



KITCHENER
WATERLOO
COMMUNITY
FOUNDATION

WATERLOO REGION'S
VitalSigns.

2021
REPORT

AFFORDABLE HOUSING



Do More Good. Forever. Together.



Kitchener Waterloo Community Foundation (KWCF) is situated on the lands within the Haldimand Treaty of 1784, a formally ratified agreement acknowledging six miles on either side of the Grand River as treaty territory belonging to Six Nations of the Grand River. KWCF serves a region that is located within the traditional territories of the Neutral, Anishinaabe, and Haudenosaunee peoples. This territory is within the lands protected by the Dish with One Spoon wampum. We acknowledge the enduring presence, knowledges and philosophies of Indigenous Peoples. We acknowledge the continuing accomplishments and contributions Indigenous Peoples make in shaping Waterloo Region. We are committed to understanding the impact of settler colonialism on the Indigenous experience in order to vision and co-create collaborative, respectful paths together in mutuality and reciprocity.

Thank you

Waterloo Region's Vital Signs® Report would not have been possible without the support of individuals and organizations across our community. It could not have happened without the funding provided by our sponsors. It was built on the work of numerous organizations and people across the region, including hundreds of people who have been Content Contributors and participated in Do More Good Dialogues, as well as those who are members of the Housing Innovation Round Table. For this report, we interviewed numerous people who provided essential feedback and advice and wanted to acknowledge their contributions. We hope we have not missed anyone in this list. All opinions and interpretations in this report are the opinions, interpretations, or perspectives of the author and editorial team and do not necessarily reflect the opinions of any organizations or people we acknowledge here.

We thank all who have contributed.

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Why Vital Signs?

Vital Signs® is a community-driven data program that is led nationally by Community Foundations of Canada, and locally by community foundations across Canada - including Kitchener Waterloo Community Foundation (KWCF).

Vital Signs® reports are used to better understand the vitality of communities, on aggregate, and also through unique experiences and realities of different groups within the community. They can be broad - and cover a range of topics OR focus on one critical issue. Vital Signs® aims to inspire civic engagement, to provide focus for public debate, and to help people and organizations take action and direct resources where they will have the greatest impact.

KWCF published Waterloo Region Vital Signs® reports between 2007 and 2016. From 2017 - 2020, KWCF partnered with Wellbeing Waterloo Region to enable research and the sharing of information to support our region's cross-community priorities of Healthy Children & Youth, Social Inclusion and Affordable Housing.

Affordable Housing has emerged as a critical issue for Waterloo Region

As a result, KWCF is re-introducing a Waterloo Region Vital Signs® Report in 2021 focused specifically on Affordable Housing to provide more information about this issue that matters to our community; and to help people across our region turn that knowledge into action.

KWCF's Board of Directors and team are committed to using our three core activities - **Granting, Impact Investing and Convening** - towards making a difference in the area of Affordable Housing. We hope this report is a "springboard for action" for others. By working together, we can drive positive change so everyone has a place to call home.

How to use this report:

START CONVERSATIONS. TAKE ACTION. If you or your organization is moved or motivated by what you read, use this report as a starting point for positive action.

PASS IT ON. Share the report with your friends, colleagues, employees, students, neighbours, library, community centre or an elected official at any level.

FIND OUT MORE. Learn about the many organizations in our community working to improve it, and see how you too can help.

CONTACT US. We know about the issues in our community as well as the organizations working on solutions to improve them. If you would like to make a difference, we can help and guide you. www.kwcf.ca



“We shouldn’t be answering the question of why this report focuses on affordable housing; we should be more gravely concerned about the regenerative nature of the housing crisis. Why are we here? Again?”

- Elizabeth Heald, Kitchener Waterloo Community Foundation

Why Affordable Housing?

A home is a timeless symbol of stability; a physical representation of belonging to a place. Yet, not everyone in Waterloo Region is able to access safe, affordable, and inclusive housing. The COVID-19 pandemic has highlighted the precarious living conditions of residents in our region, across Canada, and around the world. We shouldn’t be answering the question of why this report focuses on affordable housing; we should be more gravely concerned about the regenerative nature of the housing crisis. Why are we here? Again?

For some, the severity of the housing crisis may appear to be new or considered a symptom of the pandemic effect. It may seem easily fixable by getting a better job

or moving to a new neighbourhood. Certainly, this may solve the problem of access for a few individuals, but housing stability equals life stability.

We are NOT housing experts. But, we are committed to learning and to acting on what we’ve learned. A key piece of that has been our work with the Housing Innovation Round Table that we launched in March 2020.

We THOUGHT we knew the breadth of the crisis. We were wrong. We have learned so much, and we continue to learn. We hope you will read this Vital Signs® Report through the lens of “What will this report compel me to do?!”

Let’s keep learning together! Let’s experiment to try new things and see what works and what doesn’t! Let’s continue to take action on affordable housing in Waterloo Region! Our community is in crisis and we have to act – now.

It will take us coming together to Do More Good. Forever.

Elizabeth Heald
President & CEO,
Kitchener Waterloo Community Foundation

How you read this report

This report analyzes data that paints a picture of who's feeling the impact of expensive and inadequate shelter.

Did we mention data? It's built on gathering a lot of data – from a variety of sources – including discussions and interviews. Local wherever we can, but then including other comparisons where it makes sense. As current as it is available.

We have taken a close look at that data presenting it through an equity lens, centering Indigenous, Black and racialized individuals and other historically excluded voices.

We've presented it in a few different ways – so you can take the journey with this report the way that works for you. If you want a quick, but we hope insightful read – we've grouped the key findings and actions up front. If you want the data that helped us reach those... you will find more information in the "Detailed Findings section". We've also included a graphic that connects

housing to the United Nations Sustainable Development Goals we've highlighted in the report. We've included detailed endnotes at the end of the document that includes data sources, and a glossary of some terms we use that you might not recognize. (Words in the glossary are marked in the document with a ^e)

Throughout the report you will find quotes from individuals across our community, who care deeply about and are working on, affordable housing^e in Waterloo Region. We didn't have the space to include all the quotes – and we couldn't talk to everyone who is focused on this issue – but the insights we've included provide valuable context.

Another thing we want you to think about – when we say affordable housing, we're not just talking about home ownership – we're talking about long-term access to a roof over your head whether you own it or not.



Waterloo Region includes 3 cities (Cambridge, Kitchener, and Waterloo) and 4 townships (North Dumfries, Wellesley, Wilmot and Woolwich). With a diverse set of data available from various sources, many times the data that is available only covers a portion of the broader region. It can get very confusing – so we’ve created this chart below as a reference tool to help you interpret the data as you read through the report.

	Cambridge	Kitchener	Waterloo	North Dumfries	Wellesley	Wilmot	Woolwich	Waterloo Region
Census population 2016*	129,920	233,222	104,986	10,215	11,260	20,545	25,006	535,154
Waterloo Region	X	X	X	X	X	X	X	X
Waterloo health unit (labelled as Waterloo Region)	X	X	X	X	X	X	X	X
Kitchener-Cambridge-Waterloo CMA, 2016 borders	X	X	X	X		X	X	
Kitchener-Cambridge-Waterloo CMA ⁶ , 2011 borders	X	X	X	X			X	
MLS Home Price Index Kitchener Waterloo		X	X		X	X	X	
MLS Home Price Index Cambridge ⁶	X			X				

Note: While we did our best to accurately convey the content in this report, and it went through a detailed review process, mistakes can inevitably slip through. We sincerely apologize to anyone whose data was misrepresented. If this was the case, please let us know, and we will ensure future versions do not include the same mistakes.

Key findings



Kitchener-Cambridge-Waterloo CMA was the fastest-growing metropolitan area in Canada and the United States in the last five years

- Kitchener-Cambridge-Waterloo CMA grew by 12% (to 593,882 people) from July 2015 to July 2020, the fastest growth rate of any of the 290 metropolitan areas across Canada and the United States with populations of at least 500,000 and almost twice as fast as Canada overall (6.4%), and almost four times faster than the United States (3.1%) (July 2014 to July 2019)

New home building has not kept pace with population growth, and few rental units being built

- From 2016 to 2020, 43,500 more people moved to the region than new housing builds were started (63,712 versus 20,259), while from 2011 to 2015, only 7,900 more people moved to the region than new housing was started (23,263 vs 15,356)
- Less than one in five new homes are intended for the rental market, leaving fewer options for those unable to afford home ownership

Canada second-highest home price growth among rich countries

- Data from the Economist Magazine for 28 rich countries showed that Canada had the second-highest real house-price inflation of any country from 2005 to Q4 2020, with Canadian home prices increasing by 108% in real terms (a 156% nominal increase), while the average country had a 36% real increase over that time

Kitchener Waterloo second highest price growth within Canada

- Kitchener Waterloo had the second-highest price growth within Canada of 28 major markets from January 2015 to July 2021, according to the MLS Home Price Index, which shows that the price of Kitchener Waterloo homes increased 282% from January 2005 to July 2021, from \$196,000 in January 2005 to \$749,000 in July 2021

Home price to income ratios put Kitchener-Cambridge-Waterloo CMA comparable with some of the most expensive cities in the world

- Home prices in January 2005 were 3 times higher than the median total household income for 2005 from the Census. They were 8.6 times higher than the estimated median household income in 2021, putting home prices to income ratios in 2021 at similar levels to Greater London (UK) or San Diego and exceeding the New York and Boston metropolitan areas

Rent of vacant units has likewise surged, and vacancy rates of affordable units have plummeted

- Amid these challenges, rent of vacant bachelor apartments increased by 122% since 2008, from \$489 per month to \$1,089 per month, according to data from Canada Mortgage and Housing Corporation
- In October 2020, there was next to no vacancy in any units renting for less than \$1,025 per month

Deep shortages of subsidized housing^G and community housing^G in Waterloo Region and the role of nonprofit providers

- The waitlist for community housing was 7.9 years for a non-senior (less than 65 years of age) 1-bedroom in 2017, a 110% increase from 2011 when it was 3.8 years
- Waitlists for those living in supportive housing^G are also backlogged with 3 to 5-year waitlist for mental health supports and 2.5 to 4.5-year wait for addiction supported housing
- As of September 2019, almost two-thirds (63%) of community housing was operated by nonprofits and co-ops, and nonprofits and co-ops operate all new affordable housing units created since 2010
- In 2018 in Waterloo Region, 86% of those renting in government housing were satisfied with the affordability of their housing, 77% of those in co-operative or not-for-profit housing, and 56% of those with private landlords

Declining job quality across the Region

- Between 2006 and 2019, temporary jobs grew at 2.6 times faster than full-time, permanent jobs; self-employment grew 2.4 times faster; and part-time jobs grew at 1.9 times faster
- Full-time workers in the bottom 40% of household income are 2.8 times as likely to not have employer-sponsored dental insurance as full-time workers in the top 60% (42% versus 15%)

Incomes declining for young people, flat for most in the Region

- From the 2005 to 2015 Census, median total house income in Waterloo Region increased 1.6% in real terms (inflation-adjusted)
- From 2005 to 2019, the real income of individuals aged 25 to 34 declined between 5 and 14% for couples and singles

Key findings continued

HOUSING AFFORDABILITY CHALLENGES FROM OTHER LENSES

- **Racialized residents:** Racialized individuals had median total incomes of only 63 cents for every dollar of non-racialized residents of Waterloo Region in 2016 and were more likely to be spending more than 30% of their income on housing across the region (30.6% vs 23.4% of non-racialized residents), while often facing housing discrimination
- **Immigrants:** Recent immigrant households are 6 times more likely to live in overcrowded conditions than non-immigrants (19.3% vs 3.2%), while only 8% of rental units created between July 2018 and June 2020 were three or more bedrooms. One in five (19%) respondents in a June 2021 survey of immigrants in the Waterloo Region indicated they had experienced discrimination when looking for housing
- **Gender:** About 37% of female renters in the Kitchener-Cambridge-Waterloo CMA in 2018 reported financial difficulties, compared to only 23% of male renters; 17% of female owners, and 14% of male owners and lone-parent households, mostly led by women, face some of the steepest affordability challenges
- **Children and youth:** More than half of renters with children (53%) were having financial difficulty in the Waterloo Region, compared to 25% of renters without children and 14% of owners without children, with children in better-off families reporting higher access to green space and recreational opportunities. Young people report higher needs for public transportation and are less likely to report those needs are met. Almost half of the youth across Ontario are considering moving to another province
- **Disability:** People living with disabilities in Waterloo Region are disproportionately impacted by a waiting list for subsidized housing, low employment rates and a higher likelihood of living in poverty than the general population; Ontario Disability Support Payment isn't enough to pay market-rent and living costs
- **The environment:** 19% of homes across Waterloo Region are experiencing energy poverty⁶ while marginalized populations are feeling greater effects of climate change and lack access to green space

“Continue to be open minded and think of innovation, true innovation - not a slight twist in the existing way, accept that trying something radical isn't going to be perfect, isn't going to make everyone happy and might fail.

But the learnings are incredible. Every successful entrepreneur will tell you that they have had at least one failure, but that the experience leads to success. Quickly adapting through the process based on the feedback is key.”

- Lesley Crompton, Financial and Low Income Coordinator, Social Development Centre Waterloo Region

Community ideas: actions we can take now!

WHAT CAN WE DO?

