



Region of Waterloo

Waterloo Region's Housing Action Plan for Households with Low to Moderate Incomes



2014 – 2024

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1. Introduction

Waterloo Region is a vibrant global community that is experiencing unprecedented growth and change. Already the fourth largest community in Ontario and the tenth largest in Canada, Waterloo Region will continue to grow. This continued growth will add new demands to the local housing market, which is already experiencing existing pressures. In response to changing needs in the community, the Region of Waterloo (the Region) has developed, with the input and support of the community, an update on the 2005 housing plan, “Waterloo Region in the 21st Century: A Community Action Plan for Housing”.

This updated housing plan has been renamed as “Waterloo Region’s Housing Action Plan for Households with Low to Moderate Incomes” (Housing Action Plan) to reflect requirements set out in the Province’s “Long Term Affordable Housing Strategy” (LTAHS), and coordinate with housing requirements set out in the “Ontario Housing Policy Statement” (OHPS), the “Provincial Policy Statement” (PPS) and “Places to Grow: Growth Plan for the Greater Toronto Horseshoe, 2006” (P2G).

The updated Housing Action Plan, in conjunction with other Regional initiatives, works to realize the larger vision of the community, as stated in the Region’s Official Plan: “Waterloo Region will be an inclusive, thriving and sustainable community committed to maintaining harmony between rural and urban areas and fostering opportunities for current and future generations.”

Waterloo Region also needs to be a livable region. It should be well designed, accommodate people at all stages of life, offer a variety of employment opportunities and provide easy access to shopping, health care, a range of housing options including affordable housing, education, recreation and other services to meet daily needs. A livable region is one that contains integrated, compact, mixed use communities with distinct senses of place and character that provide people with choices about where they live, work and play.

The Housing Action Plan includes actions that consider, and incorporate wherever possible, Waterloo Region’s vision for a sustainable and liveable region, including those that encourage compact growth, the integration of a broader transit focus (including Rapid Transit) and initiatives that work to preserve and protect the Region’s environmental and agricultural systems.

The Housing Action Plan also addresses community identified housing needs, covering both the rental and ownership market with a focus on those households with low to



moderate incomes. Additionally, the Housing Action Plan sets out affordable housing targets for the Region and the Area Municipalities, and identifies actions that will improve affordability, expand supports, encourage a range of housing options, increase system effectiveness and maintain existing stock.

The Housing Action Plan comprises one half of the Region's 10 Year Plan for Housing and Homelessness, as required by the Province under the LTAHS and the HSA. Issues around homelessness are being addressed through "All Roads Lead to Home: the Homelessness to Housing Stability Strategy for Waterloo Region" (The Strategy). Completed in 2012 through extensive research and community consultation, the Strategy identifies 40 actions ranging from housing loss prevention and supports to housing, to systemic approaches towards ending homelessness in Waterloo Region. Further information on the Strategy can be accessed at <http://socialservices.regionofwaterloo.ca/en/>.

Acknowledgement

The Region of Waterloo thanks members of the community who provided their valuable input through the online surveys, community forums, and in-person meetings. The Region is grateful for your time, feedback and support.

Plan Development

The Region was required under the Province's LTAHS to undertake a comprehensive planning exercise to update the Housing Action Plan. The Region's process consists of six phases with an emphasis on community consultation and engagement.

Phase 1: What We Know

January – March 2013

Report: "Waterloo Region: A Housing Overview" (Appendix A).

Creation of community resource data document covering the current housing environment in Waterloo Region. The document provides information on population and household characteristics, housing affordability and initial identification of housing issues, and serves as a common reference point for the community.

Phase 2: Thinking About... Housing Issues in Waterloo Region

April – May 2013

Community Consultations



The first round of public consultation sessions were held to understand what people in our community consider to be the key housing issues in Waterloo Region. The consultations allowed us to build on the data document and to add a qualitative element to the data.

Phase 3: What We Heard

June – September 2013

Report: “What We Heard: Housing Issues in Waterloo Region” (Appendix B).

Creation of summary document of what the Region heard through the community consultation process, including the opinions and perceptions of the individuals who participated. Community feedback was aggregated and sorted into theme areas for the purpose of action identification in the next round of consultations.

Phase 4: Thinking About... Housing Solutions for Waterloo Region

October – November 2013

Community Consultations

The second round of community consultations were held to both validate the findings and theming presented in the “What We Heard” document and to develop solutions to address the community identified housing issues. Feedback collected from this round of consultations will be captured and presented in the Housing Action Plan.

