

Advancing Homes for All

**The Region of Waterloo's 10-Year
Housing and Homelessness Plan
2026-2036**

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



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Executive summary

The Region of Waterloo's Housing and Homelessness Plan 2026–2036 establishes a long-term, coordinated framework to guide how the Region, in its role as Service System Manager, will work with community partners, Indigenous organizations, housing providers, service providers, area municipalities, residents, and other orders of government to respond to housing need and homelessness across Waterloo Region.

The 10-Year Plan fulfills the Region's responsibilities under Ontario's housing and homelessness framework, including the Housing Services Act, 2011 and the Homelessness Prevention Program, while setting a clear local direction for investment, service planning, system improvement, and accountability. It is grounded in the understanding that safe, suitable, accessible, and affordable housing is fundamental to individual well-being and to a healthy, inclusive, and resilient community.

The need for this 10-Year Plan is clear. Waterloo Region continues to face significant housing affordability pressures, limited supply across the housing continuum, rising complexity of service needs, growing community housing wait lists, and increasing experiences of homelessness, particularly chronic homelessness. At the same time, the Region is navigating major system pressures and opportunities, including End of Mortgage across the community housing sector, the need to preserve and renew aging housing stock, changing market conditions that are constraining development, and the need for stronger data to support policy, planning, and investment decisions.

The 10-Year Plan builds on substantial work already underway through four foundational divisional plans: Building Better Futures, the Waterloo Region Housing Revitalization Plan, the Community Housing Succession Strategy related to End of Mortgage, and the Plan to End Chronic Homelessness. Together, these plans provide the operational and strategic basis for action across the housing continuum, from homelessness response and supportive housing to community housing and affordable rental supply. The 10-Year Plan also draws on a new Housing Needs Assessment to better understand current and projected need across the continuum and to support future target-setting, planning, and advocacy.

The evidence confirms that housing need in Waterloo Region is significant and growing. Core Housing Need remains concentrated among very low- and low-income households, with renters disproportionately affected. One- and two-person households represent the largest share of households in need, while larger family households continue to face challenges accessing appropriately sized affordable units. Specific groups, including seniors, Indigenous peoples, lone-parent households, and residents of rural townships, face distinct barriers and elevated risk. At the same time, experiences of homelessness have increased substantially over the last decade, with chronic homelessness rising faster than overall homelessness and with clear evidence of disproportionate impact on some population groups.

Under a business-as-usual scenario, housing need is expected to intensify over the life of the 10-Year Plan. The number of households in Core Housing Need is projected to continue increasing by 2031 and 2036, while homelessness projections indicate continued growth in both total active homelessness and chronic homelessness if current trends persist. These findings reinforce that maintaining current approaches will not be sufficient to meet community need. More coordinated action, stronger partnerships, better use of public land and resources, preservation of existing affordable housing, and increased senior government investment will all be required.

To respond to these pressures, the 10-Year Plan is organized around seven strategic priorities:

1. Deliver More Homes Faster
2. Deep Affordability and Non-Market Supply
3. Mixed-Income Housing Models
4. Protecting Community and Affordable Housing Stock
5. Ending Chronic Homelessness
6. Data as Infrastructure
7. Reconciliation, Equity, Diversity, and Inclusion

Together, these priorities create a practical and integrated roadmap for the next decade. They are designed to increase the supply of affordable and non-market housing, preserve existing community housing, improve system response to chronic homelessness, and strengthen long-term planning and decision-making. Two priorities—Data as Infrastructure and Reconciliation, Equity, Diversity, and Inclusion—also function as cross-cutting lenses that will shape how all other priorities are implemented, measured, and continuously improved.

A central direction of the 10-Year Plan is to strengthen evidence-informed planning through better data across the housing continuum. Over time, the Region will work toward a more integrated planning and performance model that links supply, demand, service outcomes, and financial inputs. This will support stronger service planning, better understanding of gaps and overrepresentation, improved responsiveness to equity-owed communities, and more effective advocacy to senior governments. The 10-Year Plan also affirms the importance of lived expertise, community partnership, and Indigenous leadership in shaping policies, services, and system improvements.

Implementation of the 10-Year Plan will occur through the continued advancement of the four divisional plans, supported by annual monitoring, reporting, and future updates to the Housing Needs Assessment as new data becomes available. The 10-Year Plan recognizes that the scale of housing and homelessness need exceeds municipal financial capacity alone. Continued advocacy to the provincial and federal governments will therefore remain essential, particularly for increased capital and operating funding for affordable housing, supportive housing, homelessness services, and the preservation of existing community housing assets.

This Plan provides the Region and its partners with a shared 10-year direction to respond to housing need with greater urgency, coordination, and accountability. By aligning existing work, focusing on the areas of greatest need, and strengthening the Region's ability to measure outcomes and plan for the future, the 2026–2036 Housing and Homelessness Plan sets the foundation for a more equitable, effective, and sustainable housing and homelessness system in Waterloo Region.

Land acknowledgement

We live on land that has been rich with Indigenous cultures for 10,000 years. We are treaty people, which comes with responsibilities and obligations. The enduring presence and traditional knowledge of the Anishinaabe, Haudenosaunee and Chonnonton Peoples teach us how to steward the land for future generations. We work to honour the Two Row Wampum treaty and its principles of Friendship, Peace Between Peoples, and Living In Parallel Forever.

This Housing and Homelessness Plan is grounded in the recognition that housing, land, belonging, and community are deeply interconnected. For Indigenous Peoples, displacement from land, the impacts of colonization, and ongoing systemic inequities continue to shape experiences of housing need and homelessness today. Acknowledging this history is an important part of understanding the present-day realities facing many Indigenous individuals, families, and communities in Waterloo Region.

As treaty people, we have a shared responsibility to move beyond acknowledgement toward action. This includes listening to Indigenous voices, respecting Indigenous rights, and supporting Indigenous-led approaches to housing, homelessness response, and community well-being. It also means recognizing that reconciliation must be reflected in how systems are designed, how decisions are made, and how resources are prioritized.

In the context of this 10-Year Housing and Homelessness Plan, this commitment calls on us to build relationships rooted in respect, accountability, and partnership. It requires us to work in ways that advance equity, remove barriers, and create space for Indigenous knowledge, leadership, and self-determined housing solutions. Honouring the land and the treaties is not separate from this work; it is part of building a housing and homelessness system that is more just, inclusive, and responsive for current and future generations.

Introduction and context

The Region of Waterloo's Housing and Homelessness Plan ("the 10-Year Plan") provides a clear and coordinated framework to guide how the Region, in its role as Service System Manager, works with community partners, service providers, housing providers, Indigenous organizations, residents, and other orders of government to address housing need and homelessness across Waterloo Region.

The 10-Year Plan is also required as part of the Region's legislative and service system responsibilities under provincial policy and program frameworks. As the designated Service Manager and Service System Manager for housing and homelessness in Ontario, the Region of Waterloo is responsible for planning, managing, and delivering housing and homelessness programs in accordance with provincial requirements, including the Housing Services Act, 2011, the Homelessness Prevention Program, and broader policy direction under the Provincial Planning Statement and other applicable legislation and regulations. The 10-Year Plan is the mechanism through which the Region fulfills these responsibilities in a coordinated, locally responsive, and accountable manner, while establishing priorities to address community need and guide action across the housing and homelessness system.

The 10-Year Plan responds to current and emerging pressures across the housing continuum, including housing affordability challenges, limited supply, increasing complexity of service needs, and the urgent need to prevent and end chronic homelessness. It establishes a shared direction for decision-making, investment, service planning, system improvement, and accountability, recognizing that safe, suitable, accessible, and affordable housing is foundational to individual well-being and to a healthy, inclusive, and resilient community.

The 10-Year Plan is intended to:

- establish a long-term vision and strategic priorities for the housing and homelessness system in Waterloo Region;
- align Regional actions with provincial requirements, local needs, and community priorities;
- guide the development, preservation, and coordination of housing, homelessness prevention, and support services across the housing continuum;
- focus efforts on improving outcomes for residents, particularly those experiencing the greatest housing instability and those experiencing or at risk of chronic homelessness;
- support integrated, evidence-informed planning and resource allocation; and
- establish a basis for measuring progress, strengthening accountability, and adapting actions over time.

Through this Plan, the Region affirms its commitment to working collaboratively to increase housing stability, improve system effectiveness, and create the conditions for all residents to access housing that meets their needs.

Many of the outcomes sought through this Plan depend not only on Regional action, but also on decisions, investments, and partnerships across all orders of government, the housing sector, community partners, and other public systems. While the Region has an important leadership, planning, funding, and coordination role, not all policy levers or resources required to achieve these outcomes are within its direct control. Implementation of this Plan will therefore require a combination of direct Regional action, shared action with partners, and sustained advocacy to senior governments.

Roles and responsibilities by level of Government

Housing and homelessness are shared responsibilities across all orders of government in Canada. Governance, funding, and policy levers are distributed across federal, provincial, regional, and municipal governments, making coordination essential to an effective housing and homelessness system. While these roles have evolved over time, all levels of government continue to play an important part in responding to housing need and homelessness in Waterloo Region.

Federal Government

The federal government plays a key role in housing and homelessness through national policy, funding, and financing programs. Historically, it led housing policy development through the National Housing Act and the creation of the Canada Mortgage and Housing Corporation (CMHC). More recently, the National Housing Strategy established a range of tools to support affordable housing development, including grants, low-cost loans, and other financing programs.

The federal role continues to evolve. In addition to ongoing investments through CMHC and programs such as Reaching Home, the federal government also supports portable housing benefits, rent supplements, and legacy cost-sharing in community housing. New initiatives, including Build Canada Homes, are intended to strengthen federal support for affordable, supportive, transitional, and non-market housing.

Provincial Government

The Province of Ontario establishes the legislative, policy, and funding framework for housing and homelessness services delivered locally. Through the Ministry of Municipal Affairs and Housing, the Province oversees community housing, affordable housing initiatives, rent supplements, portable housing benefits, and the Homelessness Prevention Program.

Ontario also sets the requirements within which municipal service managers operate, including responsibilities under the Housing Services Act, 2011 and related policy direction. In this way, the Province plays a central role in shaping the housing and homelessness system through legislation, accountability requirements, program design, and funding.

Regional Government

In Waterloo Region, the Region acts as both the Service Manager for housing and the Service System Manager for homelessness services. In this role, the Region is responsible for planning, funding, and administering provincially and federally funded community housing, affordable housing programs, homelessness prevention services, and responses to homelessness across the service area.

This includes administering the community housing waiting list, overseeing access to subsidized and government-funded affordable housing, setting and monitoring local housing standards and eligibility criteria, funding new affordable housing development, preserving existing community housing, and ensuring that community housing assets are maintained in a fair state of repair. The Region also works with housing providers, service providers, Indigenous organizations, developers, community agencies, and other partners to coordinate local responses across the housing continuum.

Area Municipal Government

Area Municipalities play a critical role in shaping housing outcomes through land use planning, zoning, and development approvals. Their decisions influence where and how housing can be built, including affordable and supportive housing, and help ensure an appropriate range and mix of housing options to meet community needs.

Area Municipalities are also important partners in reducing planning barriers, supporting complete communities, aligning local infrastructure, and facilitating housing development. In some cases, they may also receive funding from senior governments to support housing-enabling infrastructure and local housing initiatives.

Taken together, these shared responsibilities underscore the importance of ongoing coordination across all orders of government. Addressing housing need and homelessness in Waterloo Region requires aligned policy, sustained investment, and collaborative action across jurisdictions.

Previous 10 Year Housing and Homelessness Plan, 2014–2024

Like the current Plan, the previous 10-Year Housing and Homelessness Plan brought together two locally developed system plans: Waterloo Region's Housing Action Plan for Households with Low to Moderate Incomes and All Roads Lead to Home: The Homelessness to Housing Stability Strategy for Waterloo Region. Together, these plans created a shared framework for addressing housing affordability, strengthening housing stability, and advancing a coordinated response to homelessness across the community.

The previous Plan included both a Policy Framework and an Action Framework. The Policy Framework established a common foundation for understanding homelessness, identifying the key concepts, stakeholders, and policy directions needed to support a systems-based response. The Action Framework set out the changes required to advance this work, how those changes would be supported, and the measures that would be used to track progress over time.

A revised 10-Year Plan covering 2019–2024 was approved in November 2019 as part of the Province's required five-year review. The revised Plan identified five strategic directions and 34 actions to respond to housing affordability and homelessness pressures in Waterloo Region.

The five strategic directions were to:

- create more affordable and community housing;
- retain and maintain existing affordable housing stock;
- facilitate the development of an appropriate range of housing options;
- expand supports for people to find and secure housing; and
- improve access to housing and homelessness programs.

The current 10-Year Plan builds on this foundation. Of the 34 actions identified in the revised Plan, 11 were completed, 8 were in progress, 2 were in the planning stage, 12 were ongoing, and 1 was paused. This progress helped inform the development of the 2026–2036 Plan and reinforced the need for continued action across the full housing continuum. A detailed list of actions and status is provided in the appendices.

How we built this plan, 2026-2036

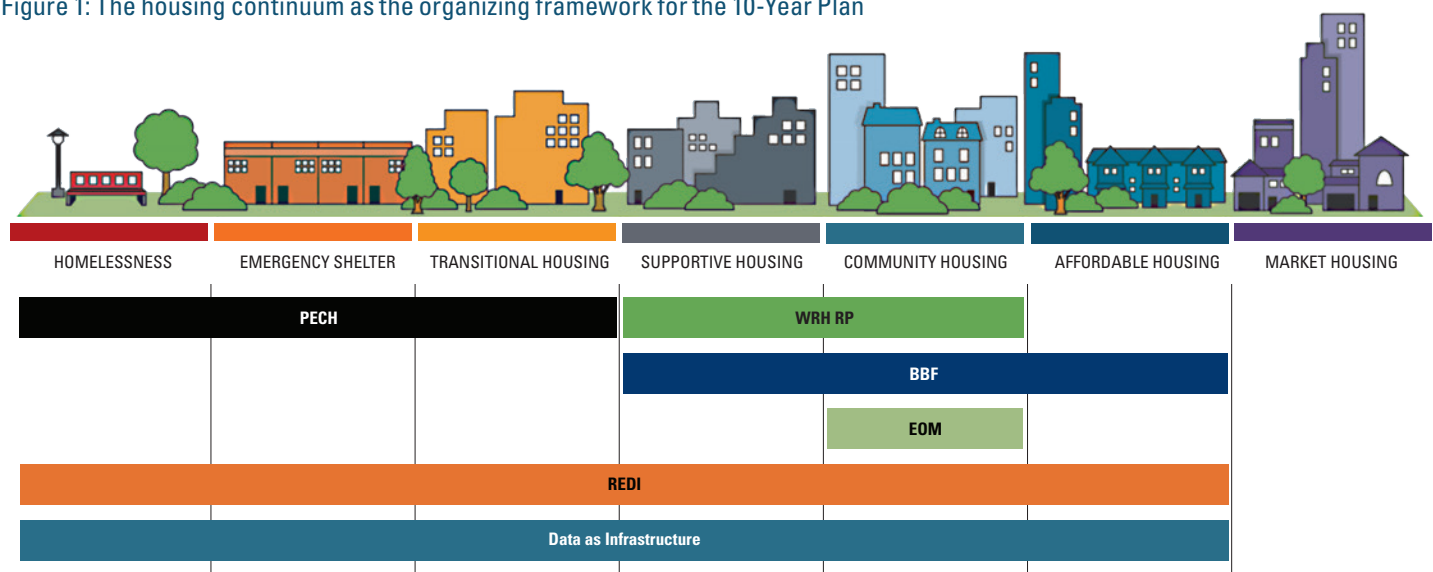
Meeting housing needs is a shared priority among Ontario's 47 Service System Managers. In Waterloo Region, the 2026–2036 Housing and Homelessness Plan was built by aligning major existing plans and strategies that have already been approved, implemented, or advanced through Council and community processes. Rather than creating a stand-alone plan from scratch, this Plan draws together the Region's core housing and homelessness work into one coordinated framework, supported by a Housing Needs Assessment (HNA) and organized across the housing continuum.