*If we all do something – together we can make a difference.
Here are a few ideas of how you can make an impact!*

- Support [Habitat for Humanity](#) by volunteering with their organization, shopping at their ReStore, donating, or getting a group together to be part of a “build project day”
- Do you have an available room in your house? Join [oneROOF Youth Service’s Host Home program](#) as a provider, receiving training and support to welcome a youth (ages 16 -25) for a period of time into your home
- Reconciliation on the land. More housing means more land development. Learn about Haldimand Tract Treaty 1784. Advocate for the treaty to be honoured, land ethics and principles in any agreement to be upheld, that Indigenous rights be centered in all future developments, and the Council of the Chiefs of the Grand River Territory be consulted
- Join the “[Yes in My Backyard](#)” movement in Waterloo Region and advocate for inclusionary zoning and affordable housing for people across our community
- Consider homesharing^G – it could provide companionship, someone to assist with tasks around your house – and reduce the financial responsibilities for you or your new housemate
- Be part of the tenant association in your building or neighbourhood, and become active in the services and supports available to all residents. A bonus – you will get to know your neighbours!
- Consider offering to take someone from the affordable housing wait list into your rental property

Donate to local organizations working on affordable housing. ([Here’s a list of several that are doing great work to get you started](#))

- [Cambridge Kiwanis Housing](#)
- [Cambridge Shelter Corporation](#)
- [Community Justice Initiatives – Seniors Homesharing Program](#)
- [Habitat for Humanity](#)
- [House of Friendship](#)
- [Housing Cambridge](#)
- [Indwell](#)
- [KW Urban Native Wigwam Project](#)
- [Lutherwood](#)
- [MennoHomes](#)
- [oneROOF Youth Services](#)
- [Parents for Community Living](#)
- [Reception House](#)
- [Supportive Housing of Waterloo Region](#)
- [The Working Centre](#)
- [Union: Sustainable Development Co-operative](#)
- [YW Kitchener-Waterloo](#)



Community ideas: actions we can take now!

continued

- Make rental units you own more energy efficient so energy cost is lowered, in addition to maintaining higher environmental standards to increase the living conditions for your tenants
- Invest in creative affordable housing initiatives - like Union: Sustainable Development Co-operative
- Research options for adding a secondary suite, tiny house or carriage house to your property - and then do it!
- Kitchener Waterloo Community Foundation is working with others to develop an affordable housing fund to allow people to invest locally. Contact ahf@kwcf.ca and you'll be one of the first to know once the fund is ready for investment!
- Advocate for lower speed limits, more green spaces, and access to transportation and social services in lower income neighbourhoods, to build up safe infrastructure around these higher density areas that are more racialized and also include more immigrant families. If you add your voice to show affordable housing is a priority, it will make a difference

“We’re buying existing multi-unit residential properties, including naturally occurring affordable housing units that weren’t built to be affordable housing but have long term tenants paying below market rents. Instead of letting investors drive up the prices, we are permanently preserving these units through community ownership.”

- **Sean Campbell**, Member and Executive Director, Union: Sustainable Development Co-operative

LET'S ALSO LOOK AT THE BIGGER PICTURE

Changes are being made at the municipal, regional and provincial level – but more needs to happen and faster.

- Inclusionary zoning expansion throughout Waterloo Region
- Work with Sovereignty-seeking and equity-seeking groups to build relationships with community for better data collection to better understand the psychosocial housing experience
- Build more biking infrastructure so less parking spaces are needed (and it benefits the environment, too)
- Change zoning rules to require egress windows in basements (allows basements to be turned into new affordable housing units)
- “Policy committees and organizations tackling affordable housing need to engage individuals with living/lived experience to provide their knowledge, expertise and skills – and pay them appropriately.” - **Lesley Crompton**, Financial and Low Income Coordinator, Social Development Centre Waterloo Region
- “Incentives to improve energy efficiency tend to flow to homeowners... We need programs that incentivize landlords to improve efficiency and liveability while keeping rent stable.” - **Mary Jane Patterson**, Executive Director at Reep Green Solutions
- The Region of Waterloo is working with partners to potentially develop multiparty mortgages to help make homeownership more attainable by providing the framework to support two or more parties to come together to qualify for a mortgage. With multiparty mortgages, parties can purchase a home together by pooling their finances. This solution includes simplified financial and legal processes and other supportive elements
- “Update the rules so people with disabilities can be on the waitlist for community housing at the same time as they wait for provincially funded supports (such as developmental services); and set units aside in housing projects for people with disabilities” – **Allan Mills**, Executive Director, Extend-A-Family Waterloo Region
- Continued and expanded collaboration with government, not for profit organizations, land and property owners (like churches, for example), and other funders to develop mixed housing models⁶ that work for different incomes and numbers of people
- Work with the federal government to introduce a vacancy tax for units of housing that are vacant for more than 6 months a year
- “We have no programs to retrofit apartments or condos. We need one or people will be left behind.” – **Matthew Day**, Community Energy Program Manager at WR Community Energy
- Let’s learn from work that’s happening in other communities, and tackle housing in new ways. Here’s an example of what’s happening in London, Ontario - www.lcf.on.ca/vision-soho-alliance
- Check out the innovative affordable housing solutions developed by Leadership Waterloo Region’s [Class of 2020](#) and [Class of 2021](#)! Each solution comes ready for you to pick up and put into action!

“We’re working on inclusionary zoning as a tool for municipalities to use to require affordable housing in certain areas in the city. That project is being done in conjunction with Kitchener, Cambridge and the Region of Waterloo. We’re working together to develop a policy and zoning framework that would see a certain proportion of affordable units built in any new development, and around the iON station stops.”

- **Michelle Lee**, Senior Policy Planner, City of Waterloo

Affordable Housing and the Sustainable Development Goals

In 2015, the United Nations members adopted the 2030 Agenda for Sustainable Development. The [17 United Nations Sustainable Development Goals \(SDGs\)](#) are a universal framework and plan to achieve a better, and more sustainable future for all – so no one is left behind. These goals address global challenges with desired outcomes that will only be met through local-level action.

Through the SDGs, community foundations are connecting their local efforts to a broader and ambitious global agenda to improve the world around us. Kitchener Waterloo Community Foundation is committed to working with others to advance the SDGs in our community, and is incorporating the SDG Framework into our Granting, Impact Investing and Convening.

SDG #11 is focused on making cities and communities inclusive, safe, resilient and sustainable. It is at the core of the 2021 Waterloo Region Vital Signs® Report. We have included content linked to 9 more of the SDGs in this report, because they were strongly highlighted as we gathered information about Affordable Housing issues, challenges and opportunities across our community.



SDG #11 is focused on making cities and communities inclusive, safe, resilient and sustainable.





Detailed report findings

The first half of the Detailed Report Findings provides data on the stunning population growth in Waterloo Region, the inability to increase supply of new housing as quickly as population growth, how Canada has been a world leader in price increases - and Waterloo Region a leader within Canada, and how this has contributed to surging rent and decreasing supplies of affordable housing, including shortages of community and subsidized housing.

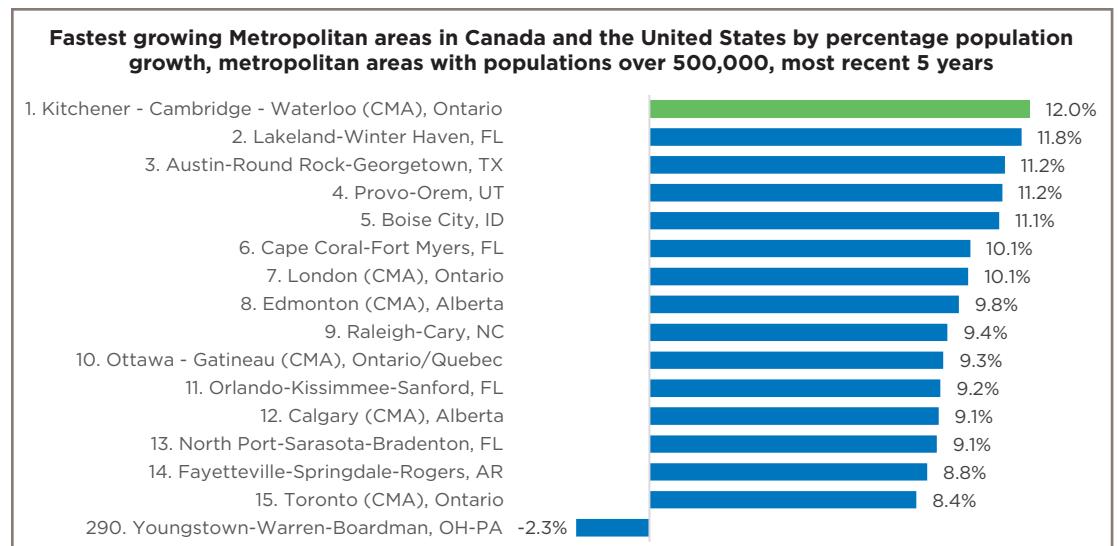
The second half of the Detailed Report Findings examines how these factors can be understood through various lenses to shine light on how affordable housing interacts with economic security, gender, race and Indigenous peoples, recent immigrants, children and youth, for those with disabilities, and the environment.

In both sections we indicate the United Nations Sustainable Development Goals (SDGs) that are interconnected with the issues being raised.

Our Region is growing - FAST!

Kitchener-Cambridge-Waterloo was the fastest-growing major metropolitan area in Canada or the United States: In the five years between 2015 and 2020, Kitchener-Cambridge-Waterloo CMA grew its population by 12.0%, a greater percentage than any of the 290 other metropolitan areas with at least 500,000 in population across either country (see chart for notes)¹, and almost twice as fast as Canada overall (6.4%), and almost four times faster than the United States (3.1%)

- **More than 63,700 new people:** This equates to a growth of more than 63,700 people in just five years, bringing the population from 530,170 in July 2015 to 593,882 in July 2020
- Of the top 15 growing metropolitan areas, four were in Ontario, and six were in Canada, showing just how rapidly many of Canada's largest metropolitan areas are growing compared to the United States



Source: Census Bureau of the United States Metropolitan and Micropolitan Statistical Area Population Estimates² and Statistics Canada annual population estimates.³ Analysis and calculations by author. **Notes:** For the United States, the five most recent years were from 2014 to 2019. For Canada, the five most recent years were from 2015 to 2020. Caution should be used with interpreting population growth estimates because methodologies vary between countries as do definitions and borders of metropolitan areas. Population cut-offs were calculated based on the most recent year of data. Further note that more recent population estimates are not final and are subject to updates as more data becomes available.

Mismatched supply and demand - Population growth has soared, and new home building cannot keep pace

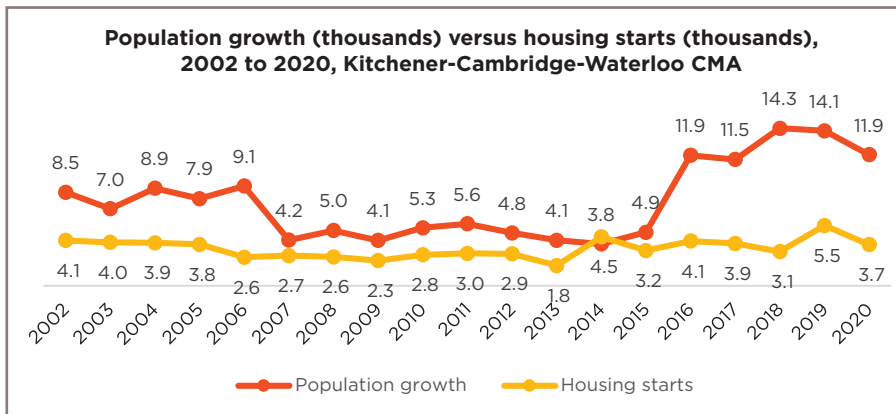
Surging population growth not matched by unit growth: Annual population growth in Kitchener-Cambridge-Waterloo CMA surged from 4,900 new people in 2015 to 11,900 new people in 2016, and population growth has remained at greater than 11,000 per year since,⁴ while new construction of housing (housing starts) over the last five years averaged 4,052 per year⁵

- **43,500 more new people than new housing starts in the last 5 years:** From 2016 to 2020, 43,500 more people moved to the region than new housing builds were started (63,712 versus 20,259), while from 2011 to 2015, only 7,900 more people moved to the region than new housing was started (23,263 vs 15,356) [see chart below]

- **New people are moving in more than 3.5 times faster than housing can be finished:** For the last five years, population growth has averaged 12,742 people per year while new housing completions have averaged 3,657 per year

Less than one in five new units are intended for rental: Between 2018 and 2020, less than 20% (17.9%) of new housing completions were intended for the rental market⁶

- Over those three years, just under 2200 units were built that were intended for the rental market (2,182), just under 5000 for the condo market (4,962), and just over 5000 for homeowners (5,182)⁷



Source: Statistics Canada Annual Population estimates⁸ and CMHC Housing Starts Survey. Analysis by Author.

Note: Housing starts are calculated for the entire year; Population estimates are for July 1 each year, and the most recent data are estimates and may be revised in the future.

“We need a diversity of housing options in all neighbourhoods. As an example, we want to see it so that six-story buildings essentially can be built anywhere. I sometimes get pushback because the units being built are not deeply affordable, but there are still benefits of bringing on housing that is attainable for some because we need a lot more housing to get through the affordability crisis that we have.”

- Melissa Bowman,
Co-Founder, Waterloo
Region Yes In My BackYard

“Looking at the next five to ten years, as our population continues to grow and expand, [building affordable housing is] certainly urgent. But we’re in a position right now where we can still make a difference by finding new and innovative ways to create new affordable housing supply while preserving existing affordable housing and looking at zoning and administrative changes we can further bring to bear on the problem.”

- Ryan Pettipiere, Director of Housing Services at Region of Waterloo

Detailed report findings

continued

“Our official plans are getting thicker, and our zoning bylaws are getting thicker. And it’s for all sorts of good reasons, like environment protection, affordable housing, and other critical factors we want to be part of every development... And we have increased constraints because we’re not building on the outskirts anymore, and there are way more technical difficulties building inside a community that already exists. We’re looking for ways to streamline the approval process for new buildings and examining ideas like a community planning permit system that allows for the decision-making to happen at the same time and accelerate development.”

