

# Budget Summary Booklet

Plan and Budget 2026

# growing with care



Region of Waterloo

## Message from Karen Redman, Regional Chair

The 2026 Plan and Budget is how we build the community we want, for today and for the next generation.

We are preparing for the future together by creating a solid foundation and taking action on our community's priorities.

This budget invests in housing affordability, child care, accessible transit and local economic growth – to name just a few.

We also know that the cost of living continues to be a serious challenge for residents of Waterloo Region. With that in mind, affordability was a top priority for Regional Council as we built the 2026 Plan and Budget. We will continue to provide the critical services this community depends on, with our eyes on the future, and what we can afford now.



## Message from Darshpreet Bhatti, Chief Administrative Officer

It is my pleasure to join a strong Region of Waterloo team that is working hard every day to serve residents. Guided by this 2026 Plan and Budget, I am excited for all the different ways we will move ahead on what's important for this community.

I look forward to working together with Region staff, residents, businesses and all community partners as we continue making progress on the Region's Growing with Care priorities.

I am excited to listen and learn from you as we move forward together to make wise investments that make a difference for the people of Waterloo Region.



# Services you rely on

The Region of Waterloo provides a range of programs and services, including:



**Providing homes for everyone** by leading community-wide action planning, operating affordable housing programs, and providing long-term care and supportive housing for seniors.



**Getting you where you need to go** through transit, major roadways and traffic signals, trails, and the Regional airport.



**Supporting you to work** through delivering employment and income support programs, coordinating affordable child care, and economic development planning.



**Protecting our environment** through safe drinking water and wastewater treatment, garbage collection and diversion programs.



**Keeping you healthy and safe** through health inspections, dental clinics, infectious disease prevention and vaccinations, neighbourhood health programs, parenting and child health programs, Paramedic Services and road safety initiatives.



**Committing to Reconciliation, Equity, Diversity and Inclusion** by starting and keeping respectful relationships with First Nations, Inuit and Metis communities and helping to build a region where residents feel seen, valued, and heard.



**Offering cultural opportunities and experiences** through programs and services at libraries and museums.



# Plan and Budget 2026

## growing with care

### Waterloo Region continues to grow to one million people and how we grow matters.

Our vision is a compassionate community that cares for all people, stewards the land for future generations and where everyone has the opportunity to live a good life.

Our Strategic Plan, called Growing with Care, is guiding us there. Every year, we invest in what matters to the people who live here. Together, we are building a better Waterloo Region and making progress on our four key priority areas:



Homes for all



Equitable services and opportunities



Climate aligned growth



Resilient and future ready organization

Growing with Care is our big-picture vision and path forward. The Plan and Budget is how we put our plan into action each year.



## Growing with care

We heard from you that affordability is important. During this 2026 Plan and Budget process, Regional Council and staff carefully reviewed Region programs and services to be sure we are carefully investing our resources.

### The Region has achieved and implemented \$12.5 million in savings for 2026 as we continue to serve the community.

The Region's 2026 Operating and Capital Budgets are \$2.6 billion, which includes services such as paramedics, public transit, waste management and more, as well as police services.



The 2026 budget represents an annual increase of

# 5.1%

This amounts to

# \$142

for an average property, or

# \$12

 per month.

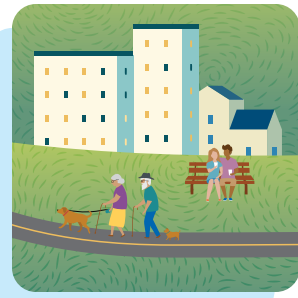

## Action on what matters

We're making progress on community goals since creating our Growing with Care Strategic Plan in 2023.

Some of our progress over the last few years:



**2,865** new child care spaces have been created through the Canada-Wide Early Learning and Child Care system since 2023. We're on track to create **4,357** new child care spaces by 2026.



**802** individuals experiencing chronic homelessness moved into housing in 2024 and 2025 as part of our ongoing work through the Plan to End Chronic Homelessness.



**543** households supported through a targeted rent assistance program from 2023 to 2025, supporting racialized/marginalized groups when they face urgent housing instability. This is one of several rent assistance programs the Region supports as we work to address the housing crisis.



An estimated **21,300** tonnes of GHG emissions avoided since 2023 by GRT.



**4,000** jobs and **85+** companies, centres and institutions supported by the local aerospace and aviation sector as part of our work to grow Waterloo Region's economy.



**98%** decrease since 2022 in the number of Code Zero Events, when no ambulance is available to respond to 911 calls. Paramedic Services continue to work with our hospital partners to reduce offload delays.