Housing continuum

The housing continuum provides the organizing framework for this 10-Year Plan. It recognizes that housing need exists across a range of circumstances, from unsheltered and sheltered homelessness, to transitional and supportive housing, to community housing, affordable rental housing, and affordable home ownership. While market rental and market ownership housing sit outside the direct service mandate of Region of Waterloo Housing Services, changes in those parts of the housing system have significant impacts on affordability, homelessness, and pressure on subsidized and supported housing. Using the continuum as the foundation for the 10-Year Plan supports a more integrated understanding of need, system pressures, and where interventions are required.

The Housing Needs Assessment developed for this Plan is intended to strengthen that continuum-based approach. It examines need at multiple points across the system, including projected experiences of homelessness and projected affordable housing need by income level and household size. This creates a common evidence base for service planning, target-setting, and investment decisions, and allows the Region to connect work underway in affordable housing, community housing renewal, homelessness response, and supportive housing into one strategic direction. This continuum-based approach also supports clearer alignment between the 10-Year Plan's strategic priorities and the operational work already underway across Housing Services.

Figure 1: The housing continuum as the organizing framework for the 10-Year Plan



Source: CMHC, 2018

The four divisional housing plans that make up the foundation of the 10 Year Plan include:

Building Better Futures (BBF)

Building Better Futures is the Region’s affordable housing plan. It is designed to maximize the impact of Regional investments and leverage federal, provincial, municipal, non-profit, and private-sector participation to increase and preserve affordable housing supply. The Building Better Futures plan sets a target to create or preserve up to 3,500 affordable homes by the end of 2029, with 60 per cent of those homes intended for households with very low to low incomes.

Published plan materials identify five core elements of the current Building Better Futures approach: lands for affordable housing, funding and resources, preserving affordable housing, community collaboration, and policy and advocacy. These directions reflect a broader shift from focusing only on new supply to also preserving existing affordability, increasing community capacity, and using Region owned land, partnerships, and policy tools more strategically. Within this 10-Year Plan, Building Better Futures serves as the primary vehicle for increasing affordable and non-market housing supply and for advancing actions related to public land, incentives, preservation, and community partnership.

Waterloo Regional Housing Revitalization Plan (WRH RP)

The Waterloo Region Housing Revitalization Plan, approved by Regional Council in 2019, maps out a long-term vision for Waterloo Region Housing communities over the next two decades. The plan was developed between 2017 and 2019 with community input and is intended to both increase affordable housing supply and maintain Waterloo Region Housing assets in good repair. The published plan identifies the creation of 638 affordable housing units across five Waterloo Region Housing communities, while also establishing design guidelines and a longer-term approach to strengthening WRH communities.

The Revitalization Plan is foundational to this 10-Year Plan because it links asset renewal, intensification, community design, and long-term portfolio sustainability. It demonstrates that preserving and growing community housing are not separate tasks; redevelopment, infill, state of repair, and tenant experience must be considered together. As implementation continues, the Revitalization Plan informs the strategic priorities related to delivering more homes faster, mixed-income approaches, and protecting community housing stock.

End of Mortgage (EOM)

The Community Housing Succession Strategy was developed in response to the long-anticipated end of mortgage across Waterloo Region's community housing sector. As mortgages mature, the historical provincial funding formula changes significantly, creating both risk and opportunity for community housing providers. Region of Waterloo reporting describes the strategy as a proactive approach intended to retain as many community housing units as possible while supporting the long-term financial sustainability, protection, upkeep, and growth of housing assets, as well as provider staff and board capacity.

This work is central to the new 10-Year Plan because preserving existing affordable housing is as important as creating new supply. The End of Mortgage transition affects the long-term stability of non-profit and co-operative housing providers, the future affordability of existing units, and the Region's ability to sustain a vibrant community housing sector. In this Plan, the Community Housing Succession Strategy provides the foundation for actions related to preservation, reinvestment, provider sustainability, and system stewardship in a post-mortgage environment.

Plan to End Chronic Homelessness (PECH)

[The Plan to End Chronic Homelessness](#), approved in April 2024, is a community-created roadmap to achieve functional zero chronic homelessness in Waterloo Region by 2030. The Plan was shaped through extensive engagement with community partners, service providers, system leaders, equity-owned groups, and a Lived Expertise Prototyping Cohort. It is explicitly framed as work done "in community, by community, for community," and positions lived expertise as essential to system design, implementation, and accountability. (engagewr.ca)

The published PECH identifies seven strategic focus areas: Create Policy and System Accountability; Centre Community Voices; Build System Bridges; Advance Equitable Housing; Focus on Preventing Homelessness; Change the Narrative on Housing and Homelessness; and Advocate and Collaborate for Broader Change. It also emphasizes that ending chronic homelessness requires a more responsive, sustainable, integrated, inclusive, and adaptive Housing Stability System. Within this 10-Year Plan, PECH provides the primary framework for chronic homelessness, supportive housing, prevention, cross-system integration, and lived expertise.

Bringing the plans together

These four plans already guide significant areas of Housing Services work. Each was developed through its own policy, community, staff, and Council processes, and each responds to a different part of the housing continuum. In preparing the 2026–2036 Plan, the Region mapped the goals, actions, and directions from these plans to a common set of long-term strategic priorities. This approach allows the Region to align implementation, reduce duplication, strengthen accountability, and organize ongoing work under one coherent 10-year framework.

The result is a plan that does not replace the divisional plans, but rather integrates them. The 10-Year Plan functions as the overarching framework that connects affordable housing supply, community housing renewal, homelessness response, supportive housing, preservation, partnership, and advocacy. It also supports clearer reporting to Council and community by linking divisional work to shared strategic outcomes across the full housing continuum.



Data as infrastructure

A key theme that emerged through development of this plan is the need to treat data as core system infrastructure rather than only as a reporting requirement. The Housing Continuum approach depends on the ability to understand supply, demand, service performance, equity gaps, and cost pressures across multiple programs and populations. The Region's broader strategic planning framework also emphasizes being "based in data and trends," reinforcing the importance of evidence-informed planning and decision-making.

In this 10-Year Plan, data as infrastructure means building the tools, data standards, and analytic capacity needed to support planning across the continuum. This includes improving the quality and consistency of data from sources such as HIFIS, PATHS/coordinated access, community housing wait list data, affordable housing program data, and Housing Needs Assessment inputs. It also includes connecting these sources more effectively so the Region can better understand inflow into homelessness, outflow to permanent housing, unmet need, housing loss risk, service access patterns, and differences in outcomes across demographic groups.

Over the life of the 10-Year Plan, this work is intended to support a stronger integrated planning and performance approach. Better data will allow the Region and its partners to move beyond static counts toward more effective forecasting, scenario modelling, service design, and resource allocation. It will also strengthen the Region's ability to demonstrate need, quantify investment gaps, and advocate to senior levels of government for both capital and operating funding. In practical terms, Data as Infrastructure is both a stand-alone strategic priority and a lens for implementation across all other priorities.

Reconciliation, Equity, Diversity and Inclusion (REDI) principles

Reconciliation, Equity, Diversity and Inclusion are also foundational to how this Plan was built and how it is intended to be implemented. The need for a REDI lens is evident across the housing continuum: Indigenous peoples, seniors, youth, lone-parent families, rural residents, and other equity-owned groups experience housing need and homelessness differently, and often more acutely. The PECH process in particular emphasized the importance of centering lived expertise, championing intersectional human rights, and building a more inclusive and equitable Housing Stability System.

Within this Plan, REDI principles mean more than acknowledging disproportionate impact. They require intentional action in planning, engagement, investment, policy design, and evaluation. This includes improving disaggregated data where available, strengthening relationships with Indigenous organizations and equity-owned communities, incorporating lived expertise into governance and system review, and ensuring that services, housing options, and system pathways are responsive to different identities, needs, and barriers. REDI is therefore embedded as both a strategic priority in its own right and as a cross-cutting lens that shapes all other priorities in the 10-Year Plan.

Taken together, the Housing Continuum, the four foundational divisional plans, the Housing Needs Assessment, Data as Infrastructure, and REDI principles provide the basis for the 2026–2036 Housing and Homelessness Plan. This approach allows the Region to build from approved work already underway, while creating a more integrated, evidence-informed, and equity-responsive framework for the decade ahead.



Community profile

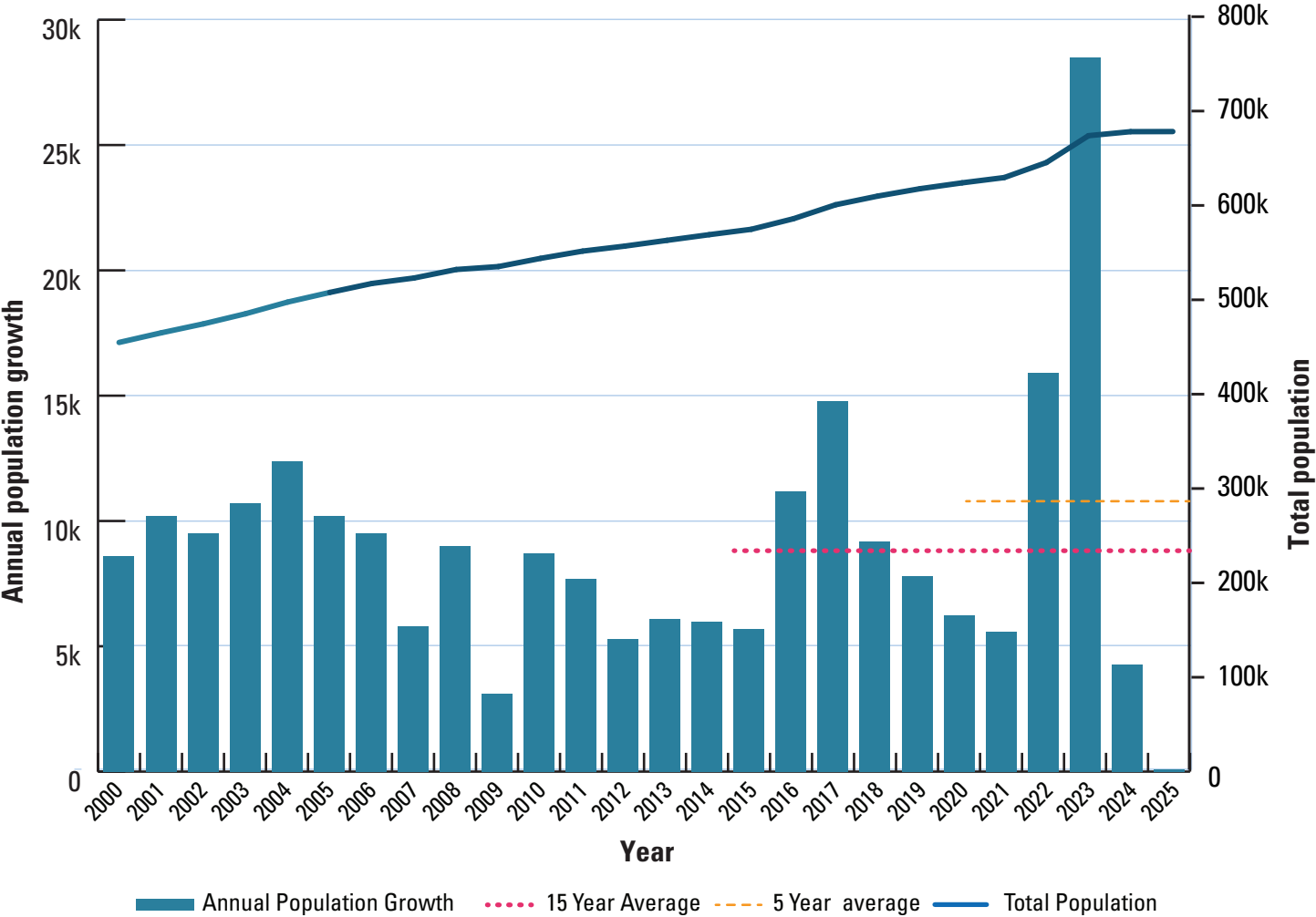
In developing the 10-Year Plan, the Region reviewed housing and homelessness data to better understand current and emerging housing needs in Waterloo Region. This analysis shapes the strategic directions and actions established in The 10-Year Plan and ensures continued alignment with current conditions, while also identifying emerging challenges, trends, and pressures affecting service use and delivery. The information used in this review draws from several data sources, including: A consultant study of the local real estate market, Region of Waterloo population estimates and forecasts, 2021 census data, CMHC Housing Data, HIFIS, PATHS, and The Region of Waterloo's Community Housing Waitlist.

Waterloo Region population growth and change

The total population for Waterloo Region as of year-end 2025 was estimated at 678,270 people, including university and college students temporarily residing in the Region. This is an increase of 90 people, a growth rate of 0.01 per cent from year-end 2024. The number of households is estimated at 246,600 which is an increase of 3,720 new households occupied since 2024, a growth rate of 1.53%. Population growth in 2025 is lower than both the Region's 5-year average, and 15-year average annual population growth (see Figure 2). The temporary student population has substantial impacts on the total population of Waterloo Region. In 2024, the federal government introduced caps on the number of new study permits. Through the 2025 federal budget, fewer reductions on new international students were announced. International student enrollment at the Region's three institutions declined in 2025, resulting in a lower population growth rate for the Region.

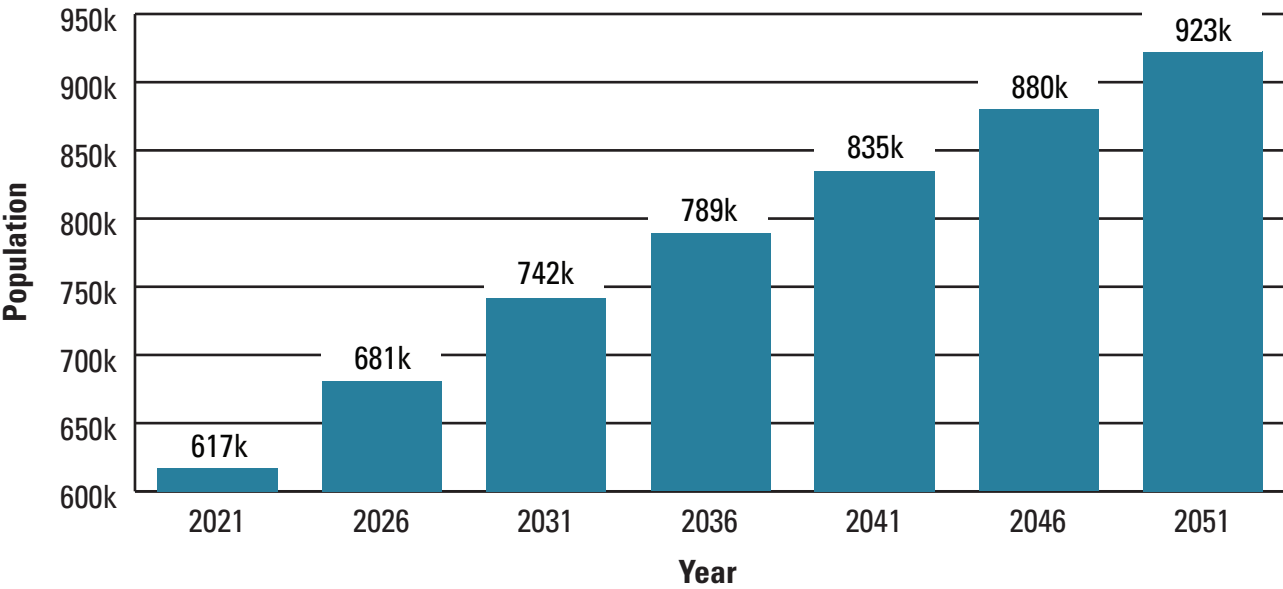
Slower population growth in Waterloo Region may ease short-term pressure on the housing market, particularly in rental housing linked to post-secondary students and international enrolment. However, overall population growth is continuing, and ongoing new residential development will remain important to meeting demand and supporting longer-term housing supply. Despite the lower growth experienced in 2025, the Region of Waterloo is still planning to support a population of 1 million by 2051 (see Figure 3).

