All Roads Lead to Home: The Homelessness to Housing Stability Strategy of Waterloo Region

January 2012
All Roads Lead to Home: 
The Homelessness to Housing Stability Strategy 
for Waterloo Region – Policy Framework

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Michael Schuster, Commissioner of Social Services

DOCS# 1172186
**Quick Reference Guide for the Strategy**

| What Is It? | All Roads Lead to Home: The Homelessness to Housing Stability Strategy for Waterloo Region (Strategy) is a guide for the community that supports a shared approach to ending homelessness. The Strategy for 2011-2014 consists of two complementary frameworks:  
- **The Policy Framework** (the current document) provides guidelines for thinking about ending homelessness: the essential elements and other key concepts, who is working on it, what resources are available and key policy directions for the future.  
- **The Action Framework** will support the community to take action to end homelessness by identifying what needs to change, how change should be supported and what measures should be used for evaluating the impact of change over time. The Action Framework will be released in 2012. |
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<tr>
<td>Who Developed It?</td>
<td>With support from the Regional Municipality of Waterloo, stakeholders in the housing stability system developed the Strategy and will take a lead role in its implementation. The housing stability system includes organizations, groups and individuals with a mandate to support people who are experiencing homelessness or at-risk of housing loss.</td>
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<tr>
<td>Who Uses It?</td>
<td>The Strategy is intended to be used by all orders of government, businesses, not-for-profits, groups, landlords and residents of Waterloo Region, as everyone has a role to play in ending homelessness.</td>
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| Where Are We Going? | Stakeholders in the housing stability system developed the following vision:  
*Waterloo Region is an inclusive community where everyone has adequate housing, income and support to make a home.* |
| **POLICY FRAMEWORK** | **What Guides Us?**  
**Housing Stability System Values:**  
Collaboration – Accessibility – Respect – Excellence (CARE)  
**Principles to Guide Action:**  
- Focus on housing stability to promote the vision for the future.  
- Promote accessibility to meet people “where they are at”.  
- See adequate housing as a right.  
- Tailor approaches according to strength of “association with homelessness”.  
- Promote strategic investments to end homelessness in Waterloo Region.  
**Goals for the Housing Stability System:**  
1. Support a shared approach to ending homelessness.  
2. Support people experiencing homelessness or at-risk of housing loss to increase housing stability:  
   a) Increase housing retention.  
   b) Reduce the length of time people experience transitional homelessness.  
   c) End persistent homelessness.  
   d) Increase community inclusion.  
3. Strengthen the housing stability system. |
Following release of the Policy Framework, an Action Framework will be developed and released later in 2012. The Action Framework will identify actions for each goal identified in the Policy Framework.
Progress with implementation depends on strategic investments and requires dedicated, collaborative effort among all partners in the community and other orders of government.

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<td>A plan for monitoring implementation will be part of the Action Framework.</td>
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<td>How Will We Share What We Learned?</td>
<td>A communication plan will be part of the Action Framework.</td>
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Acknowledgements and Endorsements

All Roads Lead to Home: The Homelessness to Housing Stability Strategy for Waterloo Region – Policy Framework (Policy Framework) was made possible through the involvement of many people in the community.

Report Contributors:
People contributed to the Policy Framework in two main ways: through the research and writing process of its ten background reports (released between 2008 and 2011) and/or through the community consultation process (throughout 2011). Community consultation included two open community forums (with more than forty attendees at each forum), more than thirty meetings with organizations and groups from the housing stability system, opportunities to provide feedback on-line and additional meetings with people to discuss their feedback. Special thanks to two photographers for their photos: Sean Puckett (who worked in partnership with The Working Centre) and Sarah Kivell. Thank you to everyone who invested their time and provided their invaluable insights.

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Twenty-nine organizations and groups have endorsed the Strategy. These community organizations and groups recognize that a shared approach to social change is required to end homelessness in Waterloo Region. The Strategy serves as their guide in this important work.
All Roads Lead to Home: The Homelessness to Housing Stability Strategy for Waterloo Region – Policy Framework

C.A.H.G.
Cambridge Action on Homelessness Group

Cambridge Roundtable for Poverty Eradication: Affordable Housing Subcommittee

CANADIAN MENTAL HEALTH ASSOCIATION
Grand River Branch

GRAND RIVER HOSPITAL

House of Friendship

John Howard Society of Waterloo-Wellington

Kitchener-Waterloo Out of the Cold Steering Committee

KWHabilitation

MARI LLAC PLACE
Building Blocks for Brighter Futures
All Roads Lead to Home: The Homelessness to Housing Stability Strategy for Waterloo Region – Policy Framework

Participant Advisory Group
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EXECUTIVE SUMMARY
Homelessness has many personal and societal costs – ending it is both humane and cost-effective. All Roads Lead to Home: The Homelessness to Housing Stability Strategy for Waterloo Region (Strategy) was developed as a response to the need for a collective voice, calling for a shift in thinking and doing to end homelessness in Waterloo Region.

The first Strategy was released in 2007 and implemented with great success: 90% of the 92 actions were either completed or in-progress by the end of the three-year implementation period (2007-2010). However, there is more work to do. To support continued efforts and to capture new learning since 2007, the policy elements of the Strategy have been updated and plans are underway to update the action components of the Strategy.

When fully updated, the Strategy will consist of two complementary frameworks: the Policy Framework (this document) and the Action Framework (to be released later in 2012):

- The Policy Framework of the Strategy provides a common point of reference and guidelines for thinking about how to end homelessness, including a comprehensive review of the following: i) the essential elements for ending homelessness and other key concepts, ii) who is working to end homelessness, iii) what resources are available and iv) key policy directions for the future. Twenty-nine local organizations and groups have endorsed the Policy Framework as their guide for ending homelessness.
- The Action Framework of the Strategy will support the whole community to take action to end homelessness. It will identify what needs to change, how change should be supported and what measures should be used for evaluating the impact of change over time.

Everyone has a role to play – all orders of government, businesses, not-for-profits, groups, landlords and residents of Waterloo Region. The network of organizations, groups and individuals with a mandate to support people who are experiencing homelessness or at-risk of housing loss (referred to as the local housing stability system) has adopted a leadership role in this area. As part of its role as Consolidated Municipal Service Manager for Homelessness, the Regional Municipality of Waterloo plays a facilitating role in both the development and implementation of the Strategy.

KEY POLICY DIRECTIONS – HIGHLIGHTS
The policy directions of the Strategy include an overarching vision for Waterloo Region and five principles to guide actions that will support the community to realize this vision. As the primary goal is to end homelessness in Waterloo Region, and stakeholders in the housing stability system play a key role in supporting the community to reach this goal, the policy directions also outline the core values and three secondary goals for the housing stability system as a whole. Each of these is briefly summarized below. For more detail, please see the body of the report.
Introduction to the Essential Elements for Ending Homelessness

Housing stability for everyone, in a community that is designed to be inclusive, helps to restore dignity, reduce human suffering and create the conditions necessary to ensure Waterloo Region is resilient. Resiliency refers to the ability to cope with and thrive in the presence of challenges and continual change.

**Housing stability** refers to *ideal living circumstances* where people with a fixed address are able to retain adequate housing over the long term. To have housing stability, people must have three key resources: adequate housing, income and support. Assessment of adequacy is largely based on personal interpretation.

1. **Adequate housing** provides security of tenure and is desirable, affordable, safe, adequately maintained, accessible and a suitable size.

2. **Adequate income** provides enough financial resources to meet and sustain minimum standards for housing (rent or mortgage expenses and utilities) and other basic needs (e.g., food, clothing, child care, transportation, personal hygiene, health/medical expenses, recreation, communication and education).

3. **Adequate support** (informal and/or formal) provides enough personal support for living as independently and connecting with others as desired.

**Community inclusion** means that participation in community life is accessible to everyone and the community is designed to support people in their efforts to be included.

**Home**, in essence, is feeling a sense of belonging to a personal space. While it is not necessarily tied to a particular space, for most people, having *adequate housing* is fundamental to creating both a *sense of home* and the stability necessary for *full participation in the community*.

Housing stability, community inclusion and a sense of home are the essential elements to ending homelessness because they ensure that people have what they need to *retain adequate housing over the long term*.

**Vision for Waterloo Region**: A vision is a word picture of the future – it is a statement that captures an ideal state. Stakeholders from the housing stability system developed the following vision for Waterloo Region:

*Waterloo Region is an inclusive community where everyone has adequate housing, income and support to make a home.*
Values for the Housing Stability System: The core values of the housing stability system are:

- **Collaboration**: We work together.
- **Accessibility**: We meet people “where they are at”.
- **Respect**: We value all people.
- **Excellence**: We are committed to doing our best.

Principles to Guide Action: These principles will inform the Action Framework.

1. **Focus on housing stability to promote the vision for the future.**
   The Strategy intentionally uses the term housing stability rather than homelessness wherever possible because doing so emphasizes the vision for the future and supports thinking and doing in that direction. For example, focusing only on homelessness limits investments to a very narrow range of options (such as basic emergency response measures, which only serves to manage the immediate impact of homelessness). In contrast, focusing on housing stability encourages investment in a wide range of complementary programs and in a system where people work collaboratively to end homelessness.

2. **Promote accessibility to meet people “where they are at”**.
   Accessibility in the context of housing stability means that people are able to access the housing, income and support they need in the way that works best for them. It requires that people have the opportunity to choose from a variety of options across a broad range of approaches. People are never judged for their decisions, with the understanding that treating people with respect and meeting them “where they are at” is the only way to create greater housing stability over the long term.

3. **See adequate housing as a right.**
   According to the United Nations, having adequate housing is a human right. Ensuring that people are living in adequate housing is generally the first step toward supporting greater housing stability and community inclusion. This approach (often referred to as “Housing First”) is supported by a large body of evidence illustrating that community programs in general are more effective when provided to people who have adequate housing. Once housed, people may need to have access to additional income and support, or other community resources, where needed and desired to support them to maintain housing stability over the long term.

4. **Tailor approaches according to people’s strength of “association with homelessness”.**
   Organizations that consider strength of “association with homelessness” in their program planning are likely to be more effective in their service delivery because the programs and approaches will be tailored to meet the needs of people who are experiencing similar circumstances (i.e., transitional versus persistent homelessness).
5. **Promote strategic investments to end homelessness in Waterloo Region.**
   Waterloo Region does not currently have enough adequate housing and support for housing stability to meet the wide range of needs in the community. Advocacy efforts continue to support the process of closing these gaps. In order to prevent public resources from being diverted to expensive emergency responses *unnecessarily* and to support people with greater *respect*, it is important that people have access to appropriate levels of support to meet their needs. Stakeholders in the housing stability system have a vital role to play in reducing the personal and community impacts of housing instability. Housing retention and rapid re-housing are two approaches used by housing stability programs to fulfill this role.

**Goals for the Housing Stability System:** As the primary goal of the Strategy is to end homelessness in Waterloo Region, and stakeholders in the housing stability system play a key role in supporting the community to reach this goal, three secondary goals have been identified for the housing stability system.

1. **Support a Shared Approach to Ending Homelessness.**
   A full range of partners take action to implement *All Roads Lead to Home: The Homelessness to Housing Stability Strategy for Waterloo Region.*

2. **Support People Experiencing Homelessness or At-Risk of Housing Loss to Increase Housing Stability.**
   a) **Increase Housing Retention.**
      People who are at-risk of housing loss are supported to retain their current adequate housing and/or to find and/or establish more adequate housing without experiencing homelessness.
   b) **Reduce the Length of Time People Experience Transitional Homelessness.**
      People living without a fixed address are supported to find and/or establish adequate housing *as quickly as possible* and to access additional income and support as needed and desired.
   c) **End Persistent Homelessness.**
      People approaching or experiencing persistent homelessness are supported to increase housing stability.
   d) **Increase Community Inclusion.**
      People are supported to participate in community life as fully as desired.

3. **Strengthen the Housing Stability System.**
   People have access to high quality, accessible housing stability programs and initiatives designed to end homelessness.

**NEXT STEPS**
Following release of this Policy Framework, an Action Framework will be developed and released in 2012. Progress with implementation depends on strategic investments and requires dedicated, collaborative effort among all partners in the community.
CHAPTER 1: INTRODUCTION

Homelessness is a complex social issue. It has many possible causes and the impact of housing loss is different for each person. The local housing stability system is also a complex community system. It includes stakeholders representing different community systems that intersect in the area of housing stability, each with its own culture, policies, programs and initiatives.

Given these complexities, it can be challenging for people to agree on the nature of homelessness and the most effective way to end it. Adopting a shared approach is essential under these circumstances.

For more information about complexity, see Appendix A.

ADOPTING A SHARED APPROACH TO SOCIAL CHANGE

Ending homelessness is a shared responsibility – all orders of government, businesses, not-for-profits, groups, landlords and residents of Waterloo Region have a role to play. All Roads Lead to Home: The Homelessness to Housing Stability Strategy for Waterloo Region (Strategy) was developed by stakeholders in the local housing stability system as a response to the need for a collective voice, calling for a shift in thinking and doing to end homelessness.

Thinking about ending homelessness is important because how people think about things changes what they believe should be done about them. In this way, thinking is closely linked to doing. In support of a shared understanding of the nature of homelessness and the most effective way to end it, the Strategy provides a current summary of the state, potential causes and consequences of housing instability and community exclusion, as well as approaches for and investments in creating greater housing stability, promoting community inclusion and supporting people to deepen their sense of home.

The primary goal of the Strategy is to end homelessness in Waterloo Region. Without strategic action, there is no hope of reaching this goal. The Strategy supports the whole community to take action to end homelessness by identifying what needs to change, how change should be supported and what measures should be used for evaluating the impact of change over time.
### Introduction to the Essential Elements for Ending Homelessness

Housing stability for everyone, in a community that is designed to be inclusive, helps to restore dignity, reduce human suffering and create the conditions necessary to ensure Waterloo Region is resilient. Resiliency refers to the ability to cope with and thrive in the presence of challenges and continual change.

**Housing stability** refers to *ideal living circumstances* where people with a fixed address are able to retain adequate housing over the long term. To have housing stability, people must have three key resources: adequate housing, income and support. Assessment of adequacy is largely based on personal interpretation.

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3. **Adequate support** (informal and/or formal) provides enough personal support for living as independently and connecting with others as desired.

**Community inclusion** means that participation in community life is accessible to everyone and the community is designed to support people in their efforts to be included.

**Home**, in essence, is feeling a sense of belonging to a personal space. While it is not necessarily tied to a particular space, for most people, having **adequate housing** is fundamental to creating both a *sense of home* and the stability necessary for **full participation in the community**.

Housing stability, community inclusion and a sense of home are the essential elements to ending homelessness because they ensure that people have what they need to **retain adequate housing over the long term**.

Stakeholders in the local housing stability system have adopted a leadership role in creating greater housing stability and community inclusion for people who are experiencing homelessness or at-risk of housing loss in Waterloo Region. The Regional Municipality of Waterloo
(Region) plays a facilitating role in both the development and implementation of the Strategy. However, progress with implementation depends on strategic investments and requires dedicated, collaborative effort among all partners in the community and other orders of government.

Although the Region plays a facilitating role, the Strategy is not intended to be used strictly as a planning tool for Regional government. In fact, twenty-nine organizations and groups in the community have endorsed the Strategy as their guide for supporting a shared approach to social change. These organizations and groups believe that a shared approach – adopting mutually-reinforcing ways of thinking and doing – has more power to create the social change necessary to end homelessness than individual efforts alone.

Housing stability and community inclusion both protect and enhance health and well-being – ultimately creating greater resilience. The concept of resilience refers to the ability (of a person or a community) to cope with and thrive in the presence of challenges and continual change. Like many communities, Waterloo Region is expected to face several challenges in the coming years (e.g., related to the economic climate and population growth, for example – see Appendix C – Part A for more information). Housing stability for everyone, in a community that is designed to be inclusive, creates the conditions necessary to ensure Waterloo Region is resilient over the long term.

Homelessness has been linked to many negative health outcomes, including chronic health issues and early death. The human cost of homelessness is extraordinary. Living without a fixed address takes an enormous toll on the individual, both physically and emotionally. Compared to other Canadians, people with a history of homelessness have a considerably lower life expectancy and are much more likely to die by suicide. People experiencing homelessness are also assaulted more in one year than the average person experiences in a lifetime. They face barriers in accessing regular sources of health care, particularly related to prevention of disease. They also experience a number of stressors, including food insecurity as well as greater exposure to extreme weather conditions and communicable disease. Creating greater

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Did you know?

Individual residents as well as various foundations, businesses, schools, associations, faith and service groups, etc. contribute significant resources toward creating greater housing stability and promoting community inclusion in Waterloo Region.

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“My support worker has helped me to build trust and want to help others in the community. For the first time in a long time, I have met someone who does not give up on me.”

Program Participant
Supporting Successful Community Change Initiatives

The Strategy is an example of a community change initiative that aims to solve a complex social issue. Five conditions support community change initiatives to be successful:

1. **Common Agenda.** All participants have a shared vision for change that includes a common understanding of the problem and a shared approach to solving it.

2. **Shared Measurement System.** All participants agree on the ways success will be measured and communicated. Participants hold each other accountable and learn from each other’s successes and failures, allowing for continual and rapid adaptation.

3. **Mutually-Reinforcing Activities.** Each participant leads a specific set of activities in a way that supports and is coordinated with the actions of others through an overarching plan that addresses the root causes of the issue.

4. **Continuous Communication.** Developing trust takes time. Relationships between participants are strengthened by consistent positive experiences, common language and opportunities to share their knowledge and passion about the issue.

5. **Backbone Support Organization.** Coordination of a community change initiative requires supporting infrastructure (e.g., dedicated staff resources and structured processes).


Housing stability and promoting community inclusion helps to restore dignity and reduce human suffering.

Homelessness is also a costly social issue and, economically, it simply makes sense to end it. When people experiencing homelessness are not provided the essential resources for maintaining housing stability over the long term, public resources are diverted to expensive emergency responses *unnecessarily*. Local research has shown that, based on a calculation of daily costs, managing homelessness by providing emergency services (such as support from police, paramedic care or hospital admittance) is roughly *ten times more expensive* than ending the *cycle of homelessness* by providing adequate housing and support.
LOOKING BACK, MOVING FORWARD

As identified earlier, ending homelessness by ensuring that everyone can experience housing stability over the long term, fully participate in the community and create a home for themselves requires strategic investments and dedicated, collaborative effort among all partners in the community and other orders of government. The Strategy supports these efforts by providing a common point of reference and guidelines for ending homelessness in Waterloo Region.

The first Strategy was released in 2007 and implemented between 2007 and 2010. The updated Strategy includes two complementary frameworks – a Policy Framework (this document) and an Action Framework (to be released in 2012). The development and implementation of each Strategy is further described below.

The First Strategy (2007-2010)

Before the release of the first Strategy in 2007, the local community did not have a comprehensive, shared approach to ending homelessness.

Development of the First Strategy

The Strategy was first released in the fall of 2007 following two years of research and consultation. Development of the first Strategy was guided by several committees. Committee members included representatives of housing stability organizations and groups as well as individuals who expressed an interest in participating in the initiative.

The first Strategy synthesized findings from ten background reports (see Figure 1 on page 6 – “the background reports”). These reports provided the first comprehensive review of housing stability in Waterloo Region. They summarized promising practices for each population group considered at the time to be at a higher risk of housing instability and also for each program area of the housing stability system. Where possible, each background report incorporated literature reviews, capacity assessments, trend analyses, findings from focus groups and interviews, and community feedback. In addition, each background report identified key insights for action, which were used to inform the Strategy action plan.

Community consultation was extensive. Between 2005 and 2007, nearly 150 different people were consulted for their input on the findings of the background reports and the development of the 92 actions.

Implementation of the First Strategy

Following the release of the first Strategy, terms of reference and membership for the Strategy Monitoring Committee (SMC) were approved. Members of the SMC included representatives from action
leads/co-leads as well as representatives from the federal and provincial government, the Waterloo-Wellington Local Health Integration Network, Regional Council, researchers in the area of housing stability, and Region staff from Social Services, Planning, Housing and Community Services, Public Health, and the Waterloo Region Crime Prevention Council. The SMC was chaired by the Region’s Director of Social Planning and was accountable to the Regional Community Services Committee. In general, the SMC supported implementation, measured progress and produced annual reports in 2008, 2009 and 2010.

**Figure 1.** Background reports used to inform the Strategy (“the background reports”).

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### Reports Released 2004-2007
- Economic-Based Homelessness
- Qualitative Research
- Social/Economic Analysis
- Older Adults (50+)
- Roles
- Urban Adults
- Persistent Homelessness
- Rural Issues
- Youth (12-24)
- Inventory of Housing Stability Programs (2006)

### Reports Released 2008-2011
- Housing Options for Youth
- Persistent Homelessness and Substance Use: Program Resource Guide
- LGBTQ and Emergency Shelter
- STEP Home Flex Fund
- Persistent Homelessness and Substance Use: Housing Options
- STEP Home Housing
- Out of the Cold (OOTC)
- Inventory of Housing Stability Programs (2011)
- STEP Home Services
- Supportive Housing of Waterloo (SHOW)
**Much to Celebrate!**

By the end of the three-year implementation period (2007-2010), 90% of the 92 actions were either completed or in-progress. For more information, refer to *All Roads Lead to Home: A Homelessness to Housing Stability Strategy for Waterloo Region 2007-2010 Final Report*, which includes a detailed summary of each action’s progress.

The Strategy was referenced extensively in community awareness campaigns between 2007 and 2010. In addition, a survey identified that the Strategy influenced the community in other positive ways:

- it stimulated the development of a housing stability system identity;
- it was used to leverage new funding;
- it supported the development of new programs and key policy changes;
- it strengthened the capacity of the housing stability system to have influence;
- it created opportunities for people to work better together; and
- it helped people to access more support from organizations outside of the housing stability system.

Despite the successes achieved through implementation of the first Strategy, there is more work to do.

**The Updated Strategy (2011-2014)**

To support continued efforts and to capture new learning since 2007, the policy elements of the Strategy were updated through this Policy Framework. Plans are also underway to update the action components of the Strategy through the Action Framework (anticipated to be released in 2012). Each framework is further described below.

**Development of the Policy Framework**

The Policy Framework builds upon the housing stability framework introduced by the first Strategy. Findings from the first set of ten background reports (see Figure 1 – “the background reports”) are still considered to be largely accurate and meaningful; readers should continue to refer to these reports, particularly for information about promising practices for population groups considered to be at a higher risk of housing instability and also for each program area of the housing stability system.

A second set of ten background reports (see Figure 1 – “the background reports”), released between 2008 and 2011, complements the body of knowledge generated through the development of the first Strategy by
providing more detail about emerging areas of interest and new learning since 2007. Once again, these background reports included community consultation as part of the research and/or writing process, including input from people with lived experience of homelessness. Finally, thirty-two strategic plans or key initiatives from local organizations, groups and all orders of government were reviewed to assess for content related to housing stability and alignment with the Strategy. Insights from these plans and initiatives were added to the Policy Framework where appropriate.

The community consultation process for the Policy Framework included two open community forums (with more than forty attendees at each forum), more than thirty meetings with organizations and groups in the housing stability system, several opportunities to provide feedback online and additional meetings with people to discuss their feedback.

The Policy Framework is organized into four chapters:
1. **Chapter 1** provides general background information about the Strategy: an overview of the development and implementation of the first Strategy, as well as an outline of the development of the current document and plans for developing the Action Framework.
2. **Chapter 2** describes the importance of intentional use of language and the concepts that are central to the discussion of ending homelessness, including: degrees of stability in housing (housing stability, at-risk of housing loss and homelessness), strength of “association with homelessness” (transitional and persistent homelessness), the sense of home and community inclusion.
3. **Chapter 3** provides an overview of the housing stability system, including a description of community systems in Waterloo Region, governance, housing stability groups, and housing stability resources.
4. **Chapter 4** outlines the key policy directions that will support a shift in **doing** to end homelessness in Waterloo Region.

Finally, Appendix A provides an introduction to complexity, Appendix B provides a chart of the key reports and Acts referenced in the Strategy, Appendix C provides highlights of influential factors of housing stability (such as individual differences, life stage and community trends), Appendix D provides a chart of descriptions for local housing stability groups and Appendix E provides a time-line of the development of all local housing stability programs (1905 to 2011).

**Development of the Action Framework**
Following the release of the Policy Framework, an Action Framework will be developed. Most of the information required to support this...
process has already been gathered. Work in early 2012 will focus on synthesizing what was heard throughout the process of updating the Policy Framework and generating a draft Action Framework for further community consultation. The Action Framework will be released in 2012.