Phase 5: Draft Housing Action Plan and Consolidation

December 2013 – March 2014

Report: (DRAFT) “Waterloo Region’s Housing Action Plan for Households with Low to Moderate Incomes, 2014 – 2024”

Creation of draft version of the Housing Action Plan, including housing environment overview, action items and outcome measures, for community and Council review, with Council approval being sought in April of 2014. Upon Council approval, the draft Housing Action Plan will be submitted, along with the Region’s Homelessness to Housing Stability Strategy, to the Province to satisfy requirements for a 10 year Housing and Homelessness Plan (H&H Plan).

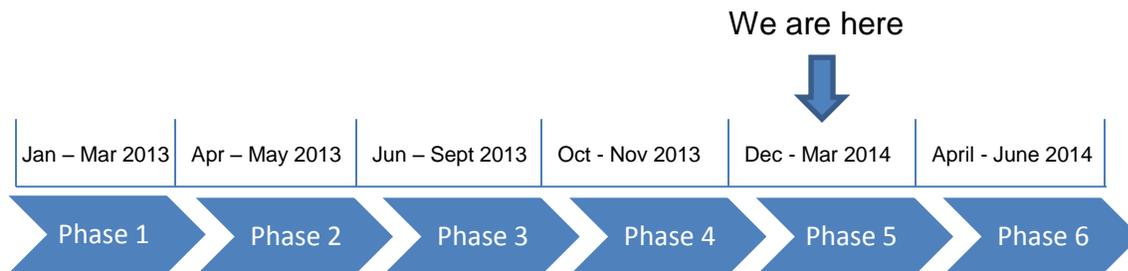


Phase 6: Implementation Plan

April – June 2014

Report: “Implementing the Region’s Housing Action Plan”

An implementation report documenting the timing and responsible parties for the action items identified in the Housing Action Plan will be drafted. This draft report will again be made available to the community for feedback and presented to Council.





2. Local Context – The Housing Environment in Waterloo Region

The Region was required under the LTAHS to undertake a comprehensive planning exercise to help shape and inform the updated Housing Action Plan. This planning exercise involved developing a demographic overview of the Region’s population and housing characteristics, as well as conducting community consultation sessions about housing issues in an effort to produce a thorough composite of the Region’s housing environment and the issues within it.

Introduction

Waterloo Region is the fourth largest community in Ontario and tenth largest Canada. As a growing community, the Region is experiencing changes in its population and housing characteristics, changes that will add new demands, pressures and needs to a housing environment already experiencing existing pressures. The population is growing and will continue to grow. The number of people aged 65 and older will more than double in the next 20 years. Housing size continues to decrease. These shifts will have an impact on our community’s housing form and supply. Housing affordability is becoming an issue for more households across the region, and continues to be a major issue for households with low incomes. Some segments of the population, including seniors, Aboriginal persons, persons with disabilities, victims of domestic violence and New Canadians, face multiple challenges in finding and securing appropriate, affordable housing in Waterloo Region. Some of these findings are highlighted below. For the complete overview, refer to “Waterloo Region: A Housing Overview” in Appendix A.

Fast Facts and Figures

- Our population is growing - Waterloo Region’s was home to 507,096 people in 2011. The population is forecasted to increase to 729,000 by 2031.
- Our population is aging - the number of seniors in Waterloo Region is expected to more than double, from 62,590 in 2011 to 129,725 by 2031.
- Household formation outpaces population growth, a result of a trend towards smaller households. Household size continues to decrease in Waterloo Region, down to 2.61 in 2011 from 2.69 in 2001.



- House prices (new and resale) have increased 67 per cent over the past 10 years:

Price Increases, Ownership Market, 1992, 2001, 2002, 2011

	1992	2001	Increase (%)	2002	2011	Increase (%)
New Home Prices KW	\$204,866	\$228,469	12%	\$229,102	\$394,169	72%
Resale KW	\$152,965	\$185,352	22%	\$198,268	\$353,888	78%
Resale Cambridge	\$136,545	\$167,168	21%	\$178,714	\$271,014	52%

Source: CMHC (1989-2010), Bank of Canada (2011), Kitchener-Waterloo Association of REALTORS® (1991 - 2011), Cambridge Association of REALTORS® (1991 – 2011)

- Average market rents across all unit sizes have seen consistent increases over the past 10 years, averaging 18.5 per cent:

Average Market Rents, 2003 - 2012

	2003	2012	Increase (%)
Bachelor	\$517	\$644	25%
1 Bedroom	\$646	\$753	17%
2 Bedroom	\$754	\$908	20%
3 Bedroom	\$943	\$1,053	12%