Figure 2: Population Growth in Waterloo Region 2000 - 2025



Source: [Year End 2025 Population and Households Bulletin | Region of Waterloo](#)

Figure 3: Population Forecast for Waterloo Region, 2021 to 2051





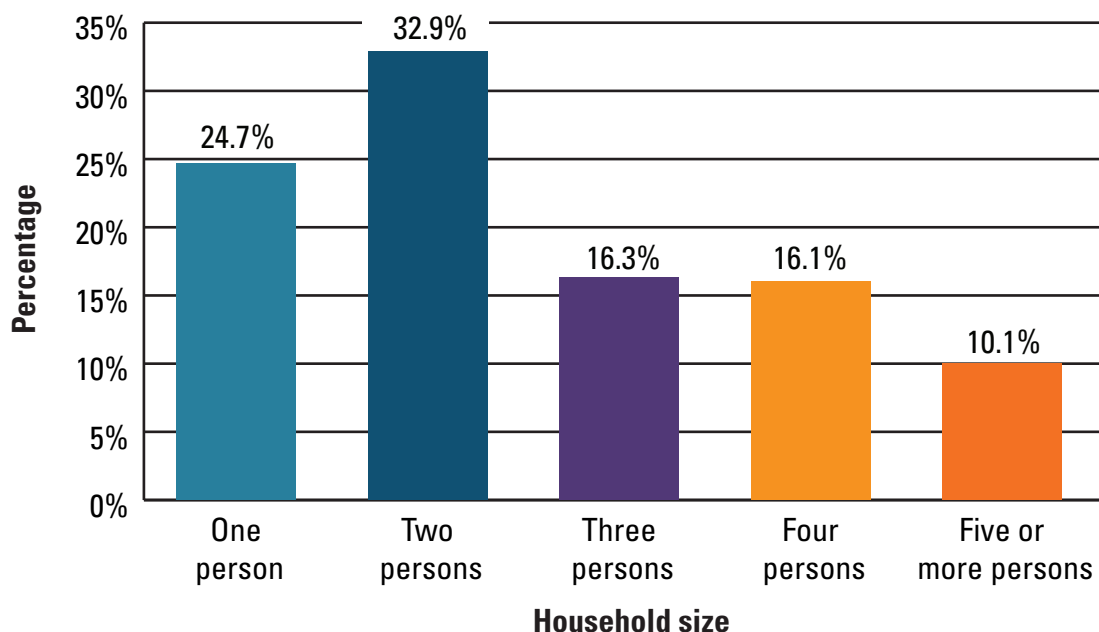
Total households and household size

In 2021, there were 222,430 households in Waterloo Region with the average household size being 2.6 people per household which is unchanged compared to 2016. This is the same average household size of Ontario but higher compared to Canada (2.4). Two-person households were the most common making up 32.9 per cent of all households (see Figure 4). Nearly one in four households consists of just one person (24.7%). This is slightly higher compared to 2016 (24.4%).

Couples with (29.6%) or without (24.3%) children made up more than half of households in 2021 (see Figure 5). Waterloo Region increased from 6,313 to 7,470 multigenerational households between 2016 and 2021 representing an 18 per cent increase in this household type and now represent 3.4 per cent of households.

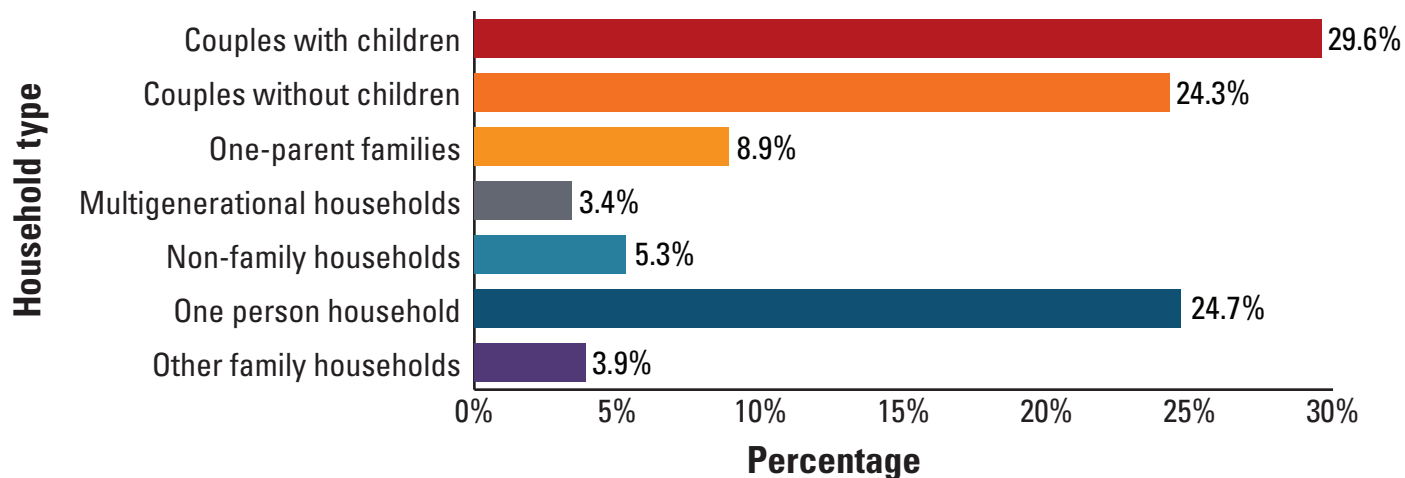
Household size and composition are important indicators of housing need because they shape both the number of homes required and the types of units needed across the housing continuum. One-person and lone-parent households may face greater affordability pressures and often require different forms of housing: one-person households are more likely to need smaller, lower-cost units, while lone-parent households may require family-oriented units with multiple bedrooms. Census data also indicate a modest but noticeable increase in multigenerational households between 2016 and 2021, which has implications for unit mix, bedroom counts, and the potential need for secondary suites and other flexible housing options within the community.

Figure 4: Households by Household Size, Waterloo Region, 2021



Source: Community Profile, 2021

Figure 5: Households by Household Size, Waterloo Region, 2021



Source: Community Profile, 2021

Specific population groups

Different groups within the community may require different affordable housing options. Rural residents, seniors, Indigenous peoples, and lone-parent families can face distinct housing barriers and may benefit from housing solutions that reflect their specific needs and circumstances.



Rural townships

While the Region's rural townships are home to approximately 12 per cent of the population, they have a limited supply of rental and affordable housing. In 2025, the township vacancy rate was 2.3 per cent, below the 3 per cent benchmark for a healthy rental market, indicating demand is outpacing supply. Rental options are particularly limited, with only about 2.3 per cent of the Region's rental units and 3.6 per cent of affordable housing program units (units operated by the Region, non-Profits and Co-ops) located in the townships, largely in low-rise forms. Rural housing need cannot be fully reflected in housing prices and vacancy rates alone. Even where housing costs in the townships may be lower than in urban areas, many households face significant housing insecurity due to limited rental supply, fewer housing options, reduced access to housing supports and programs, and transportation barriers.



Indigenous peoples

In the 2021 census, 1.7 per cent of Waterloo Region residents identified as Indigenous. The Indigenous population is likely underrepresented in Census data due to incomplete enumeration in some communities, lower response rates, housing instability, or choosing to not self-identify on the Census. Analysis completed for the Region in 2025 concluded that Indigenous individuals made up 10 per cent of the total current chronic homelessness population. In 2020, approximately 10.7 per cent of the reported Indigenous population were living in low income, as measured by the low-income measure after tax (LIM-AT), compared to Waterloo region's overall population (approximately 9.3 per cent).



Lone-parent households

According to the 2021 Census, there were 25,575 lone-parent households in Waterloo region. This is approximately 1,575 more households than in 2016, representing an increase of 6.5 per cent. Of these lone-parent households, 20,165 (79 per cent) were female-led. Lone-parent families continue to have the lowest median income of all family types. To be suitably housed, lone-parent households often require a multi-bedroom unit, which can be challenging to afford. According to the 2021 Census, approximately 28 per cent of lone parent households, more than one in four, who rented were in Core Housing Need.



Seniors

Between 2016 and 2021, the number of seniors aged 65 and over increased by 18 per cent, from 77,190 to 91,295. As a result, seniors accounted for 15.5 per cent of the population in 2021, up from 14.4 per cent in 2016. While seniors remain a smaller share of the overall population, this age group is growing and will continue to influence housing demand across the Region. This growth has important housing implications. Seniors may increasingly require a broader range of housing options that support aging in place, including affordable rental housing, accessible and barrier-free homes, and opportunities to downsize within their communities. As of March 2026, there were 2,313 senior-led households on the community housing waiting list representing 20 per cent of the total wait list.

Income and income distribution

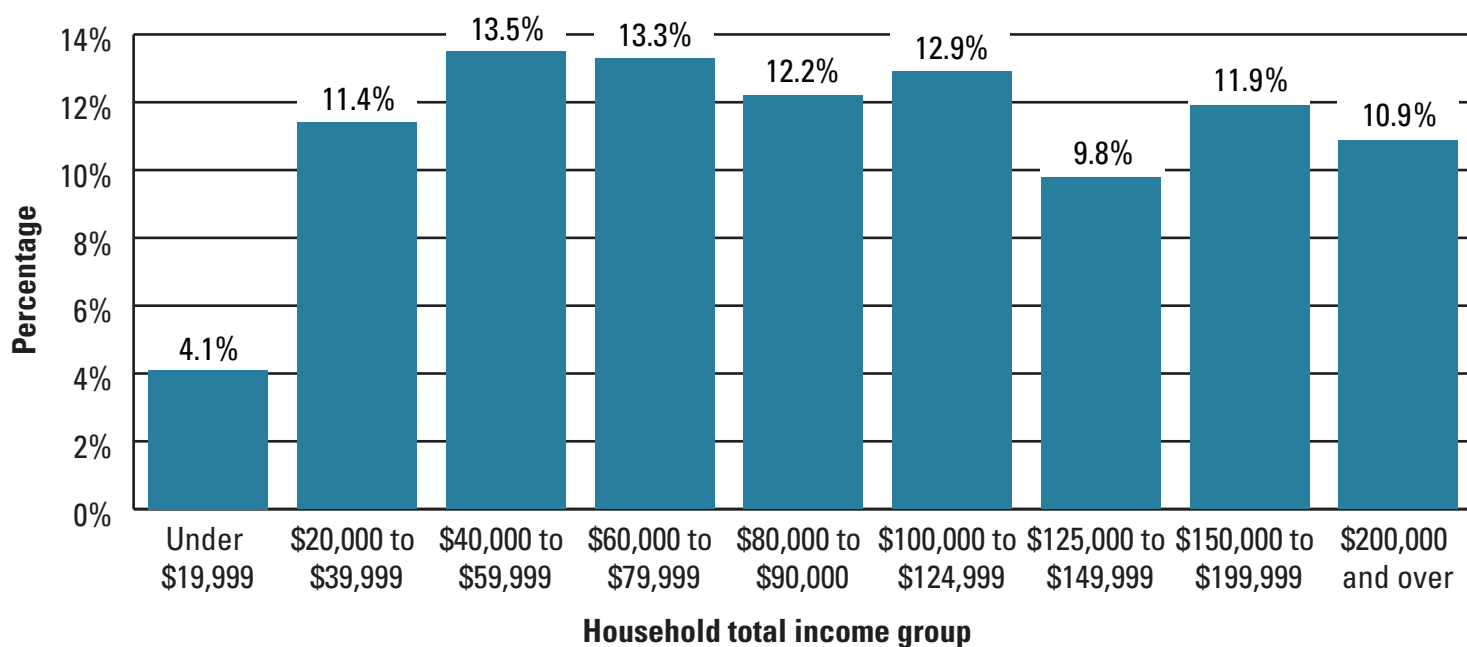
In 2020, Waterloo Region's median total household income was \$92,000, up 18.7 per cent since 2015. This is higher compared to both Ontario (\$91,000) and Canada (\$84,000).

In 2020, 15.5 per cent of households in Waterloo Region were living on less than \$40,000 per year in 2020 (Figure 6). This is down from 22.2 per cent of households in 2015. Increases in household income in 2020 may be due to COVID-19 emergency and recovery benefits provided by governments.

In 2020, the census reported that 9.3 per cent of Waterloo Region's residents were living in low income, after tax (LIM-AT). This was down from 12.1 per cent in 2015. This was lower compared to Ontario (10.1%) and Canada (11.1%).

Income is one of the strongest predictors of affordability stress and homelessness risk. Analysis completed for Waterloo Region report individuals with incomes less than \$20,000 had a 50 per cent likelihood of experiencing chronic homelessness.

Figure 6: Household Income Distribution, Waterloo Region, 2020



Experiences of homelessness in Waterloo Region

Like most of Canada, experiences of homelessness are increasing throughout Waterloo Region. Pressures on the housing market, underfunded services and policy changes, lack of affordable housing, and an increase in the depth of need for those experiencing homelessness are among the factors impacting this growth. To date, the Region of Waterloo has conducted four Point-in-Time (PiT) Counts since 2014, each contributing to a clearer understanding of homelessness across the region. The 2024 PiT Count, which comprised of both the enumeration and the Survey on Homelessness, was the region's most comprehensive collection of information to assess homelessness to date. Over the last decade, the number of individuals identified as experiencing homelessness has increased dramatically. In 2014, a total of 316 individuals were counted. By 2024, that number had risen to 2,371 (an increase of over 650%). This steep escalation reflects a combination of worsening housing instability and improved enumeration methodologies.

The largest single increase occurred between 2018 and 2021, where the number of individuals enumerated nearly tripled (from 390 to 1,085), followed by another doubling between 2021 and 2024 (Figure 7). These figures suggest a rapidly growing homelessness crisis across Waterloo, driven by a multitude of factors, including a chronic shortage of affordable housing, rising rents, inflationary pressures, and the long-term economic and social impacts of the COVID-19 pandemic.

As of 2025, the Government of Canada has made PiT Counts (i.e., sheltered and unsheltered enumeration only), an annual event, in an effort to more consistently measure homelessness across Canada. Every three years (beginning 2027 onwards), full PiT Counts (i.e., enumeration and Survey) will be conducted. On October 7, 2025, the Region conducted its first PiT Count enumeration-only, identifying 1,924 individuals experiencing unsheltered and sheltered homelessness. While the total is lower than in 2024 (2,371), the absence of survey data, as well as a more limited scope of this year's enumeration, means the two years are not directly comparable beyond the basic count.

Since 2019, total active experiences of homelessness have steadily increased, at an average rate of 11 per cent annually to 2026. Experiences of chronic homelessness have increased at an average rate of 16 per cent annually, slightly higher than the total overall rate of all experienced homelessness. Despite increased efforts and funding in homelessness programs across the board, the demand continues to exceed the supply of supports.

Experiences of chronic homelessness are not homogenous, as illustrated in Figure 9. Based on available data, trends are available for family homelessness, Indigenous status, youth, seniors, and single adults. As shown, single adults experience the highest rates of measured chronic homelessness. These subgroups, while helpful in understanding and responding to need, leave some information to be desired when considering who is represented, and who is missing from the data – and therefore how to resolve experiences of chronic homelessness into permanent housing outcomes.

