



**Housing Services Division
Community Services Department**

Our Vision

The Region of Waterloo is working toward a world-class community for all residents. Integral to this cross-departmental plan is a commitment to making housing affordable for all because we believe communities thrive when everyone has a place to call home.

The Region's Role



HOMELESSNESS

EMERGENCY
SHELTERS

SUPPORTIVE
HOUSING

COMMUNITY
HOUSING

AFFORDABLE
RENTAL
HOUSING

AFFORDABLE
HOME
OWNERSHIP

MARKET
RENTAL
HOUSING

MARKET
HOME
OWNERSHIP

The Region's Role



Act as **Service Manager**

Provide **support to co-op and non-profit housing providers**

- Build capacity and financial viability
- Support tenants and eviction prevention
- Create accountability and compliance to standards
- Monitor building condition through audits

Protect + stabilize community housing

- Respond to the **end of mortgage** for designated community housing providers throughout the region

Administer the **Community Housing Review System**

Deliver a Portable Rent Assistance program to racialized families

Insight to support your clients: Know rights and obligations of landlords and tenants and be their voice

The Region's Role



Homelessness & Supportive Housing

Fund + administer programs and services aimed at **preventing and ending homelessness**

- Street Outreach
- Emergency Shelters
- Interim Housing
- Housing Resource Centers
- Rent Fund
- Coordinated Access System
- Housing Support Programs

Respond to unsheltered homelessness + encampments

- Facilitating community-led and resourced responses
- Expanding Street Outreach services

Support the **integration of health and housing services** to end homelessness

- Implementing harm reduction in shelters
- Integrating health services into Supportive Housing buildings

Homelessness to Housing Supports



- Street Outreach Services
- Unsheltered Support Workers

- Adult Emergency Shelters
- Family Emergency Shelters
- Youth Emergency Shelter
- First Connect – Coordinated Entry into Shelters for Youth/Adults Over 18 (519) 624-9133
- Families – YW Kitchener Waterloo (519) 749-2450

- University Avenue Transitional Housing (Chronic Homelessness)
- KW Urban Native Wigwam Project Indigenous Transitional Housing

- Must be experiencing chronic homelessness

paths@lutherwood.ca
519-749-2450

Housing Resource Centre & Rent Bank

I Need Help to Find Housing

I've been homeless for a long time and need help

Virtual/Drop-in Services

Housing Search Support Sessions

Online Resources

- Lutherwood Housing Services Resource Centres
 - 41 Weber Street West in Kitchener and 35 Dickson Street in Cambridge
 - Monday to Friday 8:30am-4:30pm or by phone at 519-749-2450
- Housing Advisors can assist self-directed housing search by offering strategies, advice and resources to help find housing that matches budgets

<https://www.lutherwood.ca/housing>

Housing Resource Centre & Rent Bank

Eviction Prevention and Last Month's Rent (Rent Fund)

- Lutherwood works to prevent housing loss due to rent arrears through providing a loan or a grant.
- A Last Month's Rent Deposit to secure new housing if eviction cannot be prevented or if you are currently experiencing homelessness.
 - If you are low income, and in need of financial support to prevent an eviction or secure new housing you can reach out (519-749-2450) to discuss options and eligibility.
- It is helpful to be aware that there is an eligibility assessment involved when accessing the Rent Fund. Documents may be requested, including:
 - Identification
 - Proof of tenancy
 - Proof of income
 - Proof of arrears

<https://www.lutherwood.ca/housing>

Housing Resource Centre & Rent Bank

Eviction Prevention Resources

Tenant Rights (CLEO Resources)

- [Being Evicted for Renovations](#)
- [I have an Eviction Hearing](#)

Legal Advice and Support

- [Housing Law - Steps to Justice](#) (online chat available)
- [Waterloo Region Community Legal Services](#)
- [Best Practices Tool Kit \(Eviction Prevention\) Waterloo Region Community Legal Services](#)
- [Help Paying Rent](#)
- [Eviction Prevention Waterloo Region](#)
- [Landlord Tenant Board](#)

