 do not include out-migration from Waterloo to elsewhere in the province. Updated annual statistics from 2016-2019 provide some more insights on overall intra-provincial migration trends (Table 3). They also update some of the data from the 2016 Census, albeit at a larger origin scale than noted above. These data indicate that the Toronto, Guelph, and Hamilton CMAs represent the biggest source of in-migration, each of which have net positive migration levels. While the Toronto and Guelph CMAs are the largest destinations for those leaving Waterloo Region, Brantford, Woodstock, and London have all seen more in-migration from Waterloo Region than out-migration to Waterloo, reflecting Moffatt’s (2021) idea of the musical chairs effect, which pushes people further away. Two further points are also relevant. First, the Waterloo CMA loses more than one thousand more people per year than it gains to rural parts of the province. Second, net intra-provincial migration has declined in each of the three years, from 3,084 in 2016-17 to only 1,021 in 2018-19.

This is the context in which the pandemic arrived. We will need to wait for updated figures from 2021-22, as well as the detailed migration data from the 2021 Census in order to start to understand the impact of the pandemic on these trends. A full assessment of how the pandemic impacted intra-provincial migration will be years away, especially understanding whether the stories of accelerated migration into mid-sized cities such as Waterloo

(Davis, 2020a; Sharpe, 2021) constitute a blip or a major realignment of these trends. Royal LePage CEO Phil Soper stated that the pandemic “supercharged” the acceleration of this trend (Kalinowski, 2020a). In July 2020, the *Toronto Star* boldly proclaimed that Torontonians were “fleeing” the city for cheaper homes and more space, although it was noted that this was a “perceived” trend (Kalinowski, 2020c). Colleen Koehler, president of the Kitchener Waterloo Association of Realtors, estimated that upwards of 50% of realtors showing properties to clients in the Waterloo Region in July 2020 were actually from the GTA (Canadian Television Kitchener, 2020). The Ontario Real Estate Association conducted an online survey of 1,073 Ontario residents in May, 2020 and found that demand for housing was shifting, with buyers seeking bigger properties with more space/amenities (28%) and more outdoor space (25%) (Ontario Real Estate Association, 2020).⁵

Waterloo, and other mid-sized communities within the outer ring of the GGH (i.e., Peterborough, St. Catharines) have several factors relevant to these reported trends. First, they offer more spacious housing units at lower prices than cities within the Toronto region. Second, proximity to employment (particularly office-based jobs) may have less importance to potential homebuyers if some form of working from home, or flexible working arrangements continue for years to come. Several prominent companies, including Shopify, announced early in the pandemic that they were switching to a permanent work-from-home model (Canadian Broadcasting Corporation, 2020). Third, the push factors from Toronto are growing, partly due to the pandemic. These include the high cost of housing, congestion, density, lack of green space, and smaller housing units.

Despite the pandemic-induced recession, housing prices, particularly for single-detached dwellings, have risen significantly, both in the GTA (Kalinowski, 2020b) and Waterloo Region (Davis,

⁵ The survey targeted residents older than 18 years who were active in the real estate market. It was conducted by Nanos Research Group from 7 to 15 May 2020. The total participants were weighted by age and gender based on Statistics Canada data. The sample is geographically stratified and is representative of Canada.

2020b). Low interest rates and reduced inventory on the market play a role; in July 2020, inventory was 28% lower in the Region of Waterloo than it was in July 2019 (Shetty, 2020). In August 2020, the median price of all properties sold in the Region was \$597,955, an increase of 20.8% compared to August 2019 (Davis, 2020b).

In the Region of Waterloo, demand for single-detached homes has grown stronger than any other housing type since the onset of the pandemic, something reflected in international trends (The Economist, 2020). Prices rose 23% between July 2019 and July 2020 (Davis, 2020b), and in February 2021, the average selling price for a detached home reached 850,000, an increase of 30% in one year (Sharpe, 2021). It is worth noting, however, that there are very few family-sized units constructed within the urban core, and most new condo developments comprise mostly one-bedroom units. This means that households looking for more space have few options beyond suburban sprawl, or increasingly expensive and gentrified housing in older urban neighbourhoods (Parker, 2017). Despite these trends and these recent price increases, housing in Waterloo Region is cheaper than in the GTA. While price increases during the pandemic were referred to as “mind-blowing” by the president of the Kitchener Waterloo Association of Realtors (Sharpe, 2021), in early 2021, the cost of an average detached home in the Region was around \$400,000 cheaper than in Toronto.