Figure 7: Total number of individuals counted and surveyed as part of PiT counts in Waterloo Region (2014 - 2024)

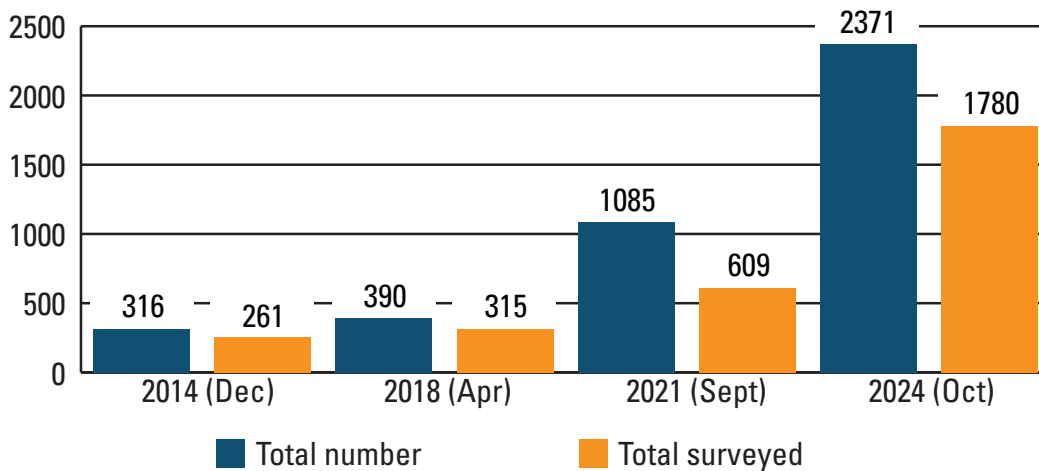


Figure 8: Total active and chronic homelessness, 2019-2026

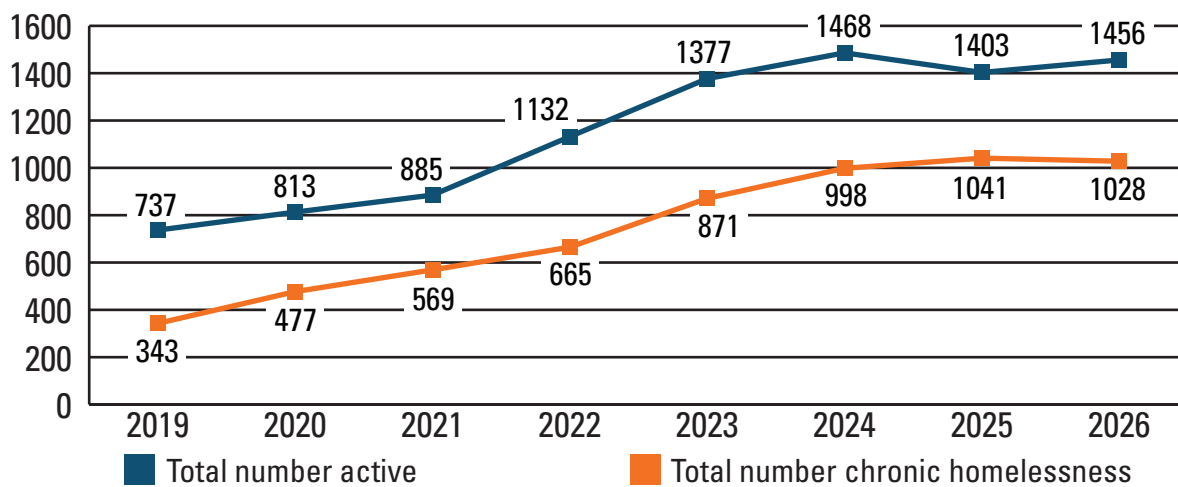
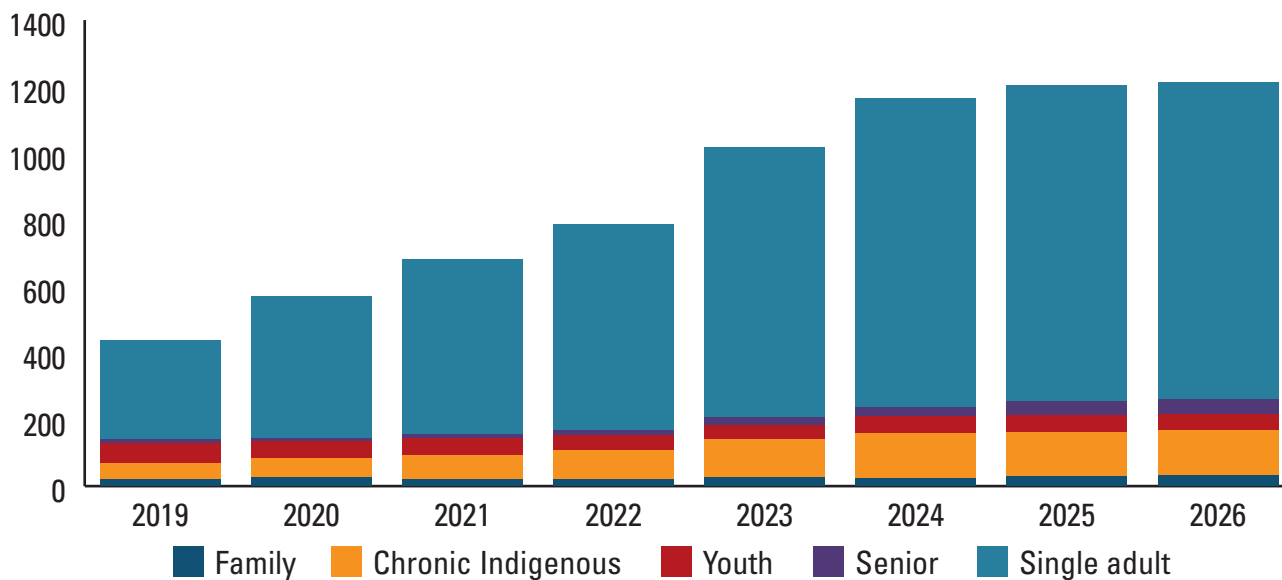


Figure 9: Total Chronic Homelessness, by demographic group to 2026



Ownership and rental housing affordability

Housing affordability pressures differ significantly for homeowners and renters. Homeowners may face challenges related to mortgage costs, interest rates, property taxes, utilities, and maintenance, while renters are more directly affected by monthly rent levels, limited supply of affordable units, and fewer opportunities to build equity. Renters also tend to have lower incomes on average and less financial flexibility to absorb housing cost increases, which can place them at greater risk of housing insecurity.

Housing costs have increased significantly across Waterloo Region in recent years, creating growing affordability pressures for households across the income spectrum. Median resale prices rose from \$485,000 in 2019 to \$760,000 in 2023¹, an increase of 57 per cent over the five-year period. This upward trend in ownership costs has further limited access to home ownership and increased pressure on the rental and affordable housing systems. Average rents in Waterloo Region have also increased in recent years. The average rent for an apartment in Waterloo Region was \$1,163 per month in 2019 compared to \$1,726 per month in 2025.²

Housing affordability is commonly assessed using the 30 per cent shelter-cost-to-income threshold, with costs above this level generally considered unaffordable. In 2021, renters in Waterloo Region were more likely than owners to experience unaffordable housing costs.

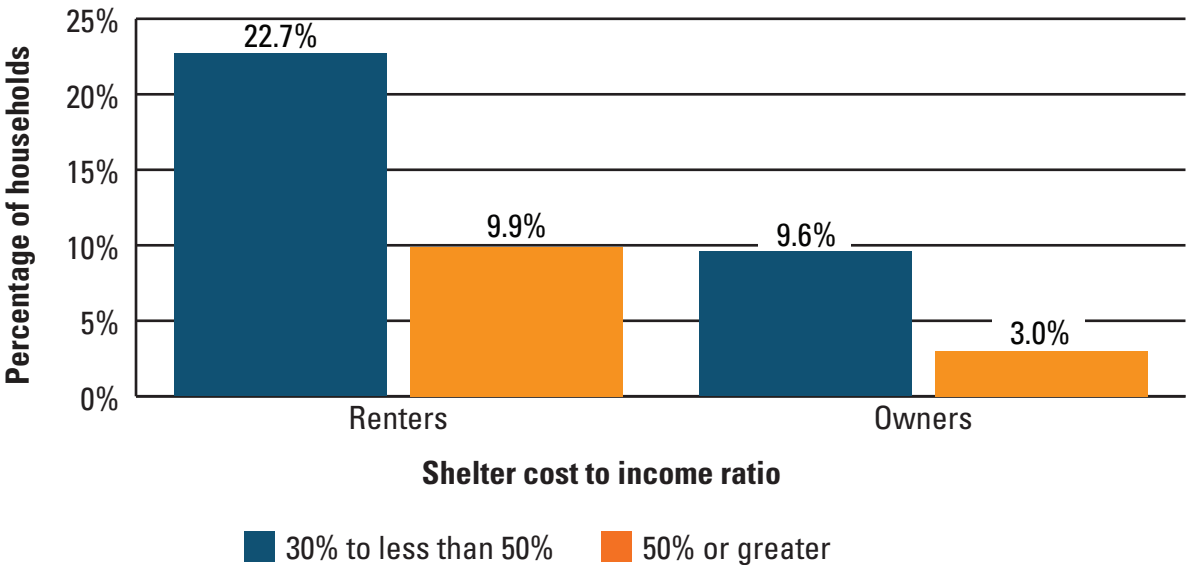
Twenty-three per cent of renters were paying between 30 and 49 per cent of their income on housing compared to 10 per cent of homeowners (see Figure 10). Ten per cent of renters were paying more than 50 per cent of their income on housing compared to 4 per cent of owner households. Rates of core housing need also showed a similar trend with 18 per cent of renter households experiencing core housing need compared to 4 per cent of owner households.

A high shelter-cost-to-income ratio creates financial strain for all households, but the impacts are often more severe for renters. Tenants facing unaffordable housing costs may have limited ability to absorb rent increases, are less likely to have savings or assets to draw on, and may be at greater risk of eviction, overcrowding, or homelessness. These pressures can also reduce a household’s capacity to meet other essential needs and maintain long-term housing stability. These findings reinforce that housing affordability pressures are most acute for renter households in Waterloo Region and underscore the importance of continued action through the 10-Year Plan to expand affordable rental options and to preserve affordable rental units.

¹ Monitoring Change in the CTC Report 2024

² CMHC Housing Portal, Primary Rental Market, Average Rent 2025 for Apartment- Kitchener-Cambridge-Waterloo : www03.cmhc-schl.gc.ca/hmip-pimh/en#Apartment

Figure 10: Shelter cost to income ratios for owner and renter households, Waterloo Region 2021



Community Housing programs

While the Region has continued to expand supply through the Building Better Futures Initiative, adding approximately 500 affordable units annually between 2020 and 2025, this growth has occurred alongside the gradual expiry of operating agreements with housing providers since 2014. As outlined in the End of Mortgage (EOM) plan, Regional staff continue to support housing providers who have not yet reached EOM, engaging them in early planning and readiness work to ensure they are well-positioned to sign agreements once their mortgages are paid in full in order to preserve these important housing assets. The BBF and EOM programs highlight the importance of both expanding the supply of affordable housing and preserving existing affordability as part of The 10-Year Plan.

Housing affordability programs

The Region administers two affordable housing programs for homeowners and prospective homeowners.

Affordable Home Ownership

This program supports renter households seeking to enter homeownership through down payment assistance loans for eligible households. Affordable Home Ownership helps renter households who are financially stable enough to carry monthly housing costs, but who cannot overcome the down payment barrier. In Ontario, that barrier is often the main reason moderate-income renters remain locked out of ownership even when they could sustain mortgage payments comparable to rent. When renter households move into ownership, they free up rental units for other households. That matters in tight rental markets, where turnover is limited and demand is high. In this sense, the program supports not only the assisted household, but also broader market functioning.

Ontario Renovates

This program provides financial assistance to low- and moderate-income households for home repairs, energy efficiency and accessibility improvements, and the creation of affordable secondary suites. The program also supports repairs to community housing. Ontario Renovates is important because it focuses on the existing housing stock keeping homes safe, functional, accessible, energy-efficient, and affordable. In many communities, preserving and improving existing homes is faster and more cost-effective than building new units.



Current housing market and impacts on supportive and affordable housing development

Current housing market conditions are significantly constraining the development, financing, and sustainability of supportive and affordable housing. These conditions, while not restricted to Waterloo Region, are having impacts on local projects both in the not-for-profit and public development space.

In early 2026, the Region of Waterloo engaged N. Barry Lyon Consultants Limited ('NBLC') to evaluate a business case for redeveloping a regionally owned site located at 15-105 Mooregate Crescent in Kitchener. This site was one of six sites identified for intensification under the Waterloo Region Housing Revitalization Plan (WRH RP). Recent financial constraints warranted a study to evaluate options for cost-sharing the capital cost of the project.

As part of their analysis, NBLC reported on macroeconomic conditions of the real estate market as well as local constraints. This section draws on the report provided by NBLC and additional local context where provided is identified as such. The executive summary of the report from NBLC can be found in Appendix D.

Findings from NBLC demonstrated that it was not currently feasible for the Mooregate redevelopment project to advance through a partnership opportunity. A key driving factor for this lack of opportunity is current market conditions which are described in more detail below. Further, current market conditions have significantly influenced how large infill sites are being developed. Large, single-phase projects that require substantial initial investment, complex financing, and long absorption periods are proving more difficult to advance in the current environment.

Housing market pressures

In recent years, the housing market has experienced several significant pressures. Construction costs have risen sharply, while interest rate increases through 2022 and 2023 slowed both resale and new home sales. These conditions also increased borrowing and carrying costs for new development. At the same time, unsold condominium inventory doubled in 2025 compared to 2023, indicating weaker market absorption and a growing supply backlog. Residential land transaction activity has also slowed considerably, contributing to downward pressure on land values.

Land value uncertainty

Land values reflect the uncertainty in current market conditions, as developers, lenders, and investors remain cautious and await greater stability and predictability. However, as the market moves through its current cycle, demand is expected to strengthen. Given the limited number of new projects launched in recent years, there is potential for a significant housing shortage once existing supply is absorbed. This is expected to support renewed demand for new housing and create stronger conditions for development partnerships.

Additional local pressures

The NBLC report focused on capital costs but another financial reality impacting local projects is operational funding. Supportive housing requires both capital and operating funding. Operating dollars sustain tenancy, stabilize residents, and protect the public investment. Without operational funding, projects face viability risks, reduced service levels, weaker housing outcomes, and greater pressure on shelters, health care, and other municipal systems. A lack of operational dollars is having an impact locally on supportive housing development.

Impacts on target populations

Community housing waitlist

The housing crisis has placed significant pressure on the community housing wait list, increasing both the number of households seeking assistance and the length of time applicants must wait for housing. Rising home prices, higher rents, limited housing supply, and broader cost-of-living pressures have made it more difficult for low- and moderate-income households to secure housing in the private market. As a result, more residents are turning to community housing as one of the few affordable options available.



At year end 2025, there were 11,298 households on the wait list for community housing in Waterloo Region.

This is an increase of 5,062 households since 2020.

There was almost an equal share of households with dependants (40.8%) and households with no dependents (39.9%). Senior households made up the remaining 19.3 per cent of households on the waitlist. At the same time wait list numbers have been increasing, turnover within the existing community housing stock remains limited, which further reduces the number of units available to households on the wait list. In 2025, only 439 households were offered units from the wait list. These conditions have contributed to longer wait times. Wait times have increased across all bedroom types, with the longest wait times for 4- and 5-bedroom units at 12 plus years followed by wait times of 10 plus years for 1-bedroom units.



