

10-Year Housing and Homelessness Plan

Five-Year Review



Region of Waterloo
COMMUNITY SERVICES



Message from the Director, Housing Services, Region of Waterloo

On behalf of Waterloo region, I am pleased to introduce the 5-year update to the 10-Year Housing and Homelessness Plan. The Region of Waterloo, as the provincially designated Service Manager for Housing and Homelessness, plays an important leadership role related to system planning, coordination of services, and the development of partnerships in these areas. This updated Housing and Homelessness Plan is a continuation of this work, outlining strategic directions over the next 5 years based on current analysis.

The Plan identifies needs and gaps across the region and proposes a range of strategies to address them. As a community, continued success will depend upon strong and trusting partnerships. Regional staff will work to develop the directions and actions of the Plan into more detailed implementation plans in close cooperation with all community partners and stakeholders. A collaborative approach to meeting housing challenges will cultivate innovative solutions and will allow the region to maximize the available resources of everyone.

We know that housing and homelessness are complex issues, involving shared accountabilities among all levels of government, the private sector and non-profit sector, as well as community residents. The work highlighted in this Plan as achievements over the last 5 years was only possible because of these strong community partnerships. This will continue to be essential in accomplishing the objectives over the next 5 years as well.

I would personally like to thank all Regional staff, Regional Councillors, local service providers and community advocates for their ongoing support of this work. With this updated Plan we will continue to build on the successes we've had while focusing on system improvements and measurable outcomes for the residents of Waterloo region.

Acknowledgements

The progress of this Plan would not be possible without the dedication and involvement of community partners together with Regional staff. Thank you to all those that contributed to the creation of this Plan, including the following individuals:

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Thank you to all of those who participated in the community consultation, including community and supportive housing providers and tenants, housing and homelessness service providers, Indigenous partners, area municipalities, and Regional staff teams.

In order to ensure a healthy thriving Region and the successful implementation of this Plan, community collaboration is critical. Regional staff will continue to work in partnership with the community to not only achieve the desired outcomes of this Plan but our vision of being a community where people matter and ideas grow.

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1.0 Introduction

The Region is the Service Manager for Waterloo region, as designated by the Province, to be responsible for program planning, service delivery, resource distribution, compliance, quality assurance, and needs and demand analyses including data and trending in the areas of housing and homelessness.

In 2011, the Province required Service Managers to develop a 10-year plan for housing and homelessness for 2014-2024. Prior to 2011, the Region had produced two strategic plans, known as the Housing Action Plan and the Homelessness to Housing Stability Strategy. Rather than create a new plan, the Region combined these two documents and submitted them together to the Province as the 10-Year Plan (P-14-042/SS-14-016).

The Province further requires Service Managers to submit annual updates of their 10-Year Plans. The Region has met this requirement by submitting annual reports to Regional Council (CSD-HOU-15-23; CSD-HOU-16-04; CSD-HOU-17-13; CSD-HOU-18-16; CSD-HOU-19-10) and subsequently to the Province for their approval.

1.1 The five-year review

In addition to these annual reports, the Province requires a five-year review of the 10-Year Plan, by December 31, 2019. The review provides an opportunity to assess the current local context (e.g., ongoing challenges, current housing and homelessness data); consult with community partners; and update the strategic directions and actions for years 2019-2024. It provides updated strategic directions and actions that are reflective of the current local context and merges the Housing Action Plan and Homelessness to Housing Stability Strategy from the original 10-Year Plan into one consolidated document.

The five-year review of the 10-Year Plan guides service planning and delivery across the housing and homelessness sector in Waterloo region. There are two core purposes of this 10-Year Plan:

1. To set revised strategic directions, actions, and targets to increase housing affordability and expand supports to help low and moderate-income households find and maintain appropriate housing; and,
2. To introduce the affordable housing target for Waterloo region for 2019-2041.

2.0 The Integrated Housing and Homelessness System

All Regionally administered housing and homelessness programs work together as a connected system to prevent the experience of homelessness and support households experiencing homelessness to find and secure appropriate housing. Access to these programs is coordinated to ensure that households are offered the right housing

resources, at the right time, based on their unique needs and preferences. This includes the following range of programs and services.

2.1 Housing and homelessness programs

Housing Resource Centres: Drop-in sites offering free housing help to households at risk of housing loss, such as education (e.g., budgeting, tenant rights, understanding the rental market), support with applications for community housing, referral to other programs, and application for rental supports.

Housing Helplines: Phone lines that support callers to prevent the experience of homelessness and, where that is no longer possible, find appropriate alternatives to the emergency shelters. If there are no appropriate alternatives for callers, the helplines coordinate access to emergency shelter.

Emergency Shelters: Provide a temporary place for households experiencing homelessness. There are 245 spaces in the seven Region-funded shelters across Cambridge and Kitchener, plus motel overflow responses when shelters are full.

Street Outreach: Mobile and drop-in supports for households experiencing unsheltered homelessness, providing basic needs and supports in finding and securing appropriate housing.

Coordinated Access Process: The Prioritized Access to Housing Supports (PATHS) process coordinates housing supports for households experiencing homelessness with medium to high depth of need. Households with the highest depth of need are prioritized using one waiting list (the PATHS list) and matched to appropriate vacancies, based on their needs and preferences.

Marillac Place: Supports for single-parent youth households and pregnant youth, providing short-term shelter, basic needs, and supports in finding and securing housing.

Supportive Housing: Long-term housing, paired with short or long-term supports, including fixed-site buildings and portable home-based support in private market units.

Access to these programs is coordinated through the PATHS process. The supports include assistance with independent living, rent assistance, strategies to maintain housing, and referrals to supports (e.g., mental health, crisis, medical).

2.2 Affordable housing programs

Defining affordable housing is challenging, as it often has a different meaning for varied population groups. The Canadian Mortgage and Housing Corporation considers housing affordable if it costs less than 30 per cent of the household's income (pre-tax). This definition is used locally, as housing affordability programs in Waterloo region aim to support households to get closer to this affordable ratio.

For the median household in Waterloo region (income of \$77,530 per 2016 Census), this would mean a rent or mortgage of \$1,938/month at a maximum. In contrast, a single household earning minimum wage (\$14/hour at 40 hours per week) would pay 42 per cent of their income to rent the average one-bedroom apartment (\$1,021 in 2018).

2.2.1 Community housing programs

Community housing is defined in Waterloo region as a type of affordable housing for low and moderate-income households that is administered by the Region, through a range of Federal and/or Provincial funding programs. Current to September 2019, there are 8,991 community housing units across Waterloo region. These units are owned and operated by a variety of providers, including non-profits, cooperatives, and the Region.

The Region owns and operates 2,814 community housing units across 65 sites. Of these units, 2,722 are owned by Waterloo Region Housing (WRH), the remaining 92 units are owned by the Region of Waterloo Community Housing Inc. (ROWCHI). Together, WRH and ROWCHI represent approximately 30 per cent of the total 8,991 community housing units across Waterloo region. This makes WRH the largest community housing provider in Waterloo region.

The remaining 6,177 community housing units in Waterloo region are owned by non-profit, private, and cooperative organizations and are funded by the Region through various funding programs. These units are a mix of low-end of market, rent-geared-to-income, and below average market rent. Going forward, the funding packages are the Canada-Ontario Community Housing Initiative (COCHI) and the Ontario Priorities Housing Initiative (OPHI), which are designed to invest in capital repairs, support tenants, and build new units.