AFFORDABLE HOUSING: GROWING DEMAND ACROSS THE SPECTRUM

While most in-migrants from the GTA will be either purchasing homes, or renting within the private market, these flows, combined with other factors, are placing strains on all segments of the housing market. Demand for affordable housing was already high, with waiting times averaging eight years for a one-bedroom in subsidized housing (City of Waterloo, 2020).

During 2020 and 2021, the skyline of Waterloo Region was dominated by more than a dozen construction cranes erecting new condominium

towers (with a few purpose-built rentals). Despite the record number of new units constructed within the urban core, the cost of housing has not decreased. This new density is part of the Region’s growth strategy to concentrate the majority of new developments within the existing urban footprint, rather than as sprawl on productive and culturally significant agricultural land surrounding the three cities. The Region sought to achieve this primarily through development of the ION LRT project, which commenced operation in June 2019, and the Countryside Line, a growth boundary enacted into the Official Plan more than a decade ago. However, in terms of what gets built (size, tenure, ownership), the Region has taken a hands-off approach, leaving decisions about number of bedrooms and the price and levels of affordability to developers and the private market. The result has been large numbers of small units (primarily one-bedrooms) that are popular with investors.

While this growth model has produced a more compact city, several points are worth reflecting on, particularly with regard to the demand for housing both before and during the pandemic. First, because many of the new condo units are small, they sell at prices which have been under the Region’s threshold for units that are considered to be affordable (measured by a crude ratio of price to average earnings) (Region of Waterloo, 2019). However, as noted in international studies, these types of micro-apartments are not conducive to both mental health and well-being in general, and the specific challenges of the pandemic (Hubbard et al., 2021).

While these developments meet demands for investment, the types of units (size, affordability) do not necessarily meet the needs of local residents who are looking for affordable housing options along good transit routes. Research along the ION LRT corridor conducted prior to its opening found that there was a lack of supply of larger units, which combined with rising rents, limited housing opportunities for many people who want to live in the urban core, where opportunities for more sustainable and less car-dependent lifestyles are

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more plentiful than in the region's suburbs (Pi, 2017; Tran, 2016). A particular challenge was when people wanted to switch from renting to owning: for larger households, there were few affordable options along the LRT corridor. Pi's (2017) survey found that many people ended up in car-dependent suburbs not out of choice, but because housing supply in the urban core was not affordable. It is also worth noting that while there is little empirical research on the role of the short-term rental market (e.g., Airbnb) in Waterloo Region, studies elsewhere have found that it has a profound impact on affordability and accessibility of the local housing market, particularly in core urban areas (Wachsmuth et al., 2017; Wachsmuth & Weisler, 2018).

The second issue with respect to new condominium development is that some of it has taken place on top of formerly affordable housing units that were demolished to make way for these new developments. Unfortunately, local planners or other government bodies have not been keeping track of how many units of housing have been lost in the wake of \$3 billion worth of investment along the LRT corridor. However, our partnership between the University of Waterloo and the Social Development Centre Waterloo Region has sought to use oral histories and counter-mapping in order to assemble local knowledge about the types and quantities of housing that has been lost (Social Development Centre Waterloo Region, 2020). This work has found far more instances of displacement and the loss of already existing affordable housing (through demolition or renoviction) than show up in conventional statistics that primarily shape planning decisions.⁶

Another challenge is the role that Real Estate Investment Trusts (REITs) are playing in reducing the supply of already-existing affordable housing. August (2020) and August and Walks (2018) demonstrated the detrimental effect REITs have on eroding the supply of affordable housing. Another process evident in Waterloo Region is 'renoviction'

- where landlords evict lower-income tenants, renovate their properties, and subsequently rent them at higher rates to more affluent households. There have been several high profile renovictions in downtown Kitchener in recent years (Canadian Broadcasting Corporation, 2015; Global Newswire, 2015; Mercer, 2015; Thompson, 2019a). Our ongoing work documenting displacement has found many instances of renoviction in both the core and suburbs of the Region (see Social Development Centre Waterloo Region, 2020); we have also found that these displacement and eviction pressures have continued during the pandemic (Turman et al., 2021).