Implementation of the Updated Strategy

Everyone has a role to play in implementing the updated Strategy:

- Some roles are more informal. For example, community members may support local efforts to reduce stigma and promote community inclusion by adopting “people-first” language as recommended by the Strategy. Community members may also choose to donate time and/or money to a local housing stability organization.
- Some roles are more formal. For example, the Region and other housing stability partners may lead/co-lead an action identified in the Action Framework and provide regular implementation progress updates to the community as part of the annual monitoring process.

See Table 1 below for an outline of what is included in each Framework.

Table 1. Outline of the updated Strategy.

<table>
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<th>Policy Framework</th>
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<td>• Essential elements for ending homelessness</td>
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Chapter 1: Introduction
CHAPTER 2: UNDERSTANDING HOUSING STABILITY

Chapter 2 begins with an overview of the importance of intentional use of language when talking about housing stability. Following this, the concepts that are central to the discussion of ending homelessness are described in detail, including:

- Three degrees of stability in housing: housing stability, at-risk of housing loss and experiencing homelessness.
- Two levels of strength of “association with homelessness”: transitional homelessness and persistent homelessness.
- Sense of home – belonging to a personal space.
- Community inclusion – belonging to a shared space.

This chapter includes two models that illustrate these concepts and their relationship to each other. The first model (Figure 2 on page 14 – “the puzzle”) shows how degrees of stability in housing, strength of “association with homelessness” and sense of home fit together (further described from pages 15 to 24). The second model (Figure 5 on page 33 – “the essentials”) shows how the three conditions for housing stability (adequate housing, income and support), sense of home and community inclusion fit together as the essential elements for ending homelessness.

HOW TO TALK ABOUT HOUSING STABILITY

When talking about housing stability it is important to be aware of language. For example, some phrases or words that were used to talk about homelessness in the past are now considered outdated, even offensive. Many of these older phrases or words served to perpetuate stigmas and misconceptions.

To help shift toward more supportive and respectful use of language, consider following these principles:

- **Use respectful language.**
  First and foremost, regardless of life circumstances, people are *people* and should be referred to as such whenever possible. Stay clear of language that identifies people as “cases”, including terms like “case management”, “case worker” and “case plan” – use the terms “support coordination”, “support worker” and “support plan” instead. Also stay away from referring to people as “users” of programs. People are not *users*, they *access* resources for which they are *eligible*, through programs that were *designed* for them.
Alternatives to the term people, where appropriate, can include tenant (e.g., people are tenants of Affordable Housing and Supportive Housing programs), resident (e.g., people are residents of Emergency Shelter and Time-Limited Residence programs) or program participant (e.g., Ontario Works participants).

Also avoid terms and phrases that pass judgment by referencing any sort of ranking between people, situations and/or contexts (e.g., meeting people “where they are at” is not “moving down to their level”). Instead, consider using the phrase “walking with” when referring to the connection between a support worker and participant, a phrase that promotes qualities of friendship (e.g., mutual caring and open communication) and greater equity between roles (e.g., a shared responsibility for the outcomes of the working relationship).

Avoid judging people for their decisions. Instead, frame decision-making as an ongoing learning opportunity. For example, there are no “good” or “bad” decisions in life. Everyone makes the best decisions they can with the information they have available, based “where they are at” at the time. All decisions have consequences and opportunities to learn.

- **Use “people-first” language.**
  Prioritize the person over any affiliated condition or circumstance. Avoid using terms that associate a person’s condition or circumstance with his or her primary identity. For example:
  - instead of “disabled person” use “person with a disability”,
  - instead of “addict” use “person with problematic substance use”,
  - instead of “the mentally ill” use “people with mental health issues”, and
  - instead of “homeless person” or “street person” use “person experiencing homelessness”.

- **Understand that people experiencing homelessness are not all the same.**
  Avoid stereotyping people who have lost their housing and making assumptions about the context of their lives. People lose their housing for many different reasons at all stages of life. As described further in this Policy Framework, a crisis that leads to housing loss often occurs through either a tipping point (when the slow build-up of increasing debt, arrears and/or personal issues reaches a breaking point) or a trigger event (a sudden, catastrophic event like a house fire, car accident, relationship breakdown, illness or job loss). Having an inadequate income is almost always a factor. Many people have
experienced past trauma or are living with some form of disability. Everyone has their own story.

- **Focus on the solution rather than the problem.** The Strategy intentionally uses the term housing stability rather than homelessness wherever possible because doing so emphasizes the vision for the future and supports thinking and doing in that direction. Even the title of the system reflects this principle: Just as the health care system is not called the “illness and disease system” and the justice system is not the “crime system”, the housing stability system is not called the “homelessness system”. In support of their visions, titles of systems should reflect the solution rather than the problem they are designed to address.

Focusing only on homelessness in conversations leads people to consider a very narrow range of options, such as basic emergency response measures, which only serves to manage the immediate impact of homelessness. In contrast, focusing on housing stability in conversations encourages people to think about the need for investment in a wide range of complementary programs and in a system where people work collaboratively to end homelessness.

In addition, while homelessness is typically associated with a small number of programs that may have a limited circle of influence, and the term often evokes images of despair and hopelessness, housing stability is a powerful, visionary concept that resonates with a wide range of funders, organizations, groups and individuals. For example, several community systems have identified housing stability as part of their vision and/or mandate – serving to unify people and inspire them to work better together to reach common goals.

- **Avoid using aggressive language.** Language used to describe human services (those in the areas of health, education, food, housing, child care, etc.) sometimes reflects a militaristic view of the world, which can give the impression that people are somehow “at war” either with one another and/or against a social issue like poverty. Avoid using terms associated with the military when describing the housing stability system and its approaches. For example instead of “target or aim” use “interim/shorter term goal or purpose” and instead of “front-line worker” use “direct support worker”.

- **Consider the impact of the situation or context.** Focus on the person in the context of his or her environment when discussing housing instability. Move away from language that

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**Did you know?**

Income is considered to be a primary “social determinant of health”. Social determinants of health are factors that strongly influence people’s living conditions.

Decades of research and hundreds of studies in Canada and elsewhere support the following fact: *Living conditions have a stronger impact on health than medical treatments or lifestyle choices.*

More specifically, health is shaped by how income and wealth is distributed in a community, by whether or not people are employed, and by the working conditions of the employed.

Well-being is also determined by the availability and quality of human services (those in the areas of health, education, food, housing child care, etc.) and by the decisions made by governments in a range of public policy domains.

blames the person and ignores the impact of factors often beyond the control of the individual. For example, rather than a person being “service resistant” or “hard to house”, consider that a service isn’t being offered in a way that meets the person’s unique needs or that the right housing is not yet available in the community. Similarly, people are not either motivated or unmotivated – they are motivated for different reasons, depending on the context of their lives.

HOW THE KEY CONCEPTS FIT TOGETHER

A model has been created to show how degrees of stability in housing, strength of “association with homelessness” and the sense of home fit together (see Figure 2 below – “the puzzle”). As the different components of Figure 2 are defined and discussed in the following pages (up to and including page 24), readers may wish to refer back to this page to see how all of the pieces fit together.
Measuring Adequacy of Income

Similar to measuring poverty, there are many ways to assess adequacy of income. Some approaches are based on “absolute” measures and some are based on “relative” measures, as further described below. Both approaches are meaningful.

Absolute Measure: Having an income that covers the costs associated with accessing the basic necessities of life. Preferably, these costs are adjusted for each community to provide a more meaningful benchmark.

Relative Measure: Economic equity among people living in the same community.

Ideally, people have enough income to access the basic necessities of life in the community of their choice and there is greater equity in terms of how resources are distributed among community members.


While the local definition of adequate income reflects an absolute measure of the term, an inclusive community is defined, in part, as a community where participation in community life is accessible to everyone, regardless of economic status (see pages 26 to 32 for more information about community inclusion).

DEGREES OF STABILITY IN HOUSING

People may move between three possible degrees of stability in housing, depending on their living circumstances. People may:

- have housing stability (first degree),
- be at-risk of housing loss (second degree) or
- be experiencing homelessness (third degree).

The first degree refers to the ideal state of housing stability. The second and third degrees refer to states of housing instability. Each degree is defined further below.
Housing Stability – The First Degree

Housing stability refers to ideal living circumstances where people with a fixed address are able to retain adequate housing over the long term. To have housing stability, people must have three key resources: adequate housing, income and support. Collectively, these are referred to as housing stability resources.

Ideal conditions for housing stability have been identified (see below). However, what is considered adequate is largely based on personal interpretation. It is also recognized that there is a high level of interdependence between the three resources: what happens in one resource area often impacts the others.

People tend to access the three housing stability resources through a mix of informal connections (e.g., family, friends, neighbours), private markets/businesses (e.g., rental market, employment market, support accessed through private funds) and formal community systems (e.g., housing stability, education, income assistance).

### Conditions for Housing Stability:

1. Adequate housing provides security of tenure and is desirable, affordable, safe, adequately maintained, accessible and a suitable size.

2. Adequate income provides enough financial resources to meet and sustain minimum standards for housing (rent or mortgage expenses and utilities) and other basic needs (e.g., food, clothing, child care, transportation, personal hygiene, health/medical expenses, recreation, communication and education).

3. Adequate support (informal and/or formal) provides enough personal support for living as independently and connecting with others as desired.

“I did really well for about six months then things went off the rails, like I said it was a revolving door. Even when I was in housing, it was so substandard. ...The problem is a lack of decent affordable housing. There’s a lot out there if you’re willing to live in a rat infested slum of a place with a pile of neighbours around you and you never know if they’re going to kick your door in during the middle of the night. That’s what you get on a really low income and really low rent budget. It’s tough. So [where I am now in a supportive housing unit] is like a goldmine.”

Program Participant
Housing Instability – The Second and Third Degrees

There are two main groups of people who do not have housing stability: people at-risk of housing loss (second degree) and people experiencing homelessness (third degree). Each group is described further below.

1. **At-Risk of Housing Loss – The Second Degree**

People with a fixed address are at-risk of housing loss when they are unable to access adequate housing, income and/or support. Again, assessment of adequacy is largely based on personal interpretation and there is a high level of interdependence between each resource.

People who are at-risk of housing loss have unstable living circumstances. They often face a series of issues, each building on the next and serving to intensify the risk. Having an inadequate income is almost always a factor. People who have family, friends, savings or other resources are often able to prevent housing loss by drawing from these personal assets. People may also be eligible for community resources designed to prevent housing loss (e.g., Rent Bank and Eviction Prevention Program or the Waterloo Region Energy Assistance Program). When personal and community resources become exhausted, people may lose their housing.

**Did you know?**
The Strategy includes a model that shows how people experiencing housing instability may access adequate housing, income and support in the community. See Figure 13 on page 75 for more information.

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### Conditions for Being At-Risk of Housing Loss:

1. Inadequate housing does not provide security of tenure and/or is undesirable, unaffordable, unsafe, inadequately maintained, inaccessible and/or overcrowded.

2. Inadequate income refers to financial resources that are unable to meet and/or sustain minimum standards for housing (rent or mortgage expenses and utilities) and/or other basic needs (e.g., food, clothing, child care, transportation, personal hygiene, health/medical expenses, recreation, communication and education).

3. Inadequate support refers to an insufficiency of personal support (informal and/or formal) that prevents living as independently as desired and/or connecting to others as desired.
2) Homelessness – The Third Degree
People who do not have a fixed address are experiencing homelessness. People experiencing homelessness may rest, sleep or stay in a variety of temporary spaces, sometimes for only a few hours or one night before moving on:

- Indoor or outdoor spaces not intended for living (e.g., parks, sidewalks, stairwells, under bridges, abandoned buildings, cars, doorways). This is referred to as being Unsheltered.

- Shelter accessed on a short term basis through informal connections or the private market/businesses (e.g., staying with family, friends or acquaintances; staying at motels or campground sites). This is referred to as being Sheltered through Informal or Private Resources.

- An Emergency Shelter or Time-Limited Residence program, where the primary purpose is housing stability (i.e., at least 50% of the activities are related to housing stability). Housing stability activities include supporting people to find, establish and/or retain adequate housing and/or increasing opportunities for people to fully participate in community life. This is referred to as being Sheltered by a Housing Stability Program.

- A time-limited residential program where the primary purpose of the program is not housing stability (e.g., hospital, post-incarceration, problematic substance use treatment). This is referred to as being Sheltered by a Program Indirectly Related to Housing Stability.

A crisis that leads to housing loss often occurs through either a trigger event or tipping point:

- **Trigger Event:** People may lose their housing and experience homelessness following a sudden, catastrophic event like a house fire, car accident, relationship breakdown, illness or job loss.

- **Tipping Point:** People may lose their housing and experience homelessness when the slow build-up of increasing debt, arrears and/or personal issues reaches a breaking point.
STRENGTH OF “ASSOCIATION WITH HOMELESSNESS”

People who have lost their housing at some point in their lives are not all the same. One way to understand the differences is to consider people’s strength of “association with homelessness”. Two levels have been identified:

1) **Transitional homelessness** – less association with homelessness.
2) **Persistent homelessness** – more association with homelessness.

When working with people experiencing housing instability, approaches should be tailored according to their strength of “association with homelessness”, as outlined in Chapter 4.

**Transitional Homelessness**

Most people who lose their housing are experiencing *transitional* homelessness. People experiencing transitional homelessness live without a fixed address for shorter periods of time and have more personal resources to draw from to support the re-housing process.

**Indicators of Transitional Homelessness**

A variety of scenarios indicate that a person may be experiencing transitional homelessness:

- When loss of housing is primarily related to a trigger event or a tipping point.
- When a person’s skills are oriented to living in more conventional housing rather than surviving on the streets.
- When the loss of housing is considered to be shorter term, relative to a person’s age. For youth, shorter term may be measured in days, not weeks or months.
- When regaining housing stability and living in more conventional housing is expected (e.g., family home, housing covered under the *Residential Tenancies Act, 2006* or Long Term Care).
- When a person has more personal resources to draw from to support the re-housing process.

**Did you know?**

Most people who access emergency shelter stay for less than three weeks. Also, 75% of people who access emergency shelter do so only once over a span of five years. These trends – shorter lengths of stay and fewer returns for emergency shelter – are linked to *transitional* homelessness.
Persistent Homelessness

A much smaller number of people who lose their housing experience persistent homelessness. People approaching or experiencing persistent homelessness are caught in the cycle of homelessness: people regain housing, but it is often inadequate and they tend to lose it over and over again, sometimes living without fixed addresses for long periods of time. At some point in this cycle, people begin to accept the state of living without a fixed address as part of normal, everyday life. They may lose the hope for housing and develop a stronger association with the experience of homelessness.

STEP Home is an interrelated set of programs with a goal to provide options and support to end persistent homelessness in Waterloo Region. See page 22 for more information about STEP Home.
**Indicators of Persistent Homelessness**

A variety of scenarios may indicate a person is approaching or experiencing persistent homelessness:

- When homelessness is considered to be part of “normal” life and skills are oriented to surviving on the streets rather than living in more conventional housing.
- When there is a longer term pattern of cycling between experiencing homelessness and being at-risk of housing loss, relative to the person’s age. For youth, longer term may be measured in weeks, not years.
- When a person may not be strongly connected to the idea of more conventional housing (e.g., family home, housing covered under the *Residential Tenancies Act, 2006* or Long Term Care).
- When it would be challenging to find another suitable alternative if the current housing was lost.
- When a longer period of time may be needed to build a trusting relationship with another person.
- When the extent and/or complexity of a person’s health issues has exhausted all existing resources.
- When a person has either a large number of disconnections with community programs and/or extensive use of emergency services.

“Most people downsize when facing debt. Facing the increasing stress of losing everything forces one to really think about what is important. So when everything does get taken and there is nothing left and the social structures meant to help divert these problems fail, that’s when you stop caring.”

Program Participant
Introduction to STEP Home

The first Strategy identified ending persistent homelessness as a priority for Waterloo Region. Since 2008 a cluster of new programs has emerged as a result of this influence, referred to collectively as “STEP Home” (Support To End Persistent Homelessness). STEP Home programs work together as elements of a single coordinated strategy to address barriers to housing stability at both the individual and system level. Ultimately, STEP Home seeks to provide options and support to end persistent homelessness in Waterloo Region.

In September 2011, the STEP Home Year 3 Evaluation Report (2008-2010) was released. Highlights included the following:

- As of December 2010, STEP Home served almost 300 people.
  - Two-thirds of participants were male and one-third of participants were female.
  - Ages of participants ranged from 16 to 82 years old, with an average age of 42 years.
  - Of the total number of people supported, 177 people obtained more conventional housing, with 60 people fully transitioned from the intensive support of the program, often after many years or decades experiencing homelessness.
  - The remaining participants continued being supported on their journey to housing stability in less conventional housing or had become inactive (lost contact, left the area or were deceased).
- Increased choice and control as well as an overall increase in quality of life were important outcomes for participants.
- Many participants reported that they were hopeful and had positive expectations for the future, including living in more conventional housing. Participants identified a range of plans and goals for the future that included returning to school, gaining employment and reconnecting with family.

Despite the notable progress of STEP Home, it has been estimated that an additional 200 people approaching or experiencing persistent homelessness may benefit from support through STEP Home. The evaluation report identified that barriers to housing stability for people approaching or experiencing persistent homelessness continue to exist in Waterloo Region and outlined a number of steps for moving forward. For more information about STEP Home and to download a copy of the full report, see the Region’s website at: www.socialservices.regionofwaterloo.ca.

“Without the support of STEP Home, I would be homeless, shooting up in an abandoned warehouse.”

Program Participant
John’s Story

“John” is in his early 50s and had experienced persistent homelessness for 18 years. Twenty years ago, John was devastated when he separated from his partner. He began drinking and subsequently lost his job, his home, his possessions, connection to his children and his long time friends. The worse John’s situation got, the more he lost.

When John first entered SHOW (a STEP Home program), he had no identification, no income, no housing, no family or friends, and drank excessive amounts of alcohol which led to memory loss and erratic behaviour. After obtaining housing, John’s most immediate issue was his lack of income. Over the years, John accessed income support through a number of sources including Ontario Works, Ontario Disability Support Program and Canadian Pension Plan. Despite access to these social support programs, he had been left with virtually nothing to live on as his income was being garnished by two different government offices (one for overpayments and one for completed child support payments). He was having great difficulty navigating the paperwork and requirements to have the child support payments discontinued since his children were grown and no longer living with their mother.

The staff at SHOW began working together with John to navigate the income support system, deal with the overpayment and child support issues and acquire his personal identification. He is now in receipt of stable income support and has begun to plan and manage his alcohol use so he can protect himself and others from physical or emotional harm. He is working with other tenants at SHOW to support one another through substance use and trauma issues and is making new friends and acquaintances. John has a renewed sense of hope for his future. When we asked John what he thinks about living at SHOW and being part of the STEP Home program, he told us, “I’m still pinching myself. I just really can’t believe I’m here.”
SENSE OF HOME

Everyone needs the opportunity to create a personal space where they feel they belong, where they feel “at home”. Home is personal and self-defined.

The two-way arrow in the model (Figure 2) is meant to illustrate that home is not necessarily linked to any particular degree of stability in housing, as people may feel “at home” whether or not they have housing stability. That is, having housing stability (adequate housing, income and support) is not the same as having a home. Home, in essence, is a feeling that is not necessarily tied to a particular space. However, for most people, having adequate housing is fundamental to creating both a sense of home and the stability necessary for full participation in the community.

For everyone, developing a sense of belonging to a particular space, whether personal or shared, takes time. People may have housing stability and still may not feel “at home” in their new housing and/or community for weeks, months or even years. For some people, home is somewhere very different than more conventional forms of housing (see page 20 for a definition of conventional housing).

Common Features of Home*

- This space can be big or small – it is a space to call your “own”.
- Dependability – you always have somewhere you can go.
- Safety – inside the space, you and your belongings are protected from the weather and other people.
- Security – you have some control over who comes in the space, whether you are there or not.
- Comfort – you have access to food, warmth and coolness, hot and cold running water, a toilet and a shower/bathtub.
- The space may be shared with other people that we care about and deepen those connections or it can provide privacy.

* identified through community consultation

HOUSING STABILITY PUZZLE CONSIDERATIONS

The “puzzle” model presented earlier in Figure 2 (see page 14 – “the puzzle”) and the descriptions of each component are meant to provide community systems with a way to think about a complex social issue in
order to support program and community planning efforts. Organizations that consider degrees of stability in housing in their program planning are likely to be more effective in their service delivery because the programs and approaches will be tailored to meet the needs of people who are experiencing similar circumstances.

Despite its value as a tool for program and community planning, there are four main considerations that should be taken into account when using this model:

1. While some aspects of adequacy may be defined by certain national, provincial or community standards (e.g., the Canada Mortgage and Housing Corporation considers housing to be affordable when it costs less than 30% of gross income), assessing adequacy in the areas of housing, income and support to determine a person’s degree of stability in housing remains largely subjective. Individual perspectives will vary as they are heavily influenced by past experiences, expectations for the future and a person’s peers, etc. It is not always necessary to come to an agreement on the participant’s current degree of stability in housing and/or strength of “association with homelessness” as part of the working relationship between support workers and participants.

2. People and their day-to-day realities are very dynamic and, as a result, they may shift between the degrees of stability in housing, depending on the changing context of their lives. Moreover, although having sufficient housing stability resources and living in an inclusive community may serve as “buffers” from housing instability, everyone may face the potential of being at-risk of housing loss at some point in their lives.

3. Although housing stability is often described as a fixed state of ideal living circumstances, in reality, housing stability is more like a by-product of a complex intersection of influencing factors (much like the concept of poverty). The process of maintaining housing stability over time requires a skillful, intentional balancing of these dynamic, influencing factors. Some factors include not only the adequacy of people’s housing stability resources and their ability to fully participate in community life, but also factors such as ability, health status (broadly defined to include both physical and mental aspects), knowledge and skills, life stage, strength of informal support network, values, behaviours, politics, economics, relative distribution of wealth/assets in a community, design of a community, social norms, employment and educational opportunities, etc. Some of these factors are explored in this Policy Framework. While people may have influence over many of the personal factors identified
above, other factors are largely beyond the control of the individual. For example, the impact of factors linked to the local and/or global community can be very difficult, if not impossible, to control.

4. The model does not account for all the possible variations between the three degrees of stability in housing and the two levels of strength of “association with homelessness”.

**IMPACT OF POVERTY/INEQUITY, SUSTAINABLE LIVELIHOODS/EQUITY AND ABILITY TO PARTICIPATE IN COMMUNITY LIFE (COMMUNITY INCLUSION/EXCLUSION)**

The final concept to review in Chapter 2 is community inclusion. The community has a very important role to play in supporting people in their efforts to maintain housing stability over the long term and strengthen their attachment to the space they call home. *Community* is defined broadly and includes, among other partners as identified earlier, every neighbourhood and all residents of Waterloo Region.

An *inclusive community* ensures that everyone can fully participate in community life. Community inclusion does not mean that everyone must assimilate or conform. It means that participation in community life is *accessible* to everyone and the community is *designed* to support people in their efforts to be included — regardless of their level of personal resources or their economic status relative to other community members. Inclusive communities intentionally support people to feel “at home” by providing opportunities for creating a sense of belonging to a shared space.

A two-part framework (see Figures 3 and 4) emerged through a series of conversations in the community about two dynamics:

- The various potential negative impacts of poverty/inequity and community exclusion on people and the community, and how these impacts relate to housing instability.
- The various potential positive impacts of sustainable livelihoods/equity and community inclusion on people and the community, and how these relate to housing stability.

The two-part framework was further informed by several key sources of information about the nature of community inclusion. As discussed below, the framework provides insight into how to create greater resilience — for every resident individually and for the community as a whole.

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**Did you know?**

The concept of resilience refers to the ability to cope with and thrive in the presence of challenges and continual change.
Each part of the framework has four layers. The relationships between the four layers and within each layer are both dynamic and complex. The two-way arrows and the dotted borders are meant to illustrate this high level of interdependence. Finally, it is understood that the various impacts identified in the framework are not caused solely by poverty/inequity and sustainable livelihoods/equity. There are certainly other influencing factors at play.

Each layer is described further below.

**Layer 1: Poverty/Inequity or Sustainable Livelihoods/Equity**

The centre of Figure 3 is poverty/inequity. Much like homelessness, poverty is a complex social issue, one that is linked to both personal and community factors. Often attributed to economic deprivation, in reality it may be more of a bi-product of a complex intersection of factors including economic, social, psychological, health and political influences. Living with low income alone does not lead to poverty. Poverty should be understood from a broader framework in terms of a lack of social inclusion, access, resources, opportunity, and meaningful participation in society. Within the context of community inclusion, poverty may also include feeling economically and/or socially disadvantaged compared to others living in the same community (where such inequity represents a relative measure of poverty). For example, the term “gap between the rich and the poor” is often used to describe economic inequity in a community.

