



**LEADERSHIP**  
WATERLOO REGION

**AFFORDABLE HOUSING  
SOLUTIONS LAB  
CLASS OF 2020 PROTOTYPES**



# PARTNERS AND SPONSORS

Leadership Waterloo Region is honoured to have the support of so many individuals and organizations in making this project a reality. Our thanks can never be enough to repay you for giving your time, inspiring us with your passion, and for sharing your knowledge and experiences with us.



## SPONSORS



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Wellbeing Waterloo Region



# CONTENTS

|       |  |
|-------|--|
| 3     | Class of 2020                                    |
| 4     | Methodology                                      |
| 5-8   | Affordable Housing Land Bank                     |
| 9-12  | Improving Accessibility to<br>Secondary Suites   |
| 13-16 | Waterloo Region Action for<br>Housing Partners   |
| 17-21 | Affordable Housing Through<br>Inspired Ownership |
| 22    | Affordable Housing Asset Map                     |
| 23    | Video Links                                      |
| 24    | Resources  |



# CLASS OF 2020

|                          |                                   |
|--------------------------|-----------------------------------|
| Aaron Myny               | City of Waterloo                  |
| Alexandra Kraushaar      | James E. Wagner Cultivation Corp. |
| Amanda Franceschini      | Waterloo Regional Police Service  |
| Bruce Hilborn            | Region of Waterloo                |
| Cameron Hauck            | Libro Financial                   |
| Craig Dickert            | Enbridge Gas Inc.                 |
| Deborah Ingraham         | City of Cambridge                 |
| Elli Levene              | ODC Tooling and Molds             |
| JK Gill                  | Waterloo Regional Police Service  |
| Jordan Bilkas            | Cowan Insurance Group             |
| Kimberly McCaw           | GreenHorizons Sod Farms           |
| Kyle Zoon                | Grand River BMW                   |
| Louise Finlay            | City of Waterloo                  |
| Marie-Josée Boily-Sweeny | Decorator's Corner                |
| Melissa Ryan             | City of Kitchener                 |
| Paige Monck-Whipp        | Waterloo Regional Police Service  |
| Robert Connell           | KPMG LLP                          |
| Russ Parnell             | Walter Fedy                       |
| Wes Errey                | Waterloo Regional Police Service  |



The Affordable Housing Lab was created to form a part of Leadership Waterloo Region's Community Leadership Development (Core) Program. The collaborative project not only introduced the class to solutions lab practices, but kick-started the impact they will make in our community.



# METHODOLOGY

The Affordable Housing Lab was created to enable the Leadership Waterloo Region Core Program participants to use their collective knowledge and experience to tackle a complex issue facing Waterloo Region. The Lab is a collaborative effort between LWR the Waterloo Institute for Social Innovation and Resilience and Wellbeing Waterloo Region.



Wellbeing Waterloo Region

The problem we are trying to solve is systemic. The Profile of Wellbeing (2018) tells us that one in 8 households are living with low incomes and that one-quarter of households are spending 30% or more on housing. According to the Region of Waterloo, for a single person to get into a community housing unit, the wait is currently 7.9 years. Shelters are seeing increased numbers and stay duration, primarily due to the lack of access to affordable housing. The affordable housing crisis is real.

Through the labs' innovation methodology, we scrutinized housing solutions that affect social inclusion and vulnerable populations, finding a housing solution for those in greatest need, and improve sustainability of social housing and build capacity in the sector. We did not expect to find a silver bullet, but a silver-buckshot, a way to identify multiple opportunities to recommend systemic changes to some of the many systems that surround affordable housing.

## Phase 1: Establish Scope and Reframe

- Systems design and mapping to inform prototyping in later phase/collect stakeholder inputs
- Contextualize program to participants for engagement
- Identify leverage, intervention, ideation

## Phase 2, 3: Development

- Learning objectives around business model canvas/lens thinking and output from Phase 1 will contextualize and inform process with stakeholders
- Prototype presentation to community of stakeholders
- Handoff of prototypes to partner and community stakeholders, as well as researchers

## Phase 4: Implementation and Evaluation

- Prototype test/delivery, including developmental evaluation
- Revisitation of leverage points
- Participatory budgeting processes mobilized

## Phase 5: Reporting and Roadmap

- Evaluation of impact
- Key learnings
- Proposal for ongoing Collective Impact framework
- Scaling and replication strategies (Scaling Out and Scaling Up)

# AFFORDABLE HOUSING LAND BANK

## The Problem

A significant reason for the lack of affordable housing in Waterloo Region is the limited availability of land. It is especially difficult for Not-for-Profit organizations who serve to create new affordable housing units to acquire land through the real-estate market because of cost, timing and operational constraints.