- Michelle Lee, Senior Policy Planner, City of Waterloo

Home prices growing at a stunning pace

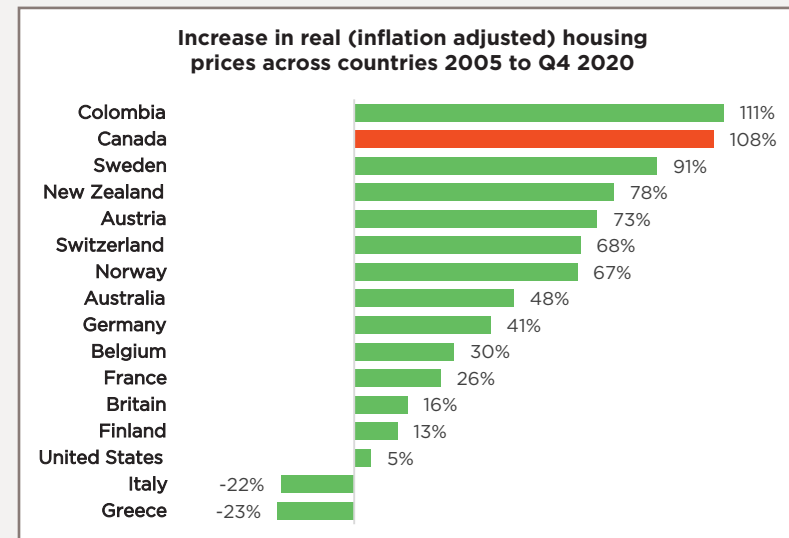
Worldwide, housing prices have been increasing. But Canada has seen bigger increases than nearly anywhere else over the last 15 years. At the same time, Waterloo Region went from having reasonably affordable housing prices and rent, to having home price to income ratios comparable to some of the most expensive metropolitan areas in the world.

Canada among world leaders for housing price growth

Canada second-highest housing price growth in the developed world:

Canada had the second-fastest inflation-adjusted price increase in the world according to data from 27 rich countries between the first quarter of 2005 and the fourth quarter of 2020, according to data from the Economist Magazine’s House-Price Index

- **Inflation-adjusted prices grew more than twenty times faster in Canada than in the United States:** In real, inflation-adjusted terms, housing prices in Canada had increased more than 21 times faster than in the United States over this period (108% versus 5%), and almost three times faster than the average for all 27 countries (36%)
- A 108% real increase corresponds to a 156% nominal increase in prices in Canada before adjusting for inflation, compared to a 42% increase in the United States, and prices have continued to soar in both countries since



Source: The Economist House-Price Index.⁹ Note: The home prices in this chart are present in “real” terms, which adjust for inflation, while some other sources in this document do not adjust for this. The Economist had data for 27 countries, not all of which are depicted on the chart. Home prices have continued to soar after this data was collected: the MLS Composite Home Price in October 2020 for Canada was \$622,100 and increased 18% since to about \$736,000 by July 2021.

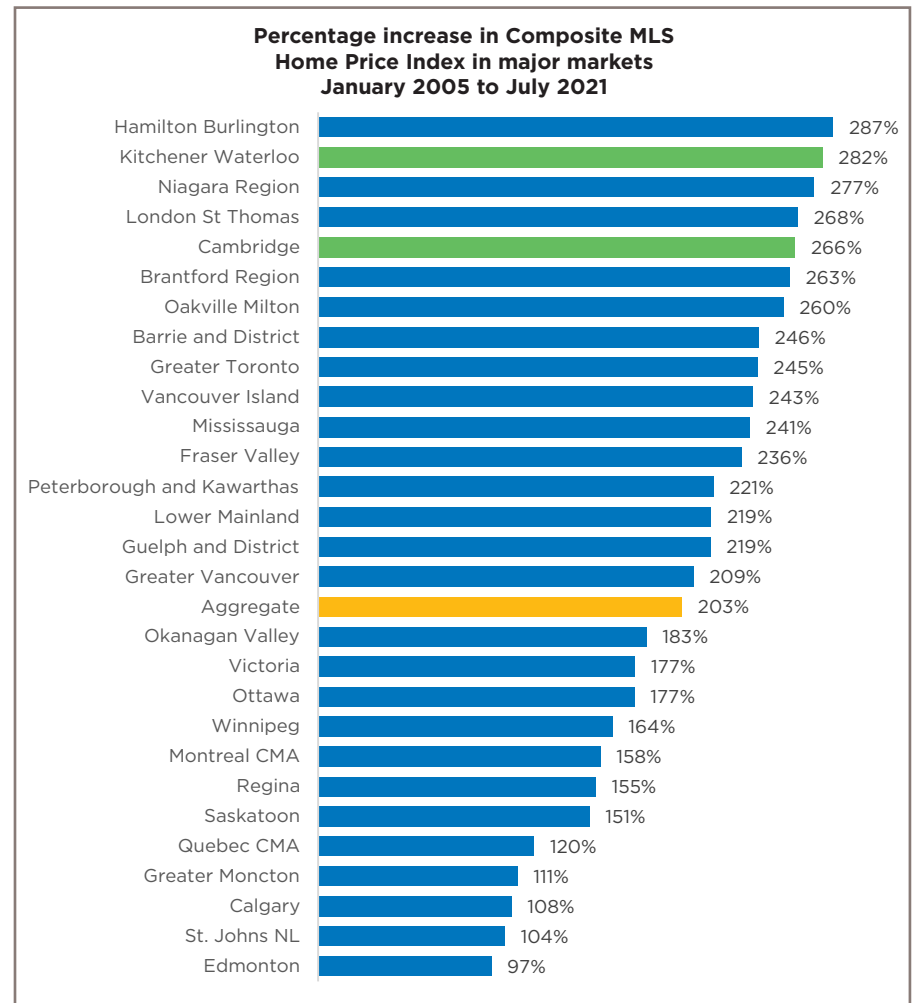


Kitchener and Waterloo had the second-fastest growth in home prices of major regions in the country, with 282% growth since January 2005

Unprecedented increases in home prices: Home prices in Kitchener and Waterloo (excludes Cambridge) increased by 282% between January 2005 and July 2021, 79 percentage points faster than the average for the country, and the second-fastest price growth of any of the 28 regions with available data that are part of a Census Metropolitan Area (data from the MLS Home Price Index, see notes on the chart)

- **Prices growing much faster for detached homes and townhouses:** In Kitchener and Waterloo, single-family homes have increased by 292%, townhouses by 295%, and apartments by 212% in Kitchener and Waterloo from January 2005 to July 2021
- Cambridge grew slightly slower at 266%, increasing in home prices, but still eclipsed the aggregate across the rest of the country, which was 203%

A southern Ontario wide crisis: Every major region with the highest home price appreciation is in southern Ontario, reflecting that the leading edge of Canada’s affordability crisis is not specific to Waterloo Region but part of a broader crisis impacting nearly every community across Southern Ontario



Source: MLS Home Price Index.¹⁰ **Note:** Composite home prices are a combination of single-family homes, townhouses, and apartment/condo units. In this chart, Cambridge includes data for North Dumfries, and Kitchener and Waterloo include data for Woolwich, Wilmot, and Wellesley. In addition, this chart includes data for 28 major markets that the MLS Home Price Index covers and excludes data for 14 others that had much lower populations or were not covering a specific Census Metropolitan Area. Also, some regions have no data. While the geographies covered by MLS are not standard, every community part of a major Census Metropolitan Area was included in the chart.

Detailed report findings

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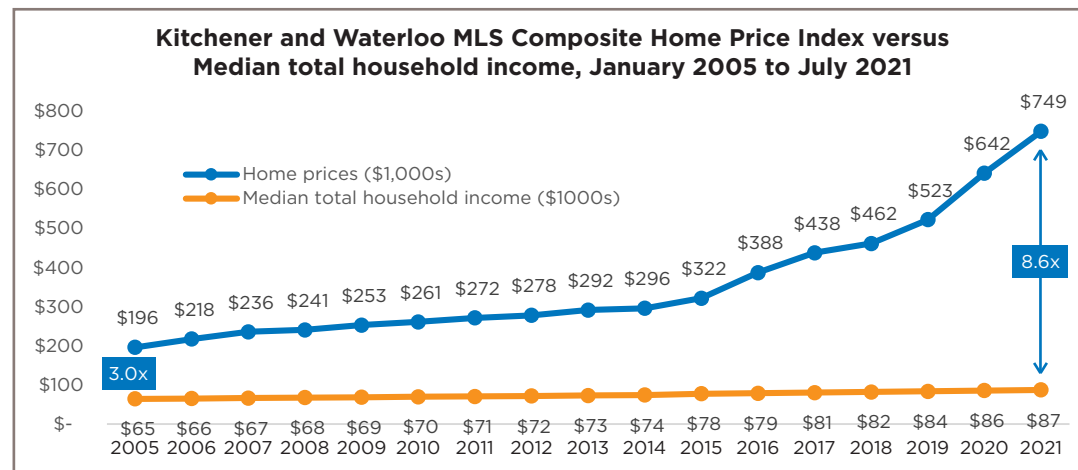
Stagnant income and soaring housing prices - Kitchener and Waterloo homes prices are now 8.6 times higher than median household income, up from 3.0 times higher than income in 2005

Stagnant income in the Region: The median total household income of households in Waterloo Region grew by only 1.6% in real terms between the 2005 and 2015 Census (from \$76,327 to \$77,530 in 2015 dollars)"

- While income is not available for recent years, we used historical trends based on the Census to estimate income for other years and how it compares to home prices (see chart)

Soaring home prices to income: The MLS Composite Home Price Index shows that the price of homes in Kitchener and Waterloo increased to \$749,000 in July 2021, about 8.6 times higher than the estimated median total household income, up from about 3.0 times higher than income in January 2005 when prices were \$196,000 (see chart for notes).

- **In Cambridge, prices are even higher when compared to income:** Home prices were \$770K in Cambridge in July 2021 (approximately 8.8 times higher than income), up from \$210k in January 2005



Source: *Income* - Yearly income is estimated using actual data from Canada's 2006 and 2016 Census and the 2011 National Household Survey.¹² All other years are estimates. For example, income for 2021 was estimated based on the annual average growth rate in income between the 2006 and 2016 Census. *Home prices* - MLS Composite Home Price Index, Not seasonally adjusted. The data reflects information from January 2005, and every other year shows data for the end of the year (December) or the most recent data point (July for 2021). Data includes Woolwich, Wilmot, and Wellesley and excludes North Dumfries and Cambridge.

Waterloo Region has gone from a reasonably affordable market to one on par with the most expensive regions in the world: House prices to median income for Kitchener and Waterloo (8.6x home prices to income, visualized in the chart) and Cambridge (8.8x, not shown) in 2021 are higher than for Boston (6.1x) or New York (5.9x) metropolitan areas for 2020, and comparable to San Diego (8.0x in 2020), or Greater London, UK (8.6x), though still lagging San Francisco (9.6x), Toronto (9.9x),

Vancouver (13.0x), or Hong Kong (20.7x) according to one recent comparison of 92 major markets across eight countries in 2020¹³

- Methods for determining income and home prices are slightly different, so comparisons should be interpreted with caution, but it is clear that affordability issues in Waterloo Region are hitting staggering comparisons



Price increases put renters at greater risk

While the pace of home price growth is the most staggering increase, the affordability consequences are disproportionately experienced by renters, who tend to be lower-income and spend a much higher percentage of their income on housing costs.¹⁴

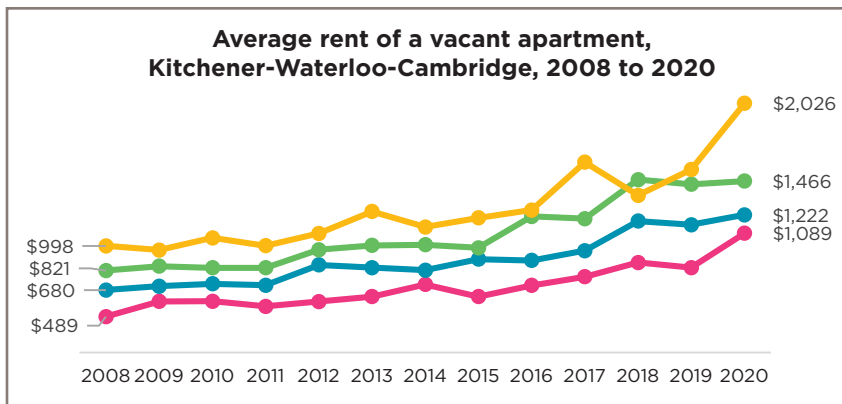
Renters struggle more with affordability: As of the last Census, renter households in Waterloo Region were 2.9 times as likely to be living in unaffordable housing as owners (spending more than 30% of their income on housing; 42.3% versus 14.6%)¹⁵

Bachelor apartment rents increasing much quicker than the rest of the market: The most affordable units are showing the largest increases, with the monthly rent of vacant bachelor apartments increasing by 122% from October 2008 to October 2020 from \$489 per month to \$1,089 per month, according to data from Canada Mortgage and Housing Corporation (CMHC) for Kitchener-Cambridge-Waterloo CMA

- Kitchener-Cambridge-Waterloo CMA leads the country in rent increases for vacant bachelor apartments: This increase in vacant bachelor unit rents in Kitchener-Cambridge-Waterloo CMA was the highest across the entire country since 2008, almost twice the average increase (62%) across the other 27 markets with data in both years (122% for KWC CMA versus 62% average across the other markets)¹⁶

- **Price growth accelerating in last five years:** Vacant bachelor apartments have increased in price by 72% since 2015 alone
- **Minimum wage increases lagging rent increases:** A full-time (35 hours/week) minimum-wage worker (\$14.25 in 2020) renting a vacant bachelor apartment on their own would spend 52% of their gross income on rent in 2020, up from 38% for a similar minimum-wage worker renting a bachelor apartment in 2008¹⁷

Minimum wage increases lagging rent increases: A full-time (35 hours/week) minimum wage worker (\$14.25 in 2020) renting a vacant bachelor apartment on their own would spend 52% of their gross income on rent in 2020, up from 38% for a similar minimum wage worker renting a bachelor apartment in 2008



Source: Canada Mortgage and Housing Corporation (CMHC) Rental Market Surveys. Analysis by author and based on some data provided directly by CMHC staff. **Note:** Data is from October of each year. The CMHC survey does not reflect all rental units. This dataset does not cover condos, basements, and whole-home rentals, among other important sources of rental units on the market.

Detailed report findings

continued

“Our community is losing low-rent market rental housing units faster than we can build new units, and that creates downward pressure on the social housing system.”