[**https://www.lutherwood.ca/housing/eviction-support/eviction-prevention-resources**](https://www.lutherwood.ca/housing/eviction-support/eviction-prevention-resources)

The Region's Role



Affordable Housing Development

Building Better Futures: create **2,500 new affordable homes in 5 years (2021-2026)**

- Accelerating the development of new affordable and supportive housing
- Investing Federal/Provincial capital funding
- Partnering with area municipalities and local non-profits
- Leveraging Regional land for affordable housing development
- Exploring strategic land acquisition and disposition to facilitate proximity to active transportation
- Creation of a reliable and sustainable source of funding for affordable housing through the Regional tax levy

Implementing the **Waterloo Region Housing Master Plan**

- Creating increased rent and housing supports for Black, Indigenous and racialized folks
- Prioritizing carbon neutral designs to target net zero to minimize possible impacts of climate change on those with low incomes

Advocating for directed and sustained housing support funding to expand housing support programs

- Introducing new housing policies in the Regional Official Plan

Affordable Home Ownership and Ontario Renovates Programs

Affordable Housing Development



Affordable Home Ownership (AHO) Program

- Initial funding and program guidelines provided by the Federal and Provincial governments, administered by the Region
- The AHO Program has helped over 500 households achieve home ownership since 2008
- Provides the 5% down payment required to buy a home




AHO Eligibility

- Qualify for a mortgage with a traditional lender
- Have a maximum household income of \$109,000
- Be at least 18 years of age and currently renting
- Live in the Region of Waterloo and have lived here for at least the past 12 months
- Not own or have an interest in a home
- Be a legal resident of Canada
- Intend to have this home as your one and only residence

AHO Conditional Letter of Commitment

- Valid for 90 days from date of issue
- Home must be located in Waterloo Region
- Maximum purchase price is \$600,000
- Maximum loan amount is \$35,000
- Can be resale or new construction



Region of Waterloo
COMMUNITY SERVICES

HOUSING SERVICES
20 Weber Street East, 4th Floor,
Kitchener, ON N2H 1C3
Fax: (519) 575-4026
Email: aho@regionofwaterloo.ca

September 3, 2019

Mr. and Mrs. Smith
212 Roy Drive
Kitchener, ON N2N 2N2

Applicant Reference ID #: AHO 7

Dear Mr. and Mrs. Smith,

RE: Down Payment Loan Assistance Under The Regional Municipality of Waterloo (the "Region") Affordable Home Ownership Program

We are very pleased to confirm that funding is now available, and you are eligible to receive a down payment assistance loan under the Region's Affordable Home Ownership Program. This funding assistance of 5% of the purchase of your home (up to \$21,250.00) is subject to your compliance with the terms and conditions outlined in this letter. Please note your new ID Number at the top of this page.

Mandatory Home Ownership Program Session

An important condition of the program is for you to attend a mandatory Home Ownership Program Session. The session will take approximately one hour to complete and will cover a variety of useful and important topics.

Please contact Tracey Snook at 519-575-4400 x 3219 or tsnook@regionofwaterloo.ca to arrange a time to complete your mandatory training session as soon as possible.

You must complete this training prior to purchasing a home.

Conditions for Affordable Home Ownership Down Payment Assistance:

Conditions for Affordable Home Ownership down payment assistance include, but are not limited to, the following:

- You must enter into an Agreement of Purchase and Sale (APS) by **December 2, 2019**. Only the applicant(s) for down payment assistance may be registered on title to the home.
- The home you purchase must be located in Waterloo Region and comply with all other Regional criteria as set out in the Region's Affordable Home Ownership Program Fact Sheet and the Region's website (www.region.waterloo.on.ca/aho).
- The purchase price of your home must be equal to or greater than the fair market value, to a maximum of \$425,000.00
- The date of closing of your new home must be at least 30 days after the date the Agreement of Purchase and Sale is signed and accepted. You must provide the Region with a copy of the Agreement of Purchase and Sale within 10 days of it being signed and accepted.