Waterloo Region Housing Needs Assessment

A housing needs assessment (HNA) was undertaken as part of the 10-Year Plan to provide an evidence base that is aligned with local demand, identifies current and projected affordable housing gaps and projections of experiences of homelessness. These projections based on population growth, sector trends, and program-specific data lay the foundation for setting and measuring Strategic Priorities and their action plans and assessing investment need via a cost simulation as part of the work of The 10-Year Plan.

Trends across the continuum

To understand need across the Housing Continuum and set goals that address the full spectrum of services provided by SSMs, a continuum-based HNA is required. Part 1 as illustrated below will discuss projections in experiences of homelessness. These projections (and future iterations of them in response to updated Census data availability) set the foundation for data work to determine how supply, demand, performance and financial investment indicators can support planning to prevent homelessness, and end chronic homelessness ensuring that experiences are rare, brief, and non-recurrent.

Part 2 of the HNA will illustrate local demand for affordable housing based on core housing need and identify current affordable housing gaps and projections of affordable housing unit deficits by 2031 and 2036.

HNA part 1: Projections in homelessness to 2036

Understanding community need requires consideration of both projected experiences of homelessness and projected Core Housing Need across Waterloo Region. The homelessness projections presented in this section reflect a business-as-usual scenario, assuming current trends continue and investment levels remain relatively stable over time. These projections provide an initial planning foundation for understanding future demand within the homelessness response system.

Over time, this work will support the further development of data and planning tools identified under the Data as Infrastructure strategic priority. In particular, it will help inform future modelling of housing and service needs related to emergency shelter, transitional housing, and supportive housing across the housing continuum.

Methodology

The purpose of this model is to estimate how homelessness in Waterloo Region may change over the next 10 years, through to 2036. This includes projections related to:

- total active homelessness;
- total chronic homelessness; and
- homelessness among selected demographic groups, where data is available.

The model uses historical monthly homelessness data to identify trends and patterns over time and apply those patterns to future projections. The approach is intended to be transparent, explainable, and adaptable as new and improved data becomes available.

Figure 11 illustrates projections of experiences of total active and chronic homelessness to 2036, based on trends since 2019, in a status-quo modelling scenario. This means that even if all current interventions and average net new investment per year are sustained, these numbers will continue to increase.

Based on the scenario above, more emergency shelters, transitional housing and supportive housing are needed as people experiencing homelessness increases and to prevent chronic homelessness. The Coordinated Access List, or Prioritized Access to Housing Support (PATHs) list identifies those individuals who are actively waiting for supportive housing. Figure 12 shows annual growth on this waitlist, as compared to the number of actual individuals experiencing chronic homelessness.

Figure 11: Experiences of total active and chronic homelessness to 2036

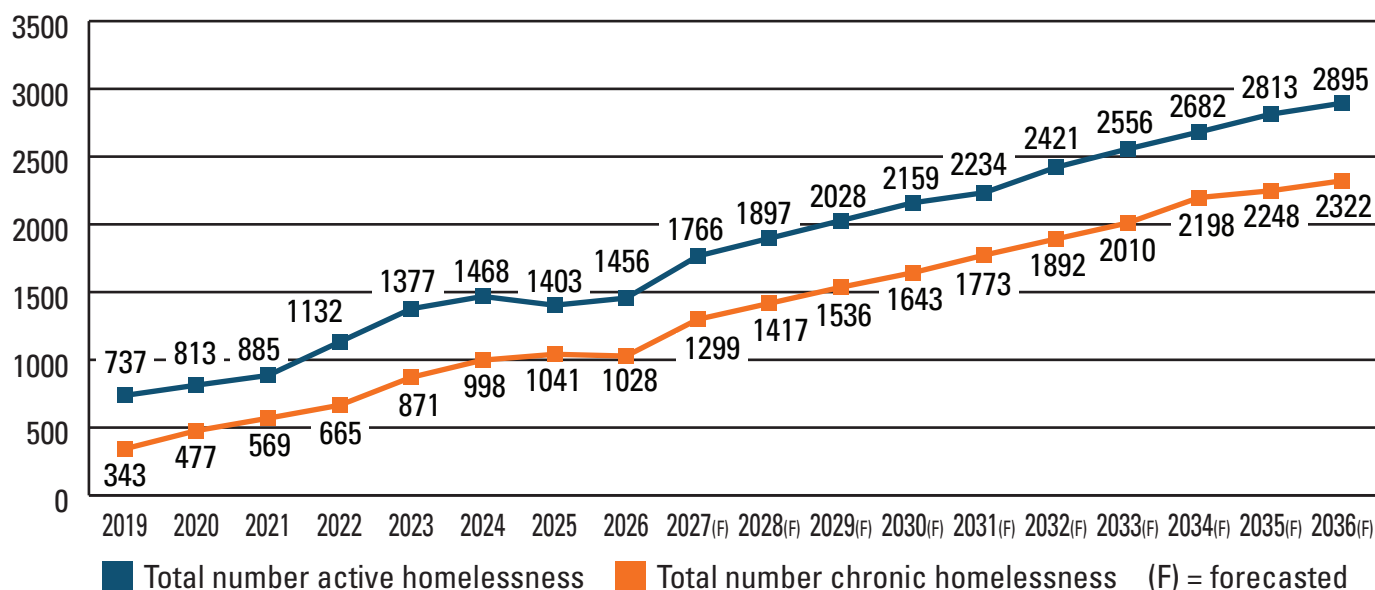
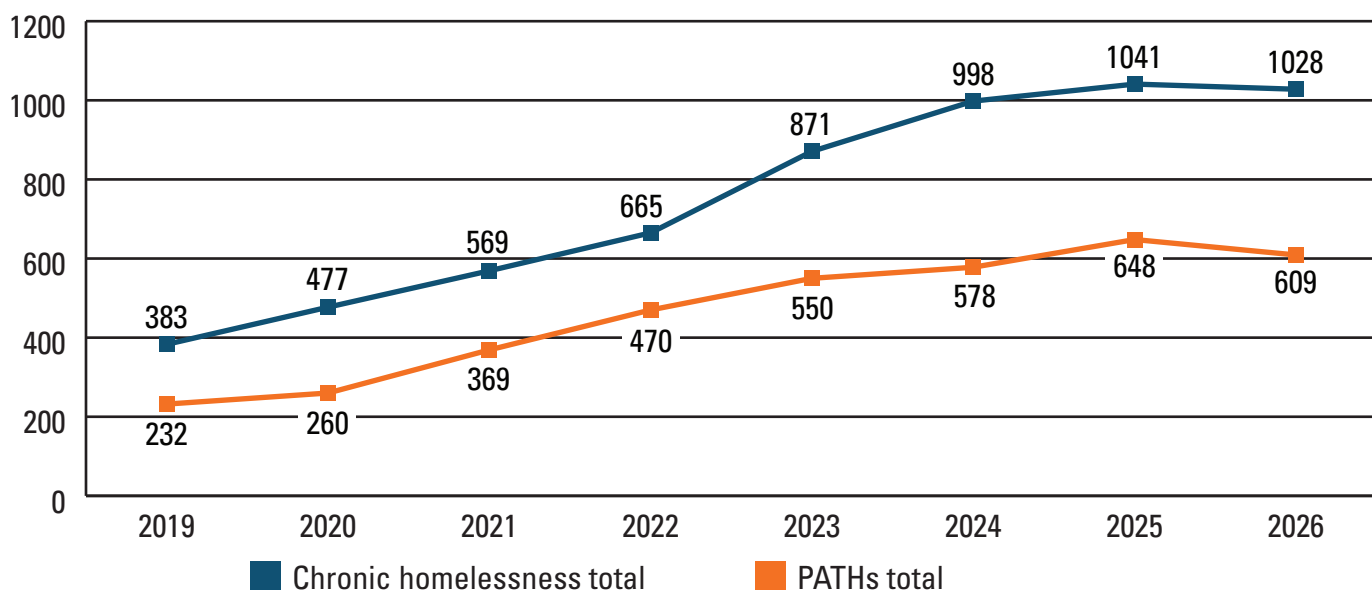


Figure 12: Annual total PATHS and chronic homelessness numbers, Waterloo Region, 2019-2026



As shown, there is a gap between the PATHS waitlist and the actual number of individuals experiencing chronic homelessness in Waterloo Region. This suggests that the PATHS list itself acts not as an indicator of need, but rather as an indicator of who is accessing the Housing Stability System, and who there are safe, accessible options of Supportive Housing available to. The total

number of chronic homelessness is a far more accurate indicator of community need. Further disaggregation and comparison of both the PATHS list and the overall experiences of chronic homelessness as captured in the Homeless Individuals and Families Information System (HIFIS) is required for improved service planning and to end chronic homelessness in Waterloo Region.

Projections of homelessness are important for service planning in the Housing Continuum points of emergency shelter, transitional housing, and supportive housing outcomes. Current modeling does not support projections of need specific to these outcome and system performance mechanisms. However, as part of the work of this 10 Year Plan, identifying patterns and trends to more intelligently plan, advocate for, and invest in frameworks and net new spaces in all three of these continuum points is critical to meeting community need and is part of the Data as Infrastructure strategic priority.

HNA part 2: Core housing need and affordable housing

Part 1 of the HNA was focused on current and projected experiences of homelessness. Part 2 of the HNA focuses on current and projected unmet need among lower-income households facing serious affordability or housing condition problems using the measure of core housing need.

Methodology

The Housing Assessment Resource Tools Housing Need Assessment (HART HNA) was selected as the tool for Part 2 of the needs assessment. The HART HNA, funded by the CMHC's Housing Supply Challenge, is based on a method that HART describes as being "simple, comparable, equitable and replicable"³. The tool has been used at the geography of the Waterloo Region Census Division, which includes all seven area municipalities. Given that the tool uses census information, progress towards targets set with the Region's divisional plans that make up the 10-Year Plan can be measured every 5 years.

More information about the HART HNA including a link to the tool and methodology guide can be found in Appendix E and F. Data tables and graphs in the section below come directly from the 2021 HART HNA for Waterloo Region.

Core housing need

The HART HNA is based on the census variable core housing need (CHN). A household in CHN is living in housing that is inadequate (in a poor state of repair), unsuitable (the housing is overcrowded), or unaffordable (household is paying more than 30 per cent of before-tax income on shelter costs) and cannot afford alternative acceptable housing in their local market area. CHN is measured every 5 years in the census.

In 2021, there were 19,355 households in Waterloo Region living in core housing need, representing 9 per cent of all households. This was lower than the corresponding rates for Ontario (12.1%) and Canada (10.1%). Core housing need has a greater impact on renter households. In 2021, almost 19 per cent of renters were in core housing need compared to 3.7 per cent of owner households.

The HART HNA methodology acknowledges that using CHN to measure housing need has limitations. CHN excludes people who are homeless, individuals living in congregate housing settings like, rooming houses and long-term care facilities, students living away from home, and households who are forced to move away due to high shelter cost areas. There is also a lack of census data to estimate CHN for 2SLGBTQ+ households. CHN does not capture housing issues like accessibility, security of tenure or cultural adequacy. Despite these omissions, according to HART, core housing need remains the only national measure that can be compared across jurisdictions and replicated at regular intervals to monitor change.

³Housing Affordability and Resource Team (HART), *Housing Needs Assessment*, 2024.

Income categories

The HART HNA measures CHN by five income categories that are based on Area Median Household Income (AMHI). The income categories are as follows:

- Very low income: 20% or less of AMHI, generally equivalent to shelter allowance for welfare recipients. In many Canadian communities, this equates to a housing cost of \$375 per month or less.
- Low income: 21-50% AMHI, generally equivalent to one full-time minimum wage job
- Moderate income: 51-80% AMHI, equivalent to starting salary for a professional job such as nurse or teacher.
- Average income: 81-120% AMHI, representing the 'middle class'.
- High income: More than 120% AMHI

Waterloo Region household distribution by income categories:

Table 1 shows the range of household incomes and affordable shelter costs that make up each income category, in 2020 dollars, for Waterloo Region. It also shows the proportion of total households assessed for CHN that fall within each income category.

In Waterloo Region, the 2020 area median household income was \$93,000. A total of 18.47 per cent of households have household income below \$46,500. These households are below 50 per cent of AMHI and likely to require rent-geared-to-income or deeply subsidized units. Households between 51 per cent and 80 per cent of AMHI represent a market for affordable rental housing that ranges between \$1,163 and \$1,860 rent per month. The distribution of households across Waterloo Region by income category shows that a mixed-income housing approach remains important in Waterloo Region, with housing programs designed to serve households across low, moderate, and average (middle-income) bands.

Table 1: Median Income, Affordable Shelter Costs, and Income Category Distribution for Waterloo Region, 2021

Income category	Waterloo Region (2021)	% total households	Annual household income	Affordable shelter costs (2020 CAD\$)
	Median income of household (\$)		93000	2325
Very low	20% or under of AMHI	1.89%	<=\$18,600	<=\$465
Low	21% to 50% of AMHI	16.58%	<=\$18,600-\$46,500	\$465-\$1,163
Moderate	51% to 80% of AMHI	19.33%	\$46,500-\$74,400	\$1,163-\$1,860
Average	81% to 120% of AMHI	22.58%	<=\$74,400-\$111,600	\$1,860-\$2,790
High	121% and more of AMHI	39.62%	>\$111,601	>=\$2,791

Core housing need by income categories

Figure 13 illustrates the prevalence of CHN by income category in 2021 for Waterloo Region. Most households (67.4%) experiencing CHN were in the very low-income category. To not exceed affordability thresholds these households would require monthly rents of less than \$465 per month. This shows the severe gap between current housing costs and what many households can reasonably pay and highlights the need for deeply affordable housing options and rent supports targeted to households with the lowest incomes. The low-income category represented the second-largest share of households in CHN. In this group, 41.4 per cent of households would require rents of about \$1,162 per month or less to move out of core housing need. This suggests continued pressure in the lower-cost rental market and points to the importance of preserving and expanding affordable rental supply for low-income households. A small percentage (4.3%) of moderate-income households are living in CHN.

2021 households in CHN by household size

Table 2 below shows the total number of households in CHN by household size and income category which, according to HART, may be considered as the existing deficit of housing options in the community. In total, there were 19,345 households in CHN in Waterloo Region in 2021. Most of these households (77%) are low-income households. In total, 91 per cent of households in core housing need fell in the very low to low-income categories.



To move these households out of CHN and not exceed affordability thresholds would require monthly rents between \$466 to \$1,163 per unit (below \$465 for very low-income households).

One and two-person households make up 77 per cent of all households in CHN. A little less than 5 per cent of households in core housing need have five or more people in the household.

From an affordability perspective the results show greatest demand for single or two-person households with very-low to low-incomes. A smaller but important group is the 5+ person households in the low to moderate income categories. Larger units at affordable rents are quite limited in the existing housing market. The results suggest continued pressure in the housing system for smaller deeply affordable units and units of deeply affordable subsidized units and larger family-sized units at low and moderate rents.