As part of the 10-Year Plan, the Region will continue to invest in the development of new WRH units while concurrently investing in the development of new private, non-profit, and cooperative units. In addition, the Region will explore public-private partnerships, as opportunities become available to the Region. This would potentially involve collaboration between the Region, area municipalities, non-profit and private organizations to co-develop new community and/or affordable housing units.

2.2.2 Community housing program types

There are three categories of community housing programs that are applied to community housing units, including:

1. **Rent-Geared-to-Income (RGI):** Tenants living in community housing units pay approximately 30 per cent of their gross income towards rent. The Region pays the remaining portion of the market rent.
2. **Rent Assistance (RA):** Tenants in private market units receive a set amount of monthly funding (e.g., the housing allowance with supports program provides \$601/month).
3. **Below Average Market Rent (BAMR):** The Region provides capital funding to housing providers in exchange for units in a newly constructed building to be charged at rent lower than the current average market rent. These BAMR units offer rent that typically ranges from 60 per cent to 80 per cent of average market rent.

Access to the community housing programs is coordinated through the Region of Waterloo Community Access System (ROWCAS) at the Community Housing Access Centre (CHAC). Households apply to their preferred buildings and unit types and remain on the list until a unit becomes available.

2.2.3 Housing affordability programs

Affordable Home Ownership: Assists renters in becoming homeowners by providing qualified households with down payment assistance loans.

Ontario Renovates: Provides financial assistance to low and moderate-income households to repair their home, improve the energy-efficiency/accessibility of their home, or build affordable secondary suites on their property. It is also available to repair community housing.

3.0 Achievements between 2014 and 2019

Since 2014, the Region and community partners have worked together to meet the goals of the 10-Year Plan and implement a number of innovative responses, while continuing important day-to-day work.

Diversion of families from emergency shelter

In 2014, the Region launched a diversion program to support families experiencing homelessness to find and secure housing and decrease the number of families accessing emergency shelter, as well as their length of stays in shelter. In 2018/2019, the Families in Transition team helped support a total of 402 participants.

The Prioritized Access to Housing Supports (PATHS) process

The PATHS process launched in 2016 to coordinate access to housing supports for people experiencing homelessness. The PATHS process matches people who have medium- to high-depth of need with the right housing support using one waiting list (the PATHS list). There have been major methodological changes to the paths process since its implementation, which has made it difficult to track overall housing outcomes since the program's launch. The new process was implemented in July 1, 2019. Between July 1, 2019 and September 30, 2019, a total of 42 households found housing through the PATHS process.

The Portable Home-Based Support (HBS) program

The HBS program was launched in 2018 as part of the supportive housing program. Through HBS, private market rent units are paired with short- or long-term supports based on the tenant's depth of need. Supports can include: assistance with independent living, rent assistance, strategies to maintain housing, and referrals to community supports (e.g., mental health, crisis, medical).

Homeless Individuals and Families Information System (HIFIS)

HIFIS is a web-based database that allows for shared service planning among housing service providers. Since the launch of HIFIS in April 2018, all Regionally-funded housing service providers are now using the database. This allows for shared case management across Waterloo region, meaning clients only have to tell their story once. It also allows for real-time data collection and evidence-informed service planning.

The Tenant Engagement Strategy

In 2017, the Region launched a new tenant engagement strategy for WRH communities. The strategy provided staff with training on community engagement, including cultural intelligence, de-escalation, and customer service. Staff focused on building community capacity through increased engagement among WRH and neighbouring communities.

The Affordable Housing Strategy

The 2016-2019 Affordable Housing Strategy aims to address the housing needs of 700 low and moderate-income households by 2019. This involves preserving 350 units and creating 350 new affordable housing units. By December 2018, the housing needs of 566 households were addressed through newly constructed affordable rental units, portable rent assistance, home ownership loans, and home repairs, which equates to over 80 per cent of the goal.

Condominium conversion guidelines

In 2015, the Region created guidelines to prevent the stock of affordable housing units from decreasing in Waterloo region. They are designed to limit the conversion of affordable rental units into condominiums and outline when apartment buildings are permitted to be converted and the units sold.

4.0 Data review: need and demand in Waterloo region

As part of the review of the 10-Year Plan, the Region reviewed housing and homelessness data to get a better understanding of the current needs in Waterloo region. This helped to determine whether the strategic directions and actions from the original 2014 10-Year Plan reflect the current data and enabled the Region to identify new challenges, trends, and factors in service use and delivery. This information was collected between January and October 2019. Where available, staff compared these update data points to benchmark data from the original 2014 Plan.

Based on this review, many of the indicators had remained relatively stable over the last five years. For example, Waterloo region's population continues to grow and age; the majority of new housing being constructed is apartment style and is located in already intensified areas; or many housing programs face capacity challenges, where the need for services outweighs the availability.

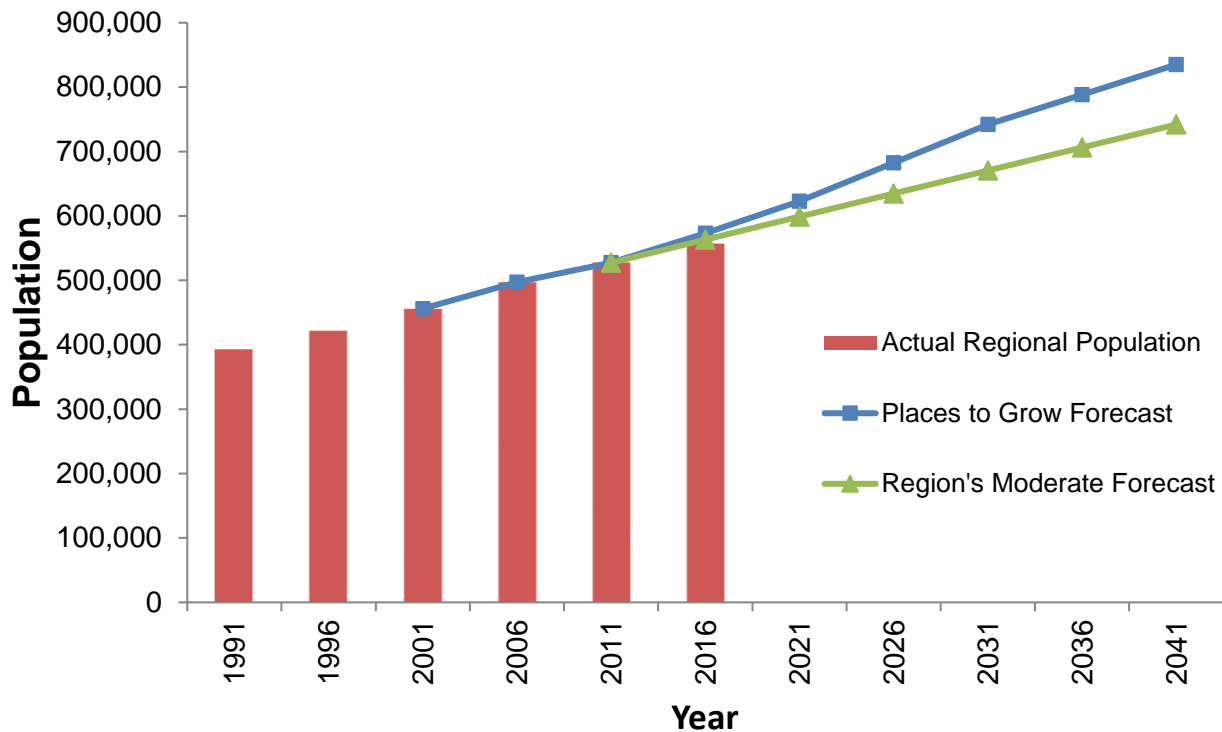
There are also many indicators that have changed in the last five years. In addition, there are a number of new programs that have been initiated since 2014. For these programs, benchmark data is provided.