Document Number: 2894902

AHO Eligible Area to Buy



Cities:

- Cambridge
- Kitchener
- Waterloo

Townships:

- North Dumfries
- Wellesley
- Wilmot
- Woolwich

AHO Loan Repayment

- Your AHO Loan is for 20 years and is interest-free. On the 20th anniversary date of the agreement, the loan is automatically forgiven, provided there has been no defaults.
- You may choose to repay your loan at any time.
- You will be required to repay your AHO Loan if:
 - you sell your home,
 - default on your loan, or
 - choose to refinance your first mortgage.



AHO Loan Repayment

How the loan repayment process works:

For a home purchased for \$350,000 <ul style="list-style-type: none">• Loan amount borrowed at time of purchase	\$17,500
Home later sold for \$450,000 <ul style="list-style-type: none">• 5% of \$100,000 increase in value of home since purchase	\$ 5,000
• Total amount repayable	\$22,500

Ontario Renovates Repair and Accessibility (OR) Program

- Funding and program guidelines provided by the Federal and Provincial governments, administered by the Region
- OR assists qualified low to moderate-income households by providing funds to do home repairs and accessibility modifications
- Loan is forgiven over 10 years



OR - Eligibility

- Maximum assessed home value of \$505,469
- Property taxes, mortgage payments and insurance in good standing
- Be at least 18 years of age
- Not own or have an interest in another property
- Be a legal resident of Canada
- Not have an active bankruptcy file or be in the process of applying

OR - Eligibility

Family Size	Maximum Income Level	Family Size	Maximum Income Level
One person	\$35,937	Five persons	\$75,741
Two persons	\$44,740	Six persons	\$85,422
Three persons	\$55,003	Seven+ persons	\$95,106
Four persons	\$66,780	All income maximums updated annually	

OR – Repair Funding

Up to \$25,000 for repairs

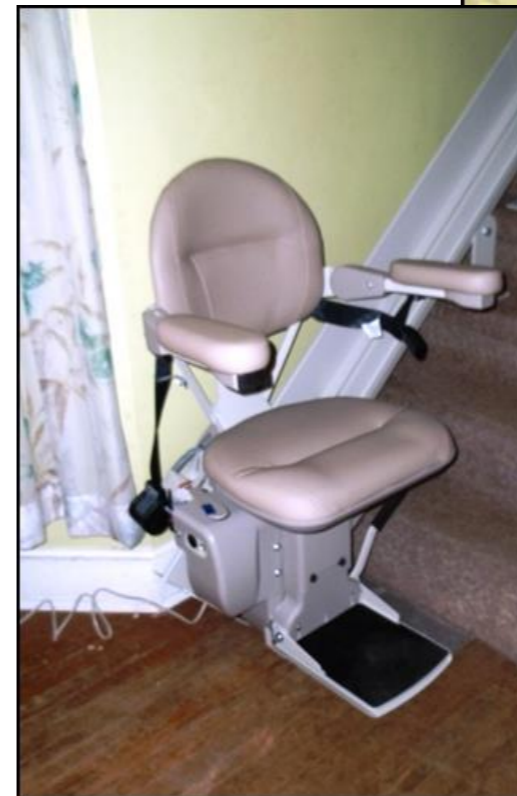
Examples:

- Roof replacement
 - doors and windows
 - leaking or corroding plumbing
 - fire safety
 - heating systems
 - mold remediation
 - associated soft costs (engineer, building permit, drawings)
 - legal fees up to \$850
- Not cosmetic repairs, routine maintenance or energy efficiency