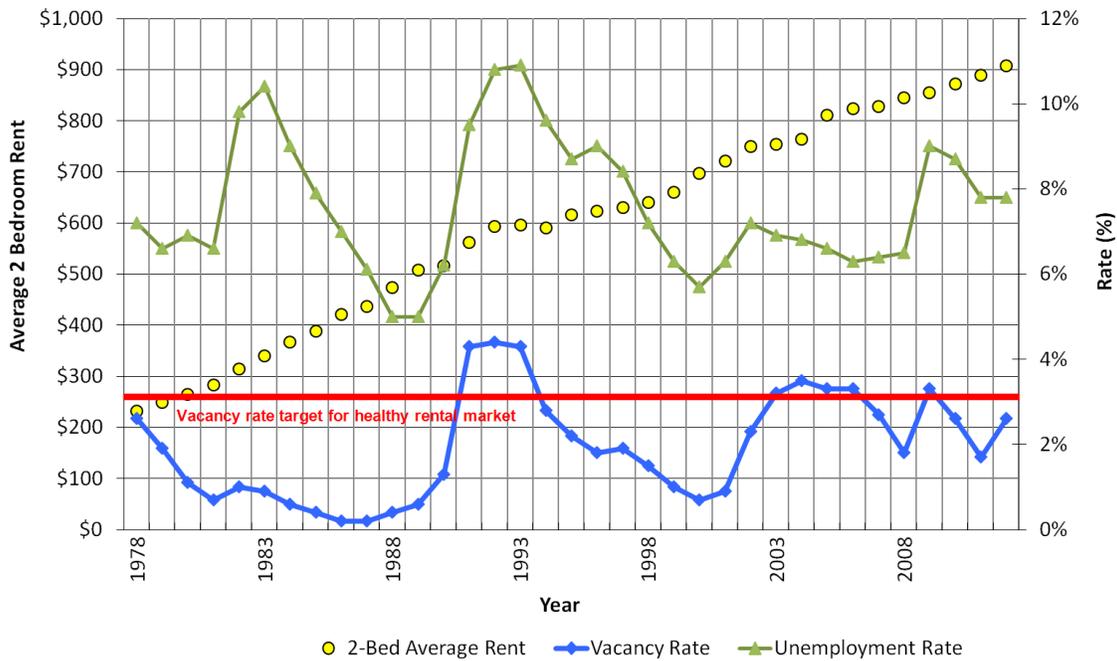
Source: CMHC Rental Market Report for KCW and Guelph CMA 1978 – 2012

- Waterloo Region has experienced relatively low vacancy rates over the past 20 years. A three per cent vacancy rate is generally considered the target for a healthy rental market. Lower vacancy rates indicate higher demand for apartment units, which adds pressure to rent increase.





Historic Average Rents, Vacancy Rates, and Unemployment Rates in Kitchener-Cambridge-Waterloo (KCW) CMA (1978 – 2012)



Source: CMHC Rental Market Report for KCW and Guelph CMA 1978 – 2012 and StatsCan Labour Force Survey 1978 – 2012



- Known in the past as social housing, subsidized housing, public housing or Ontario Housing, is called Community Housing in Waterloo Region. Community Housing is an integral part of our local infrastructure.



- Community Housing provides a range of housing options for people who have low to moderate income. It is delivered by various Housing Providers, including the Region of Waterloo, under a number of programs:

Available Units under Various Community Housing Programs

	Number of Units
Waterloo Region Housing Units	2,722
Cooperative and Non-Profits Units	4,671
Rent Supplement Units	791
New Rental Units Under the Affordable Housing Strategy	1,322
Affordable Home Ownership Units	288

Source: Planning, Housing and Community Services, Region of Waterloo

Community Housing Wait List Data

Year	# of households on the waiting list (year end)	# of new applications	# of SPP* housed	Total Housed (including SPP)
2008	3100	2681	157	1037
2009	3015	2640	151	1034
2010	2737	2149	114	884
2011	3280	2282	163	884
2012	3162	2039	151	726

*SPP refers to Special Priority Status, meaning the applicant is a victim of domestic violence. Applicants with SPP status are automatically placed at the top of the waiting list.

- There are five kinds of Community Housing in Waterloo Region:
 - **Waterloo Region Housing** - looks after 2,722 Community Housing units that are owned by the Region of Waterloo. The units are primarily rent-geared-to-income with some market rent units.
 - **Non-profit Housing** - Different groups own and look after non-profit housing which provide a mix of market and rent-geared-to-income units. These can be service clubs, faith groups, ethnic organizations, community agencies, or municipal governments. Funding comes from various government programs, community groups, or charitable organizations.



- **Co-operative Housing (co-op)** - As a tenant in co-operative housing, you become a 'member' of the co-op. You help to run and take care of the co-op housing complex. Co-op's offer a mix of market and rent-geared-to-income units.
 - **Rent Supplement** - In rent supplement units, the Region gives the landlord the difference between the rent-geared-to-income amount the tenant is able to pay, and the market rent for the unit.
 - **Below Average Market Rent** – The Region has agreements with some housing providers to provide apartments that they rent at a rate *below* the Average Market Rent for Waterloo Region in return for capital funding provided during construction.
- The Region of Waterloo offers some programs for lower to moderate income households to enter into homeownership and also to make repairs on their homes:
 - **Affordable Home Ownership Program** – provides individuals and families with a down payment loan for the purchase of a home.
 - **Ontario Renovates** - offers financial assistance to low to moderate income households to repair homes while improving the energy-efficiency of the unit and/or to increase accessibility of homes through modifications and adaptation.