## Our Solution

We are proposing the creation of an Affordable Housing Land Bank that gives Not-for-Profit (NFP) service providers and their partners the ability to acquire land in a way that fits with their operation, for the purpose of increasing the supply of affordable housing units in Waterloo Region. The objectives of Affordable Housing Land Bank (AHLB) are as follows:

- Grow and strategically manage an inventory of land which is dedicated for affordable housing development
- Bridge between the real-estate market and financing/capital fundraising constraints of NFP's
- Align with Regional and Municipal strategic plans for affordable housing
- Encourage investment and donation from individuals and corporations not directly tied to affordable housing in the community, provide incentives
- Create opportunities for partnerships and innovative solutions

GROUP  
MEMBERS

Russ Parnell  
Wes Errey  
Amanda Franceschini  
Elli Levene



# HOW WILL IT WORK?

## Land Inventory

### Acquire

- Municipal and Regional owned land that is assigned for affordable housing
- Land-in-lieu of payments from developers, as part of the municipal planning process
- Bequests and donations
- Partnerships
- Temporary use

### Manage

- Trade, buy, sell, consolidate inventory in alignment with strategic plan and NFP interest
- Maximize impact in areas of community with greatest need
- Publicize inventory list and strategic plan to encourage proposals and participation

### Distribute

- Allow for grant, sale, lease or finance of AHLB land through RFP process aligned with strategic plan
- Encourage unsolicited proposals
- Evaluate proposals based on their merits and impacts

### Bridge

- Provide financing for NFP's to make purchases from the real estate market or AHLB inventory
- Acquire and hold properties on behalf of NFP's, allowing for capital fundraising campaigns
- Long- or short-term leases of AHLB inventory

### Alignment

- Land acquisition and distribution is targeted to priorities identified in Regional and Municipal strategic plans for affordable housing
- Respond to input from NFP's and align with their strategies and identified needs in the community

### Investment, Donation, and Incentives

- Possibility for social capital REIT
- Increasing public awareness of affordable housing crisis, and providing opportunities for support, donation, or partnership
- Aggregation of smaller donations
- Facilitate partnerships for legacy donations
- Provide tax credits and development charge deferrals

### Structure

- Not administered through government
- Board of directors with members from public institutions, NFP's and private sector
- Partnership with municipalities, NFP's and others already working with affordable housing



## Partnerships and Innovation

- Partnerships between NFP's and private developers will allow each to deliver on their strengths and maximize collective impact
- AHLB inventory is not limited to properties that are owned, and can include temporary use, shared use of under-utilized property and future donation or purchase
- Leveraging Municipal/Regional assets and government financing programs while allowing for innovation and adaptation

## INTENDED OUTCOMES

The AHLB will increase accessibility to land in Waterloo Region for organizations who are creating temporary shelters, supportive housing, subsidized rental housing, and subsidized home ownership. The ALHB inventory will grow over time through donations, fees, partnerships and awareness. It will be structured for flexibility, creativity and innovation.





## **PARTNERSHIPS and OPPORTUNITIES**

### **Land Inventory**

- Developers in partnership with NFP's
- Land trust
- Severances
- Increasing municipal boundaries
- Under—utilized properties: Churches, Parking lots, malls etc.
- Temporary use: Short-term (modular construction, shelter), and long-term (land-lease), land held for future development or master-planning

### **Incentives for Contributors**

- Meaningful and impactful projects for legacy donations
- Can provide immediate benefit to current owner for future bequest or trust
- Opportunity for donors to have input and participation with the use of their land

### **Funding Opportunities**

- Canada Mortgage and Housing Corporation
- Kitchener Waterloo Community Foundation
- Sale of land
- Region of Waterloo

## **CHALLENGES**

- An RFP process already exists for Municipalities to make land they own available
- Competition amongst NFP's for the land
- Developing an organizational structure that will be effective, protect public interest and avoid conflict of interest
- Funding and land constraints
- Buy-in from stakeholders
- Donor conflict (i.e. estates, church boards)
- Fitting within legal framework for municipalities and development