The centre of Figure 4 is sustainable livelihoods/equity. A livelihood refers to the capabilities, resources (material and social) and activities required for a means of living. A livelihood is sustainable when it can cope with and recover from stresses and shocks and maintain or enhance its capabilities and resources – in the present and the future. Within the context of community inclusion, sustainable livelihoods may also include greater economic and/or social equity among people living in the same community.

**Layer 2: Impact on People**

Figure 3 (“the vulnerable circles”) provides examples of the various negative impacts of poverty/inequity on people. Homelessness and risk of housing loss are highlighted as two of these possible challenges or issues.

Figure 4 (“the resilient circles”) provides examples of the various positive impacts of sustainable livelihoods/equity on people. Housing stability is highlighted as one possible strength or asset.
Layer 3: Opportunity to Participate in Community Life

Community inclusion or exclusion are powerful influencing factors for either increasing or decreasing opportunities to participate in community life – serving to amplify people’s personal circumstances (for better or for worse). For example, being unable to fully participate in community life intensifies the negative impacts of poverty. In contrast, being able to fully participate in the community can serve to buffer or reduce these negative impacts. This is how community inclusion directly supports greater long term housing stability. Figures 3 and 4 identify the aspects of community life where inclusion/exclusion plays a role. See below for more information.

Characteristics of an Inclusive Community

Eight characteristics of an inclusive community have been defined through community consultation:

- **Built Environment**: The community is designed so everyone has options for where they want to live, the ability to get where they want to go, access to public spaces and opportunities to support a healthy lifestyle (e.g., sidewalks, parks, transportation, physically accessible structures).

- **Contribution**: Everyone has access to a full range of quality education, training, transportation and caregiving services to support personal development and capacity to contribute to the community (e.g., volunteering, employment).

- **Cultural**: People from diverse backgrounds (e.g., age, language, religion, socio-economic, gender, sexual orientation, ability, race, culture and ethnicity) are valued equally – everyone is accepted as they are.

- **Financial**: Everyone has access to a full range of quality financial services that are affordable, convenient and provided with respect. Everyone has the information they need to make informed financial decisions.

- **Health**: Everyone has access to a full range of quality health services (physical, mental, etc.) that are affordable, convenient and provided with respect. Everyone has the information they need to make informed health decisions.

- **Political**: Everyone can influence the decisions that affect themselves, their family and their community (e.g., advisory groups, delegations to various political councils, voting). Human rights are affirmed.

- **Recreation**: Everyone has the opportunity to fully participate in community life – this includes recreation, leisure, the arts, sports and tourism.

- **Social**: People have the opportunity to build meaningful, supportive relationships with others, both formal and informal.

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Did you know?
The Money Matters Community Collaborative is a local resource based in Kitchener for people who need help with managing their money in the best way possible. For example, the collaborative can assist people to build and maintain relationships with a bank or credit union. The collaborative also continues to develop the local definition of financial inclusion.
Layer 4: Impact on Community
Layer 4 in each part of the framework identifies how the broader community may be impacted by poverty/inequity or sustainable livelihoods/equity and the ability for people to fully participate in community life. This results in either greater vulnerability or greater resilience for the community as a whole.

Summary of the Two-Part Framework
Overall, the two-part framework highlights the dynamics of the associations between poverty/inequity, sustainable livelihoods/equity and the ability to fully participate in community life. It also illustrates the potential impact of these associations on people and the community. Table 2 below highlights the differences in the framework.

Table 2. Summary of impact of poverty/inequity, sustainable livelihoods/equity and ability to participate in community life.

<table>
<thead>
<tr>
<th></th>
<th>Layer 1</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Impact on People</strong></td>
<td><strong>Poverty/Inequity</strong></td>
</tr>
<tr>
<td>(Layer 2)</td>
<td>Vulnerability (e.g., homelessness or risk of housing loss)</td>
</tr>
<tr>
<td><strong>Ability to Participate in</strong></td>
<td><strong>Decreased</strong></td>
</tr>
<tr>
<td>Community Life**</td>
<td>(Layer 3)</td>
</tr>
<tr>
<td><strong>Impact on Community</strong></td>
<td><strong>Vulnerability</strong></td>
</tr>
<tr>
<td>(Layer 4)</td>
<td></td>
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</tbody>
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These dynamics are further illustrated below:
1. Just as poverty/inequity both create and sustain housing instability, sustainable livelihoods/equity both create and sustain housing stability – the relationships are causal and cyclical.
2. Poverty/inequity both creates and sustains other negative impacts (like food insecurity), which are also related to housing instability. The same holds true for sustainable livelihoods: Positive impacts (like better health), which are related to housing stability, are created and sustained by sustainable livelihoods.
3. Poverty and sustainable livelihoods are also strongly linked to a person’s ability to fully participate in community life.
Creating Greater Resilience

To achieve the vision of being an inclusive community, everyone needs to work together to identify and remove system-level barriers to participation in community life.

The framework will remain in draft pending further consultation and refinement. The hope is that it will spark conversation about these concepts. Actions to support community inclusion will be included in the Action Framework.

Lily’s Story

When “Lily” entered her Circle of Friends just over a year ago, she had very limited literacy skills. Now, with the support and encouragement of her Circle, her literacy skills have flourished to the point that she can enjoy reading: “There’s some words I still don’t know”, says Lily, “but I know how to sound them out, so I can ask a friend what they mean.”

What’s next for Lily? Now that she has a grasp on reading, she feels ready to learn to use a computer. This week her Circle of Friends will meet at the library so that Lily can get a library card and have free computer access. Lily is excited to use the computer to find a new apartment and keep in touch with out of town relatives.
Figure 3. Poverty/inequity and being unable to participate in community life: Associations and negative impacts (“the vulnerable circles”).
Figure 4. Sustainable livelihoods/equity and being able to participate in community life: Associations and positive impacts (“the resilient circles”).
ESSENTIAL ELEMENTS FOR ENDING HOMELESSNESS

Figure 5 ("the essentials") concludes Chapter 2 by illustrating how the essential elements for ending homelessness fit together, including: housing stability (having adequate housing, income and support); community inclusion (feeling a sense of belonging to a shared space); and the sense of home (feeling a sense of belonging to a personal space). Housing stability, community inclusion and a sense of home are the essential elements to ending homelessness because they ensure that people have what they need to retain adequate housing over the long term.

**Figure 5.** Essential elements for ending homelessness ("the essentials").
CHAPTER 3: OVERVIEW OF THE HOUSING STABILITY SYSTEM

The local housing stability system, as a complex community system, has several inter-related features. Chapter 3 describes the housing stability system by exploring each of these features in detail, as outlined below:

- As the housing stability system is one of a broad range of community systems in Waterloo Region, this chapter begins by defining community systems in general and the housing stability system in particular. It also provides a diagram to show how community systems fit together.
- As there is no central, overall governance in the area of housing stability, this chapter summarizes governance in the housing stability system by each order of government.
- As the housing stability system includes many groups (some of which are referred to as committees), this chapter provides a brief overview of the groups and a diagram to show how they fit together.
- As people tend to meet their need for adequate housing, income and support – collectively referred to as housing stability resources – through a mix of informal connections, private markets/businesses and formal community systems, this chapter explores the nature of housing stability resources accessed from each source, in the following order:
  - informal connections and private markets/businesses;
  - formal community systems; and
  - the housing stability system and the five program areas of the housing stability system:
    1. Emergency Shelter,
    2. Street Outreach,
    3. Housing Retention and Re-Housing,
    4. Time-Limited Residence and
    5. Affordable Housing and Supportive Housing.
- At the very end of the chapter, a diagram maps the above housing stability resources according to whether they are designed for people who are at-risk of housing loss and/or for people who are experiencing homelessness. This diagram also identifies which resources are part of the housing stability system and which resources are accessed through other formal community systems or through informal connections and private markets/businesses.
ONE OF MANY COMMUNITY SYSTEMS IN WATERLOO REGION

Community System: A network of organizations, groups and individuals that share a common mandate related to supporting community members.

The housing stability system is one of a broad range of community systems that exist to support people in Waterloo Region. A community system is defined as a network of organizations (including various orders of government, businesses and not-for-profits), groups and individuals that share a common mandate related to supporting people in the community. All community systems are influenced by social, political, environmental, and economic factors, and by each other.

One of the ways that community systems fulfill their mandates is by offering programs designed to meet specific outcomes. Programs may be delivered by various orders of government, businesses and/or not-for-profits. Funding for these programs is acquired from a mix of sources, including fees-for-service, grants and fundraising.

Figure 6 on page 37 (“the systems”) identifies some of the community systems in Waterloo Region, including the housing stability system.

The housing stability system is a network of organizations, groups and individuals that share a common mandate to support people who are experiencing homelessness or at-risk of housing loss.

To fulfill this mandate, the housing stability system has a set of inter-related programs, where at least 50% of the activities supported by the program are dedicated to housing stability.

While the housing stability system is the only one designed specifically to support people who are experiencing homelessness or at-risk of housing loss, all community systems at least indirectly support greater housing stability and all have the capacity to promote community inclusion. For example, all community systems should commit to removing system-level barriers to participation in their programs for people living without a fixed address. In addition, community systems that support people from groups that are known to be at a higher risk of housing loss (e.g., children and youth connected to Family and Children’s Services, people recovering from trauma, people with mental health issues, people with problematic substance use) have a responsibility to strengthen their programs with the intention of preventing participants from experiencing housing loss in the future.
HOUSING STABILITY GOVERNANCE

There is no central, overall governance in the area of housing stability. All orders of government – federal, provincial and municipal – have a role to play in ending homelessness by investing (through policy and/or funding) in housing stability and community inclusion, as further outlined below. See Appendix B for a chart of reports and Acts referenced in this section.

Federal Role
The primary source of the international right to housing is Article 11 of the International Covenant on Economic, Social and Cultural Rights,
which recognizes “the right of everyone to an adequate standard of living for himself and his family, including adequate food, clothing and housing”. Canada’s compliance with the covenant is reviewed every five years by a special committee of the United National and also by the United Nation’s Special Rapporteur on the Right to Adequate Housing.

In addition to compliance with international human rights law guaranteeing the right to adequate housing, the federal government has several national efforts underway in the area of housing stability. For example, established in 1946 as a government-owned corporation, the Canada Mortgage and Housing Corporation is a provider of mortgage loan insurance, mortgage-backed securities, housing policy and programs, and housing research at the national level. The Canada Mortgage and Housing Corporation is also responsible for delivering the federal government's ongoing funding for existing affordable housing and developing new funding opportunities for affordable housing in partnership with provincial and territorial governments. Most recently, in July 2011, the federal, provincial and territorial governments announced a $1.4 billion combined investment toward reducing the number of Canadians in housing need under a new Affordable Housing Framework 2011-2014.

In addition, in 1999, the Federal Government began funding initiatives to address homelessness in communities across Canada. The Homelessness Partnering Strategy (HPS) is a community-based program that supports sixty-one designated communities and some small, rural, northern and Aboriginal communities to develop local solutions to homelessness. The current funding allocation across Canada totals $134.8 million per year, from April 2011 to March 2014.

Finally, in December 2009, the Standing Senate Committee on Social Affairs, Science and Technology submitted the report *In From the Margins: A Call to Action on Poverty, Housing and Homelessness*. The report listed seventy-four recommendations for federal action, five of which were targeted specifically toward addressing homelessness. The following year, the Standing Committee on Human Resources, Skills and Social Development and the Status of Persons with Disabilities released the report *Federal Poverty Reduction Plan: Working in Partnership Towards Reducing Poverty in Canada*. Chapter five of the report highlighted the importance of housing and homelessness initiatives and included six recommendations. In the same year (2010) the National Council of Welfare released a report called the *Dollars and Sense of Solving Poverty*. The report examined why investments to end poverty make better economic sense, showed how ending poverty would save money and improve wellbeing for everyone, and concluded with recommendations for the way forward.
Despite these efforts, the Federal Government does not currently have a long term strategy in the areas of housing stability or poverty reduction. In fact, Canada is the only G8 country without such plans.

**Provincial Role**

The Constitution Act, 1867 assigned “property and civil rights in the province” to provincial jurisdiction, which includes ownership and use of land. Housing includes property issues and also significantly wider social and economic concerns. There is no single Provincial Ministry that takes the lead in the area of housing stability. As such, responsibilities are shared among several different Ministries, primarily Municipal Affairs and Housing (MMAH), Community and Social Services (MCSS), Health and Long-Term Care (MHLTC) and Community Safety and Correctional Services (MCSCS), as further outlined below.

**Ministry of Municipal Affairs and Housing**

MMAH provides the legislative and policy framework for land use planning, building regulation and social/community housing in Ontario and provides funding to the Region for delivery of some services, including Community Housing.

The Housing Services Act, 2011 replaces the Social Housing Reform Act, 2000 and serves as the enabling legislature for the Province’s Long-Term Affordable Housing Strategy, Building Foundations: Building Futures. The Long-Term Affordable Housing Strategy seeks to reduce barriers to affordable housing and includes plans for the following:

- Consolidation of the various funding streams in the areas of homelessness/housing stability and housing (both of which are primarily funded by MMAH and/or MCSS), providing increased flexibility to meet local needs. Phase I of the consolidation will take effect January 1, 2013 and will impact the five homelessness/housing stability funding streams administered by the Region (for more information, see Regional role below).

- Submission of 10-year homelessness and housing plans by January 1, 2014. The Strategy and the updated Community Action Plan for Housing (currently in development) will be the primary sources of information used to inform this 10-year plan (for more information, see Regional role below).

The Investment in Affordable Housing for Ontario Program (IAH) was announced in August 2011. It builds on the Long-Term Affordable Housing Strategy, providing funding to address local affordable housing needs. Through the IAH, $12.8 million has been allocated to Waterloo Region for the period April 2012 to March 2015.
Ministry of Community and Social Services

MCSS has two core areas of responsibility, both of which are related to housing stability:

- Financial and employment supports, including Ontario Works and the Ontario Disability Support Program. Ontario Works provides employment and financial assistance to eligible people in temporary financial need. The Ontario Disability Support Program provides employment and income support to eligible people with disabilities to meet their unique needs.
- Social and community services, including homelessness prevention programs, as well as policy and funding in the areas of women abuse, Aboriginals and people with developmental disabilities (as well as some services for people who are deaf, deafened, hard of hearing or deafblind).

Key pieces of MCSS legislation released in the past decade that intersect with housing stability include the Ontarians with Disabilities Act, 2001, the Accessibility for Ontarians with Disabilities Act, 2005 and the Services and Supports to Promote the Social Inclusion of Persons with Developmental Disabilities Act, 2008. Each is described briefly below.

The Ontarians with Disabilities Act, 2001 requires municipalities with more than 10,000 residents to establish and receive advice from an Accessibility Advisory Committee and to create and make publicly available an annual Accessibility Plan. The Accessibility for Ontarians with Disabilities Act, 2005 seeks to create a fully accessible Ontario by 2025 through the establishment of accessibility standards for the public and private sectors in the areas of customer service, transportation, information and communication, employment, and the built environment. Increasing accessibility will increase the level of community inclusion experienced by people with disabilities in Waterloo Region.

The Services and Supports to Promote the Social Inclusion of Persons with Developmental Disabilities Act, 2008 is considered to be MCSS’s roadmap to modernize services and supports for adults with a developmental disability, making them more equitable, accessible, fair and financially sustainable. Locally, the Developmental Services of Ontario – Central West Region provides the single point of access to adult developmental services (as well as in the Wellington, Dufferin, Halton and Peel counties) and Developmental Services Resource Centre – Waterloo Region is the single point of access to children’s developmental services.

Did you know?

People with limitations or levels of disability that may be identified as “mild” to “moderate” may be at a higher risk of housing instability,
as community resources are often designed for people who meet a minimum level of need (often based on severity and/or duration of symptoms, for example).

Similarly, people with more complex issues may be at a higher risk of housing instability where community systems do not have the capacity to address issues related to more than one disability or to address issues related to an undiagnosed disability.
**Ministry of Health and Long Term Care**

MHLTC is responsible for overall direction and leadership for the health care system and is responsible for policy and funding for many groups of people considered to be at a higher risk of housing instability (e.g., older adults, people with mental health issues, people with problematic substance use, people with physical disabilities and people with acquired brain injuries).

There are fourteen Local Health Integration Networks (LHINs) across the Province responsible for administrating the local health system to ensure that services are integrated and coordinated through planning and resource allocation. The Waterloo-Wellington LHIN’s current local Integrated Health Service Plan (IHSP) extends from 2010 to 2013 and has set eight local priorities. Several advisory networks have been formed to support implementation of the IHSP. For example, the Waterloo-Wellington Addiction and Mental Health Network plays a coordinating role in the community, seeking, among other directions, to promote the need for greater capacity to provide housing and support for people with mental health issues and/or problematic substance use.

One of the most current policy directions released by the MHLTC that intersects with housing stability is the *Open Minds, Healthy Minds: Ontario’s Comprehensive Mental Health and Addictions Strategy* (2011). The process of developing the strategy included a significant amount of research and consultation, including the following reports:

- **Navigating the Journey to Wellness: The Comprehensive Mental Health and Addictions Action Plan for Ontarians**, released by the Select Committee on Mental Health and Addictions (August 2010) and

*Open Minds, Healthy Minds* seeks to support mental health throughout life and an integration of services and supports for people with a mental health issues and/or problematic substance use. It recognizes that better coordination across health and other human services – such as housing, income support, employment and the justice system – leads to better mental health.

**Ministry of Community Safety and Correctional Services**

MCSCS has primary responsibility in three main areas:
Correctional Services
- establishes, maintains, operates and monitors Ontario's adult correctional institutions and probation and parole offices;
- has jurisdiction over adult offenders under parole supervision, as granted by the Ontario Parole Board; and
- provides programs and facilities designed to assist in offender rehabilitation.

Public Safety and Security
- maintains the physical and economic security of Ontario, by coordinating public safety initiatives among municipal, fire and emergency services organizations within and outside of Ontario, and
- delivers programs and fosters partnerships to minimize or eliminate hazards to persons or property through public education initiatives, emergency measures, scientific investigations, coordination of fire safety services and the coroner's system.

Policing Services
- oversees policing services throughout Ontario (including the OPP) and
- licenses, regulates and investigates the activities of private investigation and security agencies/individuals in Ontario responsible for correctional services, public safety and security, and policing services.

Locally, the Waterloo Region Crime Prevention Council (WRCPC) has a leadership role specifically in the area of crime prevention. The WRCPC is an advisory committee to Regional Council that works with community partners to reduce and prevent crime, victimization and fear of crime. The WRCPC has the lead for the Waterloo Region Integrated Drugs Strategy, which includes direction for addressing housing instability related to problematic substance use in Waterloo Region.

Other Key Provincial Initiatives
In addition to the above, the Province released its poverty reduction strategy, Breaking the Cycle, in December 2008 and annual updates in 2009, 2010 and 2011. This strategy prioritized providing children and their families the support they need to achieve their full potential and set a target to reduce the number of children living in poverty by 25% over five years. It also instigated the Poverty Reduction Act, 2009, requiring future Ontario governments to hold regular consultations on the strategy, report on its progress annually and evaluate the strategy at least every five years. The poverty reduction strategy also initiated the Commission for the Review of Social Assistance in Ontario. This review seeks to remove barriers and increase opportunity, with a focus on supporting people to move into employment. The scope of the review
All Roads Lead to Home: The Homelessness to Housing Stability Strategy
for Waterloo Region – Policy Framework

will be broad; it will focus on the whole income security system, including income security, employment supports and related services for working-age adults. The final report from the Province is expected to be completed June 2012.

**Regional Role**
The role of the Region with respect to housing stability is informed by three different sources: the Federal Government, the Provincial Government and the local community. Each source has its own set of expectations and/or funding portfolios, as described further below.

**Funding Allocations**
The total amount of funding allocated by the Region through Social Services (Social Planning, Policy and Program Administration) toward housing stability programs and administration approaches $7.6M per annum. Note that this does not include funding allocations from other Regional sources. Figure 7 below (“the funding”) shows these funding contributions by order of government. As illustrated in Figure 7, the Province contributes the majority of the funding, followed by the Region.

**Figure 7.** Funding allocated through Regional Social Planning, Policy and Program Administration in 2010 (“the funding”).

Role from the Federal Government
From the Federal Government, the Region (through Social Services) has taken on the role of Community Entity for the Homelessness Partnering Strategy (HPS) and the role of Community Coordinator for
the Homeless Individuals and Families Information System (HIFIS). As the Community Entity, the Region is responsible for facilitating local planning and the administration of HPS funding. As the HIFIS Community Coordinator, the Region champions the implementation of and assists with the on-going activities associated with the HIFIS database.

**Role from the Provincial Government**

From the Province, the Region has been designated the Consolidated Municipal Service Manager for Social Housing and Homelessness. As such, the Region is responsible for system planning, service delivery, accountability/quality assurance and resource allocation in both of these areas.

As the Service Manager for Social Housing, the Region owns and/or administers about 10,000 affordable housing units for people with low to moderate income. The Region’s *Community Action Plan for Housing* and *Affordable Housing Strategy* provide direction related to a wide range of housing issues in the local community. The *Community Action Plan for Housing* is currently in the process of being updated and is anticipated to be released in 2013.

As the Service Manager for Homelessness, the Region administers five homelessness/housing stability funding streams: Emergency Shelter and Domiciliary Hostel funding on a cost-shared basis as well as the Consolidated Homelessness Prevention Program, the Rent Bank and the Provincial Emergency Energy Fund at 100% Provincial funds. The Strategy provides direction related to fulfilling the Service Manager role in the community. As discussed above, the Province is planning to consolidate these funding streams as part of the Long-Term Affordable Housing Strategy.

**Local Community Role**

Given the roles attributed by the Federal and Provincial governments described above, the Region is well positioned to play a key role within the housing stability system, both as a funder and as a facilitator of local community change.

As a funder, the Region has committed to annual investments of over $750,000 to support implementation of the Strategy through the Homelessness to Housing Stability Strategy fund at 100% Regional cost. As a facilitator of local community change, development and implementation of the Strategy has been included as an action of the Region’s Corporate Strategic Plan, both in the previous (2007-2010) and current (2011-2014) terms of Council. Through this directive, staff resources have been dedicated to supporting a number of strategic
areas. For example, since 2008, Regional staff have provided intensive planning support to STEP Home, an award-winning initiative that emerged from the influence of the first Strategy (for more information about STEP Home, see page 22).

In addition, Regional staff participate in all local housing stability groups as well as complementary groups at the local, provincial and national levels. See below for more information.

**HOUSING STABILITY GROUPS**

There are several local groups (some of which are referred to as committees) that support the community to end homelessness. Figure 8 on the next page ("the groups") provides a diagram to show how the different groups fit together. See Appendix D for descriptions of each group. Note that groups from other community systems are referenced generally as “Complementary Groups”, but not individually named.
Figure 8. Local housing stability groups (“the groups”).
HOUSING STABILITY RESOURCES

As discussed earlier, people tend to meet their need for adequate housing, income and support through a mix of informal connections, private markets/businesses and formal community systems. Collectively, these are referred to as housing stability resources.

Overview

In this section of Chapter 3, housing stability resources are discussed in the following order:

- Housing stability resources accessed through informal connections and private markets/businesses.
- Housing stability resources accessed through the housing stability system, first more generally and then by each of the five housing stability program areas:
  i) Emergency Shelter,
  ii) Street Outreach,
  iii) Housing Retention and Re-Housing,
  iv) Time-Limited Residence and
  v) Affordable Housing and Supportive Housing.

Meeting the Need for Adequate Housing

Everyone needs the opportunity to create a personal space where they feel they belong, where they feel “at home”. For most people, having adequate housing is fundamental to creating both a sense of home and the stability necessary for full participation in the community.

Figure 9 (“private market housing/other residential options”) provides an illustration of the housing options in the private market and other residential options in Waterloo Region, as further described below.

Housing Options in the Private Market: People with a fixed address have permanent housing, accessed either through the rental market (where security of tenure is protected by the Residential Tenancies Act, 2006) or home ownership (including detached single-unit dwellings, semi-detached dwellings, multi-unit housing and movable dwellings). Note that home ownership may include properties financed through informal connections, financial institutions or not-for-profits (e.g., family financed, bank mortgages, Habitat for Humanity). Home owners have an opportunity to build home equity, while renters do not.

Other Residential Options: People without a fixed address may access other temporary residential options in the community to meet their immediate need for shelter, either through informal connections (e.g., people may stay for a short time with family, friends or acquaintances).