- Sean Campbell, Member and Executive Director, Union: Sustainable Development Co-operative

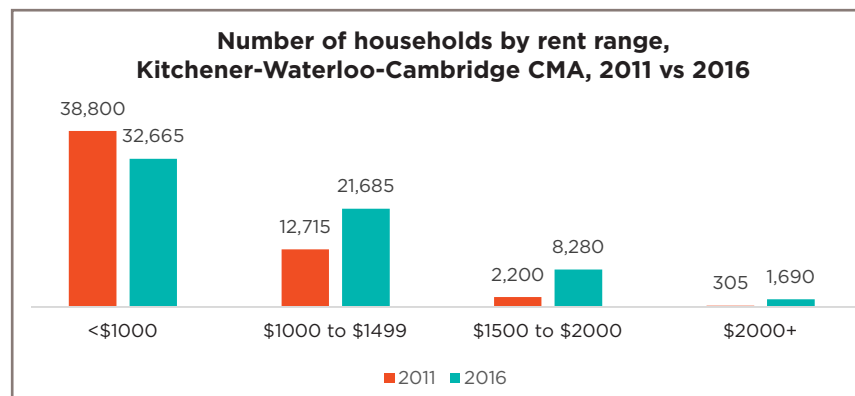
The loss of naturally affordable rental housing is a huge problem

Even before the most recent rent increases, there was a growing problem with the loss of naturally affordable rental units. Between 2011 and 2016, we already saw the number of households in core housing need⁶, those living in units deemed unaffordable, unsuitable, or in need of major repair – grow by 25% from 17,855 to 22,250, across Waterloo Region.¹⁸ As of the 2016 Census, about 11% of the households in the region were living in core housing need.¹⁹ With rental price growth accelerating, this problem is certainly getting worse.

Affordable units declining quickly: In Kitchener-Cambridge-Waterloo CMA, the number of households paying less than \$1,000 per month in rent declined by 19%, or 6215 households, from the 2011 to 2016 Census, even as the overall number of households increased by more than 10% (see chart for notes)

- The number of households renting units in Kitchener-Cambridge-Waterloo CMA for more than \$1,500 per month increased by 7,465 units, or 298%, from 2011 to 2016 (from 2,505 in 2011 to 9,970 in 2016)

Extreme shortages for deeply affordable units⁶: Even as of the 2016 Census, the most affordable units were inadequate, as noted in the Waterloo Region Housing Master Plan: “There are 8,490 households in Waterloo Region living with an income that requires a unit in the < \$500 rent range, and there are 2,380 units available. 7,195 households live with an income that requires a unit in the \$500-\$750 range, and there are 5,290 units available,”²⁰ with a total gap of more than 8000 units priced below \$750 per month



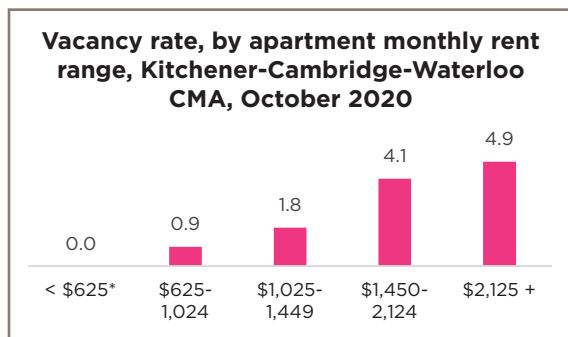
Source: Statistics Canada, 2016 Census of Population, Statistics Canada Catalogue no. 98-400-X2016228. Statistics Canada, 2011 National Household Survey, Statistics Canada Catalogue no. 99-014-X2011031.

Note: Calculations by author. Wilmot Township was added to the Kitchener CMA in 2016, so interpret changes with caution.

No vacancy at all for deeply affordable units: In 2020, this situation seemed to be even worse, with the October 2020 CMHC Rental Market survey showing a 0% vacancy rate for apartments with rent below \$625 per month (those in the bottom 20% of income cannot afford more than \$625 per month), and a 0.9% vacancy rate for units with rent between \$625 and \$1,024 per month (any rate below 3% is considered unhealthy) [see chart for sourcing and notes]

The market is much healthier at the high end: More expensive units, those from \$1,450 to \$2,124 per month, were healthier with a 4.1% vacancy rate, while 4.9% of units with rents of more than \$2,125 per month were vacant

- These patterns were a reversal from a decade ago when units in the top 25% of rent had a lower vacancy rate than units in the bottom 25%²¹



Source: CMHC Rental Market Survey 2020.

Note: The divisions shown here are identifying units that are affordable to five income quintiles. Those in the bottom income quintile can afford no more than \$625 per month, while those in the highest income quintile can afford more than \$2125 per month. CMHC could not provide an overall range of vacancy for apartments listed at less than \$625 per month, so the vacancy rate for bachelor apartments was used.

“One of the greatest threats to affordable housing is the loss of naturally occurring affordable housing. Which is the result of ageing buildings, decay due to lack of upkeep, non-investment, but also the demolition of these buildings for redevelopment and using them for the highest value used on the market...”

- Andrew Ramsaroop, Engagement and Program Manager – Affordable Housing Strategy at City of Kitchener

Consequences of unaffordable rental housing, exacerbated by the pandemic

Non-payment of rent during the pandemic sign of a bigger problem: During the pandemic, there were several eviction moratoriums, with the most recent ending early June 2021; the most recent data available shows that 7.2%²² of renters were behind on rent in October 2020 in the Kitchener-Cambridge-Waterloo CMA, many times a typical rate of approximately 1%.²³ so it is likely evictions will be a major issue for years to come

Low-income renters struggled during the pandemic: In many cases, those who were struggling to pay were those who became unemployed during the pandemic, which tended to be low-income workers, so a major risk going forward is that evictions will increase as landlords look to increase the rent of units

Renovictions may be drastically accelerating: While there is no comparable data for Waterloo Region, data from Toronto suggests that evictions due to things like renovations, demolitions, and owner own-use evictions increased by 140% between 2010 and 2018,²⁴ while studies in Waterloo Region have found evidence that low-income earners, people with a disability, and racialized people were those most at risk from renovictions²⁵

Impact will not be short-term: A recent study in Toronto found that evictions increased significantly for up to 5 years after the great recession in 2008, with evictions in the City of Toronto peaking in 2012, some years after the recession ended²⁶

We have not yet experienced even a fraction of the long-term impacts of the recent price growth in rental housing: Average rent paid lags the prices for rent on the open market, it is inevitable these trends will worsen for at least the next few years even if price growth froze all together

“Social housing requires increased operational funding. Not only do we need more units, we need to maintain the current units to a liveable standard. More and more residents are aging in place, which increases the need for accommodations, which increases costs.”

- Rebecca Warren, Resident Engagement Manager, Kitchener Housing

Detailed report findings

continued

Social, community, and subsidized housing cannot keep pace with modern challenges - Rapidly deteriorating availability of community housing

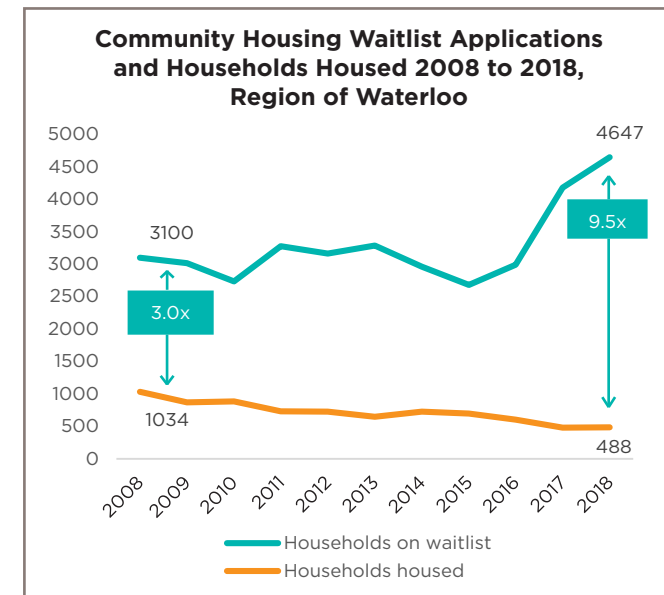
Almost 1 in 20 households in Waterloo Region subsidized community housing:

There were 9,755 units of Community housing in Waterloo Region in 2019, representing about 4.4% of occupied dwellings²⁷

But the waitlist and those awaiting assessment for community housing are almost as large as the number of units available: As of September 30, 2019, 7,000 households were looking for community housing across Waterloo Region, including 4,798 households on the region-wide community housing waitlist, with an additional 2,242 needing to be assessed²⁸

- The waitlist for community housing was 7.9 years for a non-senior (less than 65 years of age) 1-bedroom in 2017, a 110% increase from 2011 when it was 3.8 years^{29, 30}
- Between 2015 and 2018, the active applications on the waitlist for community housing at the Region of Waterloo increased by 59%³¹
- In 2018, 9.5 times more households were on the waitlist than were housed, up from 3.0 times more households on the waitlist than were housed in 2008 (see chart)

No longer a path out of community housing: The turnover in community housing has dropped from about 1000 units per year in 2008 to 300 units per year in 2018, leading to a much greater need for units³²



Source: Region of Waterloo via City of Kitchener Housing Assessment.³³

“There are people in social housing that have had the circumstances that necessitated them moving into social housing change, but because of the increases in prices, they can’t move on. This creates a backlog all the way along the housing continuum. When we can create affordable housing across the entire spectrum of options, it facilitates movement from the waitlist into deeply subsidized housing.”

- Ryan Pettipiere,
Director of Housing Services
at Region of Waterloo

Increased investment is coming, though more is clearly needed: “Through the Region’s strategic investment of \$20M in affordable housing and with the support of funding from the provincial and federal governments, up to 2500 new affordable and supportive homes will be created over the next five years.”³⁴

- **Significant increase in new community housing:** New units built is planned to increase from approximately 50 per year to 500 new units per year
- The City of Kitchener’s housing plan received a municipal innovation award from the Association of Municipalities Ontario for its more than 40 actions to support the right to housing³⁵



Even more severe shortages of supportive housing⁶

Supportive housing is long-term housing that is paired with supports that could include assistance with independent living, rent assistance, and referrals to other supports like mental health or medical supports

Significant increases in new supportive housing is critical, but short of needs: The region has 220 fixed-site supportive homes as of August 2021 and has 154 new units in development, bringing the total to 371 once they are completed³⁶

- Between July 1, 2019, and September 30, 2019, the street outreach team in Waterloo Region assisted 737 households while 790 unique people spent some time in the shelter systems,³⁷ and nearly all homeless individuals can benefit from supportive housing

“Beyond housing stock, we need wraparound supports. Folks need help maintaining a home. For some, it is their first place to call their own and others may face difficulties adjusting to independent living. We need increased investment in supportive staff to support the varying levels of need. This is crucial for successful tenancies.”

- Rebecca Warren, Resident Engagement Manager, Kitchener Housing

- **But backlogs will be substantial due to historic underinvestment:**

“We’ve been around since 1987 and have 43 single-family houses across Waterloo Region to support culturally safe, secure, and affordable rent-g geared-to-income housing for Indigenous people. Forty-one of the properties we manage have been with the organization since inception. Only two new homes have been added in the last 35 years. There are few opportunities to expand, fewer for people to move on, so our waitlist continues to grow.”

- Lee Ann Hundt, Executive Director of KW Urban Native Wigwam Project

Other critical supportive systems are also severely backlogged, noted a recent article in The Record:³⁸

- **Three to five-year wait for mental health supported housing:** “As of June 1, there are 983 people on the waiting list for mental health supported housing — with an estimated wait of three to five and a half years.”
- **Two and a half to four and a half years wait for addiction supportive housing:** “On the addictions supported housing list, there are 511 on the list — a wait time of two and a half to four and a half years.”

“One of the biggest priorities right now is building more supportive housing. We need to build more supportive housing in our region to provide those who are homeless with the wrap-around supports they need to have greater housing stability.”

- Andrew Ramsaroop, Engagement and Program Manager – Affordable Housing Strategy at City of Kitchener

Detailed report findings

continued

More nonprofit housing needed

Nonprofits largest provider of community housing in Waterloo Region: As of September 2019, there were 6,177 affordable housing units operated by nonprofits and co-ops in Waterloo Region (about 63% of units),³⁹ with all new affordable units since 2010 operated by nonprofits

Renters are more satisfied with affordability in nonprofit housing: In 2018 in Waterloo Region, 86% of those renting in government housing were satisfied with the affordability of their housing, 77% of those in co-operative or not-for-profit housing, and 56% of those with private landlords, in the Canadian Housing Survey⁴¹

Subsidized housing has massive implications for renters with the lowest annual incomes: Those making less than \$10,000 per year paid 4.1 times higher median rent when living in non-subsidized housing versus subsidized housing in 2016 (\$951 for non-subsidized rental units versus \$230 for subsidized rental units)⁴⁰



“There are some really great models for creating new affordable housing out there, and mostly they all involve partnerships. Usually with cities and government that own land and can provide it to nonprofit partners who can do the work. Together they can try new things and find things that work.”

- Melissa Bowman, Co-Founder, Waterloo Region Yes In My BackYard



AFFORDABLE HOUSING

THROUGH VARIOUS LENSES

“We need to address housing stigma. I think it impacts policies and how we are treated. I wouldn’t be able to take care of my son or my disabled mother if I didn’t live in subsidized housing. When we advocate, we get accused of not trying or wanting to free load. I don’t want to show my income so someone can tell me I deserve this help. It’s humiliating.”

- Anonymous Tenant,
Social Housing, Region of
Waterloo

Affordable Housing and Economic Security

When affordable housing is readily available, more opportunities become available for people at all income levels. Waterloo Region has unique economic and labour market challenges that have threatened the economic security of many in the community, especially when combined with growing rental and housing costs.