## **NEXT STEPS**

### **Seek feedback from stakeholders**

- Region of Waterloo, Housing Services
- Housing Innovation Roundtable (HIRT)
- City of Kitchener Affordable Housing Strategy
- Kitchener Waterloo Community Foundation

### **Research similar solutions**

- Other municipalities
- Habitat for Humanity Guelph
- United Church of Canada, EDGE
- Social REITs

### **Test and Implement!**

# IMPROVING ACCESS TO SECONDARY SUITES

Secondary suites are self-contained dwelling units that contain separate kitchens, bathrooms and bedrooms. They can be either detached or attached to the primary, privately owned residential unit. As shown in figure 1, common examples include basement apartments, granny flats, and coach houses.

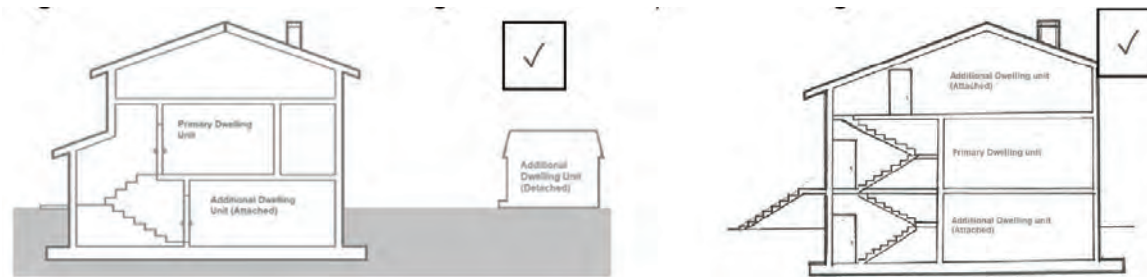


Figure 1: Examples of residences containing 2 secondary suites (used with permission from City of Kitchener)

Secondary suites affect two areas on the Affordable Housing continuum simultaneously. They can provide below-market rent to tenants and reduce the cost of ownership, making at-market housing costs more affordable. The goal of this project is help streamline regulations and improve incentives to encourage private households to install secondary suites specifically to be rented out at below-market rates.

Throughout this process we received invaluable insight from several individuals, including:

- Andrew Ramsaroop – City of Kitchener
- Jennifer Murdoch – Region of Waterloo
- Craig Dumart – City of Kitchener
- Ryan Pettipiere – Region of Waterloo
- Jeffrey Schumacher – Region of Waterloo
- Tracey Snook – Region of Waterloo

**GROUP  
MEMBERS**

**Marie-Josée Boily  
Rob Connell  
Craig Dickert  
JK Gill  
Bruce Hilborn**



## WHAT WE LEARNED

We were pleased to find that the region already has active plans to incentivize the creation of and improve access to secondary suites including:

- City of Kitchener is currently reviewing a recommendation from its Comprehensive Review of Zoning Bylaws (CRoZBy) team that proposes to allow up to two secondary suites in nearly all single detached, semi-detached and townhouse residences.
- Region of Waterloo is implementing the Ontario Renovates Secondary Suites program which provides forgivable loans up to \$25,000 for the creation of new secondary suites in exchange for a commitment to rent out at proscribed, below-market-rates for 15 years.

## CHALLENGES

- There are still many areas in the region where zoning requirements do not allow the creation of secondary suites
- As they can cost \$60-90k, not many homeowners have access to the funds to install a secondary suite. There are restrictions in place (such as household income and property ownership) to ensure that only people who need financial help have access to the Ontario Renovates money.

While this is a noble goal, not many people who qualify for the \$25,000 loan can afford the rest of the cost; and people who can afford to self-fund a secondary suite have little incentive to rent out at below-market rates. This is preventing the program from being as effective a tool as possible to help solve affordable housing.





# OUR SOLUTION

We propose a three-fold solution:

## **1) Reduce Zoning Restrictions**

Advocate that other municipalities and townships in the region review the City of Kitchener CROZBy rezoning proposal and adopt similar measures to expand access to secondary suites. We have identified the people to speak to in Waterloo, Cambridge and Wilmot and will be reaching out to them in the coming months.

## **2) Increase the Size of the Forgivable Loan**

\$25,000 is simply too small an amount to generate secondary suites in the volumes needed to make a meaningful impact on affordable housing. We propose generation of local funds to match the Ontario Renovates loan using matching eligibility criteria and a similar forgiveness scheme. While this will not be cheap, we have raised \$250M to create 600 new units of affordable housing locally – over \$400k per unit. Next to that, \$25,000 to secure a unit for 15 years seems quite affordable.