4.1 Waterloo region population size

As per 2016 Census data, Waterloo region has a population of 535,154 people, which is 28,058 more people than in 2011. It is a vibrant community comprised of three cities (Kitchener, Cambridge, and Waterloo) and four rural municipalities (Wellesley, Woolwich, Wilmot, North Dumfries).

According to the Places to Grow: Growth Plan for the Greater Golden Horseshoe, 2017, the region's population is expected to grow to 742,000 by 2031. As shown in Figure 1 below, growth in Waterloo region has been a long-term upward trend that is expected to continue.

Figure 1: Waterloo region population growth, 1991-2041



Source: Census data; Places to Grow (2017); Regional forecasting between 2001 and 2041.

4.2 Housing loss prevention

Preventing housing loss and the consequent experience of homelessness is a focus of many housing programs in Waterloo region. The Housing Resource Centres are drop-in sites offering free housing help to households at risk of housing loss, such as education (e.g., budgeting, tenant rights, understanding the rental market), support with applications for community housing, referral to other programs, and application for rental supports. Between July 1, 2019 and September 30, 2019, the Housing Advisors at the Housing Resource Centres served 1,674 people.

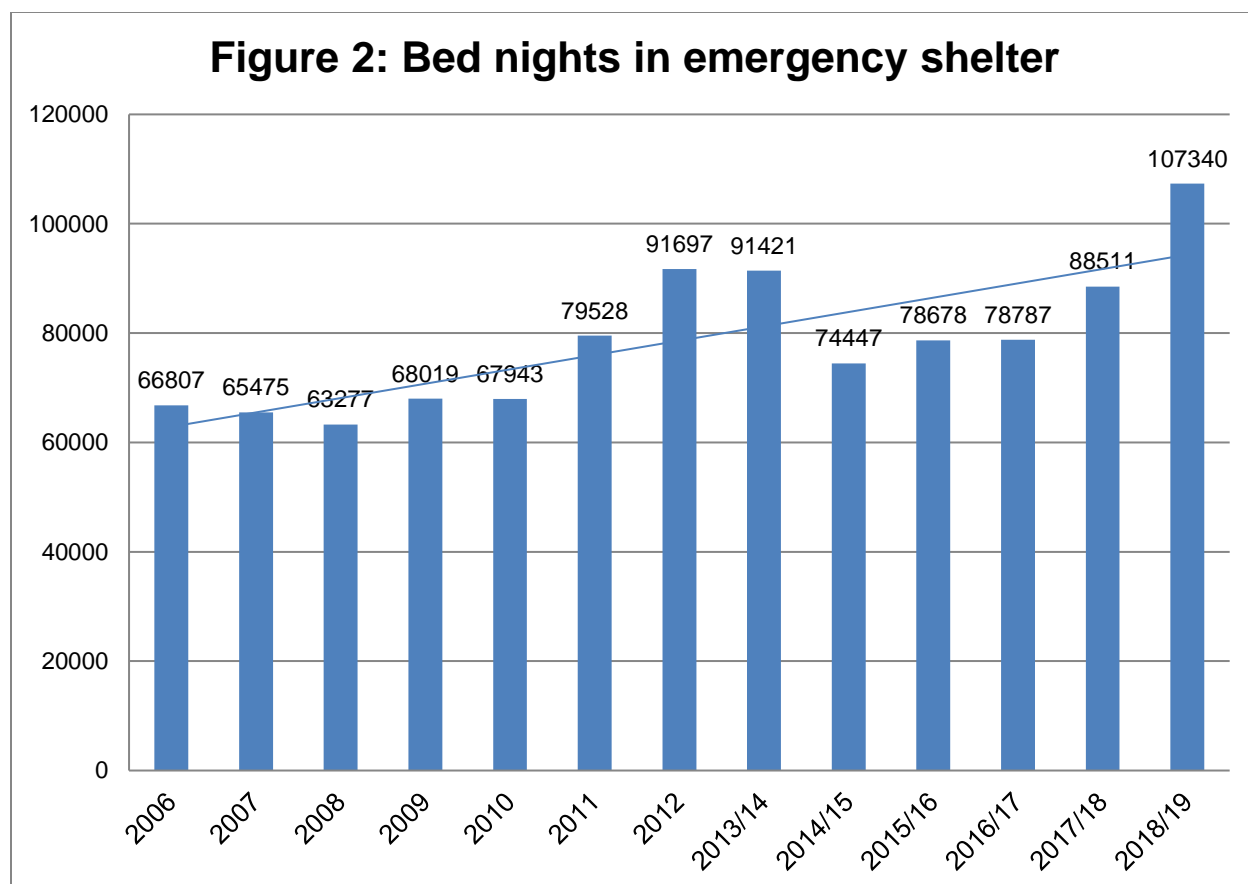
The Housing Helplines aim to support callers to prevent the experience of homelessness and, where that is no longer possible, find appropriate alternatives to the emergency shelters. Between October 1, 2018 and June 30, 2019, 43 per cent of callers seeking shelter were diverted to alternative options. This ensures shelter beds are used as a last resort.

4.3 Emergency shelters

Emergency shelters provide a safe, temporary place for people experiencing homelessness. There are 245 spaces in the seven Region-funded shelters across Waterloo region (see Appendix I), plus motel overflow when shelters are full. Access to

shelters is coordinated through housing helplines, which support callers to prevent housing loss and find alternative places to stay. Callers are only referred to shelter when there are no appropriate alternatives.

Capacity challenges have been a constant pressure for the emergency shelters, which are at or over-capacity on most nights. This is best illustrated through the 'bed night' count, which measures the total number of shelter beds occupied per night. In 2018/19, there were 107,340 bed nights, including overflow, which is a 44 per cent increase over the 74,447 bed nights in 2014/15 (see Figure 2).



Source: Program data collected between 2006 and 2019.

In contrast, there has been a decrease in the number of unique individuals accessing emergency shelter. In 2018/19, 2,032 unique individuals accessed shelter, including overflow, which is a 37 per cent decrease from 3,219 in 2014/15. This suggests that while fewer households are accessing shelter, those who are accessing shelter tend to stay for longer periods.

Motels are used as an overflow response when shelter capacity is reached across Waterloo region. In 2015 and 2016, the use of motels was limited and occurred primarily over the winter months. Using motel spaces for overflow is only cost-effective when the

need is irregular and infrequent. Starting in the fall of 2017, however, capacity pressures grew to unsustainable levels.