Full-time jobs no longer majority of new jobs: While full-time jobs make up most jobs in Kitchener-Cambridge-Waterloo CMA (225,400 out of 323,700 in 2019), they make up less than half of net new job growth from 2006 to 2019⁴²

A doubling of workers making minimum wage: In Ontario in 2008, 6.8% of workers made the minimum wage, rising to 15.1% in 2018, and down to about 12% in early 2019 (the minimum wage increased substantially in Ontario in 2018, and some workers subsequently saw salary increases to increase their wages beyond the minimum wage)⁴³

- Women were about 50% more likely to be making minimum wage across the country in 2018 (12.3% of workers versus 8.5% of workers)

Huge growth in precarious jobs:

Between 2006 and 2019, temporary jobs grew at 2.6 times the rate of full-time, permanent jobs, self-employment at 2.4 times the rate, and part-time at 1.9 times the rate⁴⁴

Some self-employment positions are good jobs, and many are not:

While some self-employment is highly skilled labour, analysis of self-employed workers in Toronto found that poverty rates were more than two times higher than other workers in the 2016 Census⁴⁵

2 ZERO HUNGER



3 GOOD HEALTH AND WELL-BEING



5 GENDER EQUALITY



8 DECENT WORK AND ECONOMIC GROWTH



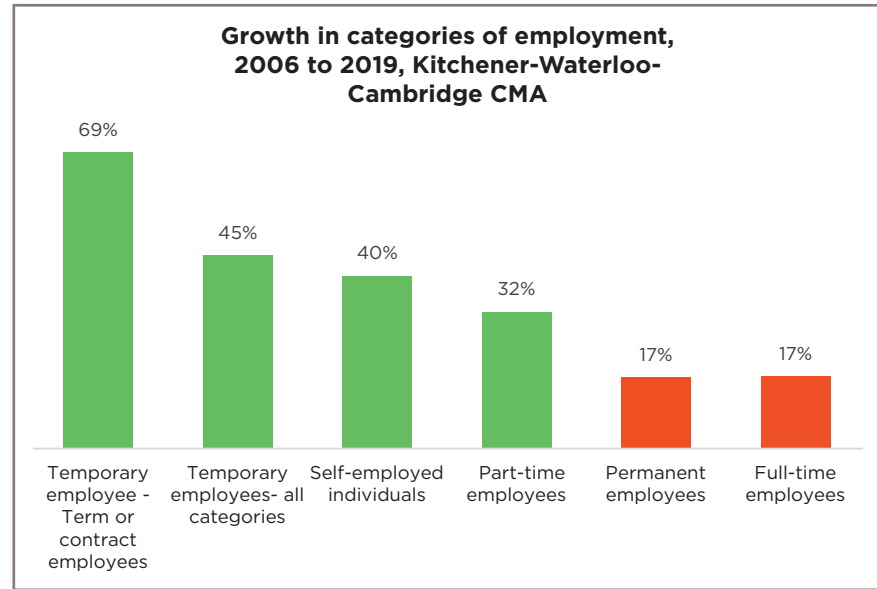
Single mothers particularly impacted: About one-third of single-mother families were living in unaffordable housing (32%), compared to 24% of single-father households, and 12-13% of couple households

Stagnating income causes great concerns: From the 2005 to 2015 Census, median total house income in Waterloo Region increased 1.6% in real terms (adjusting for inflation)

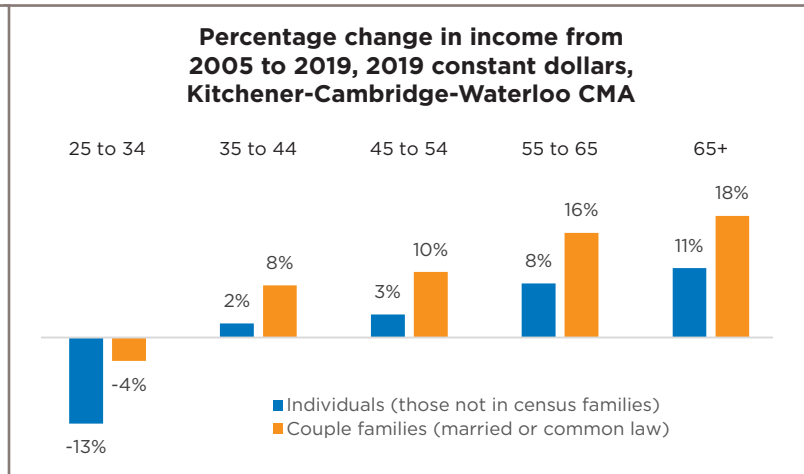
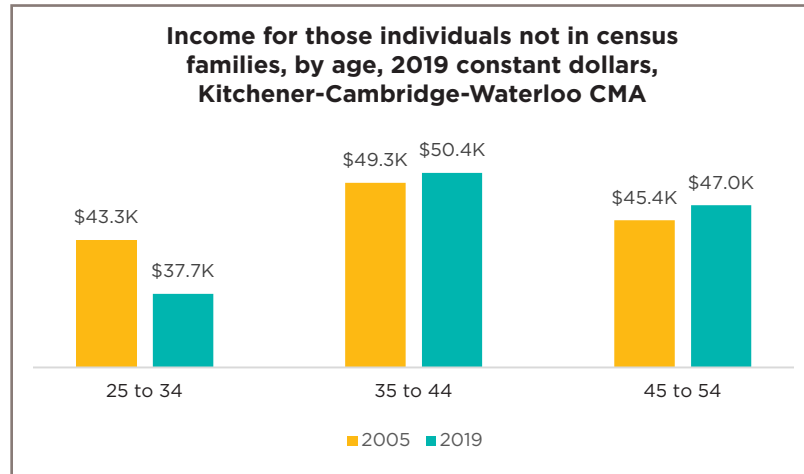
Young adults are the only group with income declines in real terms: From 2005 to 2019, the real income of individuals aged 25 to 34 not in census families (essentially singles not living with parents, grandparents, or their own children) declined 13%, from about \$43,300 in 2005 to about \$37,700 in 2019 (both figures are in inflation-adjusted 2019 dollars)

- Couples where the oldest partner was aged 25 to 34 also saw a 4% decrease in income over the same period

All other segments of the population saw at least some increase in income, with the biggest increases going towards older residents



Source: Labour Force Survey via Community Data Program.⁴⁶ Analysis and calculations by author.



Source: Statistics Canada. Annual Income Estimates for Census Families, Individuals and Seniors.⁴⁷ Calculations and analysis by author.

Note: For couple families, the age refers to the age of the older partner.

Affordable Housing and Economic Security

continued

“People are struggling with affording rent, they can’t pay for it. Organizations providing mental health services locally do the best they can to ensure everyone gets the support they need, but we’re reliant on donations, and community foundations, and other organizations to help fund us to provide these services to people. Counselling services are basic health services that should not be relying on donations.”

- Tracy Elop, CEO, Carizon Family and Community Services

Mental health consequences of the affordability crisis

Core housing need associated with worse mental health: 26% of those in core housing need in Kitchener-Cambridge-Waterloo described their mental health as poor or fair in 2018, 2.3 times as high as those not in core housing need (11.5%)⁴⁸

Huge increases in mental health needs during the pandemic: An August 2021 piece in The Record pointed at how mental health challenges are even further exacerbated during the pandemic, pointing to statistics showing a 35% increase in mental health calls to Here 24/7⁴⁹



“Poor health is connected to poverty. Mental health challenges can affect everyone, but if you don’t have your basic needs met, you are much more likely to be susceptible to a health challenge... Mental health needs have increased exponentially in the last decade. Part of that could be the increased cost of living, it could be reduced stigma... but the demands for supports are definitely much higher. And the pandemic has magnified these needs even further.”

- Tracy Elop, CEO, Carizon Family and Community Services



Food insecurity pre-existed the pandemic but worsened. Individuals who are precariously housed more often access food programs across Waterloo Region.

A significant majority of food bank users are renters: Before the pandemic hit, 71% of food bank users were living in rental housing, and the increases in rent will continue to have severe impacts⁵⁰

Food bank usage increased sharply during the pandemic: From March 2020 to March 2021, the Food Bank of Waterloo Region managed a 26% increase in the volume of food delivered, increasing to 4.6 million pounds of food distributed,⁵¹ while in the wake of the last recession, food bank usage increased by more than a quarter from 2008 to 2012 across Ontario⁵²

Affordable Housing and Economic Security continued

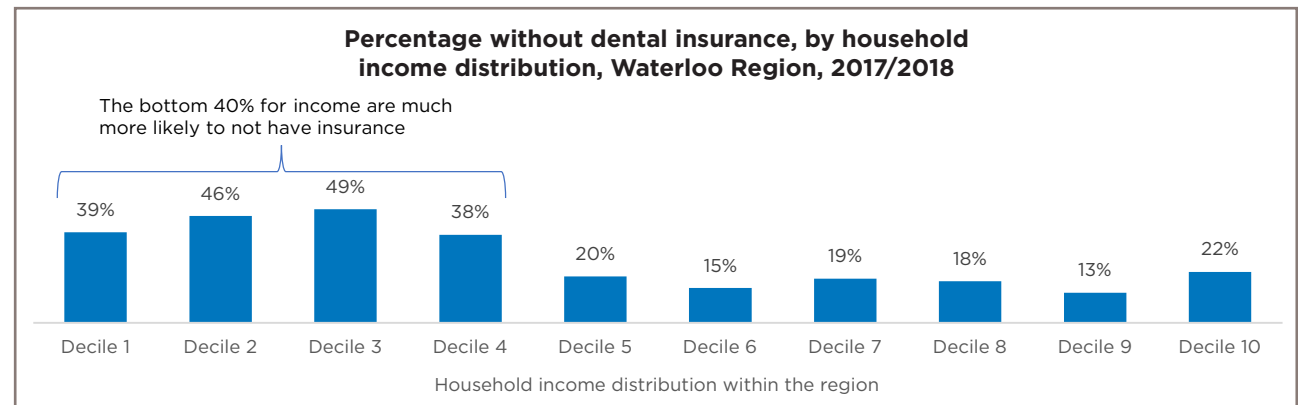
Oral health, affordability, and economic security

Data from Kitchener Waterloo Community Foundation's September 2021 report created in partnership with Green Shield Canada - [Left behind: The state of oral health in Waterloo Region](#) - illustrates some of the consequences of the increasingly challenging labour market on oral health.

While the reports focus is on oral health and access to dental benefits, most of the challenges are also relevant for any other type of benefit program as well.

With the decline in job quality comes increasing challenges around access to benefits: Jobs growing quickest in Waterloo Region are also the ones that tend to have lower rates of benefits, including dental insurance, mental health supports, pharmaceuticals, and retirement benefits

Those who would benefit from dental benefits most are least likely to have them: Full-time workers in the bottom 40% are 2.8 times as likely to not have employer-sponsored dental insurance as full-time workers in the top 60% (42% versus 15%)



Source: Canadian Community Health Survey Public Use Microdata File via [Left behind: The state of oral health in Waterloo Region](#)



Declining coverage for low-income workers in recent years: In the 2005 Canadian Community Health Survey, 27% of full-time workers in the bottom 40% of household income reported they didn't have access to employer-sponsored dental insurance. By 2017/2018, this had risen to 42%. While caution is needed to interpret these differences over time, they present increasing risks to the lower-income workers in the region

Increasing housing affordability challenges will lead to worse oral health outcomes in the region: In the 2017/2018 Canadian Community Health Survey, renters in the Waterloo Region were almost twice as likely not to have

dental coverage as homeowners (29.2% of renters aged 30 to 59 had no dental coverage versus 15.5% of those living in an owned dwelling in the same age category)

- **Renters have worse oral health outcomes:** Data from Waterloo Region in 2017/2018 shows that renters are more likely to have self-perceived lower oral health than homeowners (48% of renters indicated lower oral health versus 34% of homeowners), and renters are also more likely to avoid the dentist due to the cost (30% versus 20% for homeowners). In addition, in 2017/2018, 37% of renters reported going to the dentist less than once a year compared to 17% of people living in an owned home



Affordable Housing and Indigenous, Black and Racialized Individuals

“Creating new housing stock without tackling racism and discrimination in the housing sector will leave us without making any real progress on housing inequity. People don’t just want a home; they want a safe space free of oppression.”

- Teneile Warren, Racial Equity and Anti-Oppression Educator

Despite widespread evidence of housing discrimination in Canada,⁵³ few studies have documented the impact of discrimination on Indigenous Peoples (First Nations, Inuit and Metis), Black and other racialized populations in Waterloo Region. Recent qualitative studies conducted in Waterloo Region have shown widespread discriminatory actions and challenges for these communities.⁵⁴

Indigenous, Black and racialized individuals in Waterloo Region have lower income and higher poverty rates than the rest of the population. When combined with discrimination and racism, these barriers make finding high-quality, affordable housing a particular challenge for racialized individuals. In addition, race intersects with other identity-based barriers mentioned in this report.

Income, poverty, and race strongly interconnected: Racialized individuals made 63 cents in median total income for every dollar of non-racialized residents of Waterloo Region in 2016⁵⁵

- **Incomes are even lower for racialized women:** Across the Kitchener-Cambridge-Waterloo CMA in 2016, racialized females aged 15 and older had a median total income of \$20,447 versus \$31,840 in for non-racialized females and racialized males had a median total income of \$29,317 while non-racialized males had a median total income of \$46,301⁵⁶

Challenges for housing affordability:

Racialized households were more likely to be spending more than 30% of their median total income on housing across the region (30.6% vs 23.4% of non-racialized)^{57, 58}

Racialized residents are living in overcrowded households:

12.5% of visible minority households in Waterloo Region were considered unsuitable (overcrowded) compared to 4.5% for the region as a whole in 2016



“The data about how many Indigenous people are in need of affordable housing in Waterloo Region isn’t right - and it is hard to get accurate data. Some Indigenous people don’t think it’s safe to identify; some don’t feel it is anyone’s business, and some feel that even if they did identify, nothing beneficial would change for them, so why bother?”

- **Lee Ann Hundt**, Executive Director
of KW Urban Native Wigwam Project

“In the course of our research, we interviewed an Indigenous person who told us about their experiences of racism and discrimination from their landlord. It isn’t only one incident, they’ve been harassed for 10 years since their landlord’s son took over management. And it’s something they endure, because there isn’t anywhere else they can go because there is nowhere else they can afford to.”