Details on developing a source of funding and a business case are still required. It was suggested that we consult local developers and construction companies to get their buy-in before moving forward as they could delay any required bylaws for years if they do not support the proposed solution.

## **3) Lobbying the Provincial and Federal Governments**

Changes to expand accessibility to the Ontario Renovates program would include increasing the maximum household income (currently \$63,000 per year) and removing the restriction that the property receiving the secondary suite be the owners' only property. It would also be critical to review the maximum property value allowed (currently \$505,469) to ensure that it makes sense in the Waterloo Region and is not overly restrictive.

Additionally, in the current COVID environment, there may be incentive programs to fund projects that both stimulate the local economy and provide relief for those who have been financially impacted by the virus. Installation of secondary suites accomplishes both of those goals. We will be looking to approach both the federal and provincial governments to help highlight this potential solution.

There are two proposed paths to accomplish this. One is to lobby local MPs and MPPs directly. The other is to work with existing organizations such as the Canada-Ontario Community Housing Initiative (COCHI) and Ontario Priorities Housing Initiative (OPHI).

## OTHER RESOURCES

For further reading on items discussed, please see the following:

- City of Kitchener Comprehensive Review of Zoning Bylaws (CRoZby), current status as of June 2020.
- Ontario Renovates Secondary Suite Program in Waterloo Region Fact Sheet

## CLOSING THOUGHTS

While there is a lot of work to be done, we see this as a viable path to help address the growing problem of affordable housing in Waterloo Region. We look forward to working with local partners to push this worthy cause forward.



# **WATERLOO REGION ACTION for HOUSING PARTNERS (WRAHP)**

While learning more about affordable housing, our two groups took different approaches. The first group felt compelled to look further into the role of mental health as a risk factor for homelessness. They quickly realized that in order to be able to move towards addressing the shortfall in necessary housing for people with mental health challenges, partnerships were a key component.

The other group noticed early on, that there were many agencies/groups involved in affordable housing but they did not always appear interconnected despite all having a common goal and vision – that housing is a human right. Furthermore, they observed that there were barriers to enhanced collaboration such as a competitive environment to obtain funding that did not sufficiently promote collaboration, and many different frameworks being followed leaving gaps in key areas.

Although each group initially approached the complex problem of affordable housing from a different angle, they realized that collaborating and working together might yield a better solution. The following is a result of that collaboration.

## **GROUP MEMBERS**

**Melissa Ryan  
Jordan Bilkas  
Deborah Ingraham  
Aaron Myny  
Louise Finlay**





## RESOURCES

The team exploring mental health spoke to Lutherwood and through discussions, they determined that fixed site housing was something that needed to be focused on.

The other group spoke with Kitchener Housing as well as a representative from an advocacy group in Ottawa called Ottawa Social Housing Network (OSHN), which has been in existence for over 25 years. This group is comprised of members from across a broad spectrum of providers from co-ops to social housing. They share knowledge and advocate on behalf of their group to the Service Manager for better funding strategies.

The Leadership Days also highlighted numerous stakeholders in the affordable housing continuum. A succinct listing of all the agencies was not readily available but various searches led to over 30-40 agencies.

Thanks to:



## WHAT WE LEARNED

Early on in the affordable housing lab process, it became painfully clear that affordable housing is a complex problem.

We learned that there are many local organizations working towards improving the current system.

We have a long history of helping others and is firmly grounded in our 'barnraising spirit', which founded our community. We also saw how disparate some agencies were and how each was left to their own devices to navigate an increasingly complex system.

A presentation by Wendi Campbell, CEO of the Foodbank of Waterloo Region sparked an idea. Wendi shared how over 15 years ago, they came together as a network to bring numerous agencies together to create a more cohesive, collaborative and ultimately more effective group with a shared vision and a more consistent delivery method to their clients.

We also learned that several decades ago, there was dedicated funding for collaborative approaches in the affordable housing space.

## CHALLENGES

Trying to understand the siloed approach within the affordable housing continuum is multifaceted. There are numerous objectives trying to be reached, funding envelopes that essentially position groups against one another for limited resources, privacy issues, limited bandwidth and resources in some organizations, differing mandates, varying levels of needs within agencies, etc. Ultimately, the largest obstacle to breaking the silos is trust and building a sense of community for the providers in this space.