Priority Groups

The regulations of the Provincial Housing Services Act (HSA) require that the Region of Waterloo reflect community integration and diversity by meeting the needs of people with disabilities, victims of domestic violence, Aboriginal people's living off-reserve, and other locally defined groups. Within Waterloo Region, seniors 65 and older and immigrants have been identified as other priority groups.

The province has committed to helping these identified groups through the HSA as well as through the Ontario Housing Policy Statement. The following spotlights provide information on these segments of our population.

Persons with Disabilities

Persons with disabilities are those who reported difficulties with daily living activities, or who indicated that a physical, mental or health problem reduced the kind or amount of activities they could do.

In 2006, seven per cent of the population reported having a disability, down from 10 per cent in 1996. Of those living with a disability, 10 per cent have been identified as having



low income status. Low income status is defined using Statistics Canada's before tax Low Income Cut-offs (LICOs), a relative measure of income status. LICOs convey the income level at which individuals and families may be in 'strained' circumstances and are expected to spend at least 20 per cent more of their before tax income on basics such as food, clothing and shelter, compared with the average.

Victims of Domestic Violence

The Housing Services Act requires the Region of Waterloo to set out how the housing needs of victims of domestic violence will be addressed and managed locally. This section reviews the rate of occurrence of police reported domestic violence and the number of victims of domestic violence on the Community Housing waiting list.

According to Family Violence in Canada – A Statistical Profile¹, Waterloo Region has a relatively low rate of occurrence of domestic violence, with less than 1 per cent of the population reporting domestic violence to the police in 2010, comparable to the provincial average. Of the 1,265 reported occurrences, 78 per cent were reported by women and 22 per cent were reported by men.

Over the past five years, victims of domestic violence have represented, on average, six per cent of all new applications received by the Community Housing Access Centre. Victims of domestic violence get special priority status (SPP) and move to the top of the waiting list.

Aboriginal Persons

In 2006, there were nearly 5000 Aboriginal persons residing in Waterloo Region, an increase of 44 per cent from the 3340 in 2001. While Aboriginal households constitute only 1.5 per cent of all households in the Region, the rate of growth in the number of Aboriginal households has risen 124 per cent over the past decade, from 1,120 in 1996, to 2,510 in 2006.

The number of Aboriginal households paying 30 per cent or more of their income towards shelter costs has increased to 600 households, or 24 per cent of all Aboriginal households (as compared to 20 per cent of all households in Waterloo Region). This is a 103 per cent increase from the 295 households in 1996.

¹ Sinha, Maire. 2010. "Family Violence in Canada: A Statistical Profile, 2010." Juristat. Released May 22, 2012. Statistics Canada Catalogue No. 85-002-x



Seniors (65+)

Seniors represented 18 per cent of all households in 2006 (30,655), a rate that has remained steady since 1996. The monthly shelter costs for seniors have increased 42 per cent over the 10 year period, from \$467 in 1996 to \$663 in 2006. This increase is higher than the increase for all households during the same time period (34 per cent).

There has been an increase in the number of seniors households paying 30 per cent or more of their income towards housing, rising to 25 per cent of all senior households in 2006 from 22 per cent in 1996. Compared to all households, seniors have a greater rate of households paying 30 per cent or more (20 per cent for all households, 25 per cent for senior households).

Seniors represent 10 per cent of all households waiting for housing on the Community Housing Access Centre Waitlist. Seniors wait on average one to two years for placement in Community Housing, one of the lowest wait times. Just over 1,600 Community Housing units (17 per cent) are dedicated to seniors.

It is important to note that housing needs for seniors varies depending on their age and level of independence. Additionally, seniors are not currently a group in great housing need now. However, with the projected growth within this segment of the population over the next ten years, it is anticipated that senior's housing needs will also grow.

Immigrants

Immigrants are people who were born outside of Canada and have been accepted as permanent residents in Canada. Immigrants represented 24 per cent of all residents in the Kitchener-Cambridge-Waterloo (KCW) CMA in 2011, up from 22.3 per cent in 2006. Immigrants, especially newcomers to Canada, can face multiple barriers in their search for housing because of their race, ethnicity, culture and religion.² Additional barriers can exist because of immigrants' income level, source of income, and their lack of knowledge of the housing system in Canada. The effect of these barriers is the disadvantaging of certain groups to adequate housing, which can lead to many deleterious impacts in their lives.