OR – Accessibility

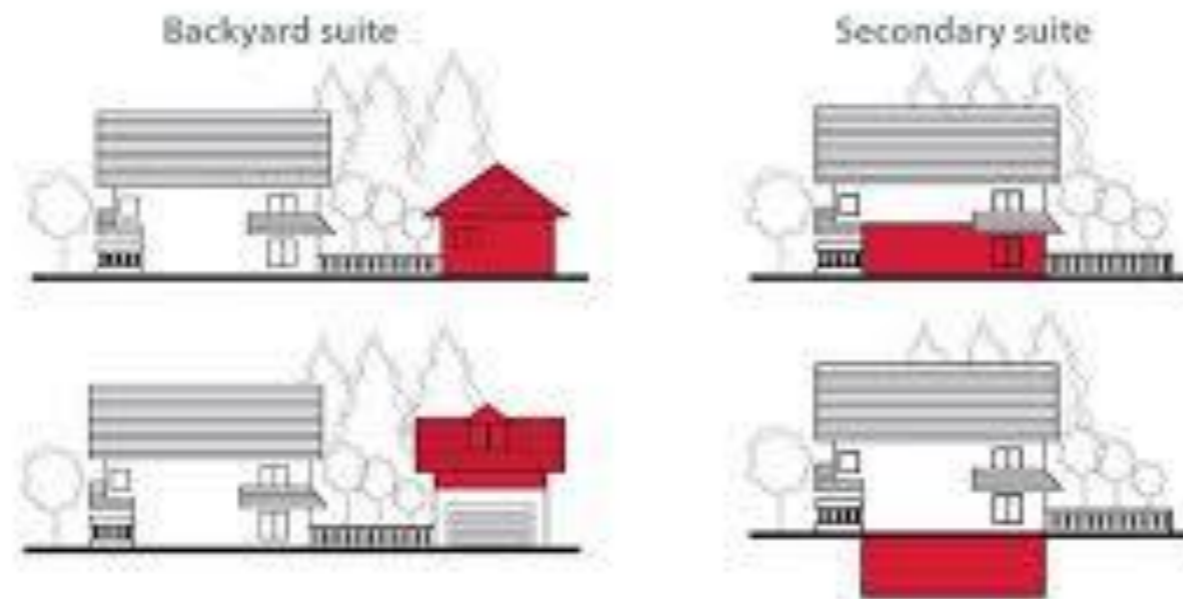
- Up to \$25,000 for accessibility modifications
- Examples:
 - ramps
 - handrails
 - chair and bath lifts
 - height adjustment to counter tops
 - cues for doorbells and fire alarms
 - bathroom modifications
 - associated soft costs
 - legal fees up to \$850



OR Secondary Suite

What is a Secondary Suite?

- A self-contained, separate unit with sleeping area, full kitchen, and full bathroom with a separate entrance
- Also known as basement apartment, granny flat, in-law apartments and garden suites



OR Secondary Suite

Eligible Projects

1. Creation of a new secondary suite
2. Repair to an existing secondary suite to make it a legal unit
3. Modification to an existing secondary suite for accessibility

Eligible projects must:

- Comply with municipal zoning and building and Ontario Building Code requirements
- Be constructed in the applicant's home or on their property
- Have rents that remain affordable (based on Average Market Rent as determined by Canada Mortgage and Housing Corporation) for a period of 15 years