## OUR SOLUTION

We started thinking about what it would look like to bring all of the various agencies/groups together to partner and collaborate on tackling the affordable housing crisis. Rather than each agency trying to do everything well, what if they leveraged one another's strengths and were more aware of how they could work together and how each fit into the broader picture.

The proposed solution is to have an advocacy group that would be comprised of many agencies (except for the Service Manager) regardless of where their funding comes from (i.e. include co-ops as they too are in the housing sector and have similar issues). This could be named Waterloo Region Action for Housing Partners (WRAHP).

It is envisioned that the group could share learnings and with time, eventually advocate on behalf of the group to all levels of government and the community. This group could also explore collaborating on various initiatives such as procurement, training and fundraising.

We would also see these groups begin to leverage each other's strengths and develop a strategic plan with a framework for partnership. Furthermore, depending on the success of the group, this might also lead to building a trusted brand in the community and to shared fundraising, etc.

As part of the strategic plan process key performance indicators could be identified, measured and reported on emphasizing the depth of WRHAP's impact.

Pre-Covid-19, we had envisioned that this could be “kicked off” with a summit to bring agencies together. However, we have observed how the virtual platform and current crisis is creating a different opportunity to connect. The Leadership Waterloo Region webinars are a perfect demonstration of how people can more easily come together and share information and ideas and we would suggest that this type of platform could be utilized in the near future. Initially, topics could be current such as coming together to understand how best to deliver services from a physical distancing standpoint, how to equip personnel and clients with PPE, etc.

Great work is being done by many. Imagine what could be accomplished by the strength of moving forward together/united.

*“There is immense power when a group of people with similar interests gets together to work toward the same goals.” - Idowu Koyenikan*



# AFFORDABLE HOUSING THROUGH INSPIRED OWNERSHIP

The Region of Waterloo is involved at every level of the housing continuum. They act as the Service Manager for all Federal, Provincial, and Municipal supports and funding for housing.

The housing continuum has seen some drastic changes over the last 5-10 years, specifically, an increased pressure and demand for housing within the private market. Due to lack of supply, housing and rental prices are continuing to grow, creating restrictions and barriers of entry into the private housing market.

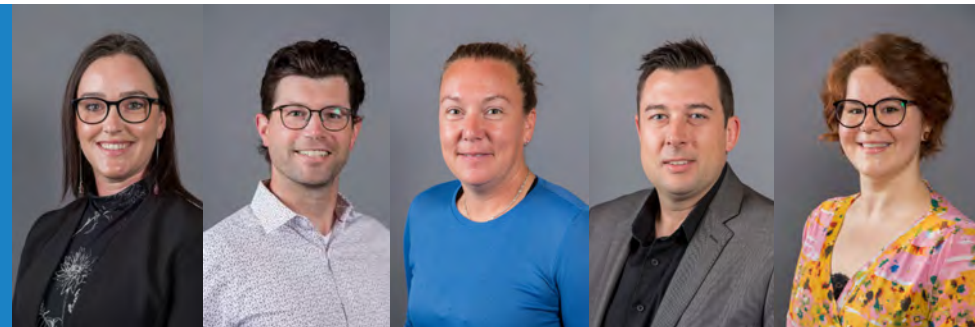
These barriers have created a blockage on the continuum, where people are unable to move forward through the private housing sector into home ownership. This blockage creates downwards pressure and increased demands on the service & supportive housing sector of the continuum.

## Primary Stakeholder

Ryan Pettipiere, Director of Housing Services, Region of Waterloo

## GROUP MEMBERS

Alexandra Kraushaar  
Kyle Zoon  
Kim McCaw  
Cam Hauck  
Paige Monck-Whipp



## RESOURCES

- Ryan Pettipiere,  
Director of Housing Services  
Region of Waterloo
- Lutherwood's website
- Region of Waterloo - 10-yr Housing  
and Homelessness Plan: Action 4.5 – 4.5  
Develop and implement a comprehensive  
landlord recruitment and retention strategy  
to increase the number of affordable units  
available in the private market.
- Leadership Waterloo Region's Core Program  
Affordable Housing Cafe

## WHAT'S MISSING

“Inspired” Landlords - landlords that are socially conscious and are using their positions to increase the supply of rental housing at “affordable” rates. Affordable here means below market rate (at approximately 80% of market rental rate).