² Paradis, Emily et.al. "Better off in a Shelter: A Year of Homelessness and Housing among Status Immigrant, Non-Status Migrant and Canadian-born Families." Cities Center, University of Toronto: Toronto. July 2008.



Local Learnings: Community Identified Housing Issues

To gain further insight and to complete the picture of Waterloo Region’s housing needs and issues, the Region developed three different methods to obtain community input, including an online survey, four community forums and in-person meetings. The Region heard from nearly 200 stakeholders across Waterloo Region:

Region of Waterloo Housing Action Plan Community Consultations: Who Provided Input?



The picture that emerged from the consultations was similar to that coming from the demographic overview: Waterloo Region’s housing system is a system under pressure and that pressure will continue to grow. “What we Heard: Housing Issues in Waterloo Region, 2013”, the summary document developed through the community consultation confirmed many of the findings of the demographic assessment including growing affordability problems, barriers faced by certain segments of the population and gaps within the range of housing across Waterloo Region. The community consultation sessions revealed additional housing issues, including housing system effectiveness, lack of supports to obtain and retain housing and challenges around preserving the existing affordable housing supply in the community.

The feedback from the community has been summarized and grouped into five key issue areas:



1: Housing affordability.

We heard from the community that there are not enough affordable housing options across the region, especially for those households on fixed incomes or earning minimum wage, and for certain segments of the population including seniors, Aboriginal persons, persons with disabilities, immigrants and victims of domestic violence. Connected to the lack of affordable housing are barriers to its creation including a lack of incentives, development application barriers, lack of flexible funding support from senior levels of government, increasing shelter costs and low vacancy rates.

2: Supports to obtain and retain housing.

We heard from the community that there is a need for more flexible supports to both obtain and retain housing, especially for those living with lower incomes, homelessness, mental health and addiction challenges and other forms of marginalization. Connected to this issue are concerns around the lack of funding for supports, the inflexible nature of many support programs and support dollars, and a lack of capacity in support organizations to expand services without additional funding.

3: Range of housing.

We heard from the community that there is a need for a broader range of housing options that can accommodate the continued growth, changing demographics and diverse housing needs of our community. This goes beyond housing form (i.e. single detached, townhomes, etc.) and extends to housing models as well. Connected to this is the need for culturally sensitive housing (housing appropriate for Aboriginal households and for multi-cultural, multi-generational families), congregate living options, and other innovative models of housing.

4: Effectiveness of housing system.

We heard from the community that the housing system can be difficult to access and navigate and that a lack of integration between different parts of the system creates additional complexities when looking for housing or for supports to retain housing. Connected to this are issues with the Community Housing Access Centre Wait List, a lack of awareness of locally available supports and services, and lack of awareness regarding renters' and landlords' rights and responsibilities.

5: Retaining and maintaining housing stock.

We heard from the community that existing affordable housing stock is an asset and that there is a need to protect and preserve it from falling into disrepair and from being converted into higher cost housing. Connected with this is the lack of funding available for maintenance and energy efficient retrofits, the need for guidelines on condominium conversions and more assistance needed for Community Housing providers regarding asset management practices.

3. Housing Action Plan

Vision

The Housing Action Plan is a community response to housing issues facing Waterloo Region. This Housing Vision, developed by the community for the initial housing plan in 2005, describes the desired housing environment for Waterloo Region. It is this desired housing environment that the actions in the Housing Action Plan aim to achieve.

Our Housing Vision

We envision well-designed, safe, healthy, diversified housing and communities that enhance the quality of life for everyone in the Region of Waterloo.



Principles

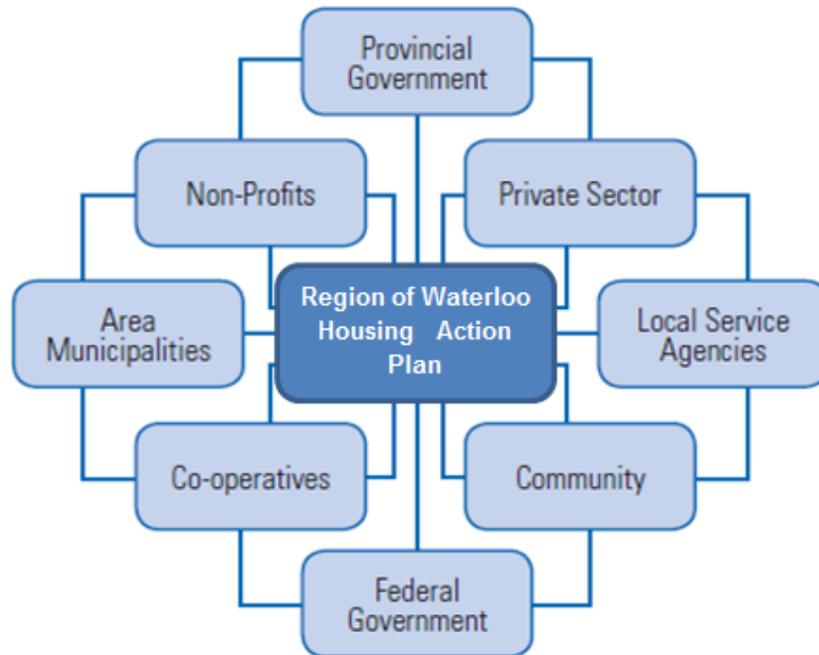
Our vision of housing is based on:

- A full range of housing choices for everyone;
- Innovative approaches and partnerships;
- Conservation of our natural environment;
- Availability of a wide range of services and amenities;
- Proximity to natural areas and green spaces;
- Conservation of our heritage; and,
- Fostering pride, dignity and a sense of responsibility.



Roles

There are many stakeholders across the community who have a role to play in addressing the changing housing needs and housing gaps in Waterloo Region.



Federal and Provincial Governments

- Create policies, programs and regulations that support housing needs
- Make financial contributions to housing
- Set out national and provincial housing strategies

Region of Waterloo

- Owns and operates affordable housing (Waterloo Region Housing)
- Provides oversight and administration for local non-profit and cooperative Community Housing providers
- Creates policies, programs and regulations that address housing needs

Area Municipalities

- Support the provision of a full range of housing
- Works to protect affordable housing through Official Plan policies
- Pass zoning by-laws that permit secondary suites
- Enforce codes and standards



Non-Profit and Cooperative Housing Providers

- Own, operate and develop affordable housing
- Foster relationships and create community with Community Housing tenants

Local Service Agencies

- Deliver a broad range of programs and services to low and moderate income households
- Advocate and educate on housing needs in the community
- Support individuals and families to find and retain housing

Private Sector (Homebuilding, real estate and private rental industry)

- Respond to housing market trends
- Creates new housing units
- Facilitates the resale market
- Renovation, repair and maintenance of housing stock
- Partners with Region and affordable housing providers to delivery affordable housing programs

Community

- Provides feedback on housing needs
- Source of volunteers and advocates
- Donates to housing support agencies





Keys to Success – A Policy Framework

The second round of community consultation sessions, “Thinking About... Housing Solutions for Waterloo Region” brought the community back together to work through the identified housing issues and create actions to address them. In addition to actions, the community identified three guiding principles, or ‘keys to success’ that will be critical to the successful implementation and completion of the actions, and for developing the housing environment, as described in the Housing Vision, for Waterloo Region.

- Collaboration – All housing stakeholders work together to achieve our shared goals and objectives.
- Engagement and Inclusivity – Every person and stakeholder group has a role to play in achieving our housing vision. Opportunities to participate in actions will be open to all.
- Education and Communication - Information is widely shared in a range of mediums and is delivered in a timely and open manner that is accessible to all.

Housing Action Plan – An Action Framework

Based on community feedback, actions have been grouped into five Strategic Directions:

1. Increase housing affordability in Waterloo Region.
2. Expand supports needed to obtain and retain Community Housing.
3. Encourage a range of housing options across Waterloo Region.
4. Improve the effectiveness of the housing system.
5. Retain and maintain existing affordable housing stock in Waterloo Region.

28 actions have been developed to support each of these Strategic Directions. Each action contains a description as to how the completion of each action will be measured as well as the timeframe in which they will be achieved. The timeframes are broken into five phases, recognizing that certain actions take priority, that implementation will be carried out over the next 10 year period and that some actions need to be carried out on an on-going basis.

The five timeframe phases are:

- Initial – within the first year of the Housing Action Plan being adopted
- Short term – within 2 -3 years
- Mid-term – within 4-6 years
- Long-term – 7 years and beyond
- Ongoing – continuous action over 10 years



Strategic Direction 1: Improve housing affordability in Waterloo Region

Action 1.1	Create a new Affordable Housing Strategy (AHS) that targets local priority needs.
Measure	A new AHS is completed and approved by Regional Council.
Timing	Initial
Action 1.2	Identify new policies and potential incentives for private, public and not-for-profit sector developers to create new affordable housing stock.
Measure	Policy and incentive opportunities are identified and to be actioned, provided funding is available.
Timing	Mid-term
Action 1.3	Work with Area Municipalities (AM) to develop guidelines for implementing and monitoring Affordable Housing Targets and implement Region-wide.
Measure	An Affordable Housing Targets implementation and monitoring guide has been fully researched and implemented, pending Regional Council and AM approval.
Timing	Mid-term
Action 1.4	Explore opportunities for land banking/surplus lands and opportunities to use Regional sites and other surplus sites (Area Municipal lands, school board land, etc.) for affordable housing development.
Measure	Report is delivered to Regional Council for consideration.
Timing	Mid-term
Action 1.5	Work with the Heritage Planning Advisory Committee (HPAC) to explore opportunities to use incentives to retain heritage sites while creating affordable housing.
Measure	HPAC Affordable Housing Guideline created
Timing	Short term
Action 1.6	Advocate to senior levels of government for adequate funding and legislation changes to better respond to local housing needs.
Measure	Number of advocacy efforts made to senior levels of government, support of community advocacy organizations.
Timing	On-going