Did you know?

Various housing stability resources (e.g., brochures, booklets) are available to promote housing stability programs in the community. Visit the Region’s website at www.socialservices.regionofwaterloo.ca for more information.

Did you know?

It is not possible to assess the capacity of informal and privately funded resources. While some challenges exist (e.g., informal supports may not be available over the longer term, businesses that offer residential services may lack set standards for care), these resources are invaluable and many people would not be able to maintain housing stability without them.
or *residential businesses* (e.g., people may rent a hotel/motel room or a campground site).

Residential and housing options accessed through programs in the housing stability system are explored further on pages 52 and 53.

**Figure 9.** Private market housing and other residential options in Waterloo Region; no housing stability programs (“private market housing/other residential options”).

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**Did you know?**
At 57% of spaces, *Supportive Housing* programs have the greatest capacity of all residential/housing options in the housing stability system, not including Community Housing (as data for number of spaces is not available).
Meeting the Need for Adequate Income

Everyone needs an adequate income – defined as having enough financial resources to meet and sustain minimum standards for housing and other basic needs.

People generate an adequate income through many sources, including:

- seasonal, causal, part-time and/or full-time employment (e.g., tips/gratuities, salary/wages, overtime payments, commissions, bonuses, worker’s compensation, employment insurance, severance pay, strike pay, company pensions),
- property (e.g., market rental units, farm, renting parking spaces),
- informal connections (e.g., inheritance or monetary gifts from family, friends or acquaintances),
- capital and other gains (e.g., profits from the sale of a principal residence, stock dividends),
- interest (e.g., from a trust company, term deposits, investments),
- private insurance (e.g., an injury claim),
- support payments (e.g., alimony),
- compensations (e.g., awarded to victims of criminal acts),
- sponsorships (e.g., honorariums, grants, scholarships),
- winnings (e.g., lottery);
- formal community systems (e.g., income assistance, subsidies, government pensions, tax credits, benefits, allowances) and
- other means (e.g., bartering, sale of personal items, panhandling).

Income accessed either directly or indirectly through programs in two formal community systems – the housing stability system and the income assistance system – are explored further in the next section on page 54.

Meeting the Need for Adequate Support

Everyone needs support. In general, all support – informal, private and formal – helps people to maintain stability in their lives (including housing stability).

This support may be accessed through a variety of sources, including:

- informal personal connections (e.g., family, friends, acquaintances),
- private businesses (e.g., homemaking or nursing care purchased with private funds) and/or
- formal community programs (e.g., support for housing stability that is fully or partially subsidized).

Support accessed through programs in the housing stability system is explored further in the next section on page 54.
Housing Stability System

Housing stability resources accessed through the housing stability system are first described generally. Detailed descriptions of the five program areas follow beginning on page 58.

A Shared Understanding of Housing Stability Programs

The housing stability system includes an inter-related set of programs designed to meet people’s unique housing stability needs. These programs are referred to as housing stability programs.

The Inventory of Housing Stability Programs in Waterloo Region (Inventory) is a community resource that catalogues all of the housing stability programs in Waterloo Region into one of five program areas. The Inventory was first produced in 2006 to support the process of gathering and mapping information about the housing stability system for the first Strategy. Developing the Inventory and then updating it in 2008, 2009 and 2011 has been a significant undertaking, involving an extensive and collaborative process of identifying relevant programs, organizing them in a meaningful way, developing standardized language and creating tools to track key housing stability trends. Part of the challenge of this task relates to the fact that housing stability is a very broad, inclusive term – one that covers a wide range of activities and extends across many community systems.

Did you know?

Given the extent of housing instability in Waterloo Region and its complexity, there is a comprehensive set of housing stability programs available in Waterloo Region to support the goal of ending homelessness.

In 2011, there were 107 local housing stability programs. Programs belong to one of five complementary program areas and, as a whole, provide community members with essential housing stability resources.

All housing stability programs meet both of the following criteria:

1. The program supports people who are either experiencing homelessness or at-risk of housing loss.
2. At least 50% of the program activities are dedicated to housing stability: supporting people to find, establish and/or retain adequate housing and/or increasing opportunities for people to fully participate in community life.

The community has a shared understanding of the housing stability system.

As a result of this ongoing collaboration, there is now a shared understanding of what the housing stability system is in Waterloo Region, including what programs are included and how they should be described.

Table 4 identifies the five program areas, and provides a summary of the number of programs and number of people served in 2010 for each. While data are unduplicated within programs, there may be duplication between programs. Given that people may access more than one
housing stability program over the course of the year, the total number of different people served in 2010 across all housing stability programs from all five program areas is likely much smaller than 24,897 (less than 5% of the population of Waterloo Region).

Table 3. Summary of housing stability program areas.

<table>
<thead>
<tr>
<th>PROGRAM AREAS</th>
<th>PROGRAMS (2011)</th>
<th>PEOPLE SERVED (2010)</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Emergency Shelter</td>
<td>10</td>
<td>2,849</td>
</tr>
<tr>
<td>2. Street Outreach</td>
<td>20</td>
<td>9,564</td>
</tr>
<tr>
<td>3. Housing Retention and Re-Housing</td>
<td>33</td>
<td>7,108</td>
</tr>
<tr>
<td>4. Time-Limited Residence</td>
<td>10</td>
<td>837</td>
</tr>
<tr>
<td>5. Affordable Housing and Supportive Housing</td>
<td>34</td>
<td>4,539</td>
</tr>
<tr>
<td><strong>THE HOUSING STABILITY SYSTEM TOTAL</strong></td>
<td><strong>107</strong></td>
<td><strong>24,897</strong></td>
</tr>
</tbody>
</table>

Analysis of the programs has helped to clarify the various resources and approaches used locally that, as a whole, support the goal of ending homelessness in Waterloo Region.

For example:

- Housing stability programs provide one or more of the following resources to meet their stated goals: residential/housing options, financial assistance and/or support.
- Some housing stability programs have specific time-limits for how long a person can access the program. Others do not have time-limits and are able to serve people for as long as needed.
- Some housing stability programs are designed for people with a specific, diagnosed disability (e.g., diagnosis of a serious mental health issue), while others do not have such eligibility criteria.
  - Programs that require a diagnosis of disability are referred to as disability-specific programs and are represented in both the housing stability system and the community system(s) that has a mandate to serve people with that particular disability.
  - Programs that are not disability-specific may still be accessed by people with disabilities, including people who are unaware of their condition(s), unable to receive diagnoses (perhaps due to the complexity of their issues and/or the presence of multiple disabilities) and/or unwilling to connect with certain programs because they fear stigma and discrimination. For example, some programs support people in the “pre-assessment” stage and seek to connect people to disability-specific resources.

Did you know?
In 2011, about a third of programs were dedicated to people with diagnosed disabilities, half of which were Supportive Housing programs.
People may be supported by more than one housing stability program at the same time. In these circumstances, it is understood that programs are often complementing – not duplicating – one another. Complementing housing stability programs gives people access to a wider variety of resources to address their unique needs. This practice is particularly effective when supporting people with complex issues (e.g., people approaching or experiencing persistent homelessness).

A timeline of the development of housing stability programs in Waterloo Region has been created (see Figure 10 – “the program timeline”). The timeline shows that about half of the programs started in the last decade (fifty-three programs since 2000), of which three quarters are not disability-specific. See Appendix E for the full list of housing stability programs, organized by year with lead organization(s) and program area identified.

Figure 10. Program development in the local housing stability system between 1950 and 2011 (“the program timeline”).
Residential/Housing Options in the Housing Stability System

Figure 11 (“all residential/housing options”) builds on Figure 9 (“private market housing/other residential options”) by adding the residential and housing options provided by housing stability programs in Waterloo Region, as outlined below.

- **Residential Options in the Housing Stability System**: Residential options are not permanent housing. Both *Emergency Shelter* and *Time-Limited Residence* programs provide short-term, temporary shelter to people without a fixed address. Residents are expected to transition from these programs within a certain time frame. Length of stay is one of the key differences between these two types of programs. On average, emergency shelter stays tend to be less than a month and time-limited residence stays tend to be less than a year.

- **Housing Options in the Housing Stability System**: Housing options offer permanent housing. *Affordable Housing and Supportive Housing* programs offer permanent housing where tenants (or home owners participating in the Region of Waterloo Affordable Home Ownership Program) have a fixed address. The housing is complemented with a specific program to make it affordable (as with Community Housing) and/or to provide designated support to the unit, building or neighbourhood (as with *Supportive Housing*).

**Did you know?**

With respect to the housing stability programs in the *Affordable Housing* category, the Strategy focuses specifically on the Region’s Community Housing program (defined as Region owned or administered affordable housing) as it is the largest category of affordable housing for people with low to moderate income in the community at 10,000 units. However, there are other local non-profit and co-op housing programs that are not administrated by the Region and therefore not included in the category of Community Housing (approximately 800 units). In addition, there may be housing in the private market that meets affordability criteria.
**Figure 11.** Full range of residential and housing options in Waterloo Region, including housing stability programs ("all residential/housing options").
Financial Assistance in the Housing Stability System

In the housing stability system, programs designed to provide sources of income to people who are experiencing homelessness or at-risk of housing loss are referred to as financial assistance programs. Financial assistance programs in the Housing Retention and Re-Housing program area provide people with grants, loans and other financial benefits as well as housing subsidies designated to a person. More specifically, these programs include the Waterloo Region Energy Assistance Program (grants for utility arrears), the Rent Bank and Eviction Prevention Program (loans for prevention of housing loss), Ontario Works/Ontario Disability Support Program Community Start Up and Maintenance Benefit (financial benefit for people to access housing) and housing subsidies designated to the person offered through various programs. Financial assistance programs also include housing subsidies designated to housing units, building or neighbourhoods offered in the Affordable Housing and Supportive Housing program area.

In addition to these financial assistance programs, other housing stability programs may exercise flexibility within their budgets, where possible, to provide participants with various forms of temporary financial assistance to support them on their path toward housing stability.

Longer term income support programs designed to provide financial assistance to people with no other source of income have been identified as part of the income assistance system, not the housing stability system (e.g., Ontario Works, the Ontario Disability Support Program, Guaranteed Annual Income System, Guaranteed Income Supplement).

Support Options in the Housing Stability System

Providing support is an effective way to increase housing retention and reduce inappropriate use of emergency services.

Providing support is an effective way to both increase housing retention and reduce inappropriate use of emergency services (e.g., support from police, paramedic care or hospital admittance).

In the housing stability system, programs may provide support that is either designated to the person or designated to the residential/housing space. More specifically, Emergency Shelter, Time-Limited Residence and Supportive Housing programs provide support that is designated to
the residential/housing space. If a person moves from the residential/housing space, generally, the support will not follow (although sometimes it does, depending on the circumstances and the capacity of the program). In contrast, Street Outreach and Housing Retention and Re-Housing programs provide support that is not designated to any particular residential/housing space. In these programs, support is provided regardless of where the person is sheltered or housed.

While other community programs may indirectly support people to retain their housing (particularly if the support seeks to address an underlying cause of housing instability such as problematic substance use or mental health issues), housing stability programs promote retention of adequate housing as a primary purpose. That is, support is provided through the lens of creating greater housing stability and promoting community inclusion. This is a significant difference, one that influences the intended outcomes of support, the supportive approach used and the roles that support workers play. Each of these differences is further described below.

Intended Outcomes of Support
Support provided through housing stability programs is dedicated to increasing capacity to maintain housing stability over the long term and promoting community inclusion. Areas of activity can be organized by the three main intended outcomes of support, as further outlined below.

1. To Find and/or Establish Adequate Housing. For example, support with negotiating with landlords, setting-up utility accounts, and securing furniture and other household items.

2. To Increase Housing Retention. For example, crisis intervention, accompaniment to various appointments, and support with advocacy, mediation, problem-solving, goal planning, transportation, practical skills (e.g., in the areas of personal finances, meal preparation, household responsibilities, medication, laundry) and personal care (e.g., support with hygiene, eating, showering/bathing, personal grooming such as shaving, toileting/incontinence care, rising and retiring).

3. To Promote Community Inclusion. For example, support with opening a bank account, building a strong social support network, increasing recreational opportunities, increasing involvement in social policy initiatives and accessing various community resources (e.g., health care, identification, employment support, income assistance, education, counselling, legal services). For more

“My worker has been a sounding board, to chasing down information for me, looking at changing a direction; he’s been one of those people that’s been really proactive in finding out information. He’s also just been a friend at times. There’s been times I’ve just reached out because I’ve been depressed or whatever and needed someone to talk to, or bounce an idea off of him, whatever. It’s been a broad range of things.”
Program Participant
information about the key aspects of community life where community inclusion plays a role, see page 32.

Support activities within each area are highly inter-related. For example, support to access income assistance not only helps people to retain adequate housing but also promotes community inclusion.

Supportive Approach that Aligns with Housing Stability System Values

A flexible, person-centred approach is used throughout the supportive relationship, one that is tailored to the participant’s unique and evolving needs over time. That is, programs seek to meet people “where they are at” and remove barriers to participation wherever possible. Working with a street-involved population, in particular, requires a more intense level of flexibility. In addition, for some programs (e.g., STEP Home programs), relationship skills may be more important than the skill set acquired through specific education.

A variety of promising practices reflect the above supportive approach:

- Support is relationship-based and the supportive relationship has qualities of a friendship. For example, lower-intensity support is provided initially that may, once trust grows over time, transition into support of greater frequency and/or intensity as needed or desired. Support workers intentionally focus on identifying and building on participants’ strengths.
- Support is provided in the way that works best for the participant. For example, support may be provided in the participant’s physical context or environment, rather than in an office location (e.g., having the flexibility to provide support where participants frequently gather or where they live and accompanying participants to appointments).
- Support is accessible to the widest group of people possible. For example, to be eligible for support, people only need to demonstrate the need for support to maintain housing stability.
- Supportive relationships are maintained during times of transition between programs. For example, during the planning and implementation of a transition (e.g., discharge from the hospital), the support workers who have a relationship with the person continue to stay involved in the care until new relationships have been established. Alternatively, where barriers and/or gaps exist in the system, people continue to be supported until further options become available, even when they no longer meet the specific mandate of the program. This may mean that support is provided for a longer period of time than originally intended.
- Support workers seek flexibility with respect to policy and administrative requirements from within their own and other organizations to enable them to continue to meet the needs of participants. For example, support is not contingent on achieving

**Did you know?**

People who are street involved spend a significant amount of their time on the street, in public spaces or outdoors for a variety of reasons.

For example, they may:
- i) be experiencing homelessness or at-risk of housing loss;
- ii) be involved in street-based work; and/or
- iii) have an informal support network that is largely street-involved.
and/or maintaining “compliance” (e.g., support is not withdrawn if the person misses appointments, does not take medication or does not maintain abstinence).

- Support workers develop a deep understanding each person’s unique needs and a comprehensive knowledge of community resources in order to facilitate the process of ensuring that as many needs as possible are met in the desired way. For example, when needs cannot be met in the desired way, alternatives are explored respectfully using a two-way dialogue (rather than the support worker simply stating “no” or that it is “not possible” with no further discussion).

- Support workers seek to create circles of support around participants, where appropriate and desired. Circles of support give people access to a wider range of resources (formal and informal) to address their unique needs. This practice is particularly effective when supporting people with complex issues (e.g., people approaching or experiencing persistent homelessness). Where participants are provided more than one formal source of support at a time, it is understood that the programs are complementing – not duplicating – one another.

The intensity, duration and frequency of support varies, depending on the changing circumstances of participants’ lives. Figure 12 (“support options”) illustrates the dynamic nature of support across these three continuums. While some programs have the capacity to flex across all continuums, others are designed to provide support primarily within a certain range in one or more of the continuums.

Roles that Support Workers Play

To fulfill the role of support worker, housing stability programs may utilize paid staff (who may also have lived experience, i.e., peer support worker), student placements/internships and/or volunteers. Participant to support staff ratios differ in each program, depending on the nature of the program and the context of the supportive relationship. For example, general street outreach programs tend to have a higher participant to worker ratio (e.g., 200:1) than longer term support programs (e.g., 10:1 or 25:1).

Support workers fulfill one of two main functions, depending on the needs of the participant:

- **Direct Support:** Support workers provide support directly to the person (e.g., home visits, accompaniment to various appointments, support with practical skills and/or personal care).
Support Coordination: Support workers coordinate and/or broker support provided by various formal community programs, informal connections and/or privately funded sources.

**Figure 12.** The dynamic nature of support in the housing stability system (“support options”).

**Housing Stability Program Areas**

This section provides detailed descriptions of the five program areas:

1. *Emergency Shelter*,
2. *Street Outreach*,
3. *Housing Retention and Re-Housing*,
4. *Time-Limited Residence and*
5. *Affordable Housing and Supportive Housing.*

**Emergency Shelter**

*Emergency Shelter* programs are shorter term residential programs designed for people with no fixed address. Locally, *Emergency Shelter* programs meet the immediate needs of three groups of people:

- adults, families and unaccompanied youth living without a fixed address;
unaccompanied children 12-15 years of age who are not living at home and not currently under the guardianship of Family and Children’s Services; and

women fleeing abuse, with or without dependents.

Unlike *Time-Limited Residence* programs, people who access *Emergency Shelter* programs do not require a planned intake. Unlike *Affordable Housing* and *Supportive Housing* programs, *Emergency Shelter* programs do not offer permanent housing and their programs are not covered under the *Residential Tenancies Act, 2006*.

There are also two main types of *Emergency Shelter* programs in Waterloo Region:

- programs under Agreement with the Region that follow the *Waterloo Region Emergency Shelter Guidelines (Guidelines)* and
- other *Emergency Shelter* options.

As of 2011, there are ten *Emergency Shelter* programs, seven of which are under Agreement with the Region and follow the *Guidelines* and three which are other emergency shelter options in the community. Each type of *Emergency Shelter* program is discussed further below.

**Emergency Shelter Programs that Follow the Guidelines**

*Emergency Shelter* programs that follow the *Guidelines* receive funding through MCSS or MCYS. The Provincial definition of emergency shelter is a program that provides board, lodging and essential services to meet the personal needs of people experiencing homelessness on a short-term, infrequent basis. The role that the Federal government has taken in relation to the area of *Emergency Shelter* programs that follow the *Guidelines* includes data collection as well as limited and sporadic funding support, largely for one-time capital expenses. For example, all *Emergency Shelter* programs that follow the *Guidelines* use the Federal Homeless Individuals and Families Information System (HIFIS) to support day-to-day operations as well as program and community planning in the area of housing stability.

Locally, *Emergency Shelter* programs that follow the *Guidelines* provide not only temporary shelter, meals and essential services (the basic mandate defined by the Province) but also access to direct support and/or support coordination (program enhancements largely funded through other sources such as fundraising events, grants, charitable donations, etc.).

More specifically, *Emergency Shelters* that follow the *Guidelines* provide the following:

**Did you know?**

*Emergency Shelters* do not have the capacity to provide intensive support with personal care (e.g., support with hygiene, eating, showering/bathing, personal grooming such as shaving, toileting/incontinence care, rising and retiring).

*Emergency Shelters* for unaccompanied youth and children may provide less intensive personal support such as prompting for rising and retiring and/or showering/bathing.
Temporary Shelter. Shelter includes a private or shared space with a bed (or crib/playpen if appropriate). If a regular bed is unavailable or if there is a need to expand internal capacity, most Emergency Shelter programs may provide residents with a cot, mat or couch. In addition, at times of external overflow, some Emergency Shelter programs have the ability to utilize local motels.

Meals. Emergency Shelter programs provide three meals and at least one snack per day that follow Canada’s Food Guide. Residents who require special diets are accommodated (e.g., vegetarians, people with allergies, pregnant or breastfeeding residents).

Essential Services. Residents have access to additional resources to meet basic needs, such as showers, laundry facilities, computers and clothing. In some situations, transportation may also be provided at reduced or no cost to the resident. In addition, some Emergency Shelter programs provide resources specific to the population being supported (e.g., infant care supplies, school supplies for children).

Support. Emergency Shelter programs provide direct support and/or support coordination to residents using a flexible, person-centred approach. As with all housing stability programs, support is dedicated to increasing capacity to maintain housing stability over the long term and promoting community inclusion, and can be organized by three main intended outcomes: to find and/or establish adequate housing, to increase housing retention, and to promote community inclusion. For example, as appropriate, residents may be supported to increase their capacity to retain housing through crisis intervention and support with advocacy, mediation, problem-solving, decision-making, and strengthening personal/practical skills, etc. and/or to promote community inclusion such as support with building a strong social support network, increasing recreational opportunities, increasing involvement in social policy initiatives, accessing various community resources such as health care, identification, education, counselling, legal services, etc. In addition, locally, support may be tailored to the population being supported, as identified below:

- Adults and Unaccompanied Youth: For example, support to find and/or establish adequate housing may include support with negotiating with landlords and securing furniture and other household items; support to increase capacity to retain housing may include parenting or life skills programs; and support to promote community inclusion may include support with accessing employment support and income assistance.
- Dependents: For example, support to promote community inclusion may include support with accessing education and disability assessments, tutors, elementary and secondary
schools, or providing recreational programs such as crafts, play groups and games.

- **Unaccompanied Children (12-15 years of age):** For example, support to find and/or establish adequate housing may include support with family reunification, guardianship with Family and Children’s Services or transitioning children who are nearing their 16th birthday into appropriate housing options in the community; support to increase capacity to retain housing may include mediation with families and programs for runaway prevention and drugs/alcohol awareness; and support to promote community inclusion may include support with accessing education and disability assessments, tutors, elementary and secondary schools, or providing recreational programs such as community events and sports.

While each *Emergency Shelter* program operates differently and may have unique eligibility criteria, many policies and procedures are coordinated through the *Guidelines*. For example, despite being located in different cities, all programs serve the entire region. More specifically, at times when a program is not able or best suited to support an individual or family, a referral may be provided to another local *Emergency Shelter* program (e.g., at times of over-capacity, due to mobility or safety issues, or the need for more specific programming). Finally, during extreme weather, programs have the capacity to access additional resources (e.g., for transportation or costs associated with overflow).

Most *Emergency Shelter* programs are co-located with complementary housing stability programs. For example, as of 2011, three *Housing Retention and Re-Housing* programs and six fixed *Street Outreach* programs were co-located with at least one *Emergency Shelter* program. In addition, most *Emergency Shelter* programs offer on-site space for programs and resources outside of the housing stability system to provide residents with additional support (e.g., pet therapy, faith groups, health care).

**Other *Emergency Shelter* Program Options**
The other three *Emergency Shelter* program options are Anselma House and Haven House through the Women’s Crisis Services of Waterloo Region and Kitchener-Waterloo Out of the Cold (K-W OOTC). These programs are not under Agreement with the Region and do not follow the *Guidelines*. Women’s Crisis Services provides emergency shelter for women and their children fleeing abuse and is funded by MCSS. K-W OOTC is a seasonal, volunteer-run, primarily church-based program consisting of seven different sites (plus two secondary sites
that open when the primary site is full). While each site operates independently, the program as a whole is guided by a common vision and mandate.

Table 4. Emergency Shelter programs.