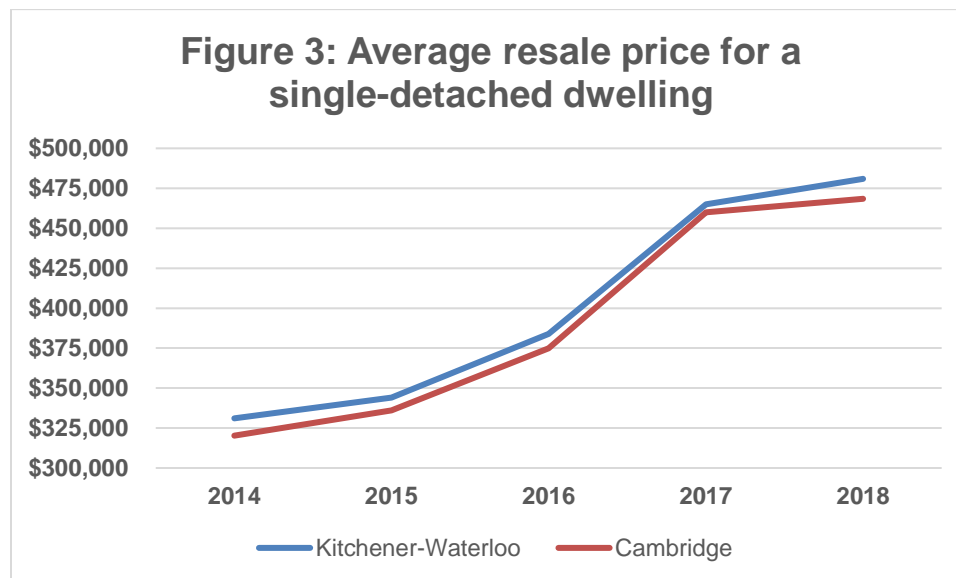
4.4 Supportive housing

Supportive housing is long-term housing paired with supports (e.g., assistance with independent living, rent assistance, strategies to maintain housing, and referrals to supports (e.g., mental health, crisis, medical)). This includes both fixed-site buildings and portable home-based support (HBS) in private market units. Access to these programs is coordinated through the PATHS process. As of September 30, 2019, there were 320 tenants in supportive housing units (fixed-site and HBS). Of those, 253 tenants (79 per cent) had been housed for 12 months or longer.

4.5 Ownership and rental housing market

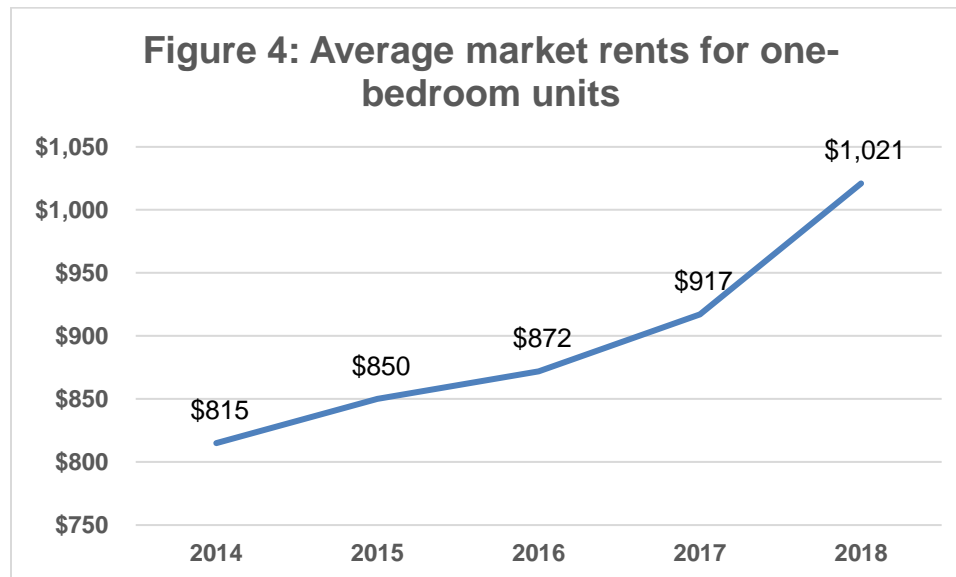
With respect to the housing market, there have been notable increases in the cost of housing over the last five years for ownership units (see Figure 3).

In 2018, the average resale price of a single-detached dwelling in Kitchener-Waterloo was \$480,915 up from \$331,072 in 2014. Likewise, in Cambridge, the average resale price of a single-detached dwelling was \$468,434 in 2018 versus \$320,243 in 2014. Overall, this is an increase in resale prices of approximately 46 per cent across the region since 2014.



Source: Kitchener-Waterloo and Cambridge Association of Realtors

Similarly, average market rents have also steadily increased in Waterloo region (see Figure 4) since 2014 by a total of 25 per cent to 2018. This is particularly pronounced in 2017/2018, when average rents for a one-bedroom unit increased from \$917 in 2017 to \$1,021 in 2018, which is an increase of 11 per cent. In contrast, inflation in 2017 was 1.6 per cent. It should be noted that the Township of Wellesley is not captured in these figures, as per the Canada Mortgage and Housing Corporation (CMHC) Rental Market Reports.

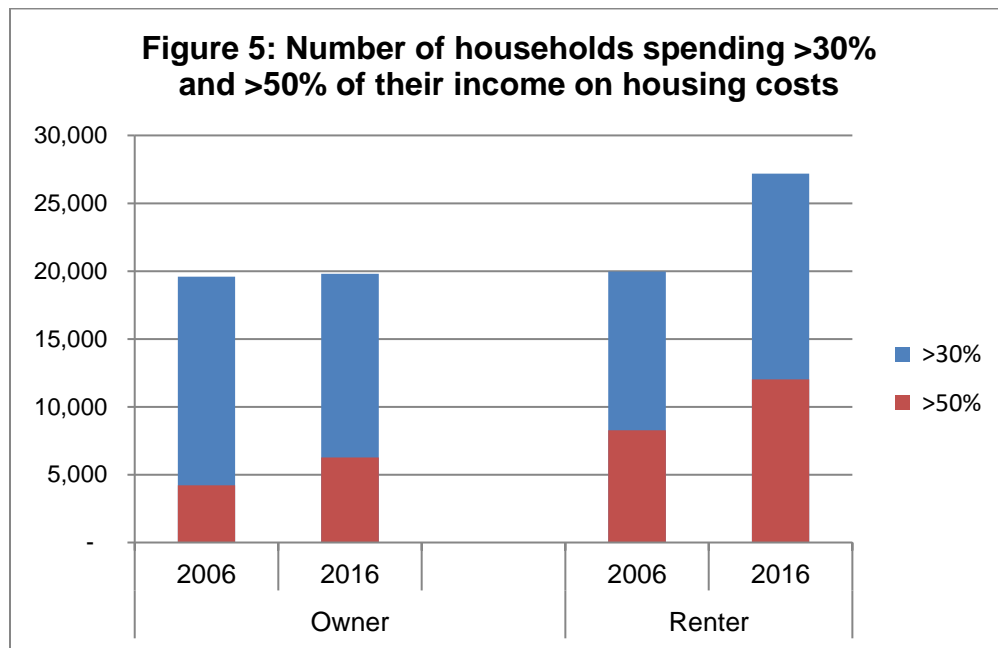


Source: Canada Mortgage and Housing Corporation Rental Market Reports

4.6 Housing affordability

Having a range of housing options for every household is a key contributor to a healthy community. Paying more than 30 per cent of income on housing costs is generally considered unaffordable. Paying more than 50 per cent of income on housing costs is considered severely unaffordable and increases the risk of housing loss.

Figure 5 demonstrates that the number of owner households paying more than 30 per cent of their income on housing has increased slightly between 2006 and 2016 (by 215 households). For renters, however, the number of households paying more than 30 per cent of their income on rent increased by 7,215 households during the same time period. Approximately 42 per cent of all renter households were paying unaffordable rents, up from 39 per cent in 2006.



Source: Statistics Canada, 2006 and 2016 Census

Likewise, the proportion of renters and owners spending more than 50 per cent of their income on housing has also increased from 2006 to 2016, by 2.5 per cent and 1.0 per cent respectively. In total, over 18,000 households are paying half of their income or more on housing.

In Waterloo region, 46,985 households are paying more than 30 per cent of their income on housing, as per the 2016 Census data. This is a 19 per cent increase from 39,555 households since 2006. Based on the definition presented in Section 2.2 above, housing costs are unaffordable for these households.

This indicator is known as Core Housing Need¹, which determines how many people are living in unaffordable or unsuitable conditions due to limited means, and therefore precarious housing circumstances. The more household income spent on housing, the greater risk of homelessness for these households.

4.7 Community housing programs

Across Waterloo region, there are 5,700 RGI units, 1,296 BAMR units, and 186 households currently receiving rental assistance.

While the Region has been adding approximately 100 new affordable units per year under the Affordable Housing Strategy, agreements with various housing providers have been expiring since 2014. This means that there is potential for units to be removed from the community housing stock.

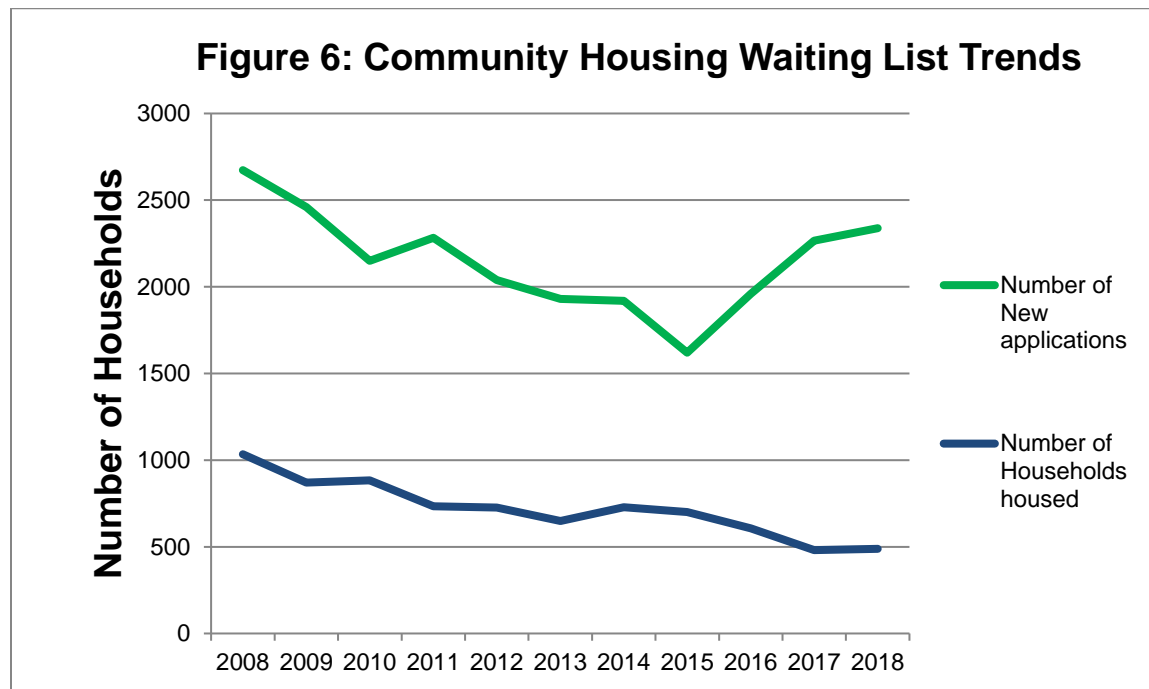
¹ A household is in core housing need if it would need to spend more than 30% of its income to afford the median rent in the area where they are living and if their current home is in need of major repairs, does not have enough bedrooms for the size of the household, or if they are paying more than 30% of their income on housing.

Since mortgage agreements with 25 Federal housing providers expired in 2014, 1,200 community units have been impacted. These units are no longer under the Region's administration and are potentially no longer affordable. Between 2019 and 2030, agreements for another 13 Federal housing providers and 54 provincial housing providers will expire. This puts another 3,627 units at risk, creating additional potential pressure on the community housing waiting list and housing system.

Some of the funds available through COCHI and OPHI will be used to help housing providers achieve long-term sustainability as affordable housing after their mortgages expire.

4.8 Community housing waiting list

As shown in Figure 6, the need for community housing has grown in recent years, with the number of new applications rising after 2014.



Source: Annual Waiting List Statistics from Yardi in DOCS #1558421

As of September 30, 2019, there were 4,798 households on the community housing waiting list, plus an additional 209 pending applications that were under assessment for eligibility and 2,033 applications awaiting assessment. The total number of households who were seeking affordable housing was 7,031.

While the number of applications continues to grow, the number of people housed each year has steadily declined. In 2014, 728 households were housed off of the community housing waiting list, versus 488 households in 2018. Between 2014 and 2019, a total of 3,003 households moved into community housing.

This continued increase in number of new applications and decrease in the number of households moving off of the list has led to increased wait times for households on the waiting list.

4.9 Specific population groups

4.9.1 Rural townships

In addition to the urban municipalities of Waterloo, Kitchener, and Cambridge, Waterloo region includes the rural townships of North Dumfries, Wellesley, Wilmot, and Woolwich, blending a unique balance of urban and rural centres. According to Census data, the rural townships comprise approximately 12 per cent of the region's population.

The vacancy rate in 2018 for rural townships (1.8 per cent) is lower than that of Waterloo region as a whole (2.9 per cent). A three percent vacancy rate is considered a healthy benchmark for a rental market, which indicates that the rural townships are seeing more demand of rental units than the supply. Though this adds upward pressure on rental costs in the rural regions, average rents are consistently lower than rents in the urban areas.

Adding to this pressure is the lack in the range of housing types available in these communities, with the majority being single-detached dwellings. Of the 37,664 rental units across the region, only approximately 826 (2 per cent) are dispersed throughout the townships in predominately low-rise building typologies. Similarly, of the total number of units under the various affordable housing programs across the region, only approximately 4 per cent are located within the townships.

In contrast, only 6 per cent of households within rural areas spend more than 30 per cent of their income on housing costs.

Overall, while a predominant issue in the urban areas is housing affordability, the townships face a lack of various housing programs, limited transportation options, and a small range of housing options, specifically as it relates to rental options.

4.9.2 Seniors

Between 2011 and 2016, the population growth rate in Waterloo region for those over the age of 65 was 21.4 per cent. This is notably higher than the 5.5 per cent growth rate for the overall population. Although the number of seniors is rapidly growing, the age category currently represents a small proportion of the total population. In 2016, approximately 1 out of 7 people in Waterloo region were over the age of 65.

Based on the 2016 Census, 10 per cent (7,475) of senior households in Waterloo region were living with a low-income compared to 7 per cent (3,625) in 2005, which is measured using the Low-Income Measure After Tax. There were 10,015 senior households paying more than 30 per cent of their income on housing costs.

As of September 2019, there were 1,104 senior led households on the community housing waiting list, which is roughly one-quarter of the list at 24 per cent.

4.9.3 Indigenous Peoples

Indigenous Peoples who participated in consultations with Wellbeing Waterloo region reported that the Indigenous population in our Region is much higher than documented and is closer to 40,000. This has been supported in the “Our Health Counts” studies done in Toronto, Hamilton and London, which has indicated that the percentage of Indigenous Peoples living in an area is roughly 2 to 3 times that measured through the Census².