# OUR SOLUTION

Our recommended solution is to produce a multi-phased approach to increase the understanding of the housing crisis in the private market, inspire new landlords to increase supply, and support renters to move into home ownership.

## **Phase 1 - Initial Stage Increasing Awareness, Education, and Inquiry with Landlord**

Create an education/information social campaign to target the increase in supply of affordable rental units within the private market. This can be targeted to secondary units on existing property or for new builds that include secondary suites.

The first portion of this solution is the education and awareness campaign. This would be a sort of call to action for community members and businesses at large. This portion is to increase the understanding and awareness among more people and businesses within the private market of the breadth of crisis our Region is facing. This program/campaign should first aim to present an opportunity for various sectors (both private and public organizations) to participate and become part of the solution, which is to increase the supply of affordable rental units within the private market.

This would mean increasing the awareness and understanding of the housing crisis and its evolution into the private market.

We recommend the campaign outlines the following:

### **Current Rental Market**

- Housing Vacancy Rates
- Persons dependent on various housing solutions at certain points along the housing continuum

### **Current financial requirements for persons to achieve housing**

- The short and long-term societal and personal benefits that appropriate Housing provides tenants
- Supply / Demand imbalance that prevents affordable housing

### **Benefits of becoming a Landlord**

- Monetary incentives (rent, tax write-offs, grants)
- Contributing to an Enhanced community
- Tenant-landlord relationship perks outside traditional tenancy agreements
- Access (via the Region) to social resources, Best Practices, conflict resolution tools, and increased social worker assets



## **Phase 2 - Integration Stage**

### **Bringing together Landlords with Programs and Renters**

The next phase would comprise and bring together partnerships through a variety of sectors, including “champions” of the affordable rental housing mandate, who can advocate and create social networks to connect people with “affordable” rental housing to those who need the rental housing. Creating one platform to access information, participate in surveys, and understanding the existing programs and services offered would be a useful starting point. This platform could be via the Region website or other online platforms. Including the efforts at the Region and City levels would be essential, as well as understanding the housing continuum, understanding the changes of the housing crisis, and understanding the impacts of “affordability” on our community.

The solution is a collective effort between the private and public sectors, including the Region and other non-profit services, in addition to financial institutions, legal institutions, real estate agents/companies, and development groups / businesses. It would also be useful to consider promotions or programs for utility and energy providers for these renters/homeowners.

This program is looking to create supply through affordable metrics, such as lowering or supplementing development costs of converting existing spaces to legal units or building new housing with existing units.

The solution is two-fold as it supports the landowners and landlords in the creation of units, but also the renters of these units. Creating a community and network of renters that are seeking “affordable” rates, whether or not they have participated in any space on the housing spectrum, is an essential piece of this solution.

An important element is that the landlords/landowners can choose renters, but the unit must be maintained at affordable rates to be eligible for the incentives.

There are a variety of people seeking to participate in the private market that are unable to. Some of these people will have never had any interaction with the housing continuum and some will be moving through the continuum. It is an important piece of the solution to increase supply for all members of the private market, in addition to those moving through the continuum.

Additionally, this program should capture a time period mandated for maintaining rental units at affordable rates (80% market rate). For every new renter of these units this program for rental rates would apply. Furthermore, for every new unit that landowners/landlords create, they would be eligible for this program and economic support through the program.

Lutherwood, in partnership with the Region of Waterloo, needs affordable market rental units (looking for “inspired” landlords).

- You sign an agreement with the Region to commit unit(s) to the program.
- You sign a standard lease with the tenant. Rent is paid to you by Lutherwood Housing Services and/or the Region of Waterloo and/or the tenant depending on the circumstances.
- As needed, housing support workers meet with tenants to connect them to resources that can help with everything from settling in to finding employment.
- Asking for rental units at the following rates (incl. utilities but can be negotiated): Bachelor: \$939, 1 bedroom: \$1,205, 2 bedroom: \$1,428, 3+ bedroom: \$1,506

If existing homeowners/landlords are not equipped with existing secondary suites, it was recommended by our stakeholder to offer a municipal “incentive” loan program to convert/create a secondary suite. Some ideas could include low or no interest loans, 25-year amortization to keep payments low and added to your property tax bill (existing collection mechanism).