Figure 13: Percentage of Households in CHN by Income Category, Waterloo Region, 2021

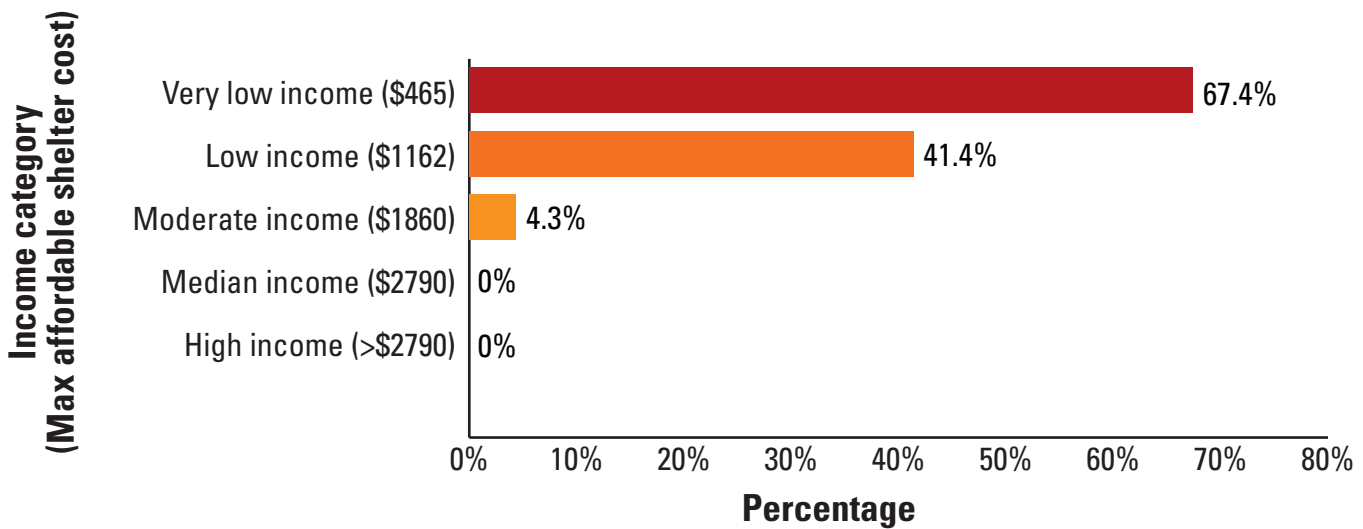


Table 2: Households in CHN by Income Category and Household Size

Income category	Household size					total households
	1 person	2 persons	3 persons	4 persons	5+ persons	
Very low	2,380	290	65	10	-	2,745
Low	7,555	4,490	1,670	770	335	14,820
Moderate	-	240	455	495	590	1,780
Average	-	-	-	-	-	-
High	-	-	-	-	-	-
Total	9,935	5,020	2,190	1,275	925	19,345

Source: HART HNA for Waterloo Region 2021

2021 housing deficit by number of units

The HART tool converts the number of households by income category and household size into the total number of homes by number of bedrooms and maximum cost required to satisfy the existing deficit (see Table 3). The methodology document explains in detail how this conversion is conducted. Due to rounding and data suppression, the CHN totals may not match up with Table 2 above.

Table 3 trends align with the previous household table and again show that housing need is concentrated at the lowest income group especially for 1-bedroom units. Of the 19,275 households, approximately 91 per cent can afford no more than \$1,162 per month on rent. A smaller but significant group of households can afford no more than \$465 per month on rent. Larger unit demand exists but primarily for households in the moderate-income levels suggesting that families can afford slightly higher monthly rents (\$1,162 to \$1,860) but these costs are still lower than what new units rents of similar size would be in the private market. For example, CMHC reports that the average rent for a one-bedroom purpose built rental apartment in the Kitchener-Cambridge-Waterloo CMA was \$1,546 which is higher than the maximum affordable rent required by low-income households requiring a one-bedroom unit in 2025.

2021 households in CHN by priority population

The HART HNA compares rates of CHN across population groups that are at a high risk of experiencing housing challenges. For context, the green bar in Figure 14 represents the overall rate of CHN for all households in Waterloo Region which is 8.96 per cent. The dark blue bar indicates the population group with the highest rate of CHN. In this case, households with a primary maintainer aged 85 years and older experience the greatest level of need, with 19 per cent in core housing need. This is more than double the regional rate. Similarly, single mother-led households face disproportionately high housing challenges, with almost 19 per cent in CHN, also more than twice the overall rate.

These disparities highlight significant system pressures for vulnerable populations. For seniors 85 and older high rates of CHN may reflect a combination of factors including limited incomes, rising housing and utility costs and mismatch between the supply of housing and accessibility needs (i.e. lack of barrier-free or supportive housing options).

For single mother-led households, elevated CHN rates are often linked to lower median incomes, reliance on a single income, childcare costs and challenges of finding appropriately sized units. These pressures can result in overcrowding, less income for non-housing related essentials, and increased risk of homelessness or frequent moves which can impact child well-being and school stability.

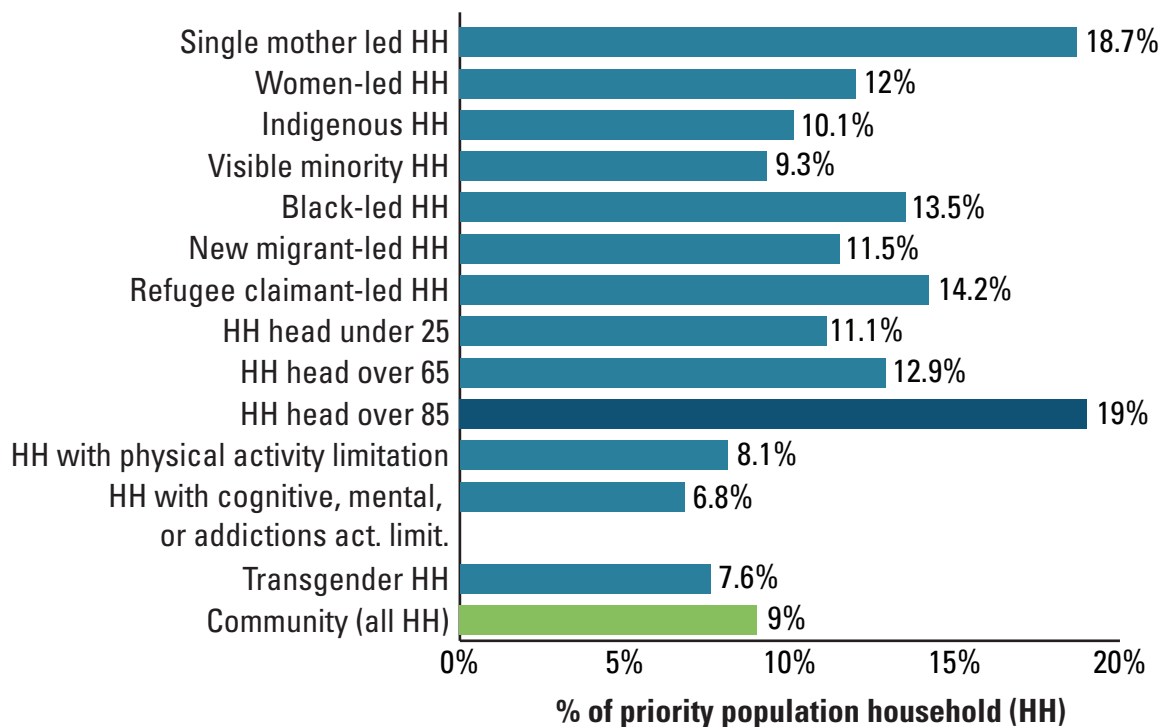
Overall, the data shows the need for targeted affordable and supportive housing solutions, including accessible units for seniors, and larger family sized units for these higher-risk groups.

Table 3: 2021 Housing Deficit by Affordable Cost and Bedroom Size

Max. affordable cost	1 bed	2 bed	3 bed	4 bed	5 bed	Total
\$465	2,540	145	50	-	-	2,745
\$1162	9,645	3,100	1,440	565	35	14,785
\$1860	-	365	650	610	130	1,755
\$2790	-	-	-	-	-	-
>2790	-	-	-	-	-	-
Total	12,285	3,610	2,140	1,175	165	19,275

Source: HART HNA for Waterloo Region 2021

Figure 14: Percent of core housing need (CHN) by priority population, 2021



Source: HART HNA for Waterloo Region 2021

Forecasting housing need in five and ten years

The HART suite of tools includes a household forecasting tool to see how populations may grow over time but does not forecast housing need. For this reason a forecast of housing need was conducted internally for the Region to provide an estimate of housing need in the future at two time periods, 2031 (to align with a five year review of the 10 Year Plan) and 2036 (the conclusion of the 10 Year Plan).

The projection is derived using a historical trend extrapolation approach, consistent with the methodology applied in the HART tool. In this approach, changes in the number of households in core housing need (CHN) are analyzed across the three most recent Census periods (2006, 2016 and 2021), and these observed trends are extended forward to estimate future levels of need. This method is intentionally transparent and replicable, as it relies on observed historical patterns rather than complex assumptions or external forecasting models. To enhance stability, particularly for smaller population groups, and to prevent unrealistic outcomes such as negative projections, a refined trend specification is applied to ensure that all estimates remain logically valid and suitable for planning purposes.

Projection assumptions

This projection is based on a “business-as-usual” approach, meaning it assumes that recent trends in core housing need will continue in a similar direction over time. In other words, past patterns are used as a guide to understand where things may be heading if current conditions remain largely unchanged.

The analysis also assumes that there are no major disruptions that would significantly alter these trends. This includes factors such as major policy changes, sharp shifts in the housing market, or broader economic events that could affect housing affordability or supply. For example, the recent immigration changes at the federal level are not incorporated into the housing need forecast.

To ensure consistency, the method assumes that Census definitions and how CHN is measured remain the same across reporting periods. This allows for reliable comparisons over time.

As the analysis is based on three Census years (2006, 2016, 2021), trend interpretation should be approached carefully, as the limited number of observations constrains the ability to identify long-term structural patterns. The forecast projects households in Core Housing Need (CHN), which represent a subset of all private households. They do not represent overall population or household growth and should be interpreted within the context of the underlying data and definitions.

Overall, these projections should be understood as a baseline planning scenario. They provide a reasonable estimate of future housing need under current conditions, but they are not intended to be precise predictions. Instead, they offer a useful reference point to support housing policy, planning, and decision-making.

Projections of CHN in 2031 and 2036

Based on historical Census data from 2006, 2016, and 2021, and trend-based projections to 2031 and 2036, the total number of households in CHN is expected to continue rising under a business-as-usual scenario. Tables 4 and 5 show the number of CHN households by income category and household size for 2031 and 2036.

Table 4: Projected Households in CHN in 2031 by Income Category and Household Size

Income category	Household size					total households
	1 person	2 persons	3 persons	4 persons	5+ persons	
Very low	2,999	184	36	10	-	3,229
Low	10,060	5,531	1,802	793	240	18,426
Moderate	-	400	600	525	924	2,449
Average	-	-	-	-	-	-
High	-	-	-	-	-	-
Total	13,059	6,115	2,438	1,328	1,164	24,104

Table 5: Projected Households in CHN in 2036 by Income Category and Household Size

Income category	Household size					total households
	1 person	2 persons	3 persons	4 persons	5+ persons	
Very low	3,258	146	25	10	-	3,439
Low	11,082	6,079	1,821	762	197	19,941
Moderate	-	475	634	507	1022	2,638
Average	-	-	-	-	-	-
High	-	-	-	-	-	-
Total	14,340	6,700	2,480	1,279	1,219	26,018

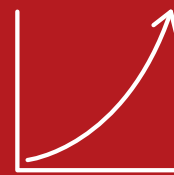
Overall trend in CHN

Historical Census data from 2006, 2016, and 2021 indicate a steady increase in the number of households experiencing Core Housing Need (CHN). Under a business-as-usual scenario, this upward trend is projected to continue through 2031 and 2036. The total number of households in CHN increased from 17,075 in 2006 to 19,345 in 2021. If current trends continue, the number of households in CHN is projected to rise to 24,104 in 2031 and 26,018 households in 2036. These projections point to sustained growth in housing need over the coming decade, indicating that affordability pressures are expected to remain significant in the absence of targeted policy and system-level interventions. Core Housing Need continues to be concentrated primarily among very low-income and low-income households. This pattern is expected to persist over the projection period. By 2031, low-income households are projected to account for approximately 18,426 households in CHN, representing the largest share of overall need. Very low-income households are also projected to increase, reaching 3,229 households in 2031 and 3,439 households in 2036. By comparison, moderate income households represent a smaller, though gradually increasing, share of CHN, while median and high-income households show little to no presence within CHN.

Overall, these findings suggest that affordability pressures remain structurally concentrated among lower-income households.

Household size dynamics

The projections show that one-person households make up the largest and fastest-growing segment of households in Core Housing Need. The number of one-person households in CHN is projected to increase from 9,935 in 2021 to 13,059 by 2031 and 14,340 by 2036. Two-person households are also projected to grow over time, while larger households (four or more persons) remain relatively stable or show only modest change. This trend suggests that future housing demand within CHN will increasingly be driven by smaller households, with corresponding demand for smaller unit types, including studio, bachelor, and one-bedroom units.



This sustained growth indicates a continuing upward trend in overall housing need and suggests that affordability pressures are likely to intensify in the absence of significant policy or market interventions.

Next steps for the Housing Needs Assessment

Findings from both parts of the Housing Needs Assessment (HNA) point to a growing need for investment across most of the housing continuum, now and over the next 10 years. Part 1 focuses on homelessness, emergency shelter, and transitional housing, while Part 2 examines supportive, community, and affordable housing. Together, the results confirm that a coordinated response and significant investment is required to address current pressures and future demand.

Continued implementation and monitoring of the divisional plans

The four divisional plans that make up the 10-Year Plan: The Plan to End Chronic Homelessness, Building Better Futures, End of Mortgage, and the Waterloo Region Housing Revitalization Plan, set out strategic directions and actions to respond to the needs identified through the HNA across the housing continuum. Implementation of each plan is already underway and will continue throughout the timeframe of the 10-Year Plan. Each divisional plan includes targets, directions, initiatives, and actions that will be regularly monitored and reported on to Council.

As new data becomes available through the next Census, the HART HNA will be revisited to assess progress and evaluate how implementation of the divisional plans has contributed to addressing core housing need in the community.

Advocacy

The divisional plans also recognize the need for continued advocacy to the provincial and federal governments for increased investment in affordable housing. The HNA findings show that current and projected housing need will continue to exceed municipal financial capacity without additional senior government support for both capital and operating costs. A quantification of the investment required to meet community need will support advocacy to orders of government both by local government bodies and community and cross-sectoral partners. Waterloo Region will continue to advocate for the investment required to address this funding gap and respond effectively to community need.

Quantifying the investment required

In response to the HNA findings, a key next step will be to explore the total level of investment required to close the identified housing gap. Quantifying this need will help inform future planning, investment priorities, and advocacy efforts across the housing and homelessness system. This will require improved connection across data, collaboration with finance partners, and adequate cost simulation tools to provide scenario modeling for effective service planning.

Strategic priorities, 2026-2036

The four divisional plans described above, when stitched together, support a 10-Year Plan that meets the six Provincial Directives and local priorities identified in the planning process. The goals and focus areas of each plan were mapped to these overarching goals:

- Deliver more homes faster
- Deep affordability and nonmarket supply
- Mixed-income housing models
- Protecting community housing stock
- Ending chronic homelessness
- Centering reconciliation, equity, diversity, and inclusion principles (local priority)
- Leveraging data as infrastructure to program and policy decision making (local priority)

The two local priorities listed above (Centering REDI and Data as Infrastructure) act simultaneously as explicit strategic objectives and as lenses by which the other six objectives will be implemented and achieved. They represent principles of inclusivity and measurable outputs that are pivotal to meeting community need in Waterloo Region. The chart below lays out each strategic priority, its importance to meeting community need, objectives, key actions, measures/targets, and critical leads and/or partners.

The objectives, actions, outputs, and measures identified under each strategic priority are representative of the work already underway through the four divisional plans and are intended to support a consistent approach to implementation, monitoring, and reporting over the life of the 10-Year Plan.