<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>REGULAR BEDS</td>
<td>INTERNAL OVERFLOW</td>
</tr>
<tr>
<td>Unaccompanied Children &amp; Youth</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Argus Residence for Young People: Young Men (G)</td>
<td>10</td>
<td>1</td>
</tr>
<tr>
<td>Argus Residence for Young People: Young Women (G)</td>
<td>10</td>
<td>0</td>
</tr>
<tr>
<td>Lutherwood: Safe Haven Shelter (G)</td>
<td>9</td>
<td>1</td>
</tr>
<tr>
<td>Reaching Our Outdoor Friends (ROOF): Providing a Roof (PAR) (G)</td>
<td>10</td>
<td>5</td>
</tr>
<tr>
<td>Men</td>
<td></td>
<td></td>
</tr>
<tr>
<td>House of Friendship: Charles Street Men's Hostel (G)</td>
<td>39</td>
<td>12</td>
</tr>
<tr>
<td>Women</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Kitchener-Waterloo YWCA: YWCA-Mary's Place (F including father-led families; G)</td>
<td>60</td>
<td>15</td>
</tr>
<tr>
<td>Women's Crisis Services of Waterloo Region: Anselma House (F)*</td>
<td>45</td>
<td>0</td>
</tr>
<tr>
<td>Women's Crisis Services of Waterloo Region: Haven House (F)*</td>
<td>30</td>
<td>0</td>
</tr>
<tr>
<td>General</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Cambridge Shelter Corporation: The Cambridge Shelter (F; G)</td>
<td>49</td>
<td>45</td>
</tr>
<tr>
<td>Kitchener-Waterloo Out of the Cold**</td>
<td>79</td>
<td>0</td>
</tr>
<tr>
<td>TOTAL FOR PEOPLE WITH NO FIXED ADDRESS***</td>
<td>266</td>
<td>79</td>
</tr>
<tr>
<td>(excludes Women's Crisis Services of Waterloo Region)</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

(F) indicates that the program is also designed to serve families
(G) indicates that the program follows the Waterloo Region Emergency Shelter Guidelines
* program is designed to serve women fleeing abuse and their dependents rather than people without a fixed address more generally
** operated collectively through volunteers at different church sites during the winter months
*** some programs may serve the same people
Note: Anselma House increased from 28 beds to 45 beds as of May 2011 and PAR increased internal overflow capacity to 5 beds for a total internal capacity of 15 beds as of October 2011.
### Emergency Shelter Facts

- In 2011, there were ten *Emergency Shelter* programs, with 266 year-round spaces available for people experiencing homelessness (345 spaces including Out of the Cold).
  - About half of these spaces were located in Kitchener, about a third were located in Cambridge and about 10% were located in Waterloo (Waterloo spaces were limited to seasonal Out of the Cold sites).
  - The distribution of spaces was relatively similar to the distribution of residents across the area municipalities.
- The overall bed occupancy rate in 2010 was 81% for *Emergency Shelter* programs.
- In 2010, 2,849 people stayed at an *Emergency Shelter* program, representing 0.5% of the population of Waterloo Region in that year.
  - The total number of bed nights was 67,943.
- Lengths of stay at an *Emergency Shelter* program in 2010 averaged about 3 weeks for each resident.
  - Unaccompanied youth and families stayed for longer periods of time (34 days and 42 days, respectively).
  - Unaccompanied children stayed for much shorter periods of time (four days), due to the respite nature of the program.
- Where families were served by an *Emergency Shelter* program, the ratio of one- to two-parent families was 7 to 1. A total of 104 families were served in 2010 (with 189 dependents).
- In 2010, about 75% of residents did not return to the *Emergency Shelter* program within that year.
- Over 45% of people accessing *Emergency Shelter* were reported to have at least one disability. Approximations by type of disability were as follows:
  - 37% mental health issues,
  - 46% problematic substance use,
  - 14% cognitive disability,
  - 11% physical disability,
  - 30% concurrent disorder, and
  - 13% dual diagnosis.

### Street Outreach

While the term outreach is used by many different funders, organizations and groups in the community, programs called “outreach” often look very different because the term has not been universally defined. At its core, outreach, in general, is an *approach* to service delivery that is intended to increase accessibility to resources.
Stakeholders from the local housing stability system have defined *Street Outreach* programs as those designed to serve people who are street-involved. People who are street involved spend a significant amount of their time on the street, in public spaces or outdoors for a variety of reasons. For example, they may:

- be experiencing homelessness or at-risk of housing loss;
- be involved in street-based work; and/or
- have an informal support network that is largely street-involved.

People who access *Street Outreach* programs may be disengaged from other forms of support in the community and have a greater need for flexibility in the way that services are delivered. Often, people who access *Street Outreach* programs are not being served, are being underserved, and/or are unable or unwilling to access services by other means. Most *Street Outreach* programs have few eligibility criteria and exercise flexibility wherever possible to increase accessibility (e.g., offering services on a drop-in basis or where people frequently gather).

Furthermore, all *Street Outreach* programs facilitate connections between the people they walk with and the wide variety of community resources available to them, where desired. *Street Outreach* programs often share the following features:

- a higher participant to street outreach worker ratio (e.g., 200:1),
- relationship-based, however relationships are more casual and have no defined time-limit,
- may be the first point of contact for accessing other community programs (e.g., pre-assessment level and, when appropriate, direct person to an agency where an assessment occurs),
- a focus on meeting immediate needs and responding to crises, and
- limited in the amount of data they are able to collect.

While all programs serve people who are street-involved, their specific focus and goals may differ. In fact, some programs may not identify housing stability as their primary outcome (although program activities often support greater community inclusion). It is their connection to the street-involved population that links these programs both to each other and to the housing stability system.

There are two main types of *Street Outreach* programs – general and specialized:

- **General Street Outreach**: General programs serve everyone who is street-involved and focus on providing a variety of resources to meet people’s basic needs (e.g., clothing, food, personal hygiene supplies, support to navigate community services).
- **Specialized Street Outreach**: Specialized programs either serve a particular population (e.g., people with serious mental health issues,
people at-risk of HIV/AIDS/Hepatitis C) or provide a specific resource (e.g., replacement of identification, access to health care practitioners).

There are two main delivery models for Street Outreach programs – fixed and mobile:

- **Fixed Street Outreach**: Fixed programs are located at physical sites in the community at certain times. Some programs provide access to a variety of resources (e.g., washrooms, showers, laundry facilities, storage for personal belongings and/or telephones as well as a safe space to rest) while others offer a more specific service at a satellite location.

- **Mobile Street Outreach**: Mobile programs are not tied to a particular location or time frame. Initial contact with people often takes place out in the community (e.g., public spaces, outdoors or other places where people frequently gather). Programs have the flexibility to respond to people’s emerging needs (e.g., accompaniment during important appointments, crisis support).

There is no core governance across the various Street Outreach programs in Waterloo Region. Programs are funded through many different sources.

**Table 5. Street Outreach programs.**

<table>
<thead>
<tr>
<th></th>
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</thead>
<tbody>
<tr>
<td><strong>Fixed Street Outreach</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>General</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Cambridge Shelter Corporation: Welcome Aboard</td>
<td>20,297</td>
<td>1,935</td>
</tr>
<tr>
<td>House of Friendship: Charles St. Men’s Hostel Drop-In</td>
<td>34,716</td>
<td>974</td>
</tr>
<tr>
<td>Kitchener Downtown Community Health Centre: Peer Health Worker Program</td>
<td>ND</td>
<td>ND</td>
</tr>
<tr>
<td>Ray of Hope Inc.: Ray of Hope Community Centre</td>
<td>55,900</td>
<td>1,485</td>
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<tr>
<td>Reaching Our Outdoor Friends (ROOF): Drop-In</td>
<td>1,875</td>
<td>184</td>
</tr>
<tr>
<td>The Salvation Army Community &amp; Family Services: Community Response Unit</td>
<td>2,058</td>
<td>ND</td>
</tr>
<tr>
<td>The Working Centre: St. John's Kitchen</td>
<td>71,400</td>
<td>1,050</td>
</tr>
<tr>
<td>The Working Centre: The Bridgeport Café</td>
<td>1,560</td>
<td>40</td>
</tr>
<tr>
<td><strong>Specialized</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>AIDS Committee of Cambridge, Kitchener, Waterloo &amp; Area (ACCKWA) &amp; Sanguen Health Centre: Fixed Outreach</td>
<td>1,680</td>
<td>450</td>
</tr>
</tbody>
</table>
### STREET OUTREACH CATEGORIES AND ORGANIZATIONS/PROGRAMS (continued)

<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Kitchener Downtown Community Health Centre: ID Clinic</td>
<td>ND</td>
<td>479</td>
</tr>
<tr>
<td>Kitchener Downtown Community Health Centre: Medical Outreach</td>
<td>1,631</td>
<td>504</td>
</tr>
<tr>
<td>The Working Centre: Psychiatric Outreach Project &amp; Concurrent Disorders Project (Fixed)</td>
<td>3,927</td>
<td>600</td>
</tr>
<tr>
<td><strong>FIXED TOTAL</strong></td>
<td><strong>195,044</strong></td>
<td><strong>7,701</strong></td>
</tr>
</tbody>
</table>

#### Mobile Street Outreach

**General**

<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Reaching Our Outdoor Friends (ROOF): Street Outreach</td>
<td>615</td>
<td>237</td>
</tr>
<tr>
<td>The Working Centre: Street Outreach</td>
<td>7,885</td>
<td>806</td>
</tr>
</tbody>
</table>

**Specialized**

<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>AIDS Committee of Cambridge, Kitchener, Waterloo &amp; Area (ACCKWA) &amp; Sanguen Health Centre: Mobile Outreach</td>
<td>2,820</td>
<td>ND</td>
</tr>
<tr>
<td>Canadian Mental Health Association - Grand River Branch: Concurrent Disorders Outreach</td>
<td>300</td>
<td>21</td>
</tr>
<tr>
<td>Canadian Mental Health Association - Grand River Branch: Proactive Outreach</td>
<td>2,502</td>
<td>ND</td>
</tr>
<tr>
<td>The Working Centre: Psychiatric Outreach Project &amp; Concurrent Disorders Project (Mobile)</td>
<td>3,927</td>
<td>600</td>
</tr>
<tr>
<td>Waterloo Regional Homes for Mental Health Inc.: Outreach &amp; Case Management Services</td>
<td>ND</td>
<td>199</td>
</tr>
<tr>
<td><strong>MOBILE TOTAL</strong></td>
<td><strong>18,049</strong></td>
<td><strong>1,863</strong></td>
</tr>
</tbody>
</table>

**STREET OUTREACH TOTAL** | **213,093** | **9,564** |

ND = no data available  
*some programs may serve the same people*

---

**Street Outreach Facts**

- In 2011, there were twenty *Street Outreach* programs in Waterloo Region – twelve fixed and eight mobile.
- About half of the mobile *Street Outreach* programs identified their primary geographic area served as urban centres in the region. Cambridge, Kitchener and Waterloo had about the same number of mobile street outreach programs (five or six programs each) and there were four programs that served one or more of the townships.
- Fixed *Street Outreach* programs served more than ten times more people than mobile street outreach programs in 2010. This is not surprising. Fixed street outreach programs are generally designed to offer resources to more people at one time. In contrast, mobile street outreach programs tend to provide more one-on-one support.
**Housing Retention and Re-Housing**

_Housing Retention and Re-Housing_ programs provide people with support and/or financial assistance to _retain_ their current adequate housing and/or _find_ and/or _establish_ more adequate housing.

Support provided by _Housing Retention and Re-Housing_ programs is designated to the person (i.e., if a person moves, the support will follow – see the _Affordable Housing and Supportive Housing_ program area for information about programs where support is designated to a unit, building or neighbourhood). Depending on the nature of the program, support can take a variety of forms on three main continuums: from less intensive to crisis intervention, from shorter to longer term and/or from less to more frequent. In addition, support may be provided either directly and/or be coordinated among various formal community programs, informal connections and/or privately funded sources.

Financial assistance includes grants, loans and other financial benefits as well as housing subsidies designated to a person (see the _Affordable Housing_ and _Supportive Housing_ program area for information about housing subsidies designated to units).

While there is no central governance across the various _Housing Retention and Re-Housing_ programs in Waterloo Region, some programs are disability-specific and governed by the Ministry related to that particular disability (see Provincial role beginning on page 38 for more information). Programs are funded through many different sources.

**Table 6. Housing Retention and Re-Housing programs.**

<table>
<thead>
<tr>
<th>HOUSING RETENTION AND RE-HOUSING CATEGORIES AND ORGANIZATIONS/PROGRAMS</th>
<th>PEOPLE SERVED (2010)</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Developmental Disability</strong></td>
<td></td>
</tr>
<tr>
<td>Extend-A-Family: In Home Respite</td>
<td>ND</td>
</tr>
<tr>
<td>Sunbeam Residential Development Centre: Developmental Services Resource Centre - Waterloo Region</td>
<td>1,290</td>
</tr>
<tr>
<td><strong>Mental Health</strong></td>
<td></td>
</tr>
<tr>
<td>Canadian Mental Health Association - Grand River Branch: Long Term Support Coordination</td>
<td>194</td>
</tr>
<tr>
<td>Canadian Mental Health Association - Grand River Branch: Mental Health &amp; Justice Services</td>
<td>249</td>
</tr>
<tr>
<td>Grand River Hospital - Specialized Mental Health: Adult Transition Team</td>
<td>46</td>
</tr>
<tr>
<td>Grand River Hospital: Assertive Community Treatment (ACT) Teams</td>
<td>91</td>
</tr>
<tr>
<td>Waterloo Regional Homes for Mental Health Inc.: Assertive Community Treatment (ACT) Teams</td>
<td>67</td>
</tr>
</tbody>
</table>
### Housing Retention and Re-Housing Categories and Organizations/Programs (continued)

<table>
<thead>
<tr>
<th>Organization/Program</th>
<th>People Served (2010)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Waterloo Regional Homes for Mental Health Inc.: Community Housing Support**</td>
<td>37</td>
</tr>
</tbody>
</table>

**Physical Disability & Acquired Brain Injury (ABI)**

<table>
<thead>
<tr>
<th>Organization/Program</th>
<th>People Served (2010)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Independent Living Centre of Waterloo Region: Direct Funding</td>
<td>30</td>
</tr>
<tr>
<td>Independent Living Centre of Waterloo Region: Outreach Services</td>
<td>147</td>
</tr>
<tr>
<td>Traverse Independence, Brain Injury Association of Waterloo Wellington &amp; The Food Bank of Waterloo Region: Acquired Brain Injury (ABI) Day Program/Opportunity Centre &amp; The Beginnings</td>
<td>95</td>
</tr>
<tr>
<td>Traverse Independence: Acquired Brain Injury (ABI) Outreach Services</td>
<td>67</td>
</tr>
</tbody>
</table>

**Families**

<table>
<thead>
<tr>
<th>Organization/Program</th>
<th>People Served (2010)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Lutherwood: Families in Transition (Support)</td>
<td>274</td>
</tr>
</tbody>
</table>

**Unaccompanied Youth**

<table>
<thead>
<tr>
<th>Organization/Program</th>
<th>People Served (2010)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Argus Residence for Young People: Shelters to Housing Stability</td>
<td>27</td>
</tr>
</tbody>
</table>

**Men**

<table>
<thead>
<tr>
<th>Organization/Program</th>
<th>People Served (2010)</th>
</tr>
</thead>
<tbody>
<tr>
<td>House of Friendship: Shelters to Housing Stability</td>
<td>12</td>
</tr>
<tr>
<td>The Working Centre: Streets to Housing Stability</td>
<td>23</td>
</tr>
</tbody>
</table>

**Women**

<table>
<thead>
<tr>
<th>Organization/Program</th>
<th>People Served (2010)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Kitchener-Waterloo YWCA: Shelters to Housing Stability</td>
<td>16</td>
</tr>
<tr>
<td>Kitchener-Waterloo YWCA: Streets to Housing Stability</td>
<td>14</td>
</tr>
<tr>
<td>Mennonite Central Committee Ontario &amp; Kitchener-Waterloo YWCA: Circle of Friends</td>
<td>9</td>
</tr>
</tbody>
</table>

**General**

<table>
<thead>
<tr>
<th>Organization/Program</th>
<th>People Served (2010)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cambridge Shelter Corporation: Peer Program</td>
<td>ND</td>
</tr>
<tr>
<td>Cambridge Shelter Corporation: Shelters to Housing Stability</td>
<td>18</td>
</tr>
<tr>
<td>Cambridge Shelter Corporation: Streets to Housing Stability</td>
<td>9</td>
</tr>
<tr>
<td>Cambridge Shelter Corporation: Trustee Program</td>
<td>79</td>
</tr>
<tr>
<td>John Howard Society/Cambridge Career Connection: Housing Support</td>
<td>596</td>
</tr>
<tr>
<td>Lutherwood: Housing Counselling</td>
<td>512</td>
</tr>
<tr>
<td>Lutherwood: Rent Bank &amp; Eviction Prevention Program*</td>
<td>667</td>
</tr>
<tr>
<td>Lutherwood: Whatever It Takes - Service Resolution</td>
<td>34</td>
</tr>
<tr>
<td>Region of Waterloo: Community Relations Workers**</td>
<td>650</td>
</tr>
<tr>
<td>Region of Waterloo: Homemakers &amp; Nurses Services Act Program</td>
<td>231</td>
</tr>
<tr>
<td>Region of Waterloo: Waterloo Region Energy Assistance Program*</td>
<td>883</td>
</tr>
<tr>
<td>The Working Centre: At Home Outreach</td>
<td>36</td>
</tr>
<tr>
<td>The Working Centre: Housing Desk</td>
<td>705</td>
</tr>
<tr>
<td>Waterloo-Wellington Community Care Access Centre: Information &amp; Community-Based Health &amp; Support Services</td>
<td>ND</td>
</tr>
</tbody>
</table>

**Total***: 7,108

ND = no data available  
* programs primarily provide financial assistance in the form of grants or loans  
** housing retention designated to Community Housing  
*** some programs may serve the same people
Time-Limited Residence

Time-Limited Residence programs are shorter term residential programs designed for people in transitional situations. These programs offer support that is tailored to specific transitional circumstances (including crises) in order to increase capacity to maintain housing stability over the long term. For example, a family of immigrants may access a settlement program during their first few weeks or months in Canada, a pregnant youth without a fixed address may move into a maternity home until her baby is born, or people with disabilities or health issues may access a respite program in situations of crisis or to allow for their caregivers to rest.

Unlike Emergency Shelter programs, Time-Limited Residence programs require a planned intake. Unlike Supportive Housing programs, Time-Limited Residence programs generally expect people to transition from the program within a certain time frame and the programs are typically not covered under the Residential Tenancies Act, 2006.

While there is no central governance across the various Time-Limited Residence programs in Waterloo Region, some programs are disability-specific and governed by the Ministry related to that particular disability (see Provincial role beginning on page 38 for more information). Programs are funded through many different sources.

Time-Limited Residence Facts

- In 2011, there were ten Time-Limited Residence programs, with 162 spaces available overall. Over 50% of spaces were dedicated to youth and refugees.
- Lengths of stay averaged three to four months across all programs.
Table 7. *Time-Limited Residence* programs.

<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Developmental Disability</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Out of Home Respite</td>
<td>15</td>
<td>ND</td>
</tr>
<tr>
<td>Mental Health</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Waterloo Regional Homes for Mental Health Inc.: Crisis Respite Residential Program</td>
<td>6</td>
<td>291</td>
</tr>
<tr>
<td>Families</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Lutherwood: Families in Transition (Residential)</td>
<td>20</td>
<td>74</td>
</tr>
<tr>
<td>Refugees</td>
<td></td>
<td></td>
</tr>
<tr>
<td>International Teams Canada: Welcome Home Refugee Housing Community</td>
<td>16</td>
<td>26</td>
</tr>
<tr>
<td>Reception House Waterloo Region: Resettlement Assistance Program &amp; Newcomers Integration Program</td>
<td>26</td>
<td>289</td>
</tr>
<tr>
<td>Unaccompanied Youth</td>
<td></td>
<td></td>
</tr>
<tr>
<td>House of Friendship: Kiwanis House</td>
<td>6</td>
<td>13</td>
</tr>
<tr>
<td>Saint Monica House Inc.: Saint Monica House</td>
<td>18</td>
<td>47</td>
</tr>
<tr>
<td>Society of Saint Vincent de Paul: Marillac Place</td>
<td>21</td>
<td>56</td>
</tr>
<tr>
<td>Older Adults</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Long Term Care Respite</td>
<td>7</td>
<td>ND</td>
</tr>
<tr>
<td>General</td>
<td></td>
<td></td>
</tr>
<tr>
<td>The Working Centre: Integrated Supported Housing</td>
<td>27</td>
<td>41</td>
</tr>
<tr>
<td>TOTAL*</td>
<td>162</td>
<td>837</td>
</tr>
</tbody>
</table>

ND = no data available
* some programs may serve the same people

**Affordable Housing and Supportive Housing**

**Affordable Housing and Supportive Housing** programs create stability in people’s lives by providing adequate affordable housing and/or longer term support to maintain housing stability. Without these programs, people living with low-income would not be able to afford adequate housing and people who need longer term support would be at-risk of housing loss.

There are two main categories of programs:

a) **Affordable Housing** (i.e., Community Housing) – permanent housing complemented with a program to make the housing affordable
b) Supportive Housing – permanent housing complemented with a support program designated to a unit, building or neighbourhood (may also include subsidy)

Some programs are represented in both categories (e.g., a Community Housing building where tenants have longer term support designated to their units).

One benefit of *Affordable Housing and Supportive Housing* programs is that there is generally no time limit for how long people can access them. All programs are typically covered under the *Residential Tenancies Act, 2006*. People may choose to transition from these programs according to their own timelines, not those set by the program. People may access some of these programs with the intention that they will provide transitional support, as their goal is to live more independently at some point in the future. Others may seek and/or require life-long support.

a) Affordable Housing

According to the Canada Mortgage and Housing Corporation, housing is considered affordable when households spend less than 30% of their gross income on housing costs. There are generally two ways to meet this affordability threshold, either through lowering housing costs and/or increasing income. The Strategy focuses on the Region’s Community Housing program (defined as Region owned or administered affordable housing) as it is the largest category of affordable housing for people with low to moderate income in the community at 10,000 units. However, there are other local non-profit and co-op housing programs that are not administrated by the Region and therefore not included in the category of Community Housing (approximately 800 units). In addition, there may be housing in the rental market that meets affordability criteria (usually in single rooms or boarding homes – spaces that often lack privacy).

There are several different types of programs that fall under Community Housing, including:

- Waterloo Region Housing – units owned by the Region
- Non-Profit Housing – units owned/managed by non-profit groups such as service clubs, faith groups, ethnic organizations, community agencies or municipal governments
- Co-operative Housing – where tenants become a “member” of the co-op and help to run and take care of the co-op housing complex
- Rent Supplement – where the Region pays the landlord the difference between the rent geared-to-income amount the tenant pays and the market rent for the unit
• Below Average Market Rent – where landlords rent units at a rate below the Average Market Rent for Waterloo Region
• Housing Allowance – where landlords receive a fixed partial rent payment from the Region (up to $300) and the tenant pays the balance of the rent (this provincially funded program is planned to end in 2013)
• Affordable Home Ownership Program – where the Region provides an interest-free loan for the down payment of eligible homes

b) Supportive Housing
For some people, adequate housing on its own is not enough – it must be complemented with support to ensure housing stability. Programs where housing is complemented with support designated to a unit, building or neighbourhood are locally referred to as Supportive Housing programs. If a tenant moves from the unit, building or neighbourhood, the support will generally not follow (although sometimes it does, depending on the circumstances and capacity of the program). The housing may be owned or leased by a community-based organization and can take many forms, from independent units to shared living environments. The rent may be fully or partially subsidized or the person may be paying market rent. In most programs, the support is administered by the same organization that owns or leases the housing. If it is not, there is often a formal Agreement between the landlord and support provider outlining the support arrangement. For some tenants, the support may also be complemented with additional supports provided through one or more other programs (e.g., people may be receiving support for housing retention tailored for their disability as well as support designated to their unit).

Supportive Housing programs are designed to meet the needs of people who require support to maintain housing stability over a longer period of time. Supportive Housing may be appropriate for people who are unable to live independently for one or more of the following reasons:
• they have a disability,
• they are recovering from serious trauma,
• they need specialized medical support, and/or
• they have limited skills oriented to housing stability.

While there is no central governance across the various Supportive Housing programs in Waterloo Region, some programs are disability-specific and governed by the Ministry related to that particular disability and Community Housing is legislated largely by MMAH (see page 39 for more information). Programs are funded through many different sources.
Table 8. Affordable Housing and Supportive Housing programs.