**\$15M** distributed through our Upstream Fund, with **141 initiatives** supported since 2022. The community benefited from a nearly **\$10 million** return on investment from the first cohort of recipients.



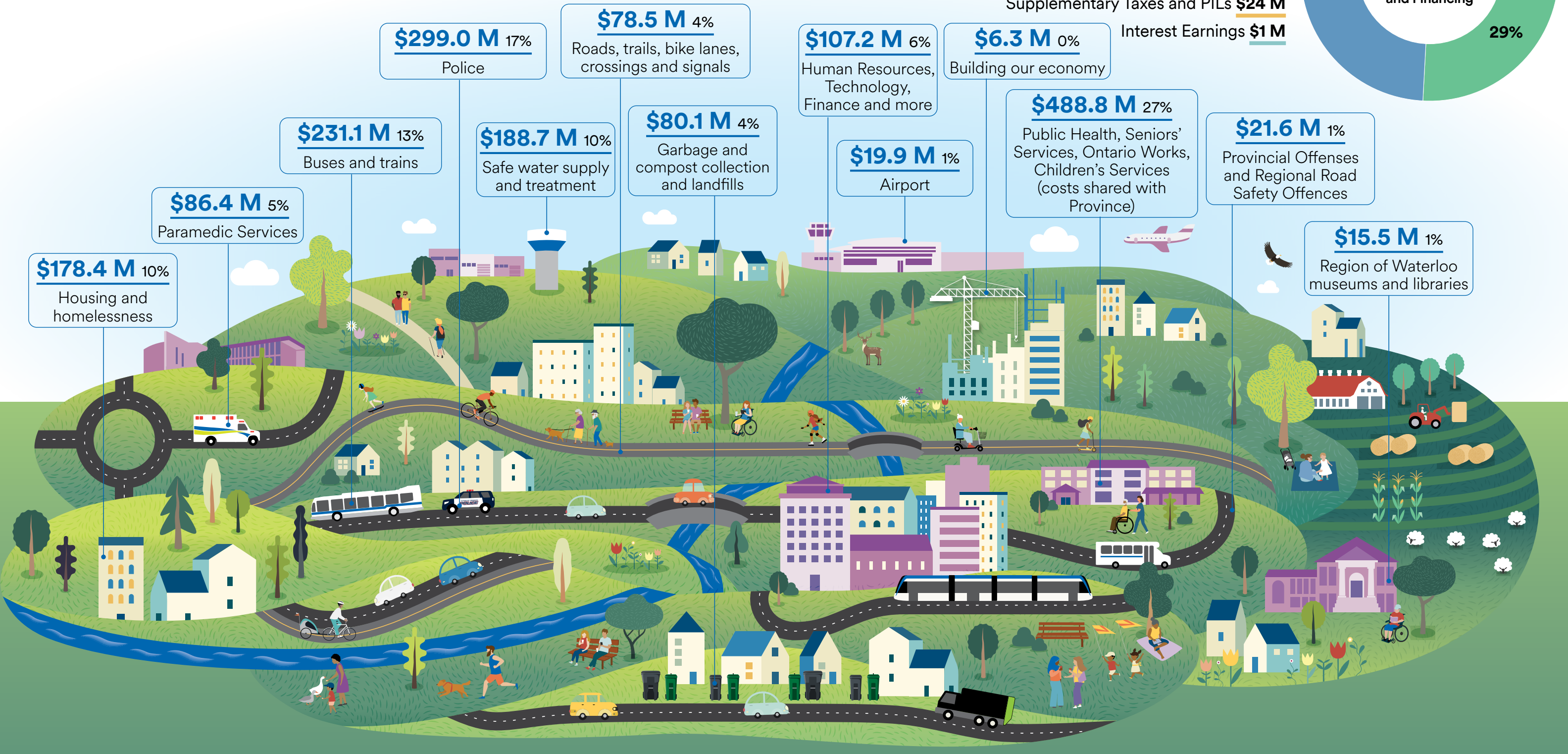
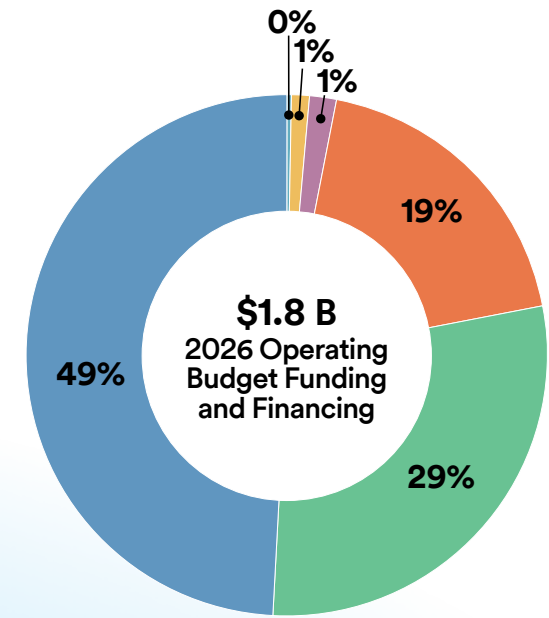
**1.87** Megawatts of solar panels have been installed on Region of Waterloo facilities as of 2025. In 2025, these panels produced **1,760 MWh of electricity**, generating **\$750,000 in revenue** and reducing GHG emissions by **188 metric tonnes of CO2 equivalent**.