In conclusion, our recommended solution is focused on increasing supply first through private market participation, then connecting supply with demand. But this is a human problem, and we believe the most promising solutions will leverage our shared humanity. Creating communities to connect renters and landlords, at affordable and accessible prices, is essential to the wellbeing of our Region.

We have found that the building blocks for this solution are already in place. There are pillars that exist within the public and private sectors to support this solution, including the Region’s 10-year action plan and the ongoing efforts through Lutherwood’s programs. Our solution aims to increase the awareness and understanding of the housing crisis in the private market and bring inspired members of the private and public sectors together, with a focus on creating accessible market rentals for all of our community.

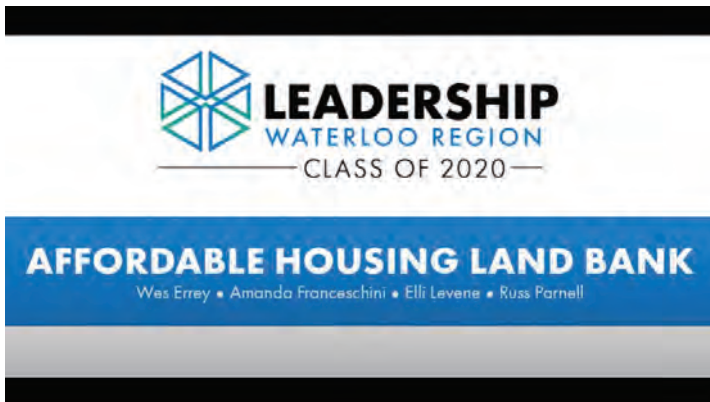
# AFFORDABLE HOUSING ASSET MAP - WATERLOO REGION

|  |                         |   |                     |                             |                           |                       |                                      |
|--|-------------------------|---|---------------------|-----------------------------|---------------------------|-----------------------|--------------------------------------|
| AFFORDABLE HOUSING ASSET MAP - WATERLOO REGION |                         |   |                     |                             |                           |                       |                                      |
| HHUG   |                         | HOSPITALS   | INDWELL             |                             |                           |                       |                                      |
|  |                         | OSHN (OTTAWA BASED)   |                     |                             |                           |                       |                                      |
|  |                         | DEVEOPMENTAL SERVICE ORGS (Christian Horizons, CSC, PFCL, Community Living, KW HAB, MCC, Immigration Partnership) |                     |                             |                           |                       |                                      |
|  | WOMEN'S CRISIS SERVICES | LUTHERWOOD (MH)   |                     |                             |                           |                       |                                      |
|  |                         | RECEPTION HOUSE   | EAFWR               |                             |                           |                       |                                      |
| ONE ROOF                                       |                         | PIONEER YOUTH SERVIES/HATS OFF  | SUNNYSIDE           | KW UNWP                     |                           |                       |                                      |
|  |                         |   | HEARTWOOD PLACE     | MENNO HOMES                 |                           |                       |                                      |
|  | BRIDGES SHELTER         |   | MONICA HOUSE        | OWEN'S PLACE                |                           |                       |                                      |
|  |                         | ONE ROOF  | KINGSVIEW RESIDENCE | KIT/WAT/CAM HOUSING         |                           |                       |                                      |
| Homeless                                       | Emergency Shelters      | Transitional Housing  | Social Housing      | Affordable Rental Housing   | Affordable Home Ownership | Market Rental Housing | Market Home Ownership                |
| FAITH BASED COMMUNITY                          |                         | ARGUS   |                     | KWCF                        |                           |                       | FAITH BASED COMMUNITY                |
|  |                         | WORKING CENTRE  |                     | TRI-COUNTY MENNONITE HOMES  |                           |                       |                                      |
|  |                         | HOUSE OF FRIENDSHIP   |                     | CO-OPS                      |                           |                       |                                      |
|  |                         | RAY OF HOPE   |                     | MCRS                        |                           |                       |                                      |
|  |                         | LOT 42 (WORKING WITH RoW)   |                     | CAMB. NP HOUSING CORP       |                           |                       | BUILDERS (Activa, Freure, Cook etc.) |
|  |                         | YWCA  |                     | THRESHOLDS HOMES & SUPPORTS |                           |                       |                                      |
|  |                         | SHOW  |                     |                             | FAITH BASED COMMUNITY     |                       |                                      |
| LANGS  |                         | FAMILY & CHILD. SERVICES  | LANGS               |                             |                           |                       |                                      |
|  |                         | LANDLORDS   |                     | LANDLORDS                   |                           |                       |                                      |
|  |                         |   |                     | REGION OF WATERLOO          |                           |                       |                                      |