The Region's Role

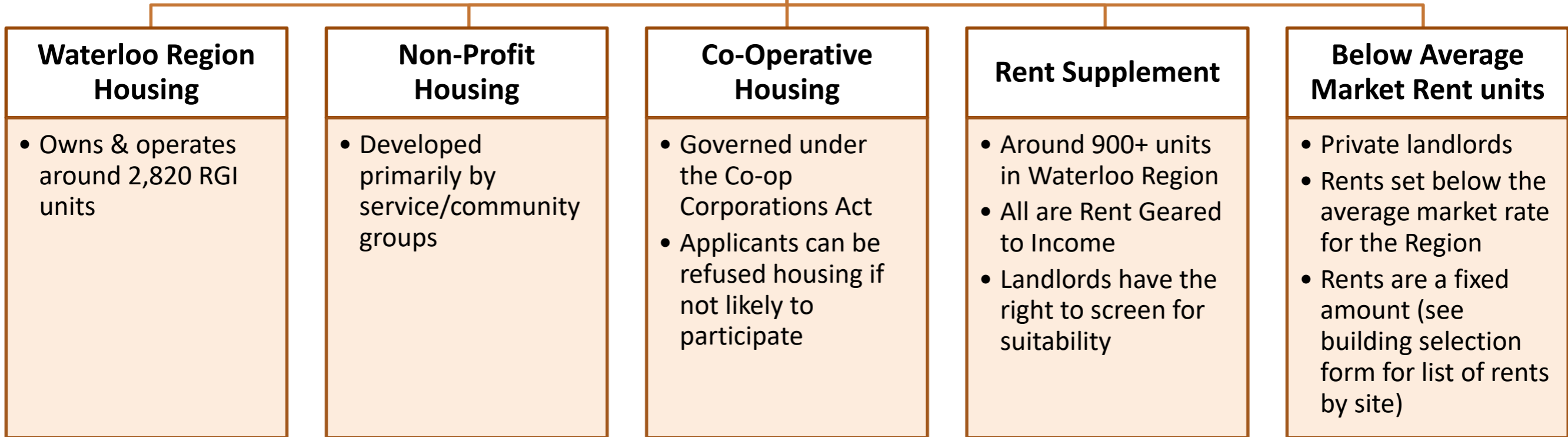


Client
Services &
Waterloo
Region
Housing

- Waterloo Region Housing
 - Administer **over 2,800 housing units that are owned + operated** by the Region
- Administer Affordable and Assisted Housing Programs
 - Rent Supplement Units in community
 - BAMR Units
 - COHB
 - Building Better Futures
- Administer Regional waitlist for community housing
 - CHAC = Community Housing Access Centre Waitlist

What is Community Housing?

Community Housing



Community housing is affordable rental housing for people who have low to moderate income

What is CHAC?



The shared waitlist managed by the Region of Waterloo for Community Housing

Who can apply for Community Housing?

- ☑ At least one household member must be 16 years of age or older (able to live independently with or without supports)
- ☑ All household members must be Canadian Citizens, Permanent Residents, and/or Refugees (or have applied for status)
- ☑ There is no removal order enforceable by Immigration for any household member
- ☑ No member of the household has outstanding arrears for rent or damage to any publicly funded housing program
- ☑ No member of the household has been convicted of an offence of misrepresentation of income regarding the receipt of Rent Geared to Income (RGI) assistance
- ☑ If any property (suitable for year round living) is owned, applicants must agree to sell it within 6 months of being housed

What documents do you need to apply?

Proof of Status in Canada and Age

- Refugee Claimant document
- Confirmation of Permanent Residence
- Record of Landing
- *No health cards*

Proof of Income

- Notice of Assessment

Supporting Documents

- Proof of Custody
- Medical Forms
- Additional Bedroom requests, etc.

Proof of Assets

- New Asset policy is July 2023

Where to apply?

Online

- Applicant Portal - <https://www.regionofwaterloo.ca/en/living-here/find-affordable-housing.aspx?mid=25130>

Email

- housingapplication@regionofwaterloo.ca
- https://www.regionofwaterloo.ca/en/living-here/resources/Housing-Services/DOCS_ADMIN-2341841-v7-ROWCAS_APPLICATION_FORM.pdf

In Person / Mail

- 150 Main St, Cambridge
- 20 Weber Street, Kitchener
- 99 Regina St S, Waterloo

Fax

- 519-893-8648

Tips for applicants

Review types of affordable housing and suitability

- Waterloo Region Housing
- Rent Supplement
- Co-op
- BAMR
- Non-Profit

Building Selections

- Visit neighbourhoods of interested property sites
- Use online building catalogue to view properties virtually
- Review building selections periodically

If former tenant arrears are owed, arranging repayment agreement with Housing Provider

Keep information updated with CHAC (household members, income, phone #, etc.)