Faryal Diwan, Social Planning Associate, Social
Development Centre Waterloo Region

“There has been a rise in evictions, especially during the pandemic. Things have gotten more challenging. It’s very common for people to be a day late on rent, and they get an eviction notice right away... There’s no grace period, it’s a reason to evict them so they can replace them with a higher-paying tenant.”

- Faryal Diwan, Social Planning Associate, Social Development Centre Waterloo Region

Affordable Housing and Indigenous, Black and Racialized Individuals

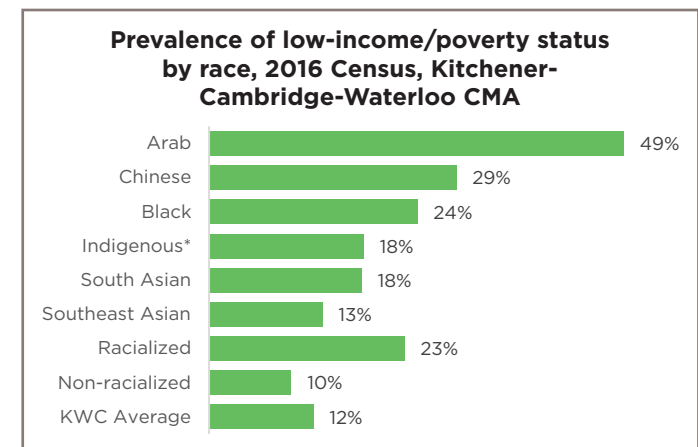
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Poverty rates are more than twice as high for racialized individuals versus non-racialized individuals (23% vs 10%), with people who identified their background as Arab (49%), Chinese (29%), and Black (24%) having the highest rates of poverty in the 2016 Census (see chart on the right)

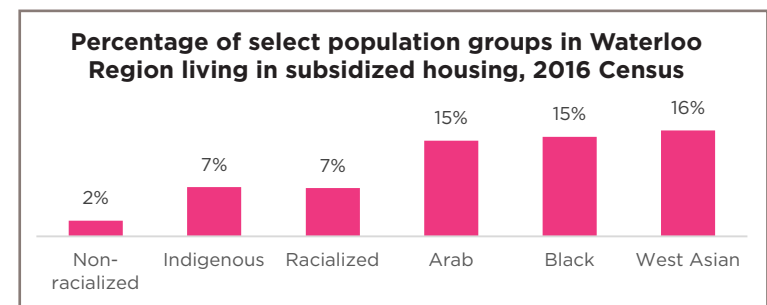
Subsidized housing needs are also common for Indigenous residents: Overall, 7% of those in Waterloo Region who identified as Indigenous in the 2016 Census were living in subsidized housing, though there is reason to interpret those statistics with caution given challenges with accurately measuring data for Indigenous peoples

Community housing and race: Racialized individuals were 3.5 times as likely to rely on subsidized housing as of the 2016 Census (7% of racialized individuals lived in subsidized housing versus 2% of the general population), so rapidly growing waitlists for Community Housing disproportionately impacts racialized individuals

Arab, Black, and West Asian residents were most likely to be living in subsidized housing (15% to 16% each)



Source: Statistics Canada - 2016 Census, Catalogue Number 98-400-X2016211. **Note:** This chart uses the Low Income Measure After Tax (LIM-AT) measure of poverty. *Indigenous refers to those labeled as “Aboriginal Identity” in the Census.



Source: Statistics Canada, 2016 Census of Population. Target group profile of population in subsidized housing. Accessed via Community Data Program.



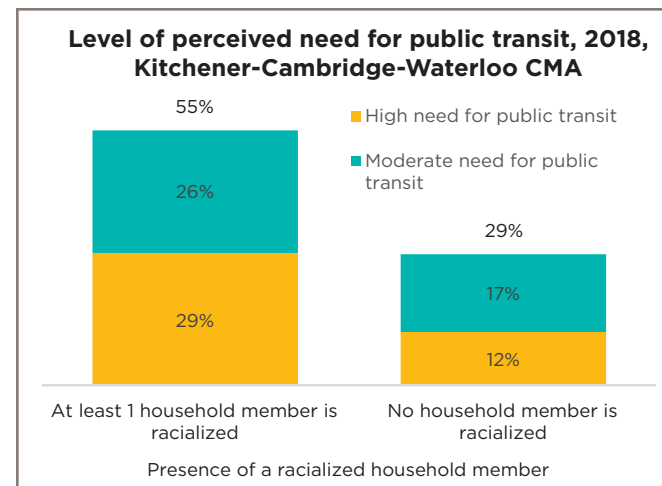
“We also need to look at the intersectionality between affordable housing and accessibility to transportation. As racialized people get further away from city centres, they get further away from transportation and limit their access to jobs and services, hindering social inclusion.”

- Participant, KWCF’s June 10, 2021, Do More Good Dialogue on Affordable Housing

Evictions and race: While no Waterloo Region data exists, eviction rates in predominantly Black neighbourhoods in Toronto were more than twice as high as other neighbourhoods from 2010 until 2018, even after controlling for factors like poverty and immigration status⁵⁹

Households with racialized individuals have more need for public transit: 55% of racialized households in Kitchener-Cambridge-Waterloo CMA reported a high or moderate need for public transit compared to only 29% of non-racialized households in 2018⁶⁰

- **But are less likely to say their public transit needs are met:** Of those with needs for public transit, 46% of racialized households said their households were fully met compared to 58% of non-racialized households



Source: Canadian Housing Survey, 2018. Analysis by author.

“When we ask immigrants about their challenges in Waterloo Region, finding affordable housing is one of the greatest – as is the case for many others. This is an issue that needs resolute solutions which consider affordability, location, size, modes of living, amenities and access – even with financial resources not everyone gets in the door as racialized community members who experience discrimination know all too well.”

- Tara Bedard, Executive Director, Immigration Partnership

Affordable Housing for Recent Immigrants

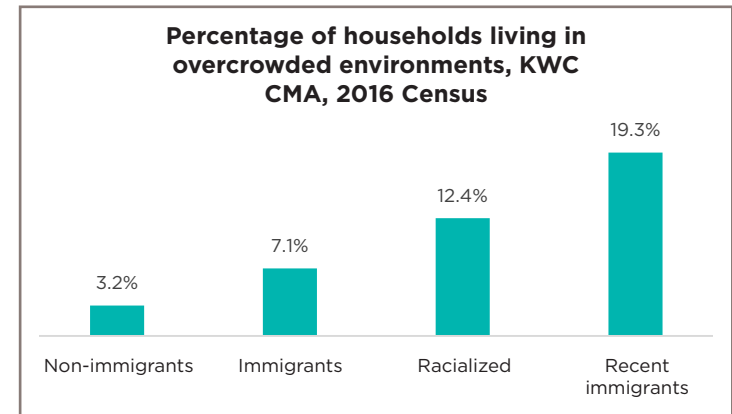
With Kitchener-Cambridge-Waterloo CMA growing rapidly, the number of immigrants moving to Waterloo Region has soared.

In 2014/2015, the region had 2,253 new immigrants from outside of Canada; by 2019/2020, there were 4,664.⁶¹ A 2019 regional poll of immigrants showed that affordable housing and quality jobs were their primary concerns.⁶²

New immigrants face a combination of barriers, having to rent in current market conditions while lacking rental and credit histories and also having disproportionate poverty rates and entering a job market that has grown increasingly precarious.

Issues for new immigrants are also intricately connected to issues of race, as recent immigrants are far more likely to be

racialized than the rest of the population. In 2015, recent immigrants' median employment income was \$25,122 compared to \$37,380 for those born in Canada.⁶³



Source: Census of Canada, 2016 via Community Data Program Community Recovery Dashboard.⁶⁴ **Note:** Overcrowded housing in the chart is what Statistics Canada refers to as unsuitable housing. For a further definition, please see the glossary.

Housing discrimination common:

Housing discrimination common: One in five (19%) respondents in a June 2021 survey of immigrants in Waterloo Region indicated they had experienced discrimination when looking for housing⁶⁵

Overcrowding a major concern:

Recent immigrant households are six times more likely to live in overcrowded conditions than non-immigrants (19.3% vs 3.2%)⁶⁶





Relationship of race, age, and immigration status: The issues described in this report for race, immigrants, and youth highlight the multiple marginalization challenges of affordability, with 19% of the population identifying as racialized, but 52% of first-generation immigrants, and 79% of first-generation immigrants aged 15 to 24 identifying as racialized, per the 2016 Census⁶⁷

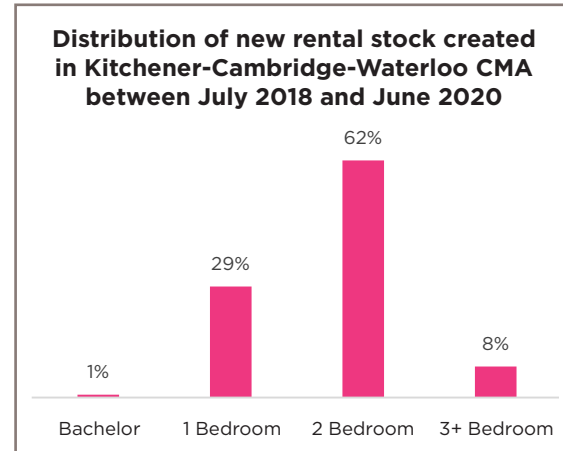
The mismatch between new unit sizes and new immigration's household sizes: CMHC's analysis of the Kitchener-Waterloo-Cambridge rental stock created between July 2018 and June 2020 found that only 8% of rental units created across the entire region were three or more bedrooms, while 27% of respondents to the 2019 Waterloo Region Immigration Matters Survey indicated they lived in a household with five or more people, showing a severe mismatch for larger households moving into the region⁶⁸

- In addition to having larger family sizes from children, Immigrant households are twice as likely to live in intergenerational households (10% vs 5% of the Canadian's parents), that also contain grandparents⁶⁹

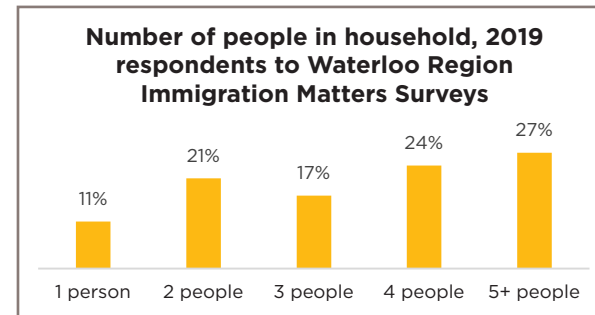
A need for three or more-bedroom apartments: In Kitchener, 30% of the households on the waitlist for community housing were waiting for three or more bedroom units⁷⁰

- The average rent of a vacant three + bedroom apartment in Waterloo Region reflects this supply challenge, with vacant unit's rent increasing by more than \$1,000 between 2008 and 2020 (from \$998 to \$2,026)⁷¹

Almost half of recent immigrants in Ontario are considering leaving: An Ontario wide poll recently found that 46% of new immigrants in the province found that they were considering moving out of the province⁷²



Source: CMHC Rental Market Survey. Profile of new rental stock.



Source: Waterloo 2019 Region Immigrant Matters Survey⁷³



Affordable Housing and Gender

Women receive lower incomes than men, have higher poverty rates, higher rates of disability, and tend to live longer, all of which lead to greater challenges when faced with housing affordability needs. Women lead the vast majority of lone-parent families, and this group of the population faces some of the greatest

affordability challenges of any part of the population. Women are also more likely to experience gendered violence, which creates additional needs and barriers to housing. Trans and non-binary people face high levels of discrimination, leading to poverty and even more difficulty finding housing than others in the population.

“We often forget that more than two-thirds of people who need support with affordable housing are women and women-led families, because they are more likely to live in poverty and because family violence often causes women to need supportive housing.”

- Elizabeth Clarke,
Regional Councillor at
Region of Waterloo

Women have lower incomes than men, contributing to affordability issues:

Median total income for the population 15 and older in Kitchener-Cambridge-Waterloo CMA in 2015 was \$29,678 for females and \$43,326 for males⁷⁴

Subsidized housing is particularly important for women:

With 7,675 women aged 18+ living in subsidized housing in Waterloo Region vs 4,940 men⁷⁵

Women renters particularly likely to struggle:

37% of female renters in the Kitchener-Cambridge-Waterloo CMA in 2018 reported financial difficulties, compared to only 23% of male renters, 17% of female owners, and 14% of male owners,⁷⁶ according to data from the Canadian Housing Survey

Indigenous women, girls, and gender diverse peoples experience the most profound forms of housing need in all parts of the country:

Indigenous women, girls, and gender diverse peoples experience the most profound forms of housing need in all parts of the country: with research showing that Indigenous women are 15 times more likely to be homeless than non-Indigenous women,⁷⁷ while Indigenous people are more likely to live in overcrowded dwellings and those in need of major repairs⁷⁸



“One of the things that have bubbled to the top of the priority list is the need for supportive and transitional housing in the Region... Women experiencing violence or homelessness need not only housing supports, but health care supports to deal with the trauma, mental health and addictions they experience. Accessing health care services is a challenge. We have to look at providing more of this housing, so we’re not pushing women back into environments they don’t feel safe.”