There are indications that the COVID-19 pandemic has accelerated these trends. A report by the Canadian Centre for Policy Alternatives noted that private-market rents in Waterloo Region increased by 4% between October 2019 and October 2020 despite one of the most severe recessions in modern times. The authors of the report found that landlords were generally unwilling to lower asking rents and they provided a useful and empirically grounded counterargument to media accounts that cities were becoming "renters' markets" during the pandemic (Aldridge & Tranjan, 2021). They found incentives to evict low-income tenants were still in place during the pandemic, noting that: "the market incentive to push tenants out – due to arrears accumulated during lockdowns, via renovictions, or any other reason—is still very much present. In the absence of rent controls on vacant units, there is money to be made from evictions, and some landlords will cash that money, pandemic or not (Aldridge & Tranjan, 2021)

As Rogers and Power (2020) noted, some housing policies shifted incredibly rapidly in the early phases of the pandemic. Ontario's provincial government halted evictions in March 2020 (although this ban was subsequently rescinded). However, there were many reports of landlords harassing tenants by threatening them with evictions, even when the ban was in place (Press

⁶ For more on life stories of displacement in Waterloo Region, see [here](#).

Progress, 2020). By July 2020, the Ontario Landlord and Tenant Board received more than 6,000 applications to evict tenants for not paying their rent during the pandemic (Gibson, 2020). Many tenants who lost their jobs because of the impact COVID-19 had on the economy were unable to pay some or all their rent, even while receiving Canadian Emergency Response Benefit (CERB) payments from the Federal government (D'Amore, 2020).

Another rapid move during the first phase of the pandemic was to provide shelter for homeless individuals (Seto, 2020). This has been a common theme in cities around the world, and in many instances, governments have used hotels as temporary sites to house the homeless. The House of Friendship, a large men's shelter in downtown Kitchener, temporarily moved into the Radisson Hotel, providing a safer and more dignified experience for its residents, while also ensuring sufficient space to self-isolate and quarantine (Osman, 2020; Thompson, 2020b). This helped in an immediate time of crisis, as noted by one comment from a resident in the Radisson: "I feel like for the first time in a long time I'm ready to tackle my addiction...I've been able to see a health care provider for the first time in over five years. I'm sleeping, really sleeping. I'm starting to feel like me...I realize I can live a life worth living, and that I can do this" (Thompson, 2020a).

The owner of a small convention centre, Lot42, permitted the establishment of A Better Tent City (ABTC) on his property (Latif, 2020). Approximately 40 residents, some of whom had been displaced from the downtown core, set up temporary tiny houses and tents. The site provides access to bathrooms, a shared kitchen and communal washing stations, with health services and non-profits making regular rounds (see Turman et al., 2021).

However, as other researchers have also noted, many such measures enacted quickly during the pandemic have been designed to be temporary. Parsell et al. (2020) examined responses to homelessness in Australia and found that many

measures were implemented, not out of concern for the health and well-being of homeless populations, but from the perspective of wider public health, where unsheltered populations are seen as a threat to the wider population. In Waterloo Region, using hotels as shelters, ABTC, bans on evictions, and the lack of bylaw enforcement against homeless encampments are all temporary and little, if anything, has been done to address either the chronic lack of affordable housing in the region, or the commodification of housing and exploitation by landlords.

DISCUSSION: PLANNING IN THE FACE OF CONTINUITY AND CHANGE

In this article, we have stressed the continuity (and acceleration) of housing challenges, rather than dramatically new trajectories brought about due to the pandemic. We have done this by rooting what we are observing in the present, with the pre-existing housing challenges that were already firmly entrenched before the arrival of COVID-19.

There is a need for informed, critical reflection to shape planning and policy debates in the midst of an ever-changing global pandemic. However, we advise caution in assuming that everything has changed. There is no shortage of speculation about the impact of the pandemic and future trajectories of cities. For mid-sized cities, much of this revolves around growing levels of in-migration due to stories of an urban exodus from big cities. However, until there are firm numbers detailing how many people have actually moved during the pandemic, and qualitative research that analyzes why (and what role, if any, the pandemic played in shaping those decisions), we must treat anecdotes – particularly from the media or real estate industry – with a certain degree of caution.