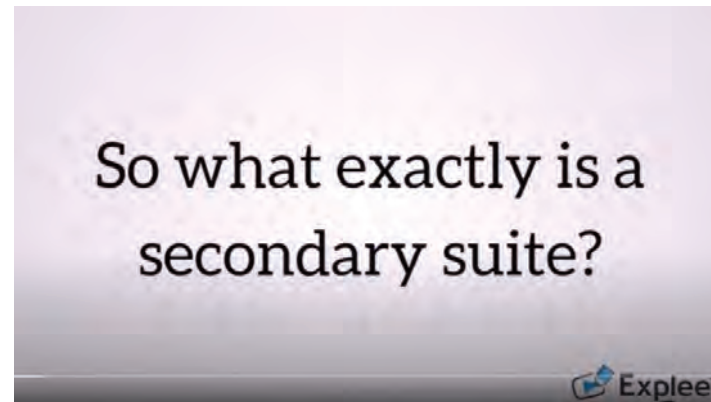


# VIDEOS

The Core Program Class not only developed briefings outlining their proposed solutions, they created videos that captured the essence of their proposal.



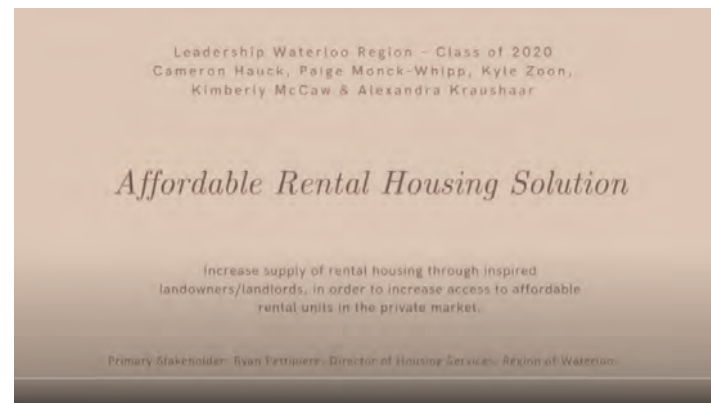
**Affordable Housing Land Bank**  
<https://youtu.be/QqkRZ6z94f8>



**Improving Accessibility to Secondary Suites**  
<https://youtu.be/V3GTxsmml8w>



**Waterloo Region Action for Housing Partners**  
<https://youtu.be/S80x2TsQetE>



**Affordable Housing Through Inspired Ownership**  
<https://youtu.be/qqVfNpvTcNI>

# RESOURCES

## **Leadership Waterloo Region**

<https://leadershipwaterlooregion.org>

## **Waterloo Institute for Social Innovation and Resilience**

<https://bit.ly/2EVDuqr>

## **Wellbeing Waterloo Region**

<http://www.wellbeingwaterloo.ca>

## **Canadian Mortgage and Housing Corporation**

<https://www.cmhc-schl.gc.ca/>

## **Canada – Ontario Community Housing Initiative**

<https://bit.ly/31V3smM>

## **City of Kitchener Affordable Housing Strategy**

<https://bit.ly/32T0ajl>

## **City of Kitchener Comprehensive Review of Zoning Bylaws**

<https://bit.ly/2ELaTEv>

## **Habitat for Humanity Guelph**

<https://habitatwdg.ca/>

## **Kitchener Waterloo Community Foundation**

<https://www.kwcf.ca/>

## **Lutherwood**

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

## **Ontario Priorities Housing Initiative (OPHI)**

<https://bit.ly/32XXPnj>

## **Ontario Renovates Secondary Suite Program in Waterloo Region Fact Sheet**

<https://bit.ly/2Z4kz kf>

## **Ottawa Social Housing Network**

<https://bit.ly/2EYeYVR>

## **Region of Waterloo – 10-year Housing and Homelessness Plan**

<https://bit.ly/3lM1PQi>

## **Region of Waterloo – Housing Services**

<https://bit.ly/34YoWBb>

## **The Food Bank of Waterloo Region**

<https://www.thefoodbank.ca/>

## **United Church of Canada, EDGE**

<https://bit.ly/3jLs6wq>



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@leadershipwr

519-742-7338