- **Abla Tsolu**, Director of Homelessness and Housing Services YW Kitchener-Waterloo

Single parents face great difficulties

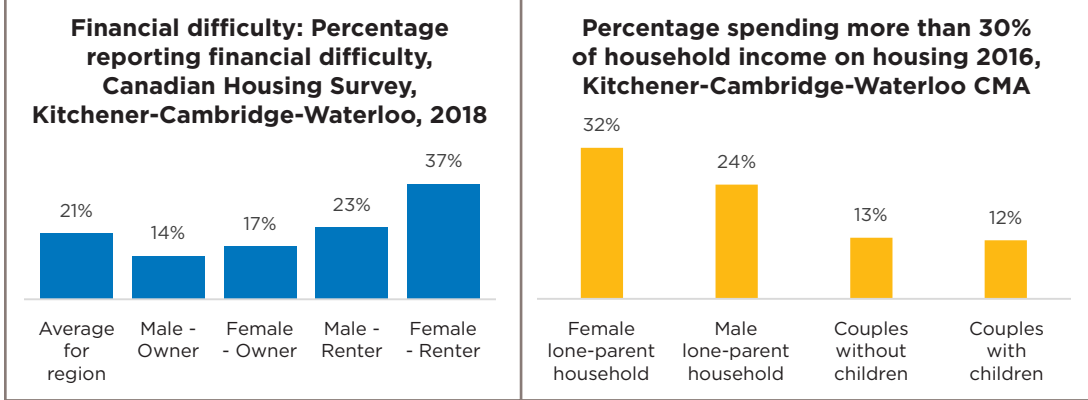
Single mothers particularly impacted: About one-third of single-mother families were living in unaffordable housing (32%), compared to 24% of single-father households, and 12-13% of couple households

Most lone-parent households led by women: There were 19,120 lone-parent families lead by females and 4,875 lone-parent families led by males in Waterloo Region in 2016

- Data from Kitchener shows this challenge is even higher for renters. While 30% of lone-parent families are spending more than 30% on housing, this rises as high as 45% for renters, who make up most single-parent households⁷⁹
- Dwindling subsidized housing will rapidly make these challenges worse: 52% of lone-parent renters in non-subsidized housing were living in unaffordable housing, compared to only 20% of lone-parent renting households in subsidized housing⁸⁰



Affordable Housing and Gender continued



Source: Canadian Housing Survey. Analysis by author.

Source: Statistics Canada, 2016 Census of Population. Accessed via Community Data Program.



“I worry about young trans and nonbinary individuals whose families are unsupportive. They do not have anywhere else to go but, they may not be able to stay home. Because of discrimination, we often see trans people existing in precarious living situations. If they cannot afford to live on their own, accommodations may be dangerous and unpredictable due to living with those who do not support them or in group settings where people do not support their right to exist.”

- Kristy Skelton, Acting Executive Director at SPECTRUM



Gender

Affordable Housing and Children and Youth

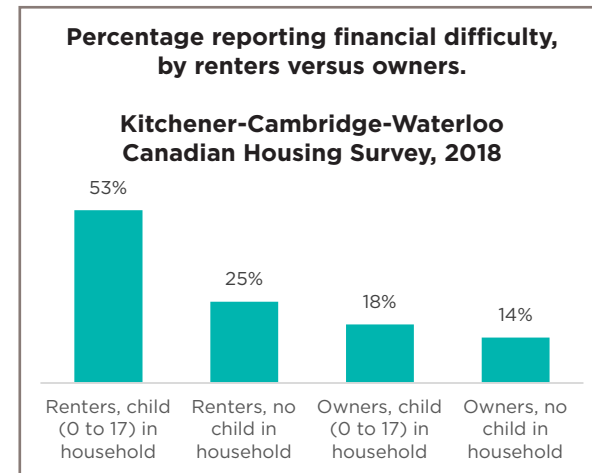
“I am worried about the intergenerational consequences of housing affordability. When the rent of an apartment has almost doubled over the last decade, that leaves less money for everything else... and many children in the region are growing up without what they need to thrive.”

- Lisa Gill, Director, Housing Services, Lutherwood

Unsurprisingly, families with children are struggling more than others in the region to access affordable housing, where they require more space, have additional costs like childcare and other family costs, while facing additional barriers to working. These affordability challenges make it harder for parents to ensure that essential needs are met.

For youth looking to move out on their own, they face additional barriers of having to rent in the current rental market with barriers due to income, availability of units and current prices.

Renters with children struggling: More than half of renters with children (53%) were having financial difficulty in Waterloo Region, compared to 25% of renters without children and 14% of owners without children in 2018⁸¹



Source: Canadian Housing Survey 2018. Analysis by author.





Key findings from the 2020 Waterloo Region Youth Impact Survey

In 2020, the Children and Youth Planning Table partnered with UNICEF Canada, The Canadian Index of Wellbeing, and the Ontario Trillium Foundation to pilot a survey of about 300 youth in Waterloo Region.

Select key results that link to affordable housing from the [2020 Youth Impact Survey](#) showed that:⁸²

- **Youth homelessness was surprisingly common in Waterloo Region:** 10.8% of respondents indicated they had experienced either homelessness or hidden homelessness in their lifetimes, with the majority indicating they had experienced hidden homelessness where they lived with friends, relatives, or in a vehicle
- **A majority of youth currently had access to nature:** 75% of respondents agreed there are plenty of opportunities to enjoy nature in their neighbourhoods, though those who reported their families were less well off were less likely to have access to nature (81% of those who said their families were very well off compared to 69% of those who said their families were average financial status or less)⁸³
- **Most feel safe from crime in their neighbourhood:** More than 90% of respondents said they felt safe from crime in their neighbourhood, though 9% felt unsafe
- **Somewhat fewer youth reported access to recreational facilities:** 61% of respondents reported they had easy access to recreational and cultural facilities in their neighbourhood (78% of those who said their families were very well off reported access to recreational facilities compared to 56% of those who said their families were average or less)⁸⁴
- **Quality of recreational facilities needs focus:** 46% of respondents rated the quality of their recreational and cultural facilities in their community as very high, leaving room for improvement
- **Warning signs for belonging in the community:** While the survey was conducted during the pandemic and results should be interpreted with caution, only 64% of youth in the region felt a strong or very strong sense of belonging to the community, lower than the national average in a 2019 survey



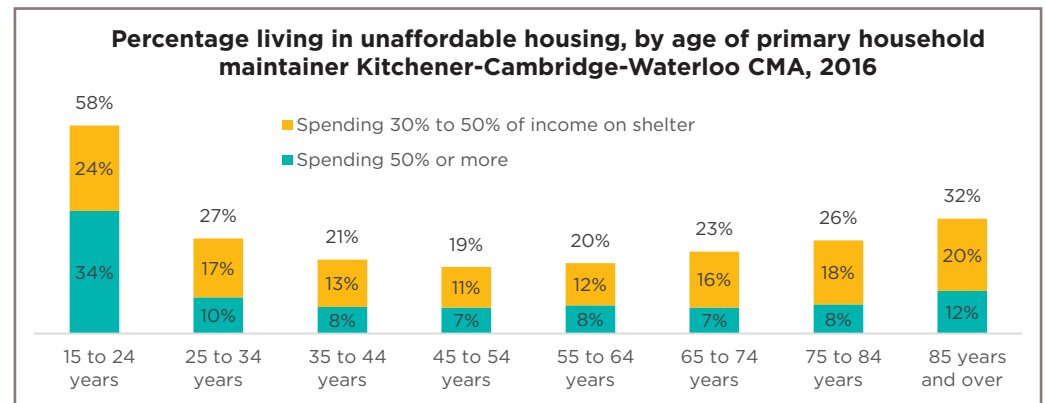
Affordable Housing and Children and Youth

continued

Challenges for youth

Young people spend more of their income on housing than anyone else: Among households where the household maintainer is 15 to 24 years old in Kitchener-Cambridge-Waterloo CMA, more than half are living in housing that is considered unaffordable (58%)

- While 15 to 24-year-olds lead relatively few households in the CMA, there were 7,500 households maintained by those in the age category in 2016, including 4,390 spending more than 30% and 2,585 spending more than 50% of their income on housing



Source: Census of Canada 2016⁸⁵

Youth also face higher public transportation needs and a lower likelihood of their needs being met:

Youth 18 to 29 were both more likely to report that they had high or moderate public transportation needs compared to the rest of the population (43% vs 29%) in the Kitchener-Cambridge-Waterloo CMA in 2018, and were also less likely to say their needs were fully met (46% versus 57% of the rest of the population)⁸⁶

- This is a challenge faced in even more significant degrees by racialized people in Waterloo Region



“I am concerned that the rising cost of living in Waterloo Region will encourage people to move away. We may lose parts of the 2SLGBTQ+ community, which will lead to isolation and may contribute to worsening mental health.”

- Kristy Skelton, Acting Executive Director at SPECTRUM

Almost half of Ontario youth want to leave the province: The challenging housing environment is leading to increased stress for young people, with a recent poll by Abacus Data and the Ontario Real Estate Showing that 45% of youth in Ontario 18 to 29, have considered moving to another province in the last year, while people living in southwestern Ontario are as likely to be considering moving out of province as those in Toronto⁸⁹

Housing affordability is strongly linked to an increasingly challenging job market: Nationally, 80.8% of young men and 77.1% of young women were in permanent full-time jobs in 1989 [excluding students], but by 2019 it has fallen to 73.0% of men and 67.3% of women, with much of the growth coming from those who are involuntarily part-time workers.⁸⁷ Data is currently not available for those who don't identify as cisgender; it is our hope that gender equity in data collection will lead to the collection of this data while data is not available for those who identify as non-binary

- The pandemic has accelerated these already problematic trends, with the percentage of young men and young women not employed, in education, or training (NEET) increasing by 3 to 4% from 2019 to 2020 during the school months⁸⁸

Students facing significant struggles: A May 2021 report by the Waterloo Undergraduate Student Association found that students at the University of Waterloo were facing even more challenges:

- 70% of students spent more than 30% of their income on housing, and only 11% of respondents lived with parents or other family members
- **Housing for students had many environmental and maintenance issues:** Students frequently reported issues with poor water quality (38%), ventilation and heating systems (39%), issues with pests (31%), mould or mildew (25%), in addition to regular maintenance problems with their housing
- **The majority had illegal clauses in their tenancy agreements:** According to the study, most students (70%) had signed leases with at least one illegal clause in them, with the most common reason identified for those who were aware that it was illegal was that they had “no choice” because they needed the housing, followed by “all landlords use illegal clauses”



Affordable Housing for those with Disabilities

“Not that long ago, a person receiving ODSP had affordable housing options. Today, their full disability cheque is about the same as the average market rent of a bachelor apartment. The amount people receive from ODSP for housing needs to match the average market rent.”

- Lisa Gill, Director, Housing Services, Lutherwood

The needs of those with disabilities span a diverse range of needs, with those with developmental disabilities quite different from those with mobility, flexibility, or pain-related disabilities and quite distinct still from those with mental-health-related disabilities.

But all people with disabilities need affordable, adequate housing, and many have additional accessibility requirements. Waterloo Region residents with disabilities have numerous challenges finding affordable housing in addition to those faced by the public.

Almost 40,000 people with severe disabilities in Waterloo Region: Statistics Canada estimated that there were 21,400 people in Waterloo Region with very severe disabilities, and an additional 17,800 with severe disabilities, using data from the 2017 Canadian Survey of Disability⁹⁰

- When including less severe disabilities, the 2017 Canadian Survey of Disability estimated 87,600 people in the Waterloo Region had disabilities, with the most common being pain-related (59,100), flexibility related (43,000), and mobility-related (40,550) (note that many people have multiple disabilities)

Very low levels of income among those with disabilities: The median after-tax income for persons with disabilities who were 25 to 64 years of age in 2017 was estimated at just over \$26,826⁹¹

Employment rates were quite low for people with disabilities:

62% of people with disabilities were in the labour force compared to 82% of people without disabilities in Waterloo Region

Those with severe disabilities half as likely to be employed as those with milder disabilities or the public:

While data is not broken down for Waterloo Region, employment rates for those with more severe disabilities are particularly low, with about 85% of those 45 to 54 employed, compared to 79.2% of those with a milder disability, and 41.4% of those with a more severe disability



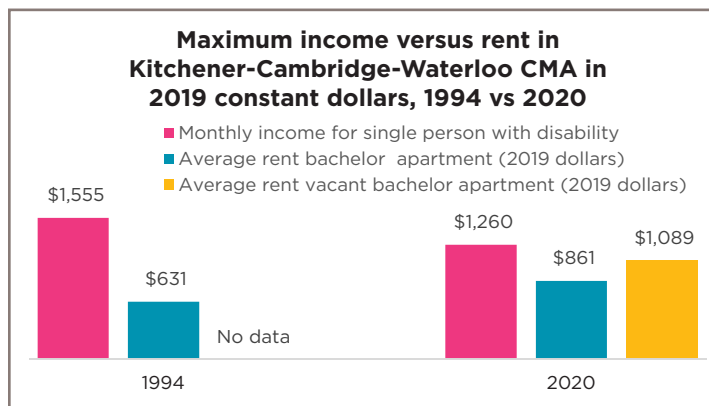
“There are over 600 adults with developmental disabilities in Waterloo Region currently in need of residential services, including various forms of support along with the need for suitable and affordable housing. Most of them have been waiting for many years, registered with Developmental Services Ontario (DSO) and are reliant on ODSP as their primary or sole source of income. They simply cannot afford market rent. We’re never going to have enough capacity within developmental services to support them alone... we need to look at new systems and new collaborations to find housing solutions that provide people complete access to the community and all the resources across various systems, federally, provincially and municipally.”

- Allan Mills, Executive Director, Extend-A-Family Waterloo Region

Ontario Disability Support Payments (ODSP) are woefully inadequate to support any form of decent living for those with disabilities in Waterloo Region:

- **A minority of people with disabilities received ODSP in Waterloo Region:** 11,858 people were receiving ODSP as of March 2017, supporting 16,179 beneficiaries⁹²
- **Renting an average vacant bachelor apartment in Waterloo Region in 2020 would consume about 86% of government support for someone on ODSP:** The average bachelor apartment in Waterloo Region would consume about 41% of someone on ODSP’s income in 1994, whereas, in 2020, it was about 68% for the average unit, and a vacant unit would consume 86% of income (see chart on the right for underlying numbers and sources)

Poverty rates much higher than the general public: Canada-wide in 2017, people with mild disabilities aged 25 to 64 years old were 42% more likely to be living below the official poverty line versus those without (14.2% vs 10%), and people with severe disabilities were 180% more likely to be below the poverty line (28.3% versus 10%)



Source: Maytree Welfare in Canada. CMHC Rental Market Survey.
Note: The monthly income for someone with a disability in 2020 includes annual payments of \$14,028 from the Ontario Disability Support Program and provincial and federal tax credits of about \$1100 per year.