The recent report by Aldridge and Tranjan (2021) demonstrates why rigorous, critical research remains necessary. In the early phases of the pandemic, there were many anecdotes about falling rents, particularly in big cities (that people were supposedly fleeing) and a narrative emerged about the shift towards a renters' market. However, their

analysis of rental prices across Canada revealed a very different picture, showing that rents were rising far faster than inflation across the country, including in big cities such as Toronto. They found that that average rents for a two-bedroom apartment across Canada rose by 3.5% between October 2019 and 2020 (despite inflation of only 0.7%).

While on the surface, it appears that everything has changed during the COVID-19 pandemic, critical reflection of the pre-existing conditions of cities and the events of the past year prompts us to pose this question in a different way: what challenges have either remained the same, or been accelerated by the pandemic? Seen from this perspective, there are many elements of continuity. Despite high-profile examples and media stories of people leaving big cities and moving to nearby mid-sized ones, it is clear that this was already a dominant trend for decades (Ley, 2007; Moffatt, 2021). While issues of affordable housing have been front and centre in planning discussions in 2020 and 2021, they were already among the most important local political and planning issues in 2019.

Rather than interpreting the arrival of COVID-19 as the beginning of an entirely new era for mid-sized cities such as Waterloo Region, our considerations and reflections for planners emphasize the links between the pre-pandemic and pandemic housing challenges. As a result, we suggest four areas that need to be central to planning debates and conversations as we move through the pandemic.

1. At this stage of the pandemic, when so little of the long-term trajectories of cities are not yet known, it would not be advisable to embark on knee-jerk reactions to dramatically shift planning and policymaking in order to cater to the stories of people leaving big cities in droves. In Waterloo Region, we are specifically referring to the Countryside Line, which has limited sprawl by creating a growth boundary around the built-up areas of the region, thereby encouraging more intensification. Over the past decade, it has led to a remarkable shift in development, whereby the majority now takes place within the existing urban footprint.

Given the increased number of stories of people leaving big cities in search of more space and affordable housing in mid-sized cities and smaller-communities, it is likely that local governments in mid-sized cities will come under increased pressure to allow more sprawling developments on their fringes. This would go against decades of growth management policies and sustainable planning ideas. Sprawl (and its associated automobile dependency) also comes with its own negative health effects and research has shown that air pollution can exacerbate the health effects of COVID-19 (see Carrington, 2020a, 2020b). As we have stressed throughout this article, there is continuity in housing challenges and we do not yet know whether the housing trends witnessed during the pandemic will be a blip or the start of a new era. Until more is known, we would discourage planners from radically re-writing land use plans and masterplans and instead focus on how their existing frameworks can be improved, (recognizing that many of these improvements were also necessary before the arrival of the pandemic).

2. With the above point in mind, it has been clear that the new intensification seen along Waterloo Region's LRT corridor has not addressed both the long-standing housing challenges and those exacerbated by the pandemic (Doucet, 2017, 2019). As noted earlier, most new units are very small, which was already problematic before the pandemic because, while they were popular with investors, they did not address housing needs of larger families, or those on lower-incomes. Previous research, however, already documented the latent demand for family-sized housing within the urban core that private developers were unwilling or unable to build (Parker, 2017; Pi, 2017; Tran, 2016). This lack of larger units has become even more problematic during the pandemic, as very small studio and one-bedroom units are highly unsuited to long periods of staying at home under quarantine, the need to self-isolate, or the space required to work from home (Hubbard et al., 2021).

While Waterloo Region (and other mid-sized cities across the country) have been proactive in shaping

where development takes place, the decisions about what goes on inside buildings (affordability and the number and size of units) is largely decided by the private market and based on what is most profitable. A more proactive approach to matching new developments with local housing needs (affordability, tenure, size) was already called for before the pandemic (Bozikovic et al., 2019), but has taken on a greater sense of urgency because of it. While this type of approach is much more common in Europe, there are some Canadian examples of cities being more proactive in this regard. Montreal recently enacted a new bylaw that stipulates that in developments of more than 450m², 20% of units must be social housing, 20% affordable housing and 20% family-sized units.