Though Census data has the above-mentioned limitations, it does show that Aboriginal³ households (roughly 9 per cent) are more likely to live with a low-income in comparison to Waterloo region’s overall population (approximately 7 per cent). Aboriginal households are also more likely to be paying more than 30 per cent of their income on housing costs.

4.9.4 Lone-parent households

According to the 2016 Census, there were nearly 24,000 lone-parent households in Waterloo region. This is approximately 2,235 more households than in 2011, representing an increase of 10.3 per cent. Of these 24,000 lone-parent households, 19,120 (80 per cent) were female-led. Of all the households with children in the region, one-quarter were lone-parent households. The number of lone-parent families is growing faster than the rate of couples with children. Lone-parent families continue to have the lowest median income of all family types.

To be suitably housed, lone-parent households often require a multi-bedroom unit, which can be challenging to afford. According to the 2011 Census, approximately 45.6 per cent of lone-female parent households who rent are in Core Housing Need. This is almost twice the total number of all renter households (24.8 per cent) in Core Housing Need across the region, which indicates that this population is more likely to live in a precarious housing situation.

4.9.5 Special priority of survivors of domestic violence and human trafficking

Survivors of domestic violence and human trafficking are given first priority from the community housing waiting list, as regulated by the Province. In 2014, 119 households were prioritized for this reason and successfully housed, which made up 16 per cent of the total number of households taken off the community housing waiting list that year. In 2018, 136 prioritized households were housed, which comprised over 25 per cent of the

² Wellbeing Waterloo Region: Indigenous Community Consultations. September 2018 DOCS# 2769607

³ Statistics Canada exclusively uses the term “Aboriginal,” which is a legally defined term frequently used by government agencies that collectively refers to “Indians, Inuit and Métis” - according to the Canadian Constitution Act of 1982.

total number of households housed into community housing that year. Though the number of prioritized households remains relatively consistent since 2014, a reduced number of non-prioritized households are successfully housed each year due to less turnover of community housing units on an annual basis.

In 2016, households experiencing domestic violence and living on a low-income were eligible to participate in a pilot program known as the Portable Housing Benefit. This program allowed these households to receive a housing allowance to find a rental unit in the private market rather than being added to the community housing waiting list. This pilot is now a permanent program in the region. In 2018, 25 households received this portable housing benefit and were housed with private landlords.

5.0 Feedback from community consultations

As part of the review to the existing plan, the Region conducted a community consultation. During this process, a summary of the data was shared and participants were asked about the relevance of the Plan given the changes in the data. The consultation questions were scoped to ensure that feedback was limited to the actions in the current Plan to determine what changes were required. Meetings and webinars were held with the following groups:

- Community housing providers including Indigenous partners
- Supportive housing providers
- Community housing and supportive housing tenants
- Street outreach and emergency shelter providers
- Area municipalities
- Internal staff teams

Much of the feedback provided was in regards to the action items included in the 10-Year Plan and how best to implement them. This feedback has been retained internally and will be used as a guide to implement the Plan over the next five years. There were three common themes that were identified among particular groups.

From the consultation process, the needs of people who are accessing housing programs are becoming increasingly complex. These participant groups conveyed that new options need to be made available to support households who are awaiting community or supportive housing and have a higher depth of need. While specific details about these options were unknown, they suggested organizing a forum for people to share ideas of what is and is not working.

Other housing providers indicated community and supportive housing tenants need better access to social supports. Some have been able to incorporate an element of this into their buildings by hiring staff who work with residents to build community and provide social supports (e.g., supports with independent living, mental health and

addictions), however, many expressed their lack of financial means to provide these types of services on their own.

The majority of the participant groups identified a need for more affordable and supportive housing within Waterloo region. Some participants expressed concern that Waterloo region would become a community where people cannot afford to live where they work. Participants suggested changing the wording in the Plan to better illustrate a commitment to increase the affordable housing stock. They also suggested adding targets to the Plan, as well as other methods to measure the progress toward increasing the affordable and supportive housing stock in Waterloo region.

These pieces of feedback have been incorporated into the Plan’s strategic directions, actions and targets, as outlined in Section 6.0.

6.0 Strategic directions and actions

Based on available data and feedback from community consultations, the Region has identified five strategic directions to address challenges relating to housing affordability and homelessness in Waterloo region. Each strategic direction is paired with a set of actions to help scope the work; targets to set progress goals; and measures to track the progress of each action. The targets for each action are subject to budget approval on an annual basis.

Strategic Direction 1: Create more affordable and community housing

The majority of the participants in the community consultations communicated the need for more affordable and supportive housing. There was a particular emphasis on the needs of people who are experiencing homelessness and those who face increased barriers to securing and maintaining housing (e.g., low and moderate-income households, marginalized groups). Strategic Direction 1 addresses this need and emphasizing the barriers to creating new affordable units, such as the lack of incentives, development application barriers, land costs, limited funding or funding requirements, and increasing construction costs.

| Action | Target | Measure |
|--|---|--|
| 1.1 Develop and begin to implement a WRH Master Plan | <div>a. Submit the WRH Master Plan for the consideration of Regional Council in fall 2019</div> <div>b. 340 WRH units under development by 2024, as part of the overall goal of creating at least 600 new WRH units over the 20-year term of the Plan</div> | <div>• The number of new WRH units developed, annually</div> <div>• The number of people that move into new affordable units from the community housing waiting list each year</div> |

| Action | Target | Measure |
|--|---|---|
| 1.2 Create an affordable housing task force to increase affordable housing development within Waterloo region | <p>a. Convene a Steering Committee of Regional Councillors and staff in 2020 to develop a multi-sectoral and stakeholder task force</p> <p>b. Coordinate an affordable housing summit to identify and collaborate on new and innovative strategies, including public-private partnerships</p> | <ul style="list-style-type: none"> • Task force and Steering Committee convened • Number of recommendations brought to Council • Number of new affordable units created • The number of new partnerships between the Region and community partners for the purpose of increasing the affordable housing supply • The number of new initiatives that are launched and result in new units being developed |
| 1.3 Continue to invest in private, non-profit, and cooperative housing providers to develop new community housing units, beyond WRH | a. Allocate all available COCHI and OPHI funding annually, per approved Investment Plan, subject to budget approval | <ul style="list-style-type: none"> • The number of new community housing units developed each year through Regional funding, not including those developed by WRH |
| <p>1.4.1 Assess the housing needs and gaps in service in the four townships</p> <p>1.4.2 Develop and implement responses to address identified needs and gaps</p> | <p>a. Conduct a needs assessment for each of the four townships by 2021</p> <p>b. Develop and implement responses to address identified needs by 2023</p> | <ul style="list-style-type: none"> • The number of needs assessments conducted • The number of responses developed • The number of responses implemented |
| 1.5 Identify targeted policies and potential incentives for private, public, and not-for-profit sector developers to create and maintain the affordable housing stock (e.g., tax increment grant, multi-tax ratio, application fees, regional development charge grants) | a. Present assessment of targeted policies and potential incentives to Regional Council by 2021 | <ul style="list-style-type: none"> • The number of proposed targeted policies • The number of proposed incentives • The number of new affordable units created under these policies and incentives |