<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Affordable Housing</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Region of Waterloo: Community Housing</td>
<td>10,178</td>
<td>ND</td>
</tr>
<tr>
<td><strong>AFFORDABLE HOUSING TOTAL</strong></td>
<td>10,178</td>
<td>ND</td>
</tr>
<tr>
<td><strong>Supportive Housing</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Developmental Disability</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Christian Horizons: West District</td>
<td>56</td>
<td>56</td>
</tr>
<tr>
<td>Community Living Cambridge</td>
<td>118</td>
<td>120</td>
</tr>
<tr>
<td>Elmira District Community Living</td>
<td>70</td>
<td>69</td>
</tr>
<tr>
<td>Extend-A-Family: Familyhome Program</td>
<td>29</td>
<td>29</td>
</tr>
<tr>
<td>KW Habilitation Services: Residential Services</td>
<td>152</td>
<td>154</td>
</tr>
<tr>
<td>Parents for Community Living KW</td>
<td>34</td>
<td>34</td>
</tr>
<tr>
<td>Sunbeam Residential Development Centre</td>
<td>75</td>
<td>75</td>
</tr>
<tr>
<td>Tri-County Mennonite Homes: Aldaview Services</td>
<td>31</td>
<td>34</td>
</tr>
<tr>
<td><strong>Mental Health</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Canadian Mental Health Association - Grand River Branch: Supportive Housing (Access to 5 Rent Supplement Units)</td>
<td>5</td>
<td>6</td>
</tr>
<tr>
<td>Regional Mental Health in London: Homes for Special Care</td>
<td>39</td>
<td>35</td>
</tr>
<tr>
<td>Waterloo Regional Homes for Mental Health Inc.: Supportive Housing</td>
<td>267</td>
<td>303</td>
</tr>
<tr>
<td><strong>Physical Disability &amp; Acquired Brain Injury (ABI)</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Independent Living Centre of Waterloo Region: Assisted Living</td>
<td>37</td>
<td>37</td>
</tr>
<tr>
<td>Traverse Independence: Acquired Brain Injury (ABI) Group Home</td>
<td>6</td>
<td>6</td>
</tr>
<tr>
<td>Traverse Independence: Acquired Brain Injury (ABI) Transitional Living</td>
<td>12</td>
<td>12</td>
</tr>
<tr>
<td>Traverse Independence: Supportive Housing</td>
<td>28</td>
<td>31</td>
</tr>
<tr>
<td><strong>Problematic Substance Use</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Cambridge Shelter Corporation: Saginaw House</td>
<td>5</td>
<td>ND</td>
</tr>
<tr>
<td>Waterloo Regional Homes for Mental Health Inc. &amp; House of Friendship: Addiction Supportive Housing</td>
<td>16</td>
<td>ND</td>
</tr>
<tr>
<td><strong>Unaccompanied Children &amp; Youth</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Argus Residence for Young People: 5 Beds to Home</td>
<td>5</td>
<td>10</td>
</tr>
<tr>
<td>Family &amp; Children's Services of Waterloo Region*</td>
<td>361</td>
<td>508</td>
</tr>
<tr>
<td>Saint Monica House Inc.: Monica Ainslie Place</td>
<td>30</td>
<td>42</td>
</tr>
<tr>
<td><strong>Older Adults</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Long Term Care Homes</td>
<td>2,574</td>
<td>2,574</td>
</tr>
<tr>
<td>Region of Waterloo: Sunnyside Supportive Housing</td>
<td>30</td>
<td>34</td>
</tr>
<tr>
<td>Retirement Homes with Subsidy</td>
<td>132</td>
<td>137</td>
</tr>
<tr>
<td>Waterloo-Wellington Community Care Access Centre: Integrated Assisted Living Program</td>
<td>ND</td>
<td>288</td>
</tr>
</tbody>
</table>
### Affordable Housing and Supportive Housing Categories and Organizations/Programs (continued)

<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Men</strong></td>
<td>House of Friendship: Cramer House</td>
<td>9</td>
<td>9</td>
</tr>
<tr>
<td><strong>Women</strong></td>
<td>Kitchener-Waterloo YWCA: Lincoln Road Apartments</td>
<td>69</td>
<td>83</td>
</tr>
<tr>
<td></td>
<td>Kitchener-Waterloo YWCA: The Next Door</td>
<td>6</td>
<td>8</td>
</tr>
<tr>
<td><strong>General</strong></td>
<td>Boarding Homes with Subsidy</td>
<td>153</td>
<td>193</td>
</tr>
<tr>
<td></td>
<td>Cambridge Shelter Corporation: Supportive Housing</td>
<td>20</td>
<td>29</td>
</tr>
<tr>
<td></td>
<td>House of Friendship: Charles Village</td>
<td>22</td>
<td>23</td>
</tr>
<tr>
<td></td>
<td>House of Friendship: Eby Village</td>
<td>64</td>
<td>65</td>
</tr>
<tr>
<td></td>
<td>Supportive Housing of Waterloo (SHOW)</td>
<td>30</td>
<td>32</td>
</tr>
<tr>
<td></td>
<td>The Working Centre: Hospitality House</td>
<td>6</td>
<td>11</td>
</tr>
<tr>
<td><strong>Supportive Housing Total</strong></td>
<td></td>
<td>4,130</td>
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ND = no data available  
* some programs may serve the same people; Family & Children's Services of Waterloo Region is excluded from the total

### Affordable Housing and Supporting Housing Facts

- In 2011, there were thirty-four programs in the Affordable Housing and Supportive Housing program area; note that Community Housing is the only program in the Affordable Housing section of this program area.
- In 2010, 4,539 people were served in a Supportive Housing program. While some people may access more than one Supportive Housing program either at one time or at some point during the year, it is believed that most people access only one primary program from this area. This assumption stems largely from two facts sourced from 2010 data: i) most programs are at capacity and ii) the average wait time is about three years.
- While the average length of program use was six years in 2010, people with disabilities may require the program for life.

### Map of Housing Stability Resources

A diagram (see Figure 13 – “the resource roadmap”) has been created to map housing stability resources according to whether they are designed for people who are at-risk of housing loss and/or for people who are experiencing homelessness. This diagram also identifies which resources are part of the housing stability system and which are accessed through other formal community systems or through informal connections and private markets/businesses.
Figure 13. Map of housing stability resources available to people experiencing housing instability ("the resource roadmap").
CHAPTER 4: POLICY DIRECTIONS FOR THE FUTURE

To end homelessness, the community must adopt a shared approach to social change. While the earlier chapters provided the necessary context to support a shift in thinking, Chapter 4 outlines the key policy directions that will support a shift in doing. These policy directions will have a significant influence on the Action Framework, which will be released later in 2012.

The four key policy directions include:

- A vision for Waterloo Region to guide the community.
- Values to shape the culture of the housing stability system.
- Principles for creating greater housing stability.
- Goals for the housing stability system.

VISION FOR WATERLOO REGION

A vision is a word picture of the future – it is a statement that captures an ideal state. A vision inspires the people who read it and calls them to action. Through community consultation, stakeholders from the housing stability system developed the following vision for Waterloo Region:

Waterloo Region is an inclusive community where everyone has adequate housing, income and support to make a home.

VALUES FOR THE HOUSING STABILITY SYSTEM

Through community consultation, the core values of the housing stability system were updated:

**Collaboration, Accessibility, Respect and Excellence**

The acronym “CARE” was chosen to represent these values because the housing stability system is designed by people who care about people who are experiencing homelessness or at-risk of housing loss.

Each value has a set of value statements. As a whole, these value statements describe the culture of the housing stability system. They provide examples of how the values may be expressed through patterns of thinking and doing in the context of housing stability.

“**It feels like my worker cares.”**

Program Participant
Collaboration – We Work Together

How is this value expressed? What does it look like?

- We have a shared approach to influencing social change through collaborative implementation of the Strategy. We support each other to reach the goals identified in the Strategy.
- The housing stability system is well organized. Information is current and shared consistently with everyone who needs it.
- People know how to make appropriate and timely connections.
- Everyone has an important role to play and people are valued as equal partners. For example, we respectfully engage with people with lived experience of homelessness so that they can inform the direction of our work.
- We know that relationships are essential for creating greater housing stability and promoting community inclusion.
- Stakeholders from the housing stability system work in partnership with people’s informal support system.
- We look for ways to streamline and integrate approaches to service delivery.

Accessibility – We Meet People “Where They Are At”

How is this value expressed? What does it look like?

- We respond to the unique needs of the people being served. We know what works for one person, may not work for another.
- Programs are available when people need them. We fill the gaps in service by advocating for more resources, shifting policies within existing programs or creating new programs.
- People have the freedom to choose from a variety of options what will work best for them “where they are at”.
- People may be supported by more than one housing stability program at the same time. For example, in order for people to have choice, similar resources may need to be offered by more than one housing stability program – perhaps offered in a different way. In these circumstances, it is understood that programs are often complementing – not duplicating – one another. Complementing housing stability programs gives people access to a wider variety of resources to address their unique needs. This practice is particularly effective when supporting people with complex issues (e.g., people approaching or experiencing persistent homelessness).
- Programs are promoted using a variety of communication methods. Promotional materials are available in a variety of languages.
- Programs are delivered in ways that reduce barriers to participation. We strive to be as flexible as possible and to create spaces that are welcoming and physically accessible.

Did you know?

One working definition of collaboration is:

“Collaboration is a mutually beneficial and well-defined relationship entered into by two or more organizations to achieve common goals. The relationship includes a commitment to mutual relationships and goals; a jointly developed structure and shared responsibility; mutual authority and accountability for success; and sharing of resources and rewards.”

RESPECT – WE VALUE ALL PEOPLE

How is this value expressed? What does it look like?

- We treat people with dignity.
- We refer to the people we support by their names and listen to their stories.
- We emphasize people’s strengths.
- People are fully informed of the resources available to them and of the potential consequences of their decisions.
- People’s decisions are accepted unconditionally. For example, when participants are presented with housing options, they might decline. Should they decline, other housing options will be presented for consideration when they become available.
- Trust between people makes a relationship effective. A trusting relationship is created when it reflects the qualities of a friendship, including not only respect, but also genuine concern, honesty, being open to reciprocal learning and allowing trust to develop over time.
- We approach our working relationships with humility.
- We know everyone has something of value to contribute.
- We are curious about people’s different perspectives and lived experiences.
- We seek to understand others without passing judgment.

EXCELLENCE – WE ARE COMMITTED TO DOING OUR BEST

How is this value expressed? What does it look like?

- We use resources wisely. We know there is a high cost to doing nothing to end homelessness.
- We are committed to the learning process. We measure the impact of our work and use the results to become more effective. We adopt promising practices.
- There is transparency in governance. People have access to information about how resources are allocated, program outcomes and decision-making processes.

PRINCIPLES TO GUIDE ACTION

Insights generated from the background reports and community consultations were also used to support the process of updating the principles to guide action that were included in the first Strategy. These updated principles will inform the Action Framework.
The five principles to guide actions are:
1. We focus on *housing stability* to promote the vision for the future.
2. We promote *accessibility* to meet people “where they are at”.
3. We see *adequate* housing as a *right*.
4. We tailor approaches according to people’s *strength of “association with homelessness”*.
5. We promote *strategic investments* to *end homelessness* in Waterloo Region.

Each principle is described further below.

1. **We focus on housing stability to promote the vision for the future.**

The first Strategy (2007-2010) adopted the term *housing stability* to describe the local response to homelessness. This created a critical paradigm shift in the way that homelessness was defined, understood and addressed. The Strategy intentionally uses the term housing stability rather than homelessness wherever possible because doing so emphasizes the vision for the future and supports *thinking* and *doing* in that direction.

Homelessness is typically associated with a small number of programs that may have a limited circle of influence, and the term often evokes images of despair and hopelessness. Focusing only on homelessness limits investments to a very narrow range of options, such as basic emergency response measures, which only serves to *manage the immediate impact of homelessness*.

In contrast, housing stability is a powerful concept that resonates with a wide range of funders, organizations, groups and individuals. For example, several community systems have identified housing stability as part of their vision and/or mandate – serving to unify people and inspire them to work better together to reach common goals. Focusing on housing stability encourages investment in a wide range of complementary programs and in a system where people *work collaboratively to end homelessness*.

2. **We promote accessibility to meet people “where they are at”**.

Accessibility is a very important concept in the housing stability system, one that is referenced extensively directly or indirectly throughout the Policy Framework. Accessibility in the context of housing stability means that people are able to access the housing, income and support they need, in the way that works best for them, with the understanding that this is the only way to create greater housing stability over the *long term*. 
Introduction to Harm Reduction

Harm reduction promotes quality of life by supporting people to make safer choices when participating in high-risk behaviours. The goal of making safer choices is to reduce the potential negative health, social and economic consequences associated with participation in high-risk behaviours.

Harm reduction can apply to a wide range of high-risk behaviours, from driving a car to using substances. For example, people who travel by car may wear a seatbelt to reduce the potential of injury from a car accident. Similarly, people who use substances may use clean needles to reduce the potential of contracting liver disease through Hepatitis C. Both scenarios show people making safer choices, while continuing to participate in the high-risk behaviour.

In the context of housing stability, a harm reduction approach to service delivery ensures that people have access to the housing, income and support they need, regardless of their participation in high-risk behaviours (like sex trade work or substance use). In order to support harm reduction as a system, a variety of programs need to be available so that people can choose what will work best for them “where they are at”. That is, similar programs (e.g., residential or housing options) may need to be offered to people in different ways. For example, to support their recovery process, some people prefer housing environments where everyone shares the same goal of abstinence from alcohol. Other people need their substance use to be accommodated in some way in order to be able to retain adequate housing. Systems that embrace accessibility and harm reduction ensure that people have access to a variety of options and that people are not judged for accessing programs designed to accommodate high-risk behaviours.

For more information about harm reduction, see www.ihra.net.

Promoting accessibility requires that people have the opportunity to choose from a variety of options what will work best for them “where they are at”. Providing choice is one of the best ways to ensure that, overall, everyone has access to the housing, income and support that is right for them. Providing choice across a range of programs and approaches to service delivery requires sufficient capacity within the full range of options in each program area. To reach this level of capacity, housing stability programs need to work collaboratively to optimize use of existing resources, identify gaps and advocate for new resources to fill them.
Making programs more accessible to people with disabilities or complex issues and to people who participate in high-risk behaviours are two approaches that can end the cycle of homelessness for many people approaching or experiencing persistent homelessness in the community. For example:

- Programs that are not disability-specific may serve people with mild to moderate disabilities, undiagnosed disabilities and/or complex issues who have not been well-served by the other community systems.
- Supporting people unconditionally – that is, supporting them without expecting them to stop, or even reduce, their participation in high-risk behaviours – provides the opportunity to reduce potential harms commonly associated with participating in these behaviours. This approach is referred to as a “harm reduction” approach.

3. We see adequate housing as a right.
Throughout the Policy Framework, adequate housing is generally referred to as a basic need: Having a fixed address is essential for accessing many resources in the community and, for most people, having adequate housing is fundamental to creating both a sense of home and the stability necessary for full participation in the community. However, having adequate housing is also a human right. The United Nations Committee on Economic, Social and Cultural Rights defines the right to adequate housing as “the right to live somewhere in security, peace and dignity”. This right contains certain freedoms (e.g., to choose one’s residence, to determine where to live, to move), entitlements (e.g., security of tenure, equal and non-discriminatory access to adequate housing, participation in housing-related decision-making) and protection from forced evictions (e.g., safeguards in the case of evictions). In addition, adequate housing is defined as “more than four walls and a roof”, where the elements that determine adequacy are considered to be just as fundamental as the basic supply and availability of housing. The elements defined by the United Nations are in alignment with those identified in this Policy Framework.

Ensuring that people are living in adequate housing is generally the first step toward supporting greater housing stability and community inclusion. That is, adequate housing comes first, regardless of what is happening in the person’s life. Housing is not a “reward” for programmatic success, adherence to treatment or advancement...
through a continuum of support. Rather, the focus is on increasing access to adequate housing. For example, re-housing guidelines are created to be as flexible as possible; eligibility criteria are limited and administrative processes are streamlined where possible. This approach (often referred to as “Housing First”) is supported by a large body of evidence illustrating that community programs in general are more effective when provided to people who have adequate housing. Once housed, people may need to have access to additional income and support, or other community resources, where needed and desired to support them to maintain housing stability over the long term.

4. **We tailor approaches according to people’s strength of “association with homelessness”**.

As identified earlier, people with lived experience of homelessness are not all the same. Organizations that consider strength of “association with homelessness” in their program planning are likely to be more effective in their service delivery because the programs and approaches will be tailored to meet the needs of people who are experiencing similar circumstances (i.e., transitional versus persistent homelessness). For example, people experiencing transitional homelessness may require less intense, shorter term and infrequent support in order to maintain housing stability over the long term. In contrast, people approaching or experiencing persistent homelessness may require longer term and more intensive support.

5. **We promote strategic investments to end homelessness in Waterloo Region.**

The only way to reach the goal of ending homelessness is to ensure that everyone has adequate housing, income and support and can fully participate in community life – both now and over the long term.

For a variety of reasons (some of which are explored in Appendix C), there may be times when people find themselves in situations without adequate support (they also may or may not have adequate housing and/or income). At these times, responding with emergency services (such as support from police, paramedic care or hospital admittance) may be appropriate. As such, the community must have the capacity to respond effectively to these needs. However, responding with emergency services may not be the most
appropriate (and therefore most respectful) approach to meeting a person’s needs. For example, people who don’t have a primary health care contact like a family doctor or anyone else to help them assess whether or not they require emergency services may have no choice but to call 911 every time they need support. Participants who have developed a trusting relationship with a support worker who knows their situation have an alternate point of contact who can help them assess how best to meet their needs. Providing this level of support may be sufficient in circumstances where no emergency services are required. Or, if health care is required, the support worker can help to connect the participant to the most appropriate level of health care (e.g., 911 services, alternative transport to the emergency department or a walk-in clinic).

In order to prevent public resources from being diverted to expensive emergency responses unnecessarily and to support people with greater respect, it is important that people have access to appropriate levels of support to meet their needs.

One of the background reports of the first Strategy explored the definition of “need” in the context of housing stability as what a person requires to maintain housing stability over the long term. According to this definition, people without a fixed address do not “need” emergency shelter and, if inadequate income is the primary cause of their homelessness, they also do not “need” time-limited residences. What people without a fixed address “need” is adequate, affordable housing (sometimes complemented with support). As discussed earlier, housing affordability is achieved by either lowering housing costs and/or increasing income.

Waterloo Region does not currently have enough adequate housing and support for housing stability to meet the wide range of needs in the community. Action must be taken to address these gaps because they are significant barriers to creating greater resilience in Waterloo Region – for people individually and for the community as a whole. While these gaps remain, stakeholders from the housing stability system have a vital role to play in reducing the personal and community impacts of housing instability.

Housing stability programs use two main approaches to end homelessness in Waterloo Region: 1) housing retention and 2) rapid re-housing. Each is discussed further below.
1. **Housing Retention**: All Affordable Housing and Supportive Housing programs, all Street Outreach programs, some Housing Retention and Re-Housing programs and the respite programs in the Time-Limited Residence program area are designed to support people who are at-risk of housing loss to retain their current adequate housing and/or to find and/or establish more adequate housing without experiencing homelessness. Supporting everyone at-risk of housing loss to retain adequate housing will essentially end homelessness in Waterloo Region by preventing people from losing their housing.

To support people to retain adequate housing, intervention may be required at two levels, depending on the context of people’s lives:

**Non-Imminent Risk of Housing Loss**: Although having sufficient housing stability resources and living in an inclusive community may serve as “buffers” from housing instability, everyone may face the potential of being at-risk of housing loss at some point in their lives. Where housing stability resources cannot be accessed through informal connections and/or private markets/businesses, housing stability programs are designed to provide one or more of these essential resources.

If the existing housing stability programs were no longer accessible and/or could not continue to meet people’s unique needs, the people who depend on them as a support for maintaining housing stability may lose their housing. Therefore, it is vital that current levels of flexibility and capacity within the housing stability system are maintained or enhanced.

**Imminent Risk of Housing Loss**: Where risk of housing loss is more imminent (e.g., people are within one month of housing loss), people need immediate support to identify the issues that are preventing them from maintaining housing stability and/or to access the resources they need to retain adequate housing.

Programs in a variety of program areas serve to facilitate this process, as outlined below:

- People may access a Street Outreach and/or Housing Retention and Re-Housing program to support the process of finding and/or establishing more adequate housing. All housing options are explored before accessing an Emergency Shelter program (sometimes referred to as diversion).
- If the issue is primarily one of affordability, people may access permanent, affordable housing (Affordable Housing – Community Housing) and/or additional sources of income (e.g., a financial

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**Did you know?**

According to the National Alliance to End Homelessness, diversion is a strategy that prevents housing loss by helping people to identify immediate alternate housing arrangements and, if necessary, connecting them with support and financial assistance to help them return to permanent housing. Diversion programs can reduce the number of people experiencing homelessness, the demand for emergency shelter and the size of program wait lists.

The main difference between diversion and other permanent housing-focused interventions centers on the point at which intervention occurs. Prevention focuses on people at imminent risk of housing loss, diversion focuses on people as they are applying for entry into Emergency Shelter and rapid re-housing focuses on people who are already experiencing homelessness.
assistance program in the Housing Retention and Re-Housing program area of the housing stability system or a program from the income support system).

- Where support is inadequate for maintaining housing stability, people may access respite through a Time-Limited Residence program or support through a Housing Retention and Re-Housing program. Some support programs also provide access to a housing subsidy.

- If there are issues related to both inadequacy of housing and support, people may access a Supportive Housing program.

**2. Rapid Re-Housing:** Support people living without a fixed address to find and/or establish adequate housing as quickly as possible, with access to additional income and support as needed and desired for long term housing stability. Supporting everyone without a fixed address to access adequate housing as quickly as possible shortens the length of time that people experience transitional homelessness and, in so doing, prevents persistent homelessness in Waterloo Region.

There are two main steps to facilitating the re-housing process:
1. Where appropriate, meet emergency crisis needs (e.g., through support from police, paramedic care or hospital admittance).
2. Identify and remove immediate barriers to accessing adequate housing.
   - People may access support and/or financial assistance through the Street Outreach and Housing Retention and Re-Housing program areas to assist with the re-housing process.
   - To meet the immediate need for shelter, people may access an Emergency Shelter program or, if they are in a transitional situation, they may access a Time-Limited Residence program.
   - People may be unable to move forward with their housing stability plans if they are unable to access longer term housing options that meet their unique needs (e.g., a disability-specific Supportive Housing program).

In summary, housing retention and rapid re-housing approaches require capacity in the following areas: 1) appropriate use of emergency response measures and 2) adequate housing and support for housing stability for everyone who needs it, in the way that works best for them. The degree to which gaps exist in either of these areas is directly linked to the degree to which stakeholders from the housing stability system can shift their thinking and doing from reacting to crisis to preventing...
crisis. For example, if Waterloo Region had enough adequate housing and support for housing stability, resources currently designated to responding to persistent homelessness may be allocated to providing support for maintaining housing stability and further promoting community inclusion, thereby reducing transitional homelessness and, in effect, preventing people from experiencing persistent homelessness in the future.

GOALS FOR THE HOUSING STABILITY SYSTEM

Insights generated from the background reports and community consultations were used to design goals for the housing stability system. As the primary goal of the Strategy is to end homelessness in Waterloo Region, and stakeholders in the housing stability system play a key role in supporting the community to reach this goal, three secondary goals have been identified for the housing stability system. In general, these goals provide a framework for action that will support people to have adequate housing, income and support to make a home and support the community to be more inclusive.

1. **Support a Shared Approach to Ending Homelessness.**
   A full range of partners take action to implement *All Roads Lead to Home: The Homelessness to Housing Stability Strategy for Waterloo Region.*

2. **Support People Experiencing Homelessness or At-Risk of Housing Loss to Increase Housing Stability.**
   a) **Increase Housing Retention.**
      People who are at-risk of housing loss are supported to retain their current adequate housing and/or to find and/or establish more adequate housing without experiencing homelessness.
   b) **Reduce the Length of Time People Experience Transitional Homelessness.**
      People living without a fixed address are supported to find and/or establish adequate housing as quickly as possible and to access additional income and support as needed and desired.
   c) **End Persistent Homelessness.**
      People approaching or experiencing persistent homelessness are supported to increase housing stability.
   d) **Increase Community Inclusion.**
      People are supported to participate in community life as fully as desired.
3. **Strengthen the Housing Stability System.**
   People have access to high quality, accessible housing stability programs and initiatives designed to end homelessness.

The Action Framework will identify action areas and actions under these goals. See Next Steps for more information.
Anna’s Story

“Anna” is a 40 year old woman living in downtown Cambridge. Her story represents the challenges associated with persistent homelessness and living with a dual diagnosis of mental health issues and a developmental disability. Anna’s wish is to be an independent woman and she has been trying to move toward that goal as much as she possibly can.

During Anna’s lifetime she has lived in several group homes and never really had a chance to acquire many of the skills needed to live independently. Anna’s life includes a history of physical, verbal and sexual abuse by numerous people who have walked in and out of her life. She has worked with many service providers and has ‘fired’ most of them. She has often said she didn’t trust them or was unhappy with the support she was receiving.

For Anna, STEP Home support staff have been different. The STEP Home staff have had the opportunity to walk with Anna through all the successes and barriers she experiences in her life and have taken the time to get to know her, accept her and build trust with her. Anna’s direct support worker is always available to support her even when she decides she does not want support at a particular time. They stick by her through all the ups and downs in her life. STEP Home staff never give up and never walk away, but respect her choice for more space and less involvement in the program when requested.

Since working with Anna, STEP Home staff have supported her out of an unsafe housing situation into more conventional housing. She has been connected to a trustee program which helps her manage her money and pay her bills. Anna has begun to attend local churches, shelter dinners and the food bank to help her independently care for her basic needs.