Strategic priority 1: Deliver more homes faster

Why it matters

The gap between supply and demand in affordable housing continues to grow, as identified in the Housing Needs Assessment. Maintaining the current pace of delivery across the housing continuum will not be sufficient to respond to the growing number of households in Core Housing Need in Waterloo Region.

Delivering more homes, more quickly, will require increased financial investment, reduced policy barriers, stronger partnerships across Area Municipalities and sectors, engagement with private and non-profit development partners, and more innovative approaches to land use, financing, and development.

Primary objectives

- Increase the rate of net new affordable housing delivery across the housing continuum.
- Align new supply with the income levels experiencing the greatest need, particularly very low- and low-income households.
- Reduce barriers to non-market and affordable housing development, including barriers affecting Indigenous-led housing initiatives.
- Leverage End-of-Mortgage opportunities and redevelopment potential to support faster delivery of new units.
- Advance new delivery tools and partnership models to increase affordable housing output.

Key actions

- Repurpose and align available capital and redevelopment funding to accelerate affordable housing delivery.
- Identify additional redevelopment opportunities beyond the currently approved Waterloo Region Housing redevelopment sites.
- Increase infill and intensification opportunities on existing Waterloo Region Housing and other appropriate public sites.
- Work with Area Municipalities and development partners to reduce planning, approval, and partnership barriers affecting affordable and non-market housing.
- Explore the feasibility and potential role of a municipal housing corporation structure or similar delivery mechanism.
- Prioritize supports for Indigenous-led housing initiatives, including access to capital funding, land opportunities, and capacity-building where possible.

Outputs

- Increased and repurposed funding for community housing redevelopment through partnership and financing opportunities.
- Additional redevelopment and infill opportunities identified and advanced.
- Increased number of shovel-ready or development-ready affordable housing opportunities.
- Stronger partnerships with Area Municipalities, non-profit providers, and development partners to accelerate housing delivery.
- Assessment of new delivery mechanisms to support long-term affordable housing creation.

Measurables/KPIs

- Number of affordable homes created annually.
- Number of affordable homes preserved annually through redevelopment or reinvestment.
- Percentage of new affordable homes serving very low- and low-income households.
- Number of Regionally owned or controlled sites advanced for affordable or non-market housing.
- Number of redevelopment or infill opportunities identified and advanced.
- Amount of external capital funding secured annually to support affordable housing creation.
- Average time from project approval to construction start for Region-supported projects.
- Number of Indigenous-led housing proposals or initiatives supported through funding, land access, or capacity-building.
- Number of End-of-Mortgage sites that advance redevelopment or intensification planning.

Critical partners

- Area Municipalities
- Waterloo Region Housing
- Non-profit and co-operative housing providers
- Indigenous-led housing organizations
- Private and non-profit development partners
- Federal and provincial funding partners

Strategic priority 2: Increase deeply affordable and non-market housing

Why it matters

Households with low and moderate incomes continue to face significant barriers to securing housing that is both affordable and suitable. Increasing the supply of deeply affordable and non-market housing is essential to meeting the needs of households who cannot be adequately served by the private market alone.

Local evidence confirms that low income is a major barrier to both obtaining and maintaining permanent housing. The likelihood of being in Core Housing Need increases substantially as household income decreases. Expanding deeply affordable and non-market housing is therefore central to addressing housing need, preventing homelessness, and supporting pathways out of chronic homelessness.

Non-market housing options — including co-operative housing, community housing, supportive housing, and Indigenous-led housing — are critical to creating a more stable, equitable, and diverse housing system. Expanding this supply can also reduce stigma by normalizing a wider range of affordable housing options within the community.

Primary objectives

- Increase the supply of deeply affordable and non-market housing for households with the lowest incomes.
- Release and prioritize public lands for affordable, non-market, and Indigenous-led housing opportunities.
- Support the development of new co-operative housing and explore community land trust models.
- Ensure that non-market housing is considered in Regional development and redevelopment processes.
- Improve housing options for low- to moderate-income households who face affordability pressures in the local market.

Key actions

- Work with Build Waterloo Region to ensure non-market and affordable housing are considered in the planning of major Regional projects.
- Identify opportunities to dedicate Regional land and assets to deeply affordable, non-market, and Indigenous-led housing initiatives.
- Facilitate partnerships that support co-operative housing and explore community land trust approaches.
- Develop Regional processes or procedures to ensure affordability and non-market considerations are embedded in redevelopment planning.
- Align affordable housing funding, land use opportunities, and program criteria with income groups facing the greatest affordability pressures.

Outputs

- Expanded supply of non-market and deeply affordable housing.
- Increased use of public land to support affordable, non-market, and Indigenous-led housing development.
- Greater integration of affordability objectives into major Regional projects and redevelopment initiatives.
- Increased community capacity to deliver non-market housing through partnerships and supports.
- More diverse housing models available locally, including co-operative and land trust approaches where feasible.

Measurables/KPIs

- Number of deeply affordable units created or preserved annually.
- Number of non-market housing units created or preserved annually.
- Percentage of new affordable housing supply that is deeply affordable.
- Number of public sites released, designated, or assessed for non-market and affordable housing.
- Number of Indigenous-led projects supported through land, capital, or technical assistance.
- Number of co-operative or community land trust projects initiated, supported, or approved.
- Share of Building Better Futures-funded units dedicated to very low- and low-income households.
- Number of Regional redevelopment projects that include non-market or affordable housing considerations.
- Number of households with low or moderate incomes assisted through new or preserved affordable housing options.

Critical partners

- Build Waterloo Region
- Indigenous-led housing organizations
- Non-profit and co-operative housing providers
- Area Municipalities
- Waterloo Region Housing
- Federal and provincial funding partners

Strategic priority 3: Expand mixed-income housing models

Why it matters

Mixed-income housing models can create more inclusive communities, improve long-term financial sustainability, and support a broader range of housing needs within a single development. They can also help connect residents to services and supports while enabling transitions within communities over time.

A mixed-income approach can support aging in place, improve housing choice, and create more balanced developments with a range of unit types and affordability levels. It can also help improve project viability by combining different rent levels and unit types in ways that support both social and financial outcomes.

Mixed-income developments may also generate broader community benefits, including increased housing stability, improved tenant well-being, stronger neighbourhood integration, and more efficient use of land and infrastructure.

Primary objectives

- Build mixed-income communities with embedded community services where appropriate.
- Increase the use of mixed-income and mixed-unit models in new developments and redevelopment projects.
- Support tenant mobility within communities as household needs change over time.
- Use End-of-Mortgage and redevelopment opportunities to support more flexible and financially sustainable housing models.
- Explore design and operating approaches that balance affordability, inclusion, and long-term viability.

Key actions

- Identify redevelopment and new-build opportunities that can support mixed-income and mixed-unit approaches.
- Explore design and operating models that integrate community services into mixed-income developments.
- Assess how mixed-income models can support both financial sustainability and tenant mobility within communities.
- Incorporate a range of unit sizes and affordability levels into Region-supported housing projects where appropriate.
- Use redevelopment and End-of-Mortgage planning to support aging in place and internal tenant transitions within communities.

Outputs

- Increased use of mixed-income and mixed-unit housing models in Region-supported projects.
- More developments that include a range of affordability levels and unit types.
- Greater integration of housing and community services within new developments.
- More opportunities for tenants to remain within their community as housing needs change.
- Improved understanding of how mixed-income models can support long-term sustainability and inclusion.

Measurables/KPIs

- Percentage of new Region-supported developments that include multiple affordability levels.
- Number of mixed-income units created by affordability band.
- Number of developments with embedded or co-located community services.
- Number of redevelopment projects that incorporate mixed-unit composition.
- Number of internal tenant transfers or downsizing opportunities within existing communities.
- Average occupancy and tenant retention rates in mixed-income developments.
- Resident satisfaction measures, where available, related to community inclusion, safety, and access to services.
- Financial performance indicators for mixed-income projects, where applicable, to support long-term sustainability monitoring.

Critical partners

- Waterloo Region Housing
- Non-profit and co-operative housing providers
- Area Municipalities
- Community service providers
- Private and non-profit development partners
- Build Waterloo Region

Strategic priority 4: Preserve community and affordable housing stock

Why it matters

Protecting existing housing stock establishes a stable baseline of affordable supply and helps prevent further losses from the system. Preservation is often more cost-effective than replacement and is essential to maintaining affordability over the long term.

The Region's community housing system includes 27 non-profit and co-operative housing providers representing approximately 3,200 units. Between 2022 and 2030, these providers are reaching End-of-Mortgage and must enter into new agreements if they are to remain within the Region's housing system. This transition creates both risk and opportunity for long-term preservation, renewal, and reinvestment.

The Community Housing Succession Strategy provides the framework for managing this transition in a way that supports provider sustainability, protects housing assets, and maintains affordability in the community housing system.

Primary objectives

- Preserve existing affordable and community housing units across the Region.
- Support housing providers through End-of-Mortgage transitions and new service agreements.
- Reduce capital repair needs and improve the physical condition of community housing assets.
- Strengthen the financial and environmental sustainability of Waterloo Region Housing and the broader community housing sector.
- Reinvest available resources from exit agreements or savings into new or replacement affordable housing supply where possible.

Key actions

- Maintain and protect existing community housing units through End-of-Mortgage agreements and provider transition planning.
- Establish and implement financial plans and service agreements that support provider sustainability and state of repair needs.
- Reduce capital repair backlogs through increased investment in capital reserves and asset renewal.
- Support acquisition, preservation, and replacement approaches that prevent the loss of affordable units.
- Establish a process to reinvest funds made available through exit agreements into new affordable housing opportunities where feasible.

Outputs

- Existing community housing units maintained and protected through End-of-Mortgage agreements.
- Reduced risk of permanent loss of affordable and community housing units.
- Increased capital reserve contributions and reduced repair backlog pressures.
- Stronger provider relationships and improved long-term planning for housing assets.
- Reinvestment processes in place to support replacement or expansion of affordable housing supply.

Measurables/KPIs

- Number and percentage of community housing providers that sign service agreements at End-of-Mortgage.
- Number and percentage of community housing units retained within the system through End-of-Mortgage agreements.
- Number of units exiting the system and number of units replaced or offset through reinvestment.
- Annual value of capital repairs completed across community housing assets.
- Change in capital repair backlog over time.
- Number of affordable units acquired, preserved, or renewed through preservation initiatives.
- Funding committed annually to capital reserves and asset renewal.
- Building condition or state-of-repair indicators for Waterloo Region Housing and partner portfolios, where available.
- Number of provider financial plans completed and monitored under the Community Housing Succession Strategy.

Critical partners

- Non-profit and co-operative housing providers
- Waterloo Region Housing
- Area Municipalities
- Federal and provincial funding partners
- Asset management, finance, and facilities partners
- Community housing sector organizations

Strategic priority 5: End chronic homelessness

Why it matters

Experiences of chronic homelessness are increasing in Waterloo Region, both in total number and as a share of all homelessness experiences. The Region's Plan to End Chronic Homelessness provides the framework for addressing this through systems interventions, measurable outcomes, and coordinated action.

People experiencing chronic homelessness often have higher acuity needs and require more intensive, sustained supports to achieve permanent housing outcomes. Ending chronic homelessness therefore requires stronger prevention efforts, increased supportive and transitional housing options, improved system coordination, and partnerships across housing, health, mental health, addictions, justice, income support, child welfare, and other systems.

Primary objectives

- Strengthen inflow and outflow modelling through improved data quality and system coordination.
- Increase permanent housing outcomes for people experiencing chronic homelessness.
- Expand supportive housing and improve access based on acuity, need, and equity.
- Improve service planning for transitional housing and responses to unsheltered homelessness.
- Strengthen cross-sector partnerships to improve service pathways and reduce barriers.
- Improve system responsiveness for groups overrepresented in chronic homelessness.

Key actions

- Develop and implement continuous improvement processes and service frameworks for transitional and supportive housing based on community need profiles.
- Increase supportive housing spaces in response to need identified through coordinated access, PATHS, acuity, and equity considerations.
- Develop land use and planning approaches that support shelter, transitional housing, and other responses to unsheltered homelessness.
- Improve data quality and coordination between By-Name List, PATHS, HIFIS, and related system planning tools.
- Expand partnerships across health, addictions, mental health, justice, income support, child welfare, and other systems to strengthen permanent housing outcomes.
- Develop tailored strategies for groups overrepresented in chronic homelessness, including seniors, Indigenous peoples, youth, and residents of rural townships.

Outputs

- Improved data on inflow, outflow, and factors contributing to chronic homelessness.
- Increased permanent housing outcomes across supportive, community, and affordable housing pathways.
- Service frameworks for transitional and supportive housing that respond to community need profiles.
- A land use and service planning approach for responses to unsheltered homelessness.
- More tailored strategies and program responses for groups overrepresented in chronic homelessness.
- Reduced discrepancy between coordinated access, By-Name List, PATHS, and other system data related to chronic homelessness.

Measurables/KPIs

- Number of individuals experiencing chronic homelessness.
- Percentage of all homelessness experiences that are chronic.
- Average length of time individuals remain in chronic homelessness.
- Number and percentage of permanent housing outcomes for individuals experiencing chronic homelessness.
- Number of supportive housing spaces added annually.
- Number of transitional housing spaces added, repurposed, or aligned to identified community need.
- Rate of return to homelessness following housing placement.
- Inflow to homelessness and outflow to permanent housing ratios.
- Number of active multi-sector partnerships or formalized service pathways supporting housing outcomes.
- Difference between PATHS / coordinated access data and broader system data on chronic homelessness over time.
- Housing outcomes for priority groups disaggregated by identity, where data is available and appropriate.

Critical partners

- Community homelessness service providers
- Supportive housing providers
- Area Municipalities
- Health, mental health, addictions, and justice system partners
- Indigenous organizations
- People with lived expertise
- Federal and provincial funding partners

Strategic priority 6: Improve data tools that guide program and policy decisions

Why it matters

Using the Housing Continuum as the foundation for understanding supply, demand, performance, and cost creates an opportunity to strengthen the role of data in policy and program decisions over the next decade.

Better data infrastructure will support evidence-informed investment and service planning, improve understanding of the relationship between funding and outcomes, and strengthen advocacy to senior governments and partners. Treating data as infrastructure means building a stronger foundation for planning, evaluation, forecasting, and continuous improvement across the housing and homelessness system.

Primary objectives

- Improve data quality across the housing continuum to support local planning and decision-making.
- Establish an Integrated Planning and Performance Model with baseline information on supply, demand, performance, and financial inputs.
- Strengthen disaggregated and equity-informed data practices, where appropriate and feasible.
- Improve the Region's ability to model need, costs, and investment scenarios across the system.
- Strengthen collaboration with lived experts, service providers, and partners to improve how data is interpreted and used.

Key actions

- Improve data collection, quality assurance, and consistency across housing and homelessness programs and systems.
- Identify and align core indicators related to supply, demand, performance, outcomes, and financial inputs across the housing continuum.
- Develop an Integrated Planning and Performance Model to support internal planning and reporting.
- Advance scenario modelling and cost simulation tools to support service planning, investment analysis, and advocacy.
- Improve access to disaggregated data, where appropriate and feasible, to support more equitable planning and service design.
- Strengthen collaboration with lived experts, service providers, and partners in interpreting data trends and identifying system responses.

Outputs

- Improved data quality and consistency across housing and homelessness programs.
- A more integrated data infrastructure model connecting supply, demand, performance, and financial indicators.
- Improved ability to identify overrepresentation, under-service, and gaps across the housing continuum.
- A dynamic cost simulation or scenario-modelling tool to support planning and advocacy.
- Stronger evidence base for internal decision-making and cross-sector collaboration.

Measurables/KPIs

- Number of core datasets integrated into the planning and performance framework.
- Percentage of key housing and homelessness programs reporting against common indicators.
- Completion of baseline supply, demand, performance, and financial indicator framework.
- Number of annual planning or investment decisions informed by scenario modelling or data analysis.
- Improvement in completeness and quality of key data fields across major systems.
- Number of reports or dashboards produced to support internal and external planning.
- Availability of disaggregated data for key population groups, where appropriate and feasible.
- Number of cross-system data-sharing or data-governance processes established or improved.
- Development and implementation status of the Integrated Planning and Performance Model.
- Development and regular use of a cost simulation model to support service planning and advocacy.

Critical partners

- Housing Services program areas
- Community service providers
- Data, evaluation, and performance staff
- People with lived expertise
- Indigenous and equity-serving organizations
- Provincial and federal reporting bodies
- Cross-sector planning and research partners

Strategic priority 7: Integrate reconciliation, equity, diversity and inclusion (REDI)

Why it matters

Reconciliation, equity, diversity, and inclusion are essential to designing and delivering a housing and homelessness system that responds fairly and effectively to community need. Housing need and homelessness are not experienced equally across the community, and many equity-owed groups face systemic barriers, disproportionate housing insecurity, and reduced access to services and housing options.

Embedding REDI principles across the 10-Year Plan helps ensure that decisions, investments, partnerships, and service models are informed by lived experience and respond to the realities of Indigenous peoples and other equity-owed communities in Waterloo Region.

Primary objectives

- Advance reconciliation by supporting Indigenous-led housing approaches, including land access, capital funding, and capacity-building supports.
- Embed equity considerations into policy, planning, service design, and evaluation across the housing and homelessness system.
- Strengthen meaningful and ongoing engagement with lived experts and equity-owed communities.
- Improve the system's ability to identify and respond to disparate outcomes across population groups.
- Build accountability for REDI implementation across the life of the 10-Year Plan.

Key actions

- Support Indigenous-led housing initiatives through land access, partnership, funding advocacy, and capacity-building opportunities where feasible.
- Establish and maintain a comprehensive lived expertise process, including ongoing engagement structures with representation from across the Region.
- Integrate REDI considerations into housing and homelessness policy development, program design, service evaluation, and reporting.
- Improve the collection and use of disaggregated data, where appropriate and feasible, to better understand inequities in housing access and outcomes.
- Work with Indigenous organizations, equity-serving agencies, and people with lived expertise to identify barriers and co-develop system improvements.
- Monitor and report on REDI-related actions and outcomes across the 10-Year Plan.

Outputs

- A comprehensive lived expertise process, including a Lived Expert Working Group with representation from across the Region.
- Greater incorporation of REDI principles into program design, policy development, decision-making, and evaluation.
- Stronger partnerships with Indigenous organizations and equity-owed communities.
- Improved responsiveness of services and housing pathways to the needs of Indigenous peoples and other equity-owed groups.
- More consistent use of REDI-informed approaches in planning, implementation, and reporting.

Measurables/KPIs

- Number of Indigenous-led housing initiatives supported through land, funding, partnership, or capacity-building.
- Number of formal engagement processes completed with lived experts and equity-owed communities each year.
- Establishment and ongoing participation rates of a Lived Expert Working Group.
- Percentage of major program or policy decisions that include documented REDI considerations.
- Number of staff, partner, or governance processes supported by REDI tools, training, or frameworks.
- Availability and use of disaggregated outcome data to identify inequities in access or outcomes.
- Number of program, policy, or service changes made in response to lived expertise or equity-based review.
- Resident or participant feedback indicating improved accessibility, inclusion, cultural responsiveness, or service relevance, where available.
- Annual reporting on REDI-related actions and outcomes across the 10-Year Plan.

Critical partners

- Indigenous organizations and communities
- People with lived expertise in target populations (often multi-intersectionally)
- Equity-serving organizations
- Community housing and homelessness service providers
- Waterloo Region Housing
- Area Municipalities
- Internal REDI, planning, and program staff

Implementation note on measures

The measurable indicators identified for the strategic priorities are intended to support implementation and annual reporting. Not all indicators will be available immediately, and some will require further development of shared definitions, baseline-setting, and data systems through the Data as Infrastructure strategic priority. During implementation, indicators should be refined to distinguish between:

- output measures, which track activity and delivery;
- outcome measures, which track changes in housing stability, access, or system performance; and
- long-term impact measures, which reflect change over the life of the 10-Year Plan.

Where possible, indicators should also be disaggregated by priority population and equity-owed group to support REDI-informed planning and accountability.

Implementation, monitoring and reporting

This Plan provides the strategic direction for housing and homelessness work in Waterloo Region from 2026 to 2036. Implementation will occur through the continued advancement of the Region's divisional plans, annual business planning, partnership development, capital planning, program delivery, and ongoing collaboration with community partners, Indigenous organizations, Area Municipalities, housing providers, service providers, lived experts, and other orders of government.

Implementation approach

The 10-Year Plan is intended to function as an overarching framework that aligns and organizes work already underway across the housing continuum. Implementation will be supported through the four foundational divisional plans described earlier in this document: Building Better Futures, the Waterloo Region Housing Revitalization Plan, the Community Housing Succession Strategy, and the Plan to End Chronic Homelessness. Together, these plans provide the operational pathways through which many of the strategic priorities, actions, and targets of this Plan will be advanced.

Not all actions identified in this Plan are fully within the Region's direct control. Progress will depend on a combination of Regional leadership, community partnership, Area Municipal planning and approvals, housing provider capacity, senior government policy and funding, and broader market conditions. For this reason, implementation will include a combination of direct action, partnership-based action, and continued advocacy to federal and provincial governments.

The Region will continue to align this Plan with other relevant corporate, community, and divisional planning processes over time. This includes aligning housing and homelessness planning with asset management, capital and financial planning, growth planning, reconciliation and equity work, and broader human services system planning.

Monitoring framework

Progress under the 10-Year Plan will be monitored using a combination of output, outcome, and long-term impact measures. The measurable indicators identified under each strategic priority are intended to provide an initial framework for monitoring progress. Over time, these indicators will be refined as baseline data, shared definitions, and improved data infrastructure are established through the Data as Infrastructure strategic priority.

Monitoring will focus on three levels:

1. Output measures

These track activities completed and services delivered, such as the number of affordable homes created, community housing agreements signed, supportive housing spaces added, or engagement processes completed.

2. Outcome measures

These track system results and changes over time, such as permanent housing outcomes, preservation of affordable housing stock, reduced discrepancy in homelessness data sources, improved access for priority populations, and better alignment between supply and identified need.

3. Long-term impact measures

These reflect broader change over the life of the 10-Year Plan, such as reductions in chronic homelessness, reduced pressure on the community housing wait list, improved housing stability, increased deeply affordable and non-market supply, and progress in addressing Core Housing Need.

Where possible, indicators will be disaggregated by population group and equity-related characteristics to support Reconciliation, Equity, Diversity, and Inclusion (REDI)-informed planning and accountability. Not all data will be available immediately, and some measures will require phased development over the life of the 10-Year Plan.

Reporting

Progress on the 10-Year Plan will be reported to Regional Council on a regular basis through annual reporting. Annual reporting will provide updates on:

- progress made under each strategic priority;
- status of key actions and major initiatives;
- performance against measurable indicators, where available
- emerging housing and homelessness trends;
- major risks, barriers, and implementation challenges;
- advocacy activities and funding developments; and
- adjustments required to respond to changing conditions.

Annual reporting will also provide an opportunity to highlight progress through the Region's divisional plans, including Building Better Futures, the Waterloo Region Housing Revitalization Plan, the Community Housing Succession Strategy, and the Plan to End Chronic Homelessness. This will help ensure that reporting on the 10-Year Plan remains connected to the operational work driving implementation.



As data systems improve, reporting will increasingly incorporate a more integrated

view of supply, demand, performance, and investment across the housing continuum. This will support stronger evidence-informed decision-making and more transparent communication with Council, community partners, and the public.

Review and adaptation

This Plan is intended to be responsive to changing community need, policy direction, and market conditions over time. The Region will review progress on an ongoing basis through annual reporting and will use this information to refine implementation approaches, priorities, and indicators as needed.

A more comprehensive review of the 10-Year Plan will be undertaken at the five-year mark, consistent with provincial expectations and informed by updated Census data, Housing Needs Assessment findings, progress on the strategic priorities, and changes in the policy and funding environment. This review will assess whether the 10-Year Plan's directions, targets, and measures remain appropriate and will identify any adjustments needed for the remainder of the planning period.

Community and partner involvement

Implementation and monitoring of the 10-Year Plan will continue to be informed by collaboration with community partners, service providers, housing providers, Indigenous organizations, Area Municipalities, lived experts, and other system partners. Ongoing engagement will remain important to understanding emerging issues, identifying barriers, interpreting data, and improving system responses.

This includes continued work to strengthen lived expertise processes and to ensure that implementation reflects the needs and perspectives of people most affected by housing instability and homelessness. Input from equity-owned communities and Indigenous partners will remain essential to ensuring that implementation of the 10-Year Plan is responsive, inclusive, and grounded in reconciliation and equity principles.

Through this implementation, monitoring, and reporting approach, the Region will support accountability, track progress, and adapt over time in response to new evidence, changing conditions, and community need.

Key dependencies and risks

Progress under this Plan will be influenced by factors both within and beyond the Region's control. Key dependencies include the availability of federal and provincial capital and operating funding, planning and approval processes led by Area Municipalities, the development and operating capacity of housing and service providers, the participation of health and human services partners, and broader market conditions such as land costs, interest rates, and construction prices.

These factors may affect the pace, scale, and timing of implementation. Annual reporting will identify major risks, dependencies, and barriers affecting progress and will inform any required adjustments to implementation, advocacy, or performance expectations.

Engagement summary

The 2026–2036 Housing and Homelessness Plan was informed by a strong foundation of engagement already completed through the Region's four divisional plans: Building Better Futures, the Waterloo Region Housing Revitalization Plan, the Community Housing Succession Strategy, and the Plan to End Chronic Homelessness. Each of these plans included its own engagement process with community partners, housing and service providers, municipal partners, Indigenous communities, and people with lived experience. As a result, the development of this 10-Year Plan was not intended to repeat or duplicate that work, but rather to draw together what had already been heard, identify common themes across the plans, and undertake targeted re-engagement where validation, alignment, or additional perspective was needed.

This approach recognized that extensive engagement had already shaped the Region's housing and homelessness directions in recent years. The 10-Year Plan process therefore focused on strategic re-engagement: confirming that the proposed long-term priorities reflected current system pressures, identifying any gaps across the housing continuum, and strengthening alignment between divisional work and the overarching strategic priorities of the 10-Year Plan.

People with lived experience played an important role in shaping the broader housing and homelessness planning framework that informs this Plan, most notably through the engagement and lived expertise processes undertaken as part of the Plan to End Chronic Homelessness. These processes emphasized the importance of designing a system that is more responsive, dignified, and accountable to people directly affected by housing instability and homelessness. Consistent themes included the need for housing options that are genuinely affordable, more coordinated pathways through the system, reduced barriers to access, and services that are grounded in respect, choice, and belonging.

Service providers also brought critical operational insight through the divisional plans and targeted 10-Year Plan engagement. Their input reinforced the need for better coordination across housing, homelessness, health, and social service systems; more supportive and deeply affordable housing; stronger prevention approaches; and improved data to support planning and service design. Providers also emphasized that community need is increasing in both scale and complexity, and that long-term solutions require sustained investment alongside clearer system integration.

Municipal partners, including Area Municipalities and related planning partners, helped reinforce the importance of land use planning, infrastructure alignment, and intergovernmental coordination in responding to housing need. Their input highlighted the role that planning approvals, redevelopment opportunities, public land, and local policy tools can play in enabling affordable and non-market housing. This feedback informed the 10-Year Plan's emphasis on increasing housing supply, reducing barriers, and strengthening collaboration across jurisdictions.

Engagement with Indigenous communities and Indigenous-led partners underscored the importance of reconciliation in housing and homelessness planning. Across the divisional plans and re-engagement activities, a consistent message was the need to support Indigenous-led approaches, strengthen relationships, and ensure that housing responses are culturally relevant, self-determined, and grounded in the realities of Indigenous peoples in Waterloo Region. This input is reflected in the 10-Year Plan's focus on Indigenous-led housing opportunities, lived expertise, and reconciliation as a cross-cutting priority.

Several common themes emerged across the engagement completed through the divisional plans and the 10-Year Plan process. These included the need to increase affordable and supportive housing supply; preserve existing community housing; improve system coordination; centre equity and reconciliation; use data more effectively to guide decisions; and maintain focus on people most affected by housing instability and homelessness. In this way, engagement did not produce a separate set of disconnected priorities. Rather, it confirmed a strong degree of alignment across partners and planning processes about the actions most needed over the next decade.

Illustrative feedback heard through these processes included themes such as: the need to "build housing that people can actually afford," the importance of "making the system easier to navigate," and the call to ensure that "people with lived experience are part of the solution, not just consulted after decisions are made." Together, this engagement helped shape a Plan that builds on substantial previous community input while using targeted re-engagement to validate priorities, strengthen coordination, and support a shared direction for the next 10 years.



Plan summary and conclusion

The 2026–2036 Housing and Homelessness Plan sets a clear direction for how Waterloo Region will respond to housing need and homelessness over the next decade. Grounded in the Housing Continuum, informed by the Housing Needs Assessment, and built on the foundation of the Region’s four divisional plans, the 10-Year Plan brings together a coordinated approach to increasing housing supply, preserving existing affordability, responding to chronic homelessness, and strengthening the systems needed to support better outcomes across the community.

The evidence presented throughout the 10-Year Plan confirms that housing need in Waterloo Region is significant and growing. Pressures related to affordability, limited supply, aging housing stock, rising service complexity, and increasing chronic homelessness require sustained action, strong partnerships, and continued advocacy to senior levels of government. At the same time, the 10-Year Plan recognizes that local progress is possible when housing and homelessness responses are aligned, data-informed, and grounded in equity, reconciliation, and lived expertise.

The seven strategic priorities establish the framework for this work over the next 10 years. Together, they reflect a commitment to deliver more homes faster, expand deep affordability and non-market supply, support mixed-income communities, protect community housing assets, end chronic homelessness, strengthen data as infrastructure, and embed reconciliation, equity, diversity, and inclusion across the housing and homelessness system. These priorities are intended to guide implementation, monitor progress, and support continuous improvement over time.

This Plan is not an endpoint. It is a shared compass for continued action, learning, and accountability. Its success will depend on sustained collaboration among governments, Indigenous organizations, community partners, housing providers, service providers, lived experts, and residents. Through this Plan, the Region of Waterloo affirms its commitment to building a housing and homelessness system that is more responsive, inclusive, and effective, and to creating the conditions for all residents to have access to housing that meets their needs.

Appendices/relevant documents

APPENDIX A: 5-Year Review of the 10-Year Housing and Homelessness Plan (2019-2014): [Five-Year-Review-of-the-Waterloo-Region-10-Year-Housing-and-Homelessness-Plan-access.pdf](#)

APPENDIX B: Building Better Futures Plan 2025 – 2030: [Appendix A - Building Better Futures, 2025 to 2030](#)

APPENDIX C: Waterloo Region Housing Revitalization Plan (WRH RP): [Waterloo Region Housing Master Plan \(2020 – 2040\)](#)

APPENDIX D: NBLC, 2026: Business Case Analysis – 15-105 Mooregate Crescent, Kitchener, Ontario <https://pub-regionofwaterloo.escribemeetings.com/filestream.ashx?DocumentId=16729>

APPENDIX E: [Housing Needs Assessment Tool | Housing Assessment Resource Project \(HART\)](#)

APPENDIX F: HART Housing Needs Assessment Methodology: [HNA-Methodology.pdf](#)

APPENDIX G: [Plan to End Chronic Homelessness](#)