| Action | Target | Measure |
|---|--|--|
| 1.6 Work with area municipalities to develop guidelines for implementing and monitoring affordable housing targets | a. Complete implementation and monitoring guidelines by 2022 b. Meet annual affordable housing targets in 2023 and 2024 | <ul style="list-style-type: none"> The number of new affordable units created |
| 1.7 Develop a “housing first” policy to ensure that Regional surplus land is considered for the development of affordable housing development, prior to the consideration of divestment | a. Present housing first policy to Regional Council in 2020 | <ul style="list-style-type: none"> The number of surplus sites retained for the purpose of developing affordable housing The number of new affordable units created on surplus land |
| 1.8 Support area municipalities in conducting the housing assessment required for implementation of inclusionary zoning | a. Assist area municipalities to complete an inclusionary zoning housing needs assessment by 2021 | <ul style="list-style-type: none"> Assessment completed |
| 1.9 Develop and implement a new affordable housing strategy | a. Develop a strategy and submit to Regional Council in 2020 | <ul style="list-style-type: none"> The number of measures and targets that are revised to reflect current demands The number of new affordable units created annually as part of the strategy |
| 1.10 Conduct an assessment of the implementation of a vacant unit tax | a. Conduct the assessment and submit to Regional Council by 2021 | <ul style="list-style-type: none"> The number of days that a unit remains vacant |
| 1.11 Develop design guidelines for the development of affordable housing | a. Develop design guidelines and submit to Regional Council by 2021 | <ul style="list-style-type: none"> The number of new affordable units that are built according to the design guidelines The number of new affordable units that are not built in accordance with the design guidelines |

Strategic Direction 2: Retain and maintain the existing affordable housing stock

The existing stock of affordable housing units is an asset that must be actively maintained and prevented from conversion into higher-cost housing or falling into disrepair. There is also a need to ensure that community housing providers with expiring agreements can access the support that they require to continue to provide affordable housing and consider increasing their stock of units.

| Action | Target | Measure |
|--|--|---|
| 2.1 Develop a strategy to prevent the loss of community housing units and improve viability, as operating agreements with community housing providers expire | a. 100 per cent of community housing providers with expiring agreements continue to provide affordable housing | <ul style="list-style-type: none">• The per cent of providers with operating agreements that have expired that continue to provide housing at 80 per cent AMR• The number of affordable units protected through the strategy |
| 2.2 Develop a long-term asset management strategy for community housing providers | a. 100 per cent of community housing providers have an active asset management strategy by 2020 | <ul style="list-style-type: none">• The per cent of community housing providers with a long-term asset management strategy• The per cent of community housing providers that have 5-year capital plans• The number of current WRH units that are maintained in a state of good repair |
| 2.3 Conduct operational reviews with each community housing provider to strengthen governance and operations | a. Conduct an operational review with 100 per cent of community housing providers by December 2024 | <ul style="list-style-type: none">• The per cent of community housing providers that have completed a full operational review with the matrix |

| Action | Target | Measure |
|--|--|---|
| 2.4 Review and update community housing standards and protocols | a. Update three standards by 2022 b. Provide training to 100 per cent of community housing providers commencing in 2019 | <ul style="list-style-type: none"> • The number of protocols and standards that are updated • The per cent of community housing providers that attended training sessions |
| 2.5 Review the Condominium Conversion Policy in the Regional Official Plan to assess whether it is effective in preventing the loss of affordable rental housing stock | a. Evaluate the policy in 2020 b. Implement the recommendations by 2022 | <ul style="list-style-type: none"> • The number of affordable rental units protected by these policies • The number of recommendations implemented |

Strategic Direction 3: Facilitate the development of an appropriate range of housing options

A broad range of housing options is necessary to accommodate the continued growth, changing demographics, and diverse housing needs of Waterloo region. Housing forms and housing supports must be responsive to the changing needs of the community. There is also a need for culturally sensitive housing for Indigenous populations and other demographic groups.

| Action | Target | Measure |
|---|---|---|
| 3.1 Work with housing service providers, community partners, and area municipalities to develop innovative housing solutions to meet the needs of diverse populations | a. Five innovative housing-focused projects underway or completed by 2024, designed to meet the needs of diverse populations b. Submit an application proposing to lead an OneInnovation HUB, focused on finding new approaches to increasing affordable housing by 2024 | <ul style="list-style-type: none"> • The number of innovative housing projects initiated • The number of specific needs addressed through new programming |

| Action | Target | Measure |
|--|---|--|
| 3.2 Conduct an assessment of the lodging house model to identify regulatory frameworks in different area municipalities, prevalence, conditions, challenges, and successes | a. Complete an assessment by 2023 | <ul style="list-style-type: none"> • The number of frameworks assessed • The number of lodging houses identified |
| 3.3 Engage with Indigenous communities in Waterloo region to develop a shared strategy for culturally accessible and appropriate housing programming | a. Develop and submit an on-going engagement strategy for the consideration of Regional Council by 2024 | <ul style="list-style-type: none"> • The number of consultations held |

Strategic Direction 4: Expand supports for people to find and secure housing

Housing programs in Waterloo region work together as a coordinated system, to ensure that resources are prioritized for those who need them most. This includes many existing programs and services that work to help people find and maintain housing (e.g., housing helplines, emergency shelters, housing resource centres, street outreach, the PATHS process).

Despite the ongoing success of these programs, there are many people seeking support and consequently there are challenges in meeting the need with current resources. Over the next five years, a concerted effort needs to be made to expand these supports to ensure there are available resources for all who seek assistance in finding and securing housing.

| Action | Target | Measure |
|--|---|---|
| 4.1 Improve discharge planning and referrals between community agencies (e.g. mental health, hospitals/medical, substance use treatment, corrections) and housing programs | <p>a. Develop a baseline to track the number of people being discharged into homelessness from community agencies by 2022</p> <p>b. Create three agreements with community agencies to improve discharge planning by 2024</p> | <ul style="list-style-type: none"> • The number of formal or informal agreements created with community agencies • The number of people being discharged into emergency shelter from community agencies |

| Action | Target | Measure |
|--|---|---|
| 4.2 Continue collaborations with Provincially funded health agencies to ensure supportive housing tenants with complex needs receive appropriate health supports to maintain tenancy | <p>a. Maintain the number of units with on-site, Provincially funded health services</p> <p>b. Create a 1 dedicated Community Treatment Team for Housing Support Programs by 2024</p> | <ul style="list-style-type: none"> The number of supportive housing units with on-site, Provincially funded health services |
| 4.3 Implement the housing plan in HIFIS, to support people experiencing homelessness to find and secure housing | a. 90 per cent of shelter participants have an active housing plan if in shelter for longer than one week | <ul style="list-style-type: none"> The number of shelter participants with an active housing plan |
| 4.4 Provide supports to each household living in supportive housing that are aligned with their recovery journey | a. 90 per cent of households living in supportive housing have a documented support plan in HIFIS within a month of their tenancy | <ul style="list-style-type: none"> The number of households living in supportive housing with a documented support plan in HIFIS |
| 4.5 Develop and implement a comprehensive landlord recruitment and retention strategy to increase the number of affordable units available in the private market | <p>a. 200 new affordable units available in the private market by 2024</p> <p>b. 90 per cent of current landlords retained</p> | <ul style="list-style-type: none"> The number of new landlords recruited The number of new affordable units or beds that are available The number of existing landlords retained |
| 4.6 Formalize a street outreach strategy to support street engaged people to access housing programs and connect with other community support systems | a. Access and referral process formalized by 2020, in collaboration with community partners | <ul style="list-style-type: none"> Access and referral process released |
| 4.7 Create a task force to explore gaps in programming for households experiencing homelessness | a. Convene a Steering Committee of Regional and area municipal staff to develop a multi-sectoral and stakeholder task force by 2020 | <ul style="list-style-type: none"> Task force and Steering Committee convened Number of recommendations brought to Council Number of program gaps resolved |

| Action | Target | Measure |
|---|---|--|
| 4.8 Develop a move-on strategy to support households to move from supportive housing into community housing or private market rent, where appropriate | a. Develop and implement a move-on strategy by 2020 to support movement along the housing continuum | <ul style="list-style-type: none"> The number of households that appropriately move on from supportive housing into community housing or the private market |