Although Anna’s disabilities may pose challenges to her ability to live completely independently, she is now living in her own apartment in the community, accessing services she chooses on her own and receives support as needed and requested.
Chapter 4: Policy Directions for the Future
CHAPTER 5: NEXT STEPS

As previously identified, following the release of this Policy Framework, an Action Framework will be developed. Most of the information required to support this process has already been gathered. Work in early 2012 will focus on synthesizing what was heard throughout the process of developing the Policy Framework and generating a draft Action Framework for community consultation.

The Action Framework will identify actions for each goal identified in the Policy Framework, processes for measuring change (e.g., interim goals and indicators), a plan for monitoring implementation and a communication plan.

The Action Framework will be released later in 2012.

Beth’s Story

“Beth” is 41 years old and has experienced persistent homelessness for more than four years. Beth’s story includes a history of mental health issues and problematic substance use as well as verbal and physical partner abuse. In the past, service providers have given up on her or refused to support her unless she complied with their standards. Beth felt beaten down by the system and those who were supposed to care about her the most.

Beth joined the STEP Home program when she met her worker at the shelter. Beth often thanks her worker for giving her so many “chances” where others had not. With the help of STEP Home, Beth had support to view her apartment before she moved in, meet with the landlord, and eventually furnish her space and fill her fridge with healthy food the way she wanted. When her fridge was filled, Beth began to cry and said “it has just been so long since I’ve had any real choice in the food I eat.”

Now, Beth’s life provides her with a sense of hope for the future. She is living in an apartment of her own and feels strong and confident to take the first steps toward making changes in her life.

Although Beth still struggles with addiction, she is able to talk about it honestly with her worker because she knows that she will not lose support just because she has a drink. This sense of security and confidence in her ongoing support has allowed the STEP Home program staff to build a strong trusting relationship with her and helped Beth move forward with her life. By following through on words with concrete action, the STEP Home program has walked alongside Beth toward a better life.
APPENDIX A: Introduction to Complexity

The Agreement – Certainty Matrix\(^{10}\) is a framework that provides leaders and managers with a tool to help them determine which approaches are most appropriate for different issues, depending on their context.

In this resource, issues may be characterized by the following:

a) The degree to which there is *certainty in their nature*. For example, are there consistent patterns (e.g., relationships between behaviours) associated with the issue and is it clear how these patterns are caused? Do people know how to change these patterns in a predictable way?

b) The degree to which stakeholders *agree* on the *nature of the issue* and/or the *most effective way to create change*. For example, do people share a similar understanding of the issue? Do people have a common vision for change? Do they share similar values and principles for guiding change efforts?

Based on the answers to the above questions, issues may be categorized as follows:

- **Simple**: Patterns are consistent and understandable by people with no prior knowledge of the topic. Patterns are caused by a known, limited number of factors. Creating change is a linear process (e.g., do “x” and you can expect that “y” will happen).

- **Complicated**: Patterns, while still consistent, require specialized knowledge to understand. There are multiple causes to the patterns and context becomes important when initiating change (e.g., do “x” and you can expect “y” to happen under “z” conditions).

- **Complex**: Patterns are inconsistent as they are influenced by a large number of factors and some of the factors are not “knowable” in the traditional sense (e.g., they are constantly evolving and/or not measureable using available methods). To be effective, change initiatives must adopt a learning culture (as it is not possible to predict what will happen at the beginning, so new information must be gathered to inform next steps throughout the initiative) and approaches must be flexible (to adapt and remain effective).

- **Political**: Simple, complicated and complex issues have the potential to be political. Political issues are those where people do not agree on either the nature of the issue and/or the required approach to create change.


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**Did you know?**

A common metaphor used to illustrate the nature of a community change initiative in a complex system environment is pebbles dropped in a pond:

The impact of each pebble (community change initiative) creates ripples in the pond (change).

The ripples get smaller and smaller as they move away from their entry point in the pond (the change initiative has less power to influence factors that are farther from its direct control/contact).

The ripples change their shape when they collide with each other in the pond (unintended consequences – both positive and negative – emerge as a result of how the change initiative interacts with the community; the community is constantly evolving).
## APPENDIX B: Key Reports and Acts

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<td><a href="http://www.socialservices.regionofwaterloo.ca">www.socialservices.regionofwaterloo.ca</a> search: Understanding Homelessness Urban Areas</td>
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<td>Region of Waterloo’s Affordable Housing Strategy</td>
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<td>Region of Waterloo Social Services: Social Planning, Policy, and Program Administration</td>
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<td>Regional Municipality of Waterloo. Building Resilient Communities: A</td>
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<td>Literature Review and Demographic Overview</td>
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<td>2010 Report Card and Booklet (Adequate Housing)</td>
<td>Homelessness and Housing Umbrella Group</td>
<td><a href="http://www.hhug.ca">www.hhug.ca</a></td>
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### Appendix B: Key Reports and Acts

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<td></td>
<td>The Inventory of Housing Stability Programs in Waterloo Region*</td>
<td>Region of Waterloo Social Services: Social Planning, Policy, and Program Administration</td>
<td><a href="http://www.socialservices.regionofwaterloo.ca">www.socialservices.regionofwaterloo.ca</a>, search: Inventory</td>
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<td>The Story of SHOW: Development and Early Impact of Supportive Housing of Waterloo*</td>
<td>Region of Waterloo Social Services: Social Planning, Policy, and Program Administration</td>
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<td>2011</td>
<td>We'll Leave the Lights On For You: Housing Options For People Experiencing Persistent Homelessness Who Use Substances (Alcohol and/or Drugs)*</td>
<td>Region of Waterloo Social Services: Social Planning, Policy, and Program Administration</td>
<td><a href="http://www.socialservices.regionofwaterloo.ca">www.socialservices.regionofwaterloo.ca</a>, search: Housing Options Persistent Homelessness</td>
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<td>2005</td>
<td>The Accessibility for Ontarians with Disabilities Act</td>
<td>Ministry of Community and Social Services</td>
<td><a href="http://www.e-laws.gov.on.ca">www.e-laws.gov.on.ca</a>, search: Accessibility for Ontarians with Disabilities Act</td>
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<td>2006</td>
<td>Residential Tenancies Act</td>
<td>Ministry of Municipal Affairs and Housing</td>
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<td>2009</td>
<td>Bill 152, Poverty Reduction Act</td>
<td>Ministry of Children and Youth Services</td>
<td><a href="http://www.e-laws.gov.on.ca">www.e-laws.gov.on.ca</a>, search: Poverty Reduction Act</td>
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<td>2011</td>
<td>Bill 140, Strong Communities through Affordable Housing Act</td>
<td>Ministry of Municipal Affairs and Housing</td>
<td><a href="http://www.ontla.on.ca">www.ontla.on.ca</a>, search: Affordable Housing Act</td>
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<td><strong>Provincial Reports</strong></td>
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<tr>
<td>2009</td>
<td>Every Door is the Right Door: Towards a 10-Year Mental Health and Addictions</td>
<td>Minister’s Advisory Group on the 10-Year Mental Health and Addictions Strategy</td>
<td><a href="http://www.health.gov.on.ca">http://www.health.gov.on.ca</a>, search: Every Door is the Right Door</td>
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<td>Strategy – A Discussion Paper</td>
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<td>2010</td>
<td>Navigating the Journey to Wellness: The Comprehensive Mental Health and</td>
<td>Select Committee on Mental Health and Addictions</td>
<td><a href="http://www.health.gov.on.ca">http://www.health.gov.on.ca</a>, search: Navigating the Journey to Wellness</td>
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<td>Addictions Action Plan for Ontarians</td>
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<td>and Addictions Strategy</td>
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<td>Building Foundations: Building Futures, Ontario’s Long-Term Affordable Housing</td>
<td>Ministry of Municipal Affairs and Housing</td>
<td><a href="http://www.mah.gov.on.ca">www.mah.gov.on.ca</a>, search: Building Foundations: Building Futures, Ontario’s</td>
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<td>Long-Term Affordable Housing Strategy</td>
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<td>Issues and Ideas</td>
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<td>Open Minds, Healthy Minds: Ontario’s Comprehensive Mental Health and Addictions</td>
<td>Ministry of Health and Long-Term Care</td>
<td><a href="http://www.health.gov.on.ca">www.health.gov.on.ca</a>, search: Open Minds, Healthy Minds</td>
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<td>2009</td>
<td>In From the Margins: A Call to Action on Poverty, Housing and Homelessness</td>
<td>The Standing Senate Committee on Social Affairs, Science and Technology</td>
<td><a href="http://www.parl.gc.ca">www.parl.gc.ca</a>, search: A Call to Action on Poverty, Housing and Homelessness</td>
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*background reports to the Strategy

**Note:** Chart is organized categorically, then chronologically.
APPENDIX C: Highlights of Influential Factors

The length of time in each degree of stability in housing (see Figure 2 on page 14 – “the puzzle”) varies and is influenced by a number of factors. For most people, what makes the difference between stability or instability in their living circumstances is whether or not they have an adequate income.

People who do not have an adequate income are at-risk of experiencing poverty. Much like homelessness, poverty is a complex social issue, one that is linked to both personal and community factors. For more information about the Region’s role in poverty reduction, please see the following reports by visiting www.socialservices.regionofwaterloo.ca and searching “poverty”:

1. Building Resilient Communities: The Role of the Regional Municipality of Waterloo - A Literature Review and Demographic Overview
2. Building Resilient Communities: The Role of the Regional Municipality of Waterloo - An Inventory of Programs, Services, and Strategic Initiatives.

The intention of Appendix C is to provide some additional contextual information related to some of the factors that influence housing stability; it is not meant to provide a thorough review of all factors.

More specifically, this section of the Policy Framework provides a basic summary of key community trends relevant to the discussion of housing stability in Waterloo Region (Part A) and it provides some highlights of the impact of individual differences (Part B) and life stage (Part C) on housing stability.

PART A: COMMUNITY TRENDS AND HOUSING STABILITY
Community context has a significant impact on housing stability in every community. Four community trends are of particular relevance to housing stability: the employment market, income trends, housing affordability and population growth. Following a brief introduction to the local community, each trend is discussed in more detail below.

Background to Waterloo Region
The Region was established in 1973 and includes seven area municipalities: the cities of Cambridge, Kitchener and Waterloo and the townships of North Dumfries, Wellesley, Wilmot and Woolwich. Waterloo Region is located along Highway 401 in southwestern Ontario and encompasses more than 1,369 square kilometers. In 2010, the population of Waterloo Region was 543,700, with a distribution across
the municipalities as follows: 24% Cambridge, 42% Kitchener, 23% Waterloo, 2% North Dumfries, 2% Wellesley, 4% Wilmot and 4% Woolwich. Therefore, approximately 89% of the population lives in one of the three cities, with the remaining 11% residing in one of the four townships.

**Employment Market**

In recent history, the local labour market has weakened in the area of manufacturing and processing jobs – positions that require less technical skills. There are 10,000 fewer manufacturing and processing jobs today than there was in 1987, despite significant job growth in the last two decades. Jobs in the areas of finance, administration, education and service are taking the place of manufacturing and processing jobs. Service jobs significantly outnumber the others in this group, and also tend to have lower wages, fewer benefits and less full-time employment opportunity.

During the recent recession, Waterloo Region moved from having one of the lowest unemployment rates in the country to one of the highest. Despite recovery in employment rates (e.g., the employment rate in November 2011 was 6.8%, down 1% from the previous year), Ontario Works caseloads have not returned to pre-recession levels. As of November 2011, the Ontario Works caseload was 35% higher than the beginning of the recession in September 2008. In previous recessions (1980-1982 and 1991-1992) the areas of employment that lost jobs came back over time. However, for manufacturing jobs, this has not happened – manufacturing jobs have been falling since well before the recent recession and won't be coming back in the same way.

Given the shifts in the employment market, there will continue to be an ongoing need for education, skill development and training for people to (re)enter the labour force.

**Income and Debt-to-Income Ratio Trends**

According to the 2006 Census, the median total income for households in Waterloo Region was $65,522 ($55,168 after tax). Median household incomes vary considerably across the region, as illustrated below:

- A one-person household had a median total income of $31,474, compared to $76,149 for a one-family household.
- A quarter of all households in Waterloo Region had incomes above $100,000; the second largest income bracket was between $30,000 and $40,000 at 9.5%.
- Couple families (people who are married or live in common-law) had the highest median income among the varying types of economic families at $81,906, while female one-parent families had the lowest median income at $40,177. In addition, rates of low income for
female one-parent families were two times higher than rates of low income for male one-parent families (see below for more detail about local low income rates).

Although not the only measure of poverty, Statistics Canada’s Low Income Cutoffs (LICOs) are commonly used throughout Canada as a measure of income status. LICOs attempt to convey the income level at which people may be in difficult financial circumstances. People who are considered to have “low income” by the standard of the LICO are expected to spend at least 20% more of their gross (i.e., before tax) income on essentials such as food, clothing and shelter than the average person. LICOs account for seven different sizes of families and five different community sizes, and are adjusted annually for inflation, in order to provide the most accurate and meaningful measure of income status possible.

In Waterloo Region, 48,000 residents fell below the local LICO in 2006, representing 10.2% of the total population. The trends below are based on local LICO data for 2005.

- Some population groups live with low-income more often than others. For example, the following population groups had higher percentages of people with low income compared to all residents in Waterloo Region: people with disabilities, urban residents, children, youth, Aboriginals and recent immigrants. Similarly, the percentage of one-parent families with low income was higher than the percentage of two-parent families with low income (by 24.9%).
- There is a large income gap in Waterloo Region. In 2006, the average total annual income of all individuals was nearly four times that of individuals with low income ($38,512 versus $9,698). The trend for families was similar: the total annual income of all families was over five times that of families with low income ($90,764 versus $16,709).
- This income gap is widening over time. In 1996, the total annual income of all individuals was $18,901 higher than the average total annual income of individuals with low income and, ten years later, this income gap grew to $28,814. The trend for families was similar: the total annual income for all families was $48,036 higher than the average total annual income of families with low income in 1996 and ten years later, this income gap grew to $74,099.
- Many people receiving income support from the government are living with low-income. In 2006, income support from the government represented 60.3% of total income for individuals with low income, compared with only 14.8% for all individuals in Waterloo Region. Formal income support programs from the government include benefits from the Canada Pension Plan, Employment Insurance, Ontario Works and the Ontario Disability Support Program, etc.

Did you know?
Many people living with low incomes cannot afford to eat a healthy diet in Waterloo Region. The 2011 Nutritious Food Basket Survey identified that it costs $732 per month to feed a family of four. A family of four accessing social assistance would need to use more than a third of their total monthly income to cover this cost. However, after the rent and other bills are paid, there is often very little money left over for food. This raises serious concerns about diet quality and effects on health for families accessing social assistance.

Another important trend impacting housing stability is the debt-to-income ratio. In February 2011, the Vanier Institute of the Family released its annual report on the current state of Canadian family finances. The report highlighted several trends:

- As of late 2010, the debt-to-income ratio reached a record high at 150%, which means that, for every $1,000 in after-tax income, Canadian families owe $1,500. This ratio has increased 78% since 1990.
- Canadian households now have average debt of $100,900 (including mortgages).
- Mortgage arrears (by three or more months) have increased by 50% since before the recession.
- The 90-day delinquency rate on credit cards has increased by 28% since before the recession.

**Housing Affordability**

A significant portion of the population cannot afford to own or rent a home in Waterloo Region. There are a variety of ways to measure “housing affordability”.

- **30% Threshold.** The threshold for determining affordability in housing is often set at 30% of gross income toward housing costs. For renters, the Canada Mortgage and Housing Corporation considers housing costs to include: rent and payments for electricity, fuel, water and other municipal services. Likewise, for owners, the Canada Mortgage and Housing Corporation considers housing costs to include: mortgage payments (principal and interest), property taxes, and any condominium fees, along with payments for electricity, fuel, water and other municipal services. In 2006, nearly 40% of all renting households spent 30% or more of their income on housing – 16% spent more than 50%. Housing costs greater than 50% creates a severe affordability problem, leaving limited discretionary budget to respond to short term emergencies.

- **Cost of Housing.** A housing wage refers to the amount a person working full-time must earn to afford the average market rent without paying more than 30% of their income on rent. The current housing wage is nearly 40% higher than minimum wage for a one bedroom apartment and over 60% higher for a two bedroom apartment. For a one bedroom unit, the wage needed is $14.23. For a two bedroom unit, the wage needed is $16.77. One-parent families and singles accessing Ontario Works and the Ontario Disability Support Program also cannot afford average market rent units in Waterloo Region, with an affordability gap ranging from $150 to $300 each month. In addition, the average rent for a two-bedroom apartment in the Kitchener Census Metropolitan Area was $836 in 2010 and the average cost of a home reached $299,755 in 2011.
Affordable Housing Supply. Households that earn less than $20,000 a year can afford a rental rate up to $500 a month. There was a shortfall of 3,780 housing units within this rental rate range in 2006. In the fall of 2010, the vacancy rate of rental properties in the Kitchener Census Metropolitan Area was 2.6%, which is lower than the “healthy rate” of 3%.

Affordable Housing Demand. In 2011, approximately 3,000 households were waiting to access Affordable Housing through the Community Housing program. Waiting times can be quite long (ranging from a few months for priority status to several years) and is determined based on a number of factors, including: the number of buildings selected on the application; the popularity, location and unit availability of the buildings selected on the application; and whether or not a person has been granted priority status. In addition, there were more than 2,400 households waiting for a Supportive Housing program, with wait times averaging more than three years. For more information about Affordable Housing and Supportive Housing, please see pages 70 to 74.

Growth
Without strategic intervention, current pressures on the housing stability system are likely to intensify with the level of population growth expected over the next twenty years. Waterloo Region is one of the fastest growing areas in Ontario and is projected to grow from its current population of just over half a million to 729,000 people by 2031.

The 2003 Regional Growth Management Strategy advocated for a balanced approach to growth management that fundamentally changed the way planning occurs within the Region. Current planning efforts, supported by the Regional Official Plan which was approved by Regional Council in 2009, are focused on intensifying existing built up areas, developing along a central transit corridor, protecting environmental and prime agricultural lands and limiting greenfield development to areas inside the country-side line. These efforts will influence the local built form and densities, and also have an impact on housing stability. For example, mixed-use development supports community inclusion and improves access to housing stability programs (among other community resources). Moreover, an increase in infill and adaptive reuse development supports greater housing choice.

The local population is not expected to grow at the same rate for every age group. For example, the older adult population is the fastest growing population in the region due to the effects of the Baby Boomer generation. By 2031, it is expected that adults 60 years of age and older will make up almost 23% of the overall population (compared to 16% in 2006). This demographic shift will create greater demand for
housing stability programs tailored to people with issues related to age, such as Affordable Housing and Supportive Housing programs (see pages 70 to 74 for more information about this program area). In addition, housing stability programs will need to become more accessible to an aging population’s unique needs (e.g., related to disabilities and health issues).

The local population is also expected to become more diverse over time. The region has the fifth highest per capita immigrant population of all urban areas in Canada. By 2031, about a third of regional residents will be born outside of Canada (compared to 22% in 2006). As a result, housing stability programs designed to support new immigrants as they settle into their new lives will be essential. The new Local Immigration Partnership Network includes a working group focused on issues of settlement in Waterloo Region.

PART B: INDIVIDUAL DIFFERENCES AND HOUSING STABILITY

In the background reports, several individual differences have been identified to be of significance to the discussion of housing stability. Four of these are summarized below, including: Aboriginal status, disability, health and immigrant status.

**Aboriginal Status**

People who identify as Aboriginal are considered to be at a higher risk of housing instability for several reasons. The impact of historical policies and practices of assimilation (e.g., residential schools and the removal of Aboriginal children by child welfare agencies for placement with non-Aboriginal families) has had a significant, enduring negative influence on Aboriginal people and their communities. These practices undermined and attempted to erase Aboriginal culture and identity, damaged individuals, families and communities, and contributed to the distrust of non-Aboriginal governments, agencies and people. Urban migration from reserves to urban centres is also a factor contributing to housing instability, where migration is usually driven by economic factors such as finding work, pursuing education and securing better housing. Finally, poor quality of life factors are at play, including poverty and a wide range of factors linked to poverty in the areas of household demographics, educational attainment, employment, health and disability, abuse, involvement in the criminal justice system, housing, and systemic oppression (e.g., racism, discrimination, exclusion, exploitation, restrictive government policies and control of culture).

**Disability**

Disabilities include the following groups: cognitive (including developmental, acquired brain injury and Fetal Alcohol Spectrum Disorder), physical, mental health issues and problematic substance use.
use (as alcoholism and drug addiction are defined as disabilities under the Ontario Human Rights Code).

Common challenges for people with disabilities include: poverty (e.g., inadequate disability benefits), factors related to poverty (e.g., food insecurity, unemployment/underemployment, limited educational attainment, lack of housing affordability and/or appropriate housing with support options), isolation and lack of social support, difficulty managing tasks of daily living without appropriate support, as well as discrimination. For some people, interruptions to housing retention due to hospitalization or incarceration may also create housing instability.

Factors linking housing instability with problematic substance use in particular have also been documented. First, active substance use on public property and, in some cases, on Supportive Housing program premises is typically considered to be unacceptable, if not illegal, and may lead to eviction. Response to active substance use depends on the degree to which programs adopt a harm reduction approach. Second, substance dependency can lead to aggressive and violent behaviours, causing problems with landlords and placing tenants at high risk for eviction, arrest and incarceration. Finally, alcohol and/or drug addiction can create significant challenges with sustaining employment and financial independence, social relationships and physical and mental health over the long term. Research suggests that substance use can increase with housing instability, acting as a coping mechanism for the stresses associated in unstable living circumstances.

Health
The consequences of living without a fixed address are often detrimental to overall health and well-being, increasing peoples' health risks and the likelihood that people will experience barriers to health care such as not knowing where to go, long wait times and/or high costs, and decreasing the likelihood of having a regular source of health care or insurance and using preventative health care. A wide range of specific health problems are linked to homelessness. Moreover, the consequences of living without a fixed address have serious and long-lasting negative impacts on health. For example, people experiencing homelessness are exposed to all kinds of weather conditions, subjected to communicable diseases and are often unable to maintain adequate nutrition habits. Compared to other Canadians, people who experience homelessness have a lower life expectancy, are more likely to die by suicide and are assaulted more in one year than the average person will experience in a lifetime\(^{36}\).
**Immigrant Status**

Over and above the realities shared by all people experiencing housing instability, the literature has shown that immigrants must also adjust to a new language, new cultural expectations and overcome a series of barriers concerning employment, health and legal needs related to their immigrant status in Canada. They must also deal with the acute pain of total separation from one’s history, culture, family and friends. Moreover, immigrants with traumatic pre-migration experiences have been found to be at an even higher risk of experiencing difficulties during the settlement period. Informal networks of family and friends were found to be important aspects of support for immigrants; it is often through these sources that information and resources are accessed rather than through more formal community systems. Challenges with this include the potential to receive inconsistent or inaccurate information, increased vulnerability to people with malevolent intentions and the potential for insufficient support over the longer term. Ineffective policies, poor quality of life factors, poverty, lack of accessible services, and systemic oppression are additional challenges often faced by immigrants.

**PART C: LIFE STAGE AND HOUSING STABILITY**

Life stage influences housing stability. As further outlined below, youth, older adults and people raising children have unique challenges that impact their ability to maintain housing stability over the long term.

**Youth**

Most youth living without a fixed address share common challenges: issues of abuse, family breakdown, problems in school, problematic substance use, mental health issues and involvement in the judicial system. The most frequently cited causes of housing loss for youth are factors related to their family of origin, particularly abuse and conflict. Often conflict is a long-standing problem, not a single episode. Unique challenges have also been identified for youth, creating further complexity in their circumstances. These challenges relate to discrimination and system barriers, as well as to levels of maturity and stages of physiological and cognitive development (particularly at the time in which housing loss first took place). Finally, some sub-populations of youth have been identified as being at a higher risk of housing instability, including Aboriginal youth, youth who are visible minorities, youth in conflict with the criminal justice system, youth transitioning from the child welfare system and youth identifying as Lesbian, Gay, Bisexual, Transgender and Questioning (LGBTQ).

As a result of housing instability, youth are likely to access and/or be referred to several community systems that intersect with the housing stability system, including the public education system and the judicial system. Did you know? In 2010, less than 10% of the people served in the housing stability system were children (0 to 15 years), around 20% were youth (16 to 24 years), around 50% were adults (24 to 49 years) and around 20% were older adults (50 years and older). Compared to the overall population of Waterloo Region, the housing stability system served more adults and youth, and fewer children and older adults.
system. Youth ages 16 and 17 are particularly vulnerable because they are caught in the gap between children and adult services and therefore tend to have access to the fewest resources.