3. Cities must also be much more proactive in both creating new affordable housing units and protecting the existing supply of affordable housing, particularly in the private sector, where many apartments have already been demolished or renovated. Again, this is not new, but ensuring that everyone can exercise their right to safe, secure, and affordable housing has taken on a greater sense of urgency as overcrowding within homes is a key way in which the virus spreads. There are several strategies that mid-sized cities can adopt; importantly, the pandemic has only heightened the need to implement these ideas. New Westminster, British Columbia, has enacted a bylaw that fines landlords who do not relocate tenants while their units are being renovated, as well as measures to ensure that they can return at the same rents they paid before (Boynton, 2020). Montreal has had rules in place since 2016 that give the city the right of first refusal of any property that comes on the market. This can help add, or maintain affordable housing supply and prevent apartment buildings from being bought up by REITs. If a private buyer makes an offer on a property, the city has sixty days to match that offer. The City of Montreal has identified 300 properties that it intends to purchase and has plans to add 12,000 more units of housing to its portfolio (Olson, 2020).

Working with non-profits to build new affordable housing, and acquire existing properties is another strategy that has been proven to increase the supply of housing available to people on low-incomes (Boone & Roseland, 2020). In Toronto, the Parkdale Community Land Trust has acquired properties to ensure that they remain affordable in a rapidly gentrifying neighbourhood. For middle-income households, the Whistler Housing Association builds new developments on publicly owned land that must be inhabited as primary residences by people employed in Whistler. The prices of these units are decoupled from the market and are set to a ratio of average incomes, meaning that a detached house costs around \$750,000, compared to over \$2,000,000 on the open market (McElroy, 2019). Schemes such as this are therefore part of creating *permanently affordable housing* decoupled from speculation, rather than affordable units that only remain so for a fixed period of time, often negotiated with developers as part of profit-driven projects (Small Housing BC, 2019).

Cities can be more proactive in using their own land for the development of new affordable housing. In Waterloo, the most prominent piece of publicly owned land is the former Charles Street Bus Terminal, which was closed after the opening of the LRT (Thompson, 2019b). Surface parking lots also offer the potential to be redeveloped into housing. In July 2020, Toronto City Council approved turning a municipally owned parking lot in Kensington Market into a new affordable housing development. The city will launch a competitive call for proposals to identify a non-profit developer and operator to build new housing on this site.⁷

4. Finally, planning and policymaking will need to incorporate lived experiences of marginalised communities if equity and inclusion are to be central to housing responses to the pandemic. The pandemic has further exacerbated existing economic, social, spatial, and racial inequalities in cities around the world. Too often, however, planning is done in the name of powerful groups,

⁷ To read more about this new affordable housing development in Kingston Market, see [here](#).

rather than centring marginalized communities within decision-making; thus far in the pandemic, there is little to suggest these power relations have shifted (Doucet et al., 2021). The City of Kitchener (2020) has made some important steps in including incorporating lived experience voices in housing policy in its new affordable housing strategy. The challenge remains moving beyond nice words, tokenism, or merely inviting people to the table, but rather centring the lived experiences and knowledge of those facing housing precarity, homelessness, and marginalisation within planning and policymaking.

You may find yourself asking, what is new with these recommendations and what do they have to do with the pandemic? While the pandemic has dramatically changed life in many ways, our critical reflection of its impact thus far on housing in mid-sized cities shows very little indication that the structural conditions that produced unequal and divided cities have been addressed. Furthermore, many of the trends that are now central in planning and policy conversations (such as in-migration from big cities and affordability challenges across the housing spectrum), were clearly established *before* the arrival of the pandemic.

The challenge, therefore, is not thinking of new ideas, but rather being able to implement the ideas that have been demonstrated to work in curbing speculation, protecting existing, and building new affordable housing, and ensuring supply meets demand for houses to live in, rather than investment opportunities. The pandemic has made these challenges more difficult as it has exacerbated inequalities at all social and spatial scales, but this has also made implementing them more urgent.

Therefore, we are keen to stress to planners, policymakers, and politicians that the pathways to creating more equitable, just, and affordable housing systems have altered very little because of the pandemic. We are not alone in stressing the continuity of the pre-pandemic and pandemic periods. As other scholars have noted, the solutions to dealing with housing challenges during the pandemic are very similar to what has been called for for many years: proactive approaches to ensure

market-driven housing addresses local demand; new investments in social housing; banning unjust evictions; curbing property speculation; and permanent rent controls (Buckle, 2021; Maalsen et al., 2020). With that in mind, we encourage planners to avoid speculating on what role the COVID-19 pandemic will have on the future of cities and instead critically ask the question of what factors need to change (and have needed to change for some time) in order to create a more just and equitable housing system?

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