Strategic Direction 5: Improve access to housing and homelessness programs

The system of housing programs is complex, involving many partners and points of access. The intent is to make the system more person-centered and easy to navigate with the overall goal of being more effective in helping people find and secure housing.

| Action | Target | Measure |
|--|--|--|
| 5.1 Review the community housing waiting list policies to better address local needs (e.g., chronological vs. needs based) | a. Develop and submit a review for the consideration of Regional Council by 2022 | <ul style="list-style-type: none"> The number of policies reviewed |
| 5.2 Conduct a review of community housing waiting list processes and address inefficiencies (technological, training, etc.) | a. Reduce the processing time of community housing applications to seven business days | <ul style="list-style-type: none"> The number of processes reviewed The per cent of decrease in the length of processing time for applications |
| 5.3 Develop and implement the new Integrated Housing System (IHS) software to replace existing Rent Café and other programs | a. Implement IHS for 100 per cent of community housing providers by 2022 b. 100 per cent of community housing applications occur on online via IHS by 2024 | <ul style="list-style-type: none"> The per cent of community housing providers using IHS The number of applications submitted online |
| 5.4 Facilitate connections between community housing providers and community agencies, to better support tenants to retain housing | a. Coordinate two facilitated sessions each year commencing in 2021 b. Develop a baseline to track the number of tenant-related issues via calls from community housing providers by 2020 | <ul style="list-style-type: none"> The number of facilitated sessions held each year The per cent of reduction of calls from housing providers for tenant-related issues |

| Action | Target | Measure |
|---|--|---|
| 5.5 Align the data strategy for housing and homelessness programs with the annual progress updates for the 10-Year Plan | a. Develop and submit a consolidated 10-Year Plan data and progress update for each of years 2020-2024 | <ul style="list-style-type: none"> • The number of housing and homelessness program data points that are aligned with 10-Year Plan actions |
| 5.6 Develop a communication plan to increase awareness of the system of housing and homelessness programs in Waterloo region | a. Develop a strategy by 2022 | <ul style="list-style-type: none"> • The number of communications materials that are made public |
| 5.7 Develop a process to create employment opportunities for community housing tenants as part of the implementation of the WRH Master plan | a. Incorporate employment opportunities in WRH Master Plan implementation proposals, when submitting for the consideration of Regional Council | <ul style="list-style-type: none"> • The number of employment opportunities created for tenants |

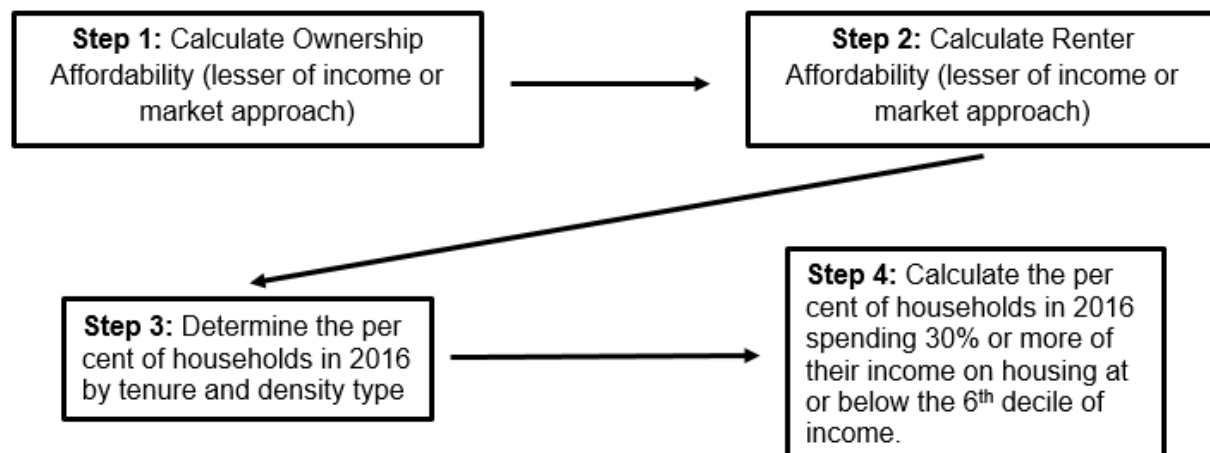
7.0 An affordable housing target for Waterloo region, 2019 to 2041

This review to the 10-Year Housing and Homelessness Plan includes an affordable housing target for the Waterloo region. **The target is for 30 per cent of all new residential development between 2019 and 2041 to be affordable for low and moderate-income households.**

This target is required by Provincial legislation. The Province defines affordable housing and dictates how affordable housing is measured, however, does not outline a method for determining a target. To satisfy these requirements, the Region reviewed methodologies used by other municipalities to develop the best approach to setting a target. The target was developed in conjunction with the Region's forecasting models for housing growth and data from Statistics Canada. The Region of York and City of Guelph were used as a primary example of a suitable framework for the Region.

The methodology determines the affordability cut off for ownership and rental units and also calculates the per cent of households which fall at or under these levels. The methodology then projects the number of affordable housing units needed per year to 2041. Figure 7 below shows the steps used in calculating the Region's affordable housing target.

Figure 7: Steps to calculate housing affordability in Waterloo region



The Region created one region-wide target as opposed to targets for each area municipality due to requirements in provincial legislation and the lack of data available for each municipality. Based on the above model, between 2019 and 2041, 30 per cent of all new residential development should be affordable for low and moderate-income households in order to meet the demand of a growing and changing population.

In collaboration with area municipalities and other community partners, the Region of Waterloo will develop strategies and tools to implement and monitor the affordable housing target, recognizing that additional tools and funding support from senior levels of government will be essential to the successful attainment of these targets.

8.0 Next steps

This 10-Year Plan is intended to guide service planning and delivery across the housing and homelessness sector in Waterloo region. As Service Manager, the Region will lead the implementation of this Plan, working with service providers, community providers, and community partners to achieve the identified objectives, actions, and targets.

Implementation

Throughout 2019/2020, Region Housing staff will distribute this Plan to the broader community. Additionally, the Region will meet with key community groups and partners to identify community leads and partners to collaborate on implementation; form implementation groups, where appropriate; and further consult on implementation of the strategic directions and actions. Additionally, the Region will use feedback collected from the consultation to provide further direction on implementation.

The Region will align future planning documents with the strategic directions in the 10-Year Plan. This will include reports for Regional Council, the WRH Master Plan, operational protocols for housing programs, and other strategic planning documents.

Data collection and monitoring

As the Region and community partners work to implement the Plan, the Region will oversee the data collection process, per measurements listed in Section 6.0. Progress towards the associated targets will be submitted for consideration of Regional Council as part of annual updates.

For more information or to request an alternate format of this document, contact Housing Services at housing@regionofwaterloo.ca or by phone at 519-575-4400 or TTY: 519-575-4608.