**Older Adults**
The number of older adults with housing instability is expected to increase disproportionately over the next 10 to 20 years due to the effects of the aging Baby Boomer generation. Older adults experiencing poverty, many of whom are dependent on limited government income assistance and/or have limited employment opportunities, are at the greatest risk of losing their housing where they live alone, have limited social connections and other supports, and are no longer able to manage the tasks of daily living.

It is less common for older adults over the age of 65 to access *Emergency Shelter* programs. Part of this trend is linked to the fact that older adults become eligible for additional financial benefits when they reach age 65, which increases their housing stability. However, it is also a fact that people who have lived for many years without a fixed address have a lower life expectancy than the general population.

**Families**
Many factors serve to increase the risk of housing instability for families, including poverty (particularly for one-parent households) and family breakdown (e.g., as a consequence of abuse). Parents experiencing homelessness are at greater risk of separation from their children.

The effects of housing loss on children include widespread disruptions in physical, mental and cognitive development. For example, children experiencing homelessness often show signs of developmental delays, learning disabilities and behavioural disorders. Moreover, they rarely attend pre-school programs and they tend to do poorly in school. Other problems can include: feelings of anger, depression, isolation and low self-esteem as well as chronic anxiety and worry about substandard clothing and where they live.

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**Did you know?**
In 2010, about a third of people served in the housing stability system were single and about two-thirds were part of a family (includes couples and families with dependents).

Where families were served, the ratio of one-to two-parent families was 4:1.
## APPENDIX D: Housing Stability Groups

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<tr>
<th>Housing Stability Group</th>
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| Annual Street Outreach Meeting | The Annual Street Outreach Meeting provides a forum for organizations offering street outreach services across Waterloo Region to come together and discuss issues relating to street outreach, including:  
  - aligning language;  
  - determining a common vision and values;  
  - creating a common model for understanding street outreach;  
  - addressing needs, concerns and gaps in services; and  
  - updating each other on changes to street outreach services.  
  The annual meetings are chaired by the Region. For more information contact Marie Morrison (MMorrison@regionofwaterloo.ca) |
| Cambridge Action on Homelessness Group (CAHG) | CAHG works to maximize resources through advocacy, education and mutual support to end homelessness and promote housing stability. For more information see the Social Planning Council of Cambridge and North Dumfries website: www.socialplanningcouncil-cnd.org |
| Cambridge Roundtable for Poverty Eradication: Affordable Housing Subcommittee | The purpose of the Affordable Housing Subcommittee is to educate the community on what affordable housing is and why it is needed, through research, workshops, symposia and the media. The Subcommittee also supports ongoing efforts to develop affordable housing, as well as advises and advocates to all orders of government and other groups for increased funding and for the delivery and retention of affordable housing in Cambridge. For more information see the Social Planning Council of Cambridge and North Dumfries website: www.socialplanningcouncil-cnd.org |
| The Homelessness Partnering Strategy (HPS) Community Advisory Board (CAB) | The Homelessness Partnering Strategy (HPS) Community Advisory Board (CAB) is a body of community representatives established by The Regional Municipality of Waterloo (the Region) responsible for advising on matters relating to HPS including:  
  - assessing homelessness issues and needs in the community;  
  - reviewing HPS project proposals for eligibility according to HPS criteria and within the priorities identified in the Waterloo Region Community Plan 2011-2014 and making recommendations to the Community Entity for funding (including reallocations); |
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<th>Housing Stability Group</th>
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<tr>
<td>Emergency Shelters and Social Services Meetings</td>
<td>The purpose of the Emergency Shelter and Social Services Meetings are to provide a forum for open dialogues between emergency shelter providers, Special Services/Program Integrity, and Social Planning, Policy and Program Administration regarding the emergency shelter program and related policies. In addition, to consider the impact of policies within and outside the emergency shelter system and their impact on the emergency shelter system, the housing stability system, and individuals experiencing homelessness. These meetings are chaired by the Region. For more information see the Region of Waterloo website: <a href="http://www.regionofwaterloo.ca">www.regionofwaterloo.ca</a> or contact Lisa Dawn Brooks (<a href="mailto:LBrooks@regionofwaterloo.ca">LBrooks@regionofwaterloo.ca</a>).</td>
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<tr>
<td>Homelessness Advisory Group (HAG) of the Kitchener Downtown Community Health Centre (KDCHC)</td>
<td>HAG is a group of volunteers who have direct experience with homelessness. Members come together to support each other, develop leadership skills, support the development of a well-informed organization, and take appropriate community action. Their experience informs the provision of health care, community programs and community action at KDCHC. The group also supports a Speakers Bureau, the Street Voice newsletter, and an annual Sleepless Night and Wake-A-Thon public awareness event. The group also holds consultations open to the community as needed. For more information contact Doug Rankin (<a href="mailto:drankin@kdchc.org">drankin@kdchc.org</a>).</td>
</tr>
<tr>
<td>Homeless Individuals and Families Information System (HIFIS) Working Group</td>
<td>HIFIS provides service providers with improved operational capacity and the opportunity to collect data of vital local and national significance. The HIFIS Working Group meets monthly to oversee the development of policies, procedures, protocols, tools, forms, training resources and reports to support the implementation of HIFIS software in local housing stability programs. The HIFIS Working Group is chaired by the Region. For more information contact Angela Pye (<a href="mailto:apye@regionofwaterloo.ca">apye@regionofwaterloo.ca</a>).</td>
</tr>
<tr>
<td>Homelessness and Housing Umbrella Group (HHUG)</td>
<td>The Waterloo Region HHUG is a non-partisan group consisting of concerned individuals, including individuals with lived experience, agencies and groups committed to preventing and reducing homelessness in Waterloo Region. For more information see the HHUG website: <a href="http://www.hhug.ca">www.hhug.ca</a>.</td>
</tr>
<tr>
<td>Housing Stability Group</td>
<td>Description</td>
</tr>
<tr>
<td>------------------------</td>
<td>-------------</td>
</tr>
<tr>
<td>Supportive Housing (currently on hold)</td>
<td>While there was initial interest in forming a Supportive Housing group and a couple of meetings took place, this group has not come to fruition due to limited resources. A Supportive Housing group has the potential of being a forum for service providers to connect and network with each other. The group could provide an opportunity to share information and resources, explore new thoughts and ideas for change, collaborate on building more supportive housing units, be a collective voice for increased funding, compile data and research, and educate the community about the value of supportive housing. For more information contact Marie Morrison (<a href="mailto:MMorrison@regionofwaterloo.ca">MMorrison@regionofwaterloo.ca</a>).</td>
</tr>
<tr>
<td>Housing Workers' Lunch Meetings</td>
<td>The Housing Workers’ Lunch Meetings are a way for housing workers in the community to network and connect with each other and keep updated about various projects or initiatives going on. The meetings focus on issues related to direct service providers and is open to new members who are working to find housing for individuals/couples/families in the community. Each lunch session includes a guest speaker who discusses a relevant issue to participants (e.g., legal issues, income support issues, ID challenges, negotiating furniture, etc.) or a speaker from within the group who provides information related to their specific work (e.g. services offered, caseloads, waitlists, referral process and opportunities to collaborate). For more information contact Amber Fitzgerald (<a href="mailto:afitzger@lutherwood.ca">afitzger@lutherwood.ca</a>).</td>
</tr>
<tr>
<td>Renters Educating and Networking Together (RENT)</td>
<td>RENT is a proactive, non-partisan group of concerned citizens who seek to improve the state of tenants within the Region of Waterloo through education, organization and general representation. Contact Mary Pappert at 519-743-2022 for more information.</td>
</tr>
<tr>
<td>STEP Home Participant Advisory Group</td>
<td>The STEP Home Participant Group is made up of people who have experienced persistent homelessness at some point in their lives and have made use of the supports of STEP Home programs. Participant Group members are seen as experts about persistent homelessness. We hope that the group will give opinions and share experiences that will direct the future of STEP Home programs. This group is chaired by the Region. For more information see the Region of Waterloo website: <a href="http://www.regionofwaterloo.ca">www.regionofwaterloo.ca</a> or contact Marie Morrison (<a href="mailto:MMorrison@regionofwaterloo.ca">MMorrison@regionofwaterloo.ca</a>)</td>
</tr>
<tr>
<td>STEP Home Agency Advisory Group</td>
<td>The STEP Home Agency Advisory Group consists of management staff from all programs under the umbrella of STEP Home as well as Region staff. The function of the Agency Advisory Group is program coordination, problem solving, and shared learning. The Group also provides input regarding the interface and evaluation for programs to address or</td>
</tr>
<tr>
<td>Housing Stability Group</td>
<td>Description</td>
</tr>
<tr>
<td>-----------------------------------------------</td>
<td>-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------</td>
</tr>
<tr>
<td>STEP Home Direct Support Worker Advisory Group</td>
<td>The STEP Home Direct Support Worker group consists of STEP Home direct support workers as well as Region staff. The function of the Direct Support Worker group is to provide opportunities for networking and for direct two-way communication with workers as a group in addition to program coordination, problem solving and shared learning. Direct support staff are at the forefront of implementing, evaluating and determining direction. STEP Home direct support staff also receive minutes from the Agency Advisory Group meetings, and attend the annual STEP Home Collaborative meeting consisting of all STEP Home stakeholder groups. This group is chaired by the Region. For more information see the Region of Waterloo website: <a href="http://www.regionofwaterloo.ca">www.regionofwaterloo.ca</a> or contact Marie Morrison (<a href="mailto:MMorrison@regionofwaterloo.ca">MMorrison@regionofwaterloo.ca</a>)</td>
</tr>
<tr>
<td>Street Outreach Worker Meetings (currently on hold)</td>
<td>While Street Outreach Worker Meetings have been taking place, as of 2010 these meetings have been put on hold. Street Outreach Worker meetings have the potential of being a forum for street outreach workers across Waterloo Region to network with each other, share information and resources, and explore new thoughts and ideas for street outreach. For more information contact Marie Morrison (<a href="mailto:MMorrison@regionofwaterloo.ca">MMorrison@regionofwaterloo.ca</a>)</td>
</tr>
<tr>
<td>Youth Service Providers Meetings</td>
<td>Youth service providers in the homelessness/social services sector get together three times a year to update each other on their services, share upcoming events, and news related to the field. For more information contact Kelly Craigmile (<a href="mailto:kcraigmile@lutherwood.ca">kcraigmile@lutherwood.ca</a>)</td>
</tr>
</tbody>
</table>
## APPENDIX E: Housing Stability System Timeline

<table>
<thead>
<tr>
<th>Year</th>
<th>Lead Organization</th>
<th>Program</th>
<th>Program Area</th>
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<tbody>
<tr>
<td>1905</td>
<td>Kitchener-Waterloo YWCA</td>
<td>YWCA-Mary's Place</td>
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<td>Community Living Cambridge</td>
<td>Community Living Cambridge</td>
<td>Affordable Housing and Supportive Housing</td>
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<td>House of Friendship</td>
<td>Charles Street Men's Hostel</td>
<td>Emergency Shelter</td>
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<tr>
<td>1955</td>
<td>The Salvation Army</td>
<td>The Salvation Army Booth Centre Shelter (closed in 2003)</td>
<td>Emergency Shelter</td>
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<td>1956</td>
<td>Sunbeam Residential Development Centre</td>
<td>Sunbeam Residential Development Centre</td>
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<td>Elmira District Community Living</td>
<td>Elmira District Community Living</td>
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<td>Regional Mental Health in London</td>
<td>Homes for Special Care</td>
<td>Affordable Housing and Supportive Housing</td>
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<td>1965</td>
<td>Christian Horizons</td>
<td>West District</td>
<td>Affordable Housing and Supportive Housing</td>
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<tr>
<td>1968</td>
<td>Saint Monica House Inc</td>
<td>Saint Monica House</td>
<td>Time-Limited Residence</td>
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<td></td>
<td>Monica Ainslie Place</td>
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<td>1973</td>
<td>KW Habilitation Services</td>
<td>Residential Services</td>
<td>Affordable Housing and Supportive Housing</td>
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<td>Retirement Homes with Subsidy</td>
<td>Retirement Homes with Subsidy</td>
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<td>Boarding Homes with Subsidy</td>
<td>Boarding Homes with Subsidy</td>
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<td>1977</td>
<td>Traverse Independence¹</td>
<td>Acquired Brain Injury (ABI) Group Home</td>
<td>Affordable Housing and Supportive Housing</td>
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<td>Supportive Housing</td>
<td>Affordable Housing and Supportive Housing</td>
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<tr>
<td>1978</td>
<td>Women's Crisis Services of Waterloo Region</td>
<td>Haven House</td>
<td>Emergency Shelter</td>
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<td>Anselma House</td>
<td>Emergency Shelter</td>
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<td>Tri-County Mennonite Homes</td>
<td>Aldaview Services</td>
<td>Affordable Housing and Supportive Housing</td>
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<td>1980</td>
<td>Waterloo Regional Homes for Mental Health Inc.</td>
<td>Supportive Housing</td>
<td>Affordable Housing and Supportive Housing</td>
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<tr>
<td>1980's</td>
<td>Canadian Mental Health Association (CMHA) - Grand River Branch (GRB)</td>
<td>Supportive Housing (5 Rent Supplement Units)</td>
<td>Affordable Housing and Supportive Housing</td>
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<td></td>
<td>Long Term Support Coordination</td>
<td>Housing Retention &amp; Re-Housing</td>
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<td>1980's</td>
<td>John Howard Society/Cambridge Career Connection</td>
<td>Housing Support</td>
<td>Housing Retention &amp; Re-Housing</td>
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<td>Lutherwood</td>
<td>Housing Counselling</td>
<td>Housing Retention &amp; Re-Housing</td>
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<td>House of Friendship</td>
<td>Charles St. Men's Hostel</td>
<td>Fixed Street Outreach</td>
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<tr>
<td>Year</td>
<td>Lead Organization</td>
<td>Program</td>
<td>Program Area</td>
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<tr>
<td>1985</td>
<td>Independent Living Centre of Waterloo Region</td>
<td>Drop-In</td>
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<td>1985</td>
<td>Argus Residence for Young People</td>
<td>Assisted Living</td>
<td>Affordable Housing and Supportive Housing</td>
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<td>1985</td>
<td>House of Friendship</td>
<td>Cramer House</td>
<td>Emergency Shelter</td>
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<tr>
<td>1985</td>
<td>The Working Centre</td>
<td>St. John's Kitchen</td>
<td>Fixed Street Outreach</td>
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<td>1986</td>
<td>House of Friendship</td>
<td>Kiwanis House</td>
<td>Time-Limited Residence</td>
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<td>1986</td>
<td>Independent Living Centre of Waterloo Region</td>
<td>Outreach Services</td>
<td>Housing Retention &amp; Re-Housing</td>
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<tr>
<td>1987</td>
<td>Society of St. Vincent de Paul</td>
<td>Marillac Place</td>
<td>Time-Limited Residence</td>
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<td>1988</td>
<td>Reception House Waterloo Region</td>
<td>Resettlement Assistance Program &amp; Newcomers Integration Program</td>
<td>Time-Limited Residence</td>
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<tr>
<td>1989</td>
<td>Parents for Community Living KW</td>
<td>Parents for Community Living KW</td>
<td>Affordable Housing and Supportive Housing</td>
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<tr>
<td>1989</td>
<td>Ray of Hope Inc.</td>
<td>Ray of Hope Community Centre²</td>
<td>Fixed Street Outreach</td>
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<tr>
<td>1989</td>
<td>Reaching Our Outdoor Friends (ROOF)</td>
<td>Drop-In</td>
<td>Fixed Street Outreach</td>
</tr>
<tr>
<td>1989</td>
<td>Kitchener-Waterloo YWCA</td>
<td>Lincoln Road Apartments</td>
<td>Affordable Housing and Supportive Housing</td>
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<tr>
<td>1990</td>
<td>Extend-A-Family</td>
<td>FamilyHome Program</td>
<td>Affordable Housing and Supportive Housing</td>
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<td>1990</td>
<td>House of Friendship</td>
<td>Eby Village</td>
<td>Affordable Housing and Supportive Housing</td>
</tr>
<tr>
<td>1992</td>
<td>Family and Children Services of Waterloo Region</td>
<td>Family and Children Services of Waterloo Region</td>
<td>Affordable Housing and Supportive Housing</td>
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<tr>
<td>1996</td>
<td>Lutherwood</td>
<td>Safe Haven Shelter</td>
<td>Emergency Shelter</td>
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<td>1996</td>
<td>Region of Waterloo</td>
<td>Homemakers and Nurses Services Act Program</td>
<td>Housing Retention &amp; Re-Housing</td>
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<tr>
<td>1997</td>
<td>AIDS Committee of Cambridge, Kitchener, Waterloo and Area (ACCKWA)</td>
<td>Fixed Outreach</td>
<td>Fixed Street Outreach</td>
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<tr>
<td>1997</td>
<td>Cambridge Shelter Corporation</td>
<td>Welcome Aboard</td>
<td>Fixed Street Outreach</td>
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<tr>
<td>1997</td>
<td>Waterloo-Wellington Community Care Access Centre</td>
<td>Information &amp; Community-Based Health and Support Services</td>
<td>Housing Retention &amp; Re-Housing</td>
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<tr>
<td>1998</td>
<td>Argus Residence for Young People</td>
<td>Argus Residence for Young Men</td>
<td>Emergency Shelter</td>
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</tbody>
</table>
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</tr>
</thead>
<tbody>
<tr>
<td>1998</td>
<td>Grand River Hospital&lt;sup&gt;3&lt;/sup&gt; - Specialized Mental Health</td>
<td>Adult Transition Team</td>
<td>Housing Retention &amp; Re-Housing</td>
</tr>
<tr>
<td>1999</td>
<td>Kitchener-Waterloo Out of The Cold</td>
<td>Kitchener-Waterloo Out of the Cold</td>
<td>Emergency Shelter</td>
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<tr>
<td></td>
<td>Sunbeam Residential Development Centre</td>
<td>Developmental Services Resource Centre (DSRC)&lt;sup&gt;4&lt;/sup&gt;</td>
<td>Housing Retention &amp; Re-Housing</td>
</tr>
<tr>
<td>2000</td>
<td>Grand River Hospital&lt;sup&gt;3&lt;/sup&gt;</td>
<td>Assertive Community Treatment (ACT) Teams</td>
<td>Affordable Housing and Supportive Housing</td>
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<tr>
<td></td>
<td>Kitchener Downtown Community Health Centre</td>
<td>ID Clinic</td>
<td>Fixed Street Outreach</td>
</tr>
<tr>
<td></td>
<td>Mennonite Central Committee Ontario &amp; Kitchener-Waterloo YWCA</td>
<td>Medical Outreach</td>
<td>Fixed Street Outreach</td>
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<tr>
<td></td>
<td>Region of Waterloo</td>
<td>Community Relations Workers</td>
<td>Housing Retention &amp; Re-Housing</td>
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<tr>
<td>2001</td>
<td>Reaching Our Outdoor Friends (ROOF)</td>
<td>Street Outreach</td>
<td>Mobile Street Outreach</td>
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<tr>
<td></td>
<td>Region of Waterloo</td>
<td>Waterloo Region Energy Assistance Program (WREAP)</td>
<td>Housing Retention &amp; Re-Housing</td>
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<tr>
<td></td>
<td>The Working Centre</td>
<td>Integrated Supported Housing</td>
<td>Time-Limited Residence</td>
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<tr>
<td>2002</td>
<td>Canadian Mental Health Association (CMHA) - Grand River Branch (GRB)</td>
<td>Proactive Outreach</td>
<td>Mobile Street Outreach</td>
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<tr>
<td></td>
<td>Lutherwood</td>
<td>Rent Bank &amp; Eviction Prevention Program</td>
<td>Housing Retention &amp; Re-Housing</td>
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<tr>
<td></td>
<td>Waterloo Regional Homes for Mental Health Inc.</td>
<td>Outreach and Case Management Services (outreach aspect)</td>
<td>Housing Retention &amp; Re-Housing</td>
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<tr>
<td>2003</td>
<td>Lutherwood</td>
<td>Families in Transition (support)</td>
<td>Housing Retention &amp; Re-Housing</td>
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<td>The Working Centre</td>
<td>Street Outreach</td>
<td>Mobile Street Outreach</td>
</tr>
<tr>
<td></td>
<td>Traverse Independence&lt;sup&gt;1&lt;/sup&gt;</td>
<td>Acquired Brain Injury (ABI) Outreach Services</td>
<td>Housing Retention &amp; Re-Housing</td>
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<tr>
<td>2004</td>
<td>International Teams Canada</td>
<td>Welcome Home Refugee Housing Community</td>
<td>Time-Limited Residence</td>
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<tr>
<td></td>
<td>The Working Centre</td>
<td>Psychiatric Outreach Project and the Concurrent Disorders Project (Fixed)</td>
<td>Fixed Street Outreach</td>
</tr>
</tbody>
</table>
### Appendix E: Housing Stability System Timeline

<table>
<thead>
<tr>
<th>Year</th>
<th>Lead Organization</th>
<th>Program</th>
<th>Program Area</th>
</tr>
</thead>
<tbody>
<tr>
<td>2004</td>
<td>The Working Centre</td>
<td>Psychiatric Outreach Project and the Concurrent Disorders Project (Mobile)</td>
<td>Mobile Street Outreach</td>
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<td>Traverse Independence¹, Brain Injury Association of Waterloo Wellington and The Food Bank of Waterloo Region</td>
<td>Acquired Brain Injury (ABI) Day Program/Opportunity Centre</td>
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<td>Cambridge Shelter Corporation</td>
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<td>Housing Retention &amp; Re-Housing</td>
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<td>The Cambridge Shelter</td>
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<td>Crisis Respite Residential Services</td>
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<td>Waterloo Regional Homes for Mental Health Inc.</td>
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<td>Kitchener Downtown Community Health Centre</td>
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<td>Whatever It Takes - Service Resolution</td>
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<td>The Bridgeport Café</td>
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<td>Kitchener-Waterloo YWCA</td>
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<td>Year</td>
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<td>Program Area</td>
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<td>2010</td>
<td>Argus Residence for Young People</td>
<td>5 Beds to Home</td>
<td>Affordable Housing and Supportive Housing</td>
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<td>Canadian Mental Health Association (CMHA) - Grand River Branch (GRB)</td>
<td>Concurrent Disorders Outreach</td>
<td>Mobile Street Outreach</td>
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<td>Reaching Our Outdoor Friends (ROOF)</td>
<td>Providing A Roof (PAR)</td>
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<td>Integrated Assisted Living Program</td>
<td>Affordable Housing and Supportive Housing</td>
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<td>Peer Program</td>
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</tr>
<tr>
<td></td>
<td>Cambridge Shelter Corporation</td>
<td>Saginaw House</td>
<td>Affordable Housing and Supportive Housing</td>
</tr>
<tr>
<td></td>
<td>Waterloo Regional Homes for Mental Health Inc. &amp; House of Friendship</td>
<td>Addiction Supportive Housing (ASH)</td>
<td>Affordable Housing and Supportive Housing</td>
</tr>
</tbody>
</table>

1 Previously known as Participation House.  
2 Previously known as OASIS.  
3 Previously operated out of St. Joseph’s Health Care London.  
4 Previously known as the Developmental Services Access Centre (DSAC).

**Note:** Chart totals 102 programs rather than 106 as stated in the 2011 Inventory and Strategy. Five programs were excluded because of unknown or unclear start dates (i.e., Long Term Care Respite, Extend-A-Family’s In Home respite, Out of Home Respite, Long Term Care Homes, and Community Housing) and one additional program is included (The Salvation Army Booth Centre Shelter which closed in 2003).
REFERENCES AND END NOTES


2 Trypuc, B. & Robinson, J. (2009). Homeless in Canada: A funder’s primer in understanding the tragedy on Canada’s streets. King City, ON: Charity Intelligence Canada.

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10 Adapted from Cabaj, M. (n.d.) Situational leadership and management. Edmonton, AB: Tamarack.


17 Planning, Housing and Community Services (nd). Income and shelter costs; Statistics from the 2006 Census for Waterloo Region Waterloo Region, ON: Regional Municipality of Waterloo.

18 For a review of other poverty measures used in Canada see Appendix A of the following report: Regional Municipality of Waterloo (2010). Building resilient communities: A literature review and demographic overview. Waterloo, ON: Social Planning, Policy and Program Administration.


35 Planning, Housing and Community Services (nd). Immigration and citizenship statistics from the 2006 Census for Waterloo Region. Waterloo Region, ON: Regional Municipality of Waterloo.

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All Roads Lead to Home: the homelessness to HOUSING STABILITY strategy of Waterloo Region