- **Developmental disabilities among most challenging for affordable housing:** “The vast majority of Ontarians with developmental disabilities are impoverished,” a 2018 Ontario Housing Task Force report noted⁹³



Affordable Housing for those with **Disabilities**

continued

The backlog for subsidized community housing is hitting Waterloo Region's community with disabilities harder than the general population: According to the Canadian Housing Survey, in 2018 Canada wide, those who identified that their home needed an accessibility adaptation due to disabilities/illness and health were 3.4 times as likely to report having a household member on the waitlist for social and affordable housing than those that didn't have any accessibility needs (5.6% versus 1.6%).

- Even more households with disabilities reported they were on the affordable housing waitlist among respondents in Kitchener-Cambridge-Waterloo CMA, though sample sizes were small

Lack of independence for people with disabilities in Canada: Of Canadians with disabilities living alone with severe disabilities, 61.4% were living below the poverty line compared to 13.6% of those living with disabilities living with parents or guardians

Women are more likely to have disabilities than men and have lower income for those with disabilities: Across Canada, median after-tax income for women with more severe disabilities was lower than for men, with women with severe disabilities aged 25 to 64 having a median after-tax income of \$17,520 in 2015 versus \$20,230 for men, with the gap being even larger for senior men, with a median income \$7,000 higher than senior women with severe disabilities⁹⁴



Disabilities

“We need to consider the impact of dignity and respect when we have conversations about energy efficiency and affordability. Building spaces to a better environment standard isn’t just good for the environment, but also good for the people who live there... The least privileged people bear the brunt of the environmental challenge, like climate change, poor water, and poor air quality. This is the intersection between justice, economics, and the environment; the sweet spot that we all want to find.”

- Tova Davidson, Executive Director at Sustainable Waterloo Region

Affordable Housing and the Environment

July 2021 was the hottest month ever recorded across the globe.⁹⁵ This is part of a growing climate crisis with more and more record temperatures being set across Waterloo Region, Canada, and the globe. These hotter temperatures are coming with an increased risk of flooding and extreme weather events in Waterloo Region.⁹⁶ Energy costs are increasing, and already, about one-in-five Waterloo Region residents are living in energy poverty⁹⁶, and costs of energy are expected to spike over the next decade, with the carbon tax inevitably leading to increased natural gas costs.⁹⁷

Access to green space is increasingly linked to better mental health and reduced risk of mortality, cardiovascular diseases, asthma, and obesity – and provides necessary respite in a heatwave; but marginalized populations are least likely to live in parts of the country with access to green space.⁹⁸

Energy poverty and liveable homes are both a challenge and an opportunity for Waterloo Region

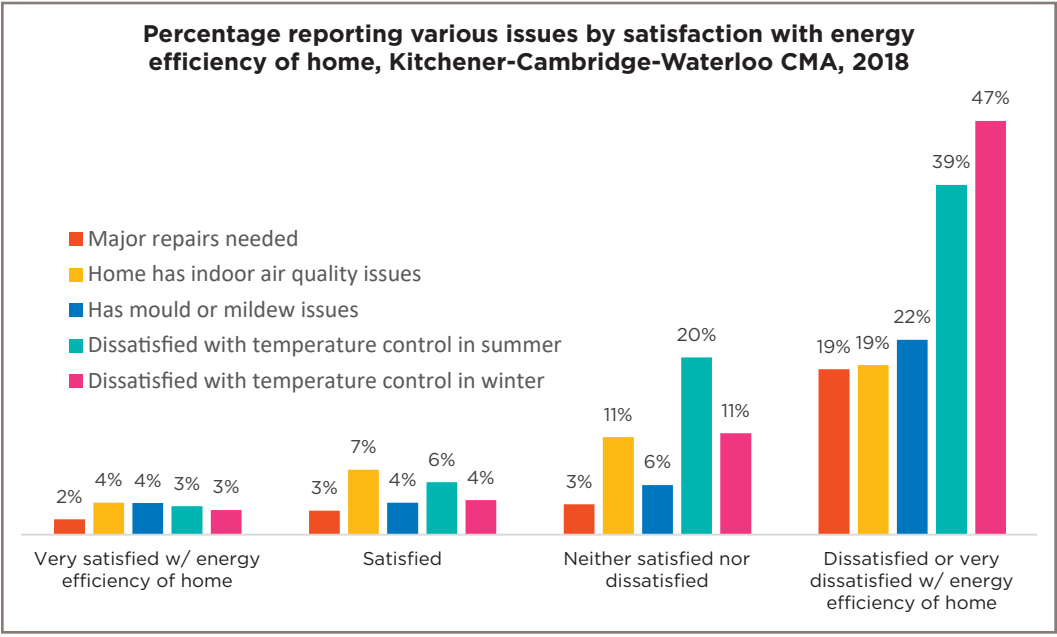
Energy poverty is a significant issue for many in Waterloo Region: Energy poverty, defined as spending more than 6% of after-tax income on energy, is common in Waterloo Region, with 19% of homes experiencing energy poverty, with rates rising as high as 43% in some neighbourhoods⁹⁹

- Energy poverty is associated with “discomfort from living in cold and drafty homes, disruptions from abrupt utility shutoffs, such as inability to cook and spoiled food, sacrificing other essentials such as groceries and medication in order to keep up with energy bills, increased incidence of respiratory illness in children and infants, higher stress and poor mental health outcomes for adults, difficulty participating fully in community life.”¹⁰⁰

“Energy efficiency is key to affordable housing. Improving an existing building’s energy efficiency is a tremendous opportunity to improve affordability.”

- Mary Jane Patterson, Executive Director at Reep Green Solutions





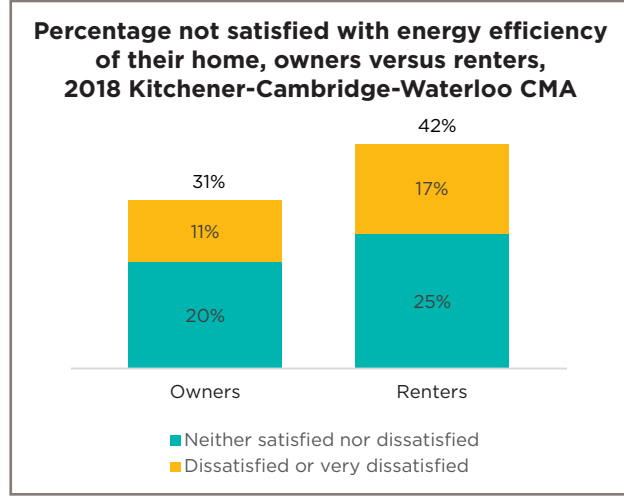
Source: Canadian Housing Survey 2018. Analysis by author.

Most (65%) Waterloo Region residents were satisfied with the energy efficiency of their home: 16% of residents were very satisfied with the energy efficiency of their home, 50% were satisfied, 22% were neither satisfied, and 13% were dissatisfied or very dissatisfied in the 2018 Canadian Housing Survey¹⁰¹

Renters less satisfied with energy efficiency: Renters in Waterloo Region were more likely to report dissatisfaction or lack of satisfaction with the energy efficiency of their homes (42% of renters versus 31% of owners)

- **Energy efficiency overlaps with liveability:** In Waterloo Region, compared to those who were very satisfied with the energy efficiency of their home, those who were dissatisfied with the energy efficiency of their home were five times more likely to say the home had indoor air quality issues, six times as likely to say their home had mould or mildew issues, 11 times more likely to say major repairs were needed, 12 times more likely to be dissatisfied with their temperature control in summer, and 17 times more likely to say they were dissatisfied with their ability to control the temperature in the winter¹⁰²

- **State of repair was also a strong predictor of satisfaction with energy efficiency:** 51% of those whose homes required major repair were not satisfied with the energy efficiency of their home compared to 9% of those who said only regular maintenance was needed on their home



Source: Canadian Housing Survey 2018. Analysis by author.

Affordable Housing and the Environment

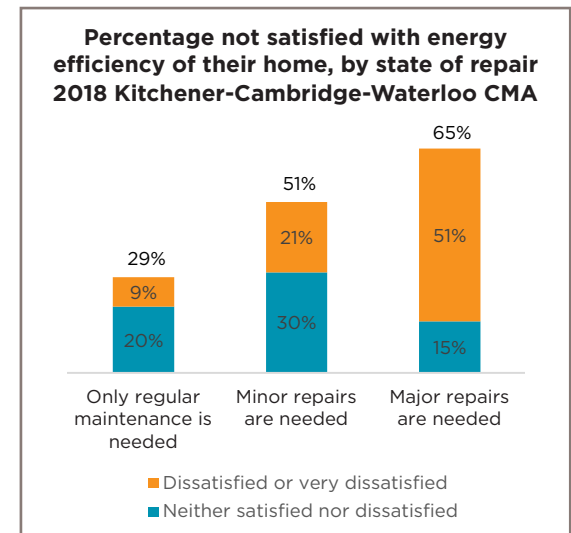
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Marginalized populations bear risks of climate change

Older and ageing high rises – generally among the units with the most affordable rent in the city – bear the most risks of extreme internal temperatures and tend to be the home of marginalized and vulnerable residents, according to data from other parts of southern Ontario¹⁰³

Marginalized populations less likely to live near green space: A national 2016 study found that residential greenness was much less likely to be available for renters, new immigrants, racialized people, and lower-income residents

- Green space and natural infrastructure play a key role in reducing heat island effects. In addition, heat waves can play important roles for respite during blistering day-time temperatures and numerous other physical, social, and mental health benefits



Source: Canadian Housing Survey 2018. Analysis by author.



“There are so many low-income residents that I work with in Waterloo Region that are living in units that are not suitable or fit for human habitation, like apartments without drywall or covered in mould. People are afraid to complain about the situation because they are worried about what might happen with their landlords and because there isn’t anywhere else they can afford.”

- Marjorie Knight, Family Outreach Worker at House of Friendship

“Most energy efficiency programs are dependent on upfront upgrades. However, sometimes what people need first are simple repairs. We need programs that address repairs for livability and energy efficiency upgrades.”

- Kate Pearce, Communications & Project Manager at WR Community Energy



Glossary

Affordable Housing - There are many definitions of affordable housing. In Canada, housing is generally considered affordable if it costs less than 30% of a household's before-tax income. In a regional and municipal context, affordable housing is sometimes referred to as units rented at a certain proportion of market rent.

Census Metropolitan Area (CMA) - The Kitchener-Cambridge-Waterloo CMA has very similar but slightly different borders than the Region of Waterloo. Formally, a CMA is a combination of adjacent municipalities with a population of at least 100,000, of which 50,000 or more must live within the core. To be included in the CMA, each adjacent municipality has to have at least a certain percentage of commuting flows going back and forth to the CMA.

Core Housing Need - A household is said to be in 'core housing need' if its housing falls below at least one of the adequacy, affordability or suitability standards and it would have to spend 30% or more of its total before-tax income to pay the median rent of alternative local housing that is acceptable (meets all three housing standards).

Deeply Affordable Units - A term with several different definitions. See also affordable housing. When affordability is classified based on discounted rates versus the average market rent, deeply affordable units refer to units with steeper discounts that will still be affordable to the lowest-income households. Many of the most marginalized will still live in unaffordable housing (spending more than 30% of before-tax income) when living in units at 80% of average market rent.

Energy Poverty - Households that spend more than 6% of their after-tax income on home energy are deemed to be living in energy poverty by the Canadian Urban Sustainability Practitioners.

Homesharing - Home sharing is when two unrelated people share their home for mutual benefit. Often programs involve matching older adults with younger adults allowing seniors to age in place and younger adults to access affordable housing.

Mixed Housing Models - Mixed housing models is a general term that often refers to the combination of market housing with affordable housing or units for mixed-income sites with various housing supports. The term can also refer to when different densities of housing are within a single geographic area.

MLS Home Price Index - The MLS Home Price Index is a tool provided by the Canadian Real Estate Association to provide a standardized index of the prices of homes across the country over time. It adjusts for features of homes so that short-term trends like the sale of very expensive properties do not distort average sales prices in any given market.

Precarious Employment - Precarious work refers to jobs that are poorly paid, unprotected, and insecure. The exact definition varies across sources and sometimes includes anyone with a non-standard employment contract, while other definitions only include people below a certain income threshold.

Subsidized or Community Housing - Subsidized housing is when you get help paying your rent from the government or other private or non-governmental organizations. Rent is charged based on what you can afford rather than market rates. There are several different models of subsidized or community housing.

Supportive Housing - Affordable housing that includes individualized, flexible, and voluntary support services for people with high needs related to physical or mental health, development disabilities, or substance use.

Unsuitable housing - 'Housing suitability' assesses the required number of bedrooms for a household based on the age, sex, and relationships among household members. A dwelling is deemed to be unsuitable if the dwelling does not have enough bedrooms.

Endnotes and references

1. See chart for notes and sources.
2. Census Bureau of the United States. Metropolitan and Micropolitan Statistical Area Population Estimates and Estimated Components of Change: April 1, 2010 to July 1, 2019
3. Statistics Canada, "Table: 17-10-0135-01 Population Estimates, July 1, by Census Metropolitan Area and Census Agglomeration, 2016 Boundaries," n.d., <https://www150.statcan.gc.ca/t1/tbl1/en/tv.action?pid=1710013501>.
4. Statistics Canada.
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ABOUT KITCHENER WATERLOO COMMUNITY FOUNDATION

Kitchener Waterloo Community Foundation (KWCF) is focused on Granting, Impact Investing and Convening to make measurable and sustainable impacts in Waterloo Region. We collaborate with partners to develop forward-thinking innovative solutions and seize opportunities to meet current and future needs of our community.

We enable people, companies and organizations to do more good by making it easy for Fundholders and Donors to give and invest, and for charities to receive money. Gifts are directed to KWCF's endowed funds that drive positive change in two ways: through grants and impact investments that deliver both financial returns as well as positive social and environmental outcomes. We work with our Fundholders to distribute the income generated through grants to support a wide range of charitable causes within our community.

As a leading community-building organization we also work to amplify voices and issues of importance by convening conversations and sharing information, while approaching our work with an equity mindset. If you want to join us in making an impact in Waterloo Region, visit www.kwcf.ca

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