# 2026 Operating Budget

The Region's Operating Budget funds programs and services that residents rely on every day. Here are the resources we're investing this year:

## How are Regional services funded?

- Property Taxes **\$887 M**
- Federal and Provincial Funding **\$524 M**
- User Fees and User Rates **\$339 M**
- Reserve Funding **\$27 M**
- Supplementary Taxes and PILs **\$24 M**
- Interest Earnings **\$1 M**



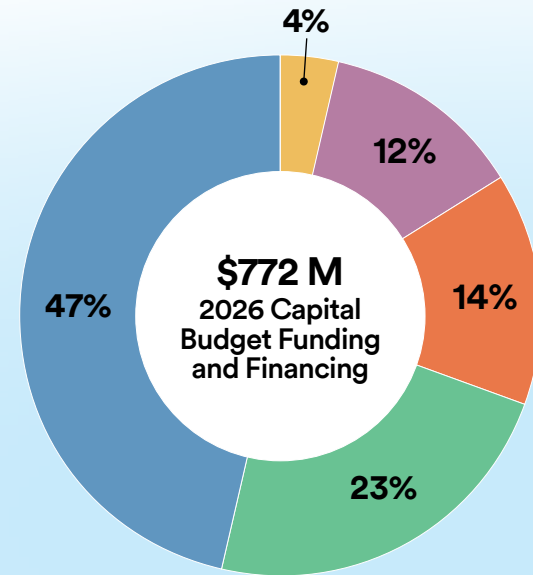
# 2026 Capital Budget

The Capital Budget is money invested in long-term assets like roads, equipment and facilities that are essential to providing services.

New capital projects are based on long range plans that look at community needs. This funding is also how we keep our existing facilities and infrastructure in good repair.

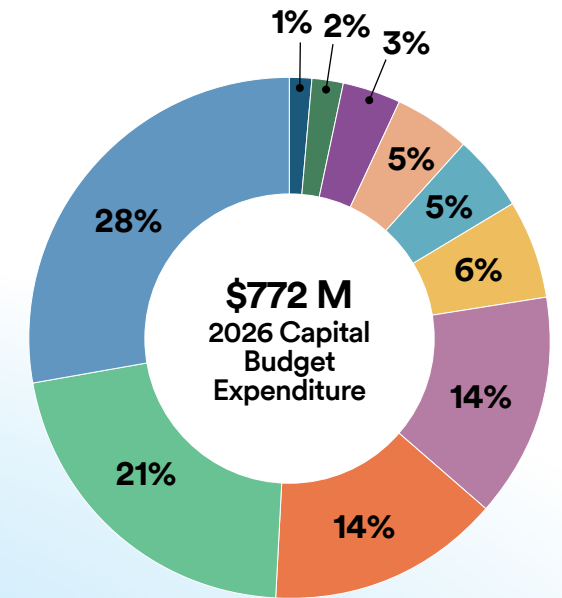
## How we fund the capital budget:

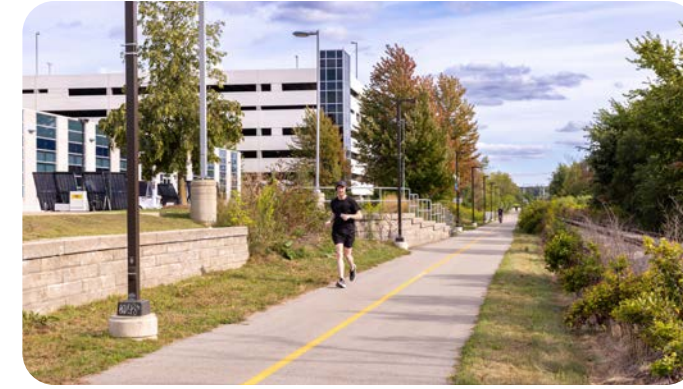
- Property Taxes and User Rate Reserves: **\$359.2 M**
- Development Charge Reserve Funds: **\$178.5 M**
- Grants/Subsidies/Recoveries: **\$110.8 M**
- Property Tax and User Rate Debentures: **\$96.4 M**
- Development Charge Debentures: **\$27.5 M**