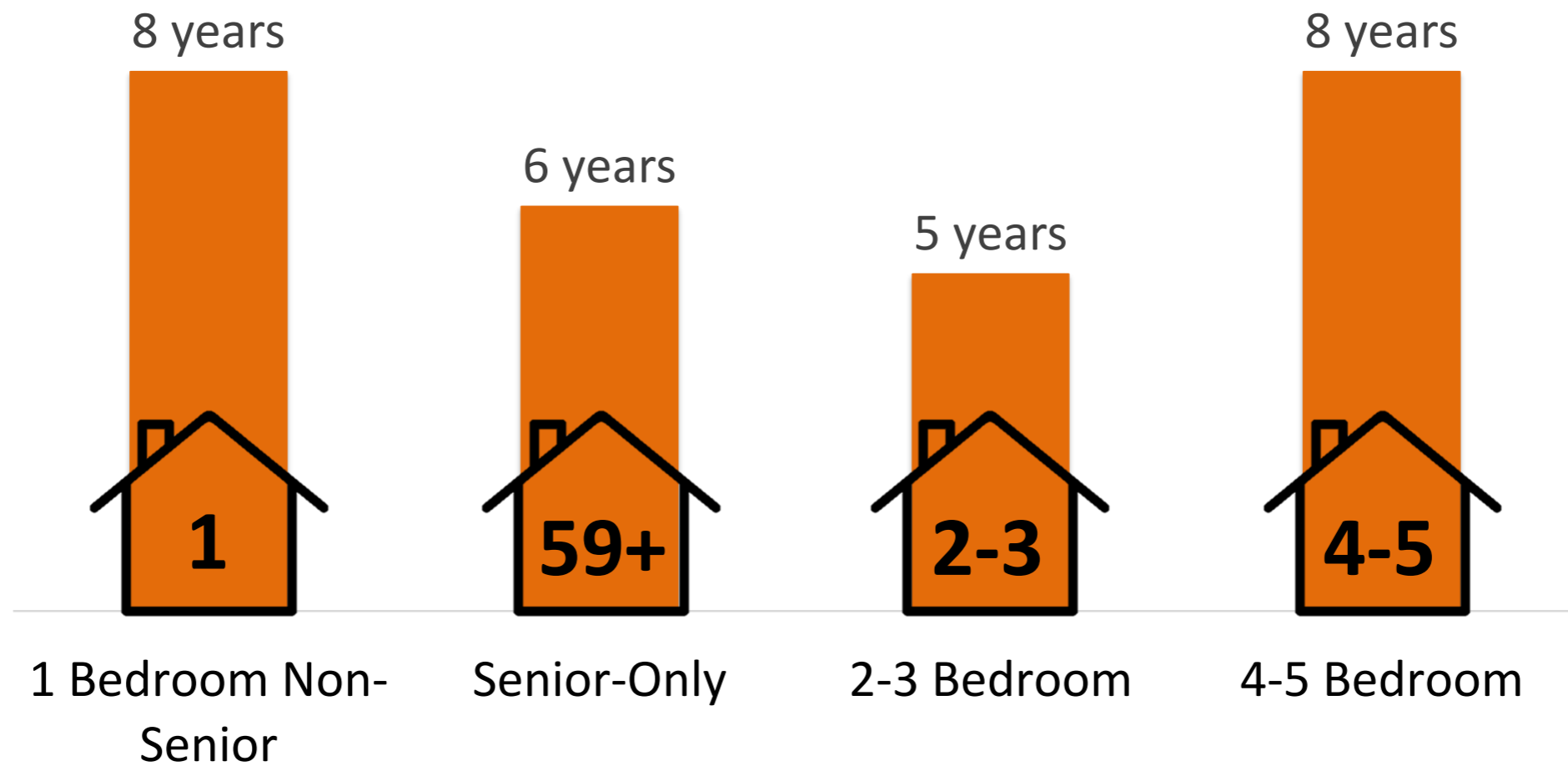


One offer policy

- Effective July 1, 2020
- Applicants are given first available unit from building selections chosen
- Refusal of a valid offer results in
 - Loss of application date
 - Loss of subsidy for current tenants in subsidized housing (only applies if overhoused)
- Below Average Market Rent units are not included



Minimum wait times by unit size



2023 Statistics

3,100^{+/-}
New
Applications
Annually

260+
Housed
in 2023

9,150^{+/-}
Active
on the
Waitlist



CHAC ≠ Emergency Housing

First Connect

Exploring Housing Options and Community Connections

- 529-624-9133
- Support individuals 18+

Here 24/7

Addictions, Mental Health & Crisis Services

- 1-844-437-3247
- here247.ca

Reception House

Government Assisted Refugees (GARs)

- 519-743-2113
- receptionhouse.ca

Emergency Shelters

- Cambridge Shelter/Bridges
- Working Centre/King Street
- SHIP
- YWCA
- HOF
- oneRoof