Strategic Direction 2: Expand supports needed to obtain and retain Community Housing*

Action 2.1	Support the “Housing First” model where appropriate.
Measure	A “Housing First” policy is adopted in Community Housing by the Region and utilized when appropriate.
Timing	On-going
Action 2.2	Evaluate eviction prevention best practices and develop a strategy to reduce evictions in Community Housing.
Measure	Eviction Prevention guide created in collaboration with Community Housing providers and implemented.
Timing	Mid-term
Action 2.3	Explore opportunities with Waterloo Wellington Local Health Integration Network (WWLHIN) and other organizations to further integrate supports into existing Community Housing.
Measure	Create a community health framework to better connect Community Housing Residents with services.
Timing	On-going
Action 2.4	Develop and pilot a portable rent assistance program (extension of the Transitional Housing Assistance With Supports program (THAWS)).
Measure	Program created and implemented.
Timing	Initial

*Please refer to the “Homelessness to Housing Stability Strategy” for a broader community strategy to find, establish and retain housing.



Strategic Direction 3: Encourage a range of housing options across Waterloo Region

Action 3.1	Explore housing needs and gaps in both the rural and urban areas and develop ways to respond where economies of scale do not exist.
Measure	Research on the different needs of rural and urban areas is completed and creative solutions identified.
Timing	Long term
Action 3.2	
Measure	
Timing	
Action 3.3	Work with community partners to create housing solutions that meet the diverse needs of our community, especially for seniors, victims of domestic violence, persons with disabilities, the Aboriginal community and immigrants.
Measure	Continue supporting community partners in addressing diverse housing needs wherever possible.
Timing	On-going



Strategic Direction 4: Improve the effectiveness of the housing system

Action 4.1	Review the current Community Housing access system (the 'waiting list'), including a community consultation, to explore opportunities to improve the system to better address local needs
Measure	Community Housing access system review completed, bring forward report to Regional Council on improvements to the system.
Timing	Initial
Action 4.2	Conduct an administrative audit for Community Housing providers to find efficiencies.
Measure	Complete audit and work with Community Housing providers to implement findings.
Timing	Short term
Action 4.3	Increase access to information about resources to support housing system navigation.
Measure	Better awareness and utilization of local resources (e.g. 211, 311, Service First Call Centre)
Timing	Mid-term
Action 4.4	Develop tools and programs to assist appropriate households to move from Community Housing system into private market housing.
Measure	New policies and programs in place to assist households move from Community Housing into private market rental or ownership opportunities.
Timing	Long term
Action 4.5	Support a coordinated approach to engagement between Community Housing providers and private market landlords with respect to community support services.
Measure	Organize forums where providers and landlords can share information, network and create partnerships. Act as liaison for providers.
Timing	On-going
Action 4.6	Collaborate with local organizations to provide education on housing issues and resources as well as outreach to private sector tenants.
Measure	Host forum in conjunction with affordable housing stakeholders and private sector.
Timing	On-going
Action 4.7	Engage a broad range of partners to develop resources for tenants and landlords that provide information about supports available to retain housing.
Measure	Resource developed with support of Community Housing, private market housing providers and tenants.
Timing	Short term.
Action 4.8	Establish a housing system map that identifies local housing options and stakeholders.
Measure	Work with housing stakeholders to complete an affordable housing systems map. Share results with community.
Timing	Mid-term



Strategic Direction 5: Retain and maintain existing affordable housing stock in Waterloo Region