## Where we are investing in 2026:

- Roads: **\$215.6 M**
- Water and Wastewater: **\$165.1 M**
- Waterloo Region Housing and Housing Services: **\$111.1 M**
- Public Transit: **\$108.4 M**
- Other: **\$46.5 M**
- Waste Management: **\$36.8 M**
- Police Services: **\$36.4 M**
- Corporate Facilities: **\$26.7 M**
- Paramedic Services: **\$15.7 M**
- Airport: **\$10 M**





## Homes for all

**Some ways we are investing in affordable homes and economic opportunities to advance inclusive and environmentally sustainable communities:**

- Advance the Plan to End Chronic Homelessness alongside community
- Create or preserve 3,500 affordable homes through our Building Better Futures Plan by the end of 2029
- Launch a new 20-bed women’s overnight warming centre in Cambridge
- Continue to revitalize and add Waterloo Region Housing units
- Develop Region-owned land for infrastructure and affordable housing
- Support a stronger economy and good jobs through the Wilmot Land Assembly Initiative
- Continue growing the Region of Waterloo International Airport and the local aviation industry
- Enhance how we deliver the Ontario Works Program to residents

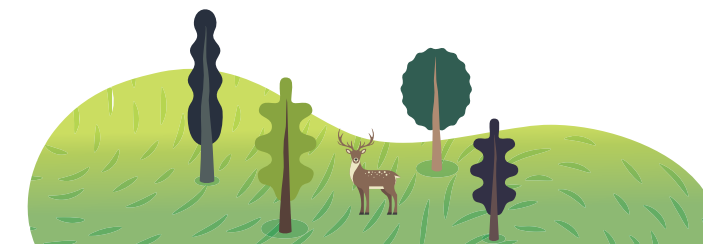
Providing sustainable drinking water for the community as it grows is the Region of Waterloo’s top priority. In 2026, we continue to work quickly with partners to address the water capacity constraint in the Mannheim Service Area. The Region will accelerate solutions to ensure a sustainable supply of water for generations to come.



## Climate aligned growth

**Some ways we are investing to support a healthy environment and sustainable community growth through intentional collaboration and creativity:**

- Move forward with the Kitchener Central Transit Hub to improve local and inter-city travel
- Offer a new pilot project for seniors to ride GRT free one day per week
- Keep local rivers healthy by managing our wastewater treatment infrastructure
- Update our long-term plan to manage the community’s waste and protect the environment
- Roll out new cart-based waste collection starting in March 2026
- Continue making our infrastructure resilient to climate change
- Reduce our greenhouse gas emissions and increase sustainable energy use
- Engage with community to complete the Integrated Mobility Plan that helps people get around our community
- Care for our valuable urban forests





## Equitable services and opportunities

Some ways we are investing in providing equitable, accessible services across Waterloo Region that support the social determinants of health, safety and complete communities:

- Support grassroots organizations through the Upstream Fund
- Help create 1,100+ more Canada-Wide Early Learning and Child Care spaces
- Continue working with township residents to calm rural traffic
- Test new roundabout safety features through a pilot program at three busy intersections
- Strengthen collaboration with First Nations to advance reconciliation and steward the land together
- Collaborate on an Indigenous Landscape Strategy near the airport, alongside Indigenous partners
- Reopen Doon Heritage Village, now made more accessible and inclusive
- Expand the Community Paramedicine program
- Deliver new ways to improve prenatal and children's health
- Continue a community-wide anti-hate campaign to help everyone feel welcomed and respected



## Resilient and future ready organization

Some ways we are investing to make our organization a great place to work, embracing bold ideas and experimentation to prepare for the future:

- Launch a new website to help people find the information they need
- Improve public-facing services for residents with new technology and more self-serve options
- Continuing to protect our services by improving cyber security
- Meet the diverse needs of the community by embedding reconciliation, equity, diversity, accessibility and inclusion
- Work better and smarter by automating internal processes, adopting new systems and technology, and improving how we use data
- Partnership with other levels of government to advance and fund Region of Waterloo priorities
- Enhance wellness for Paramedic Services staff
- Continue using Miovision technology to help understand traffic changes and keep you moving





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