Action 5.1	Develop condominium conversion implementation guidelines.
Measure	Guidelines created in collaboration with Area Municipalities, are incorporated into Regional and Area Municipal condominium conversion review processes.
Timing	Initial
Action 5.2a)	Develop a strategy for End of Operating Agreements for Community Housing providers for consideration by Regional Council.
Measure	Strategy created in collaboration with Community Housing providers and brought forward to Regional Council for approval and implementation.
Timing	Mid-term
Action 5.2b)	Work with providers with expiring Operating Agreements to ensure they remain as Community Housing providers over the long term.
Measure	Retention of Community Housing units with expired Operating Agreements.
Timing	Long term
Action 5.3	Enhance the Region's role as a resource for alternative funding, support and tools.
Measure	Continual updates of Region's Housing Incentives and Funding Resource Guide, broader distribution of Guide.
Timing	On-going
Action 5.4	Develop a long term asset management strategy for Community Housing providers.
Measure	Strategy developed in collaboration with Community Housing providers, brought forward to Regional Council for approval.
Timing	Short term
Action 5.5	Explore opportunities to expand Ontario Renovates.
Measure	Options for expansion of Ontario Renovates researched, subject to senior levels of government funding, report brought forward to Council.
Timing	Initial
Action 5.6	Strengthen the Community Housing sector through full implementation of the Housing Provider Performance Standards (HPPS) matrix.
Measure	HPPS implementation guidelines created and utilized.
Timing	On-going



Actions Already Underway

The Housing Action Plan builds on work that the community and the Region have already undertaken to address housing needs and gaps. Some examples of the work completed and underway across Waterloo Region include:

1. Increase housing affordability in Waterloo Region
 - Over 2,060 new affordable housing units created since 2001 under the Region's Affordable Housing Strategy
 - Over 200 households have entered into homeownership through the Region's Affordable Home Ownership Program
2. Expand supports needed to obtain and retain housing
 - 107 new affordable rental units with supports created since 2008 under the current Affordable Housing Strategy
 - 18 households currently assisted through the Temporary Housing Assistance with Supports Program
3. Encourage a range of housing options across Waterloo Region
 - New Regional Official Plan contains policies to encourage a range of housing types in new large developments
 - New Regional Official Plan contains policies to encourage Area Municipalities to allow for secondary suites and garden suites
4. Improve the effectiveness of the housing system
 - The Region has developed a Housing Provider Performance Standards (HPPS) Matrix, a tool to measure and monitor housing provider performance
 - The Region has implemented revised wait list related policies resulting from Housing Services Act, 2011
5. Retain and maintain existing affordable housing stock in Waterloo Region
 - New Regional Official Plan contains policies to protect the conversion of affordable rental housing to condominiums
 - Region has implemented the Ontario Renovates program to help lower income homeowners with repairs and accessibility modifications to their homes.



4. An Affordable Housing Target for Waterloo Region

The Region’s Housing Action Plan is a response to both locally identified needs as well as provincially legislated requirements. A specific requirement of both Places to Grow and the Provincial Policy Statement, 2005 is for the Region, in collaboration with the Area Municipalities, to establish and implement minimum targets for housing that is affordable for low to moderate income households. These households are defined by the province as those being at or under the 60th income percentile within a community.

This housing target covers a much broader segment of the population than the target set in the Region’s Affordable Housing Strategy, which is specifically targeted to those in the community with the lowest incomes (i.e. seniors on fixed incomes, persons earning minimum wage, ODSP, or OW) who are typically housed through the Community Housing sector.

The target reflects provincial recognition that housing affordability is becoming increasingly difficult for income groups extending into moderate incomes.

The methodology used to create the affordable housing target was developed using the Region’s forecasting models for housing growth (split by tenure) along with income data from Statistics Canada. The full methodology can be found in Appendix C - “Methodology for Calculating Affordable Housing to 2024.”

Affordable Housing Target as a Percentage of Projected Growth.

	Owners	Renters	Total
Affordable Units	3,042	5,011	8,053
Total Growth Units	30,418	20,043	50,461
Percent of new growth that should be affordable	10%	25%	16%

Annual Average Target by Tenure and Housing Type Required

Number of new units each year below the housing affordability cut-off

Tenure	Low Density	Medium Density	High Density	Total
Ownership	126	77	32	234
Rental	18	139	228	385
Annual Average Total				619



This model shows that between 2011 and 2024, 16% of new household growth should be affordable. This consists of 25% of new rental growth, and 10% of new owner growth. This corresponds to a total of 619 affordable units a year.

The Region of Waterloo will work with Area Municipalities to develop strategies and tools in an effort to achieve the affordable housing targets, recognizing that additional tools and funding support from senior levels of government will be essential to the successful attainment of these targets.

Next Steps

Following approval from Regional Council and review by the Ministry of Municipal Affairs and Housing, work will begin on the “Housing Action Plan Implementation Guide.”

This Implementation Guide will identify local leadership for each action, and will include detailed descriptions for each action, timeframes for implementation and details for progress measures.

A detailed outline of the reporting framework will also be included that recognizes the provincial requirement of publicly reporting by June 30 of every year of progress made through the Housing Action Plan, starting in 2015.



Region of Waterloo



HOUSING ACTION PLAN

2014 – 2024

Look for us Online at:

[Region of Waterloo Housing Planning and Research](#)

Or use the following QR Code for more information:

