

Inventory of Housing Stability Programs That Support Families in Waterloo Region

April 2014



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Region of Waterloo

SOCIAL SERVICES

Social Planning, Policy & Program Administration

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- Cambridge Shelter Corporation
- Habitat for Humanity Waterloo Region
- Lutherwood
- Marillac Place
- Monica Place
- Reception House Waterloo Region
- Region of Waterloo - Housing,
- Women's Crisis Services of Waterloo Region
- YWCA of Kitchener-Waterloo

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Introduction

The “Inventory of Housing Stability Programs That Support Families in Waterloo Region” (the Family Inventory) is a companion document to the “Ending Family Homelessness in Waterloo Region” (2014) report. The Family Inventory provides information on programs within the Waterloo Region housing stability system that support families. Some of these programs support families exclusively and some support a variety of people experiencing homelessness, including families.

There are 27 programs profiled in the Family Inventory, broken into the five housing stability program areas:

1. Emergency Shelters Serving Families
2. Street Outreach Serving Families
3. Housing Retention and Re-Housing Programs Serving Families
4. Time-Limited Residence Programs Serving Families
5. Affordable and Supportive Housing Programs Serving Families

Each of the five sections begins with a brief description and overview table. Each of the 27 program profiles contains a short program description with a focus on the supports provided for families, as well as family focused program data trends. Where possible, 2013 data is included, and historical data dates back to whenever reliable data was available for each program. A denotation of “ND” refers to “No Data”, as sometimes the program data, particularly family specific data, was not available for the entire date range.

While this Family Inventory is meant as a guide to housing stability programs that offer support for families, each of these programs also has a more fulsome profile of their program description and data in its entirety included in the “Inventory of Housing Stability Programs in Waterloo Region” (2011) (the Housing Stability Programs Inventory) compiled by Region of Waterloo Social Planning, Policy, and Program Administration.

1. Emergency Shelters Serving Families

There are three emergency shelter programs in Waterloo Region that support families. An overview of each is provided in the table below. Following the table is a short description for each program (with a focus on supports provided for families) including detailed family focused data trends. Profiles and additional information about each program can be found in the Housing Stability Programs Inventory.

Lead Organization and Program	Program Location	Area Served	Eligibility	Capacity to Serve	Year Program Began
Cambridge Shelter Corporation	Cambridge	Waterloo Region	people ages 16 + and families	regular: 49 beds (40 single beds and 3 family units – average 3 beds each) internal overflow: 15 cots, 30 mats total internal capacity: 94 spaces (plus infants and toddlers – playpens) external overflow: ability to use motels if needed	2005
YWCA Kitchener-Waterloo	Kitchener	Waterloo Region	Females and trans* ages 16 +; families, including father-led families (1 or more adult with 1 or more dependents)	regular: 60 beds (10 singles and 21 family units consisting of 50 beds) internal overflow: 15 spaces (including 5 cots and infants and toddlers in playpens) total internal capacity: 75 spaces external overflow: ability to use motels if needed	1905
Women's Crisis Services of Waterloo Region	Haven House: Cambridge Anselma House: Kitchener	Waterloo Region	women fleeing abuse ages 16 + and their dependents (male dependents ages 18 or younger)	Haven House: 30 beds Anselma House: 45 beds (as of May 2011)	1978

Cambridge Shelter

The Cambridge Shelter is housed within the Bridges - a three-storey building with capacity for up to 40 dormitory style shelter beds, three small family shelter units, twenty bachelor apartments, a drop-in centre, administration offices, a kitchen, medical offices and meeting rooms). The entire building is accessible with a lift to access the shelter floor and the apartments (two of which are designed for wheelchair use). Services in the building include: trustee program, housing support, job training, a medical clinic, an identification clinic, literacy and tutoring, foot care, food, work clothing, referrals to drug and alcohol treatment, advocacy with landlords, probation and parole, lawyers, social and recreational groups, life skill training and individual plans of care.

Family specific programming related to the shelter includes tutoring for children (by volunteers), a children's library and social and recreational activities. A specific family worker supports families accessing the shelter (whether in the Bridges building or overflowed into motels) and assists them to find and establish housing. The shelter has relationship with the Cambridge Early Years Centre, Cambridge Library and Gallery, YMCA Immigrant Services, Mennonite Central Committee, Lutherwood, and Adult Education for mutual referrals.

Cambridge Shelter Historical Trends

Year	Different People Served				Average Stay Per Family	Family Intakes	One Period of Residence	Bed Nights			
	Total	Family Heads	Partners	Dependents				Total	Family Heads	Partners	Dependents
2005*	0	0	0	0	0	0	0	0	0	0	0
2006	80	20	0	60	22 days	21	90%	2,123	441	0	1,682
2007	96	29	4	63	26 days	32	93%	2,528	758	95	1,675
2008	117	35	17	65	29 days	44	91%	3,399	997	503	1,899
2009	75	23	13	39	45 days	23	100%	3,499	1,039	751	1,709
2010	59	20	10	29	47 days	20	100%	3,022	945	546	1,531
2011	108	33	15	60	35 days	37	94%	3,702	1,144	528	2,030
2012	165	46	13	106	33 days	49	93%	6,198	1,728	335	4,135
2013	137	39	16	82	41 days	48	92%	5,439	1,615	620	3,204

*Shelter opened in October 2005. As only partial year data available it has not been included.

Family Composition Trends

	2006	2007	2008	2009	2010	2011	2012	2013
Single Parent	12	21	18	10	10	18	33	23
Two Parent	8	8	17	13	10	15	13	16

Age of Dependents Trends

Age Range	2006	2007	2008	2009	2010	2011	2012	2013
0-6	19	22	26	8	8	21	35	43
7-12	11	23	14	11	8	20	23	29
13-18	13	12	11	13	5	13	21	10

YWCA-Mary's Place

Mary's Place is YWCA Kitchener-Waterloo's 60-bed emergency shelter for families, women (16 and older), and transgendered persons, who are experiencing homelessness. Parents (including male, female and transgendered), with children, are housed at the shelter. On-site 24/7 staffing provides the basic necessities of daily living as well as supports. Support plans are developed to further assist in finding and retaining permanent affordable housing including connections to appropriate financial, supportive, or employment resources in the community.

A Child and Parent Program is offered that promotes children's personal and life-skill development including positive self-esteem, sense of security, appropriate problem-solving skills, cooperative play, and acceptance. A Homework Club supports children to maintain their school grades, access computers, and complete homework assignments. Family-specific resources and referrals as well as activities that involve parents are also available.

YWCA-Mary's Place Historical Trends

Year	Different People Served				Average Stay	Family Intakes	One Period of Residence ¹	Bed Nights			
	Total	Family Heads	Partners	Dependents				Total	Family Heads	Partners	Dependents
1999	ND	29	ND	ND	ND	ND	ND	1,677	ND	ND	1,677
2000	ND	56	ND	ND	ND	ND	ND	5,125	ND	ND	5,125
2001	ND	68	ND	ND	ND	ND	ND	6,851	ND	ND	6,851
2002	ND	131	ND	ND	ND	ND	ND	4,043	ND	ND	4,043
2003	438	51	3	80	44 days	63	82%	5,803	2,281	72	3,450
2004	525	31	4	47	39 days	34	90%	2,959	1,215	255	1,489
2005	577	49	0	98	29 days	61	80%	5,402	1,887	0	3,515
2006	503	53	0	85	36 days	62	83%	5,037	1,915	0	3,122
2007	467	43	2	74	33 days	49	88%	3,525	1,402	2	2,123
2008	428	30	3	40	27 days	39	73%	1,768	809	111	848
2009	628	87	5	175	32 days	99	85%	8,317	2,740	155	5,422
2010	606	83	5	160	36 days	108	81%	9,294	2,974	286	6,014
2011	811	102	17	191	44 days	129	77%	13,975	4,535	873	8,567
2012	822	168	43	314	46 days	178	90%	24,147	7,793	1,425	14,929
2013	782	147	41	275	49 days	164	90%	21,323	7,149	1,668	12,506

Note: Between 2006-2009 YWCA-Mary's Place continued to operate while undergoing renovations (which may have impacted numbers). While the overall number of beds remained at 60 pre and post-renovation, the number of family units that could accommodate more than just female-led families increased from one to 21.

Family Composition Trends

	2006	2007	2008	2009	2010	2011	2012	2013
Single Parent	53	41	27	82	78	85	125	106
Two Parent	0	2	3	5	5	17	43	41

Age of Dependents Trends

Age Range	2006	2007	2008	2009	2010	2011	2012	2013
0-6	ND	ND	ND	ND	ND	ND	154	147
7-12	ND	ND	ND	ND	ND	ND	82	77
13-18	ND	ND	ND	ND	ND	ND	71	41

¹ HIFIS Intakes Report – 1 intake as a percentage of the total intakes for family heads

Women’s Crisis Services of Waterloo Region: Anselma House and Haven House

Women’s Crisis Services operates two shelters (Anselma House in Kitchener and Haven House in Cambridge). These shelters and additional services are open 24/7 for women (and their children) fleeing abuse. Women’s Crisis Services operates crisis lines to discuss abuse concerns with women as well as to provide support and guidance in how to leave abusive relationships. Workers facilitate the admission of women seeking safe shelter who meet the agency’s admission criteria. Once at the shelter, support is ongoing and advocacy continues around legal needs, housing, parenting and transitioning toward independence. Workers also assist women with safety planning and referrals to community resources if deemed appropriate. For immigrant women whose first language is not English, Women’s Crisis Services offers interpreters and has a language line available for immediate responses. They are wheelchair accessible. They run support and safety planning groups for children, youth and mothers.

Women’s Crisis Services of Waterloo Region (Anselma and Haven House) Historical Trends

Year	Different People Served		Family Bed Nights	Family Intakes	Average Length of Stay for Families
	Family Heads	Dependents			
2005/2006	ND	286	ND	ND	ND
2006/2007	ND	247	ND	ND	ND
2007/2008	ND	305	ND	ND	ND
2008/2009	ND	226	ND	ND	ND
2009/2010	ND	221	ND	ND	ND
2010/2011	101	173	ND	ND	ND
2011/2012	121	216	ND	ND	ND
2012/2013	113	205	ND	ND	ND
2013/2014	109	204	ND	ND	ND

2. Street Outreach Serving Families

There are eight street outreach programs in Waterloo Region that support families. Seven are fixed outreach, meaning they are located at a physical site and offered at specified times, and one is mobile outreach, which is not tied to a particular location or time frame. An overview of each is provided in the table below. Following that table is a short description for each program (with a focus on supports provided for families) including detailed family focused data trends. Profiles and additional information about each program can be found in the Housing Stability Programs Inventory.

Lead Organization and Program	Program Location	Area Served	Eligibility	Capacity to Serve	Year Program Began
Fixed Street Outreach					
Cambridge Shelter Corporation – Welcome Aboard	Cambridge	Cambridge	people ages 16 and older and their dependents	an average of 150 people served each day	1997
Kitchener Downtown Community Health Centre – Peer Health Worker Program	Kitchener	Kitchener	people accessing Charles Street Men’s Hostel, St. John’s Kitchen, & YWCA-Mary’s Place	400	2008
Kitchener Downtown Community Health Centre (KDCHC) – ID Clinic	Kitchener	Kitchener	people accessing Charles Street Men’s Hostel, St. John’s Kitchen, YWCA-Mary’s Place, Grand River Hospital, St. Mary’s Hospital, and/or KDCHC	500 clients/year	2000
Kitchener Downtown Community Health Centre (KDCHC) – Medical Outreach	Kitchener	Kitchener	people accessing Anselma House, ROOF, St. John’s Kitchen, and/or YWCA-Mary’s Place	based on time availability (3 hrs/wk for 4 nurse practitioners & 1 chiropodist)	2000
Ray of Hope Inc. – Community Centre	Kitchener	Waterloo Region (but mostly serve Kitchener urban centre)	people ages 16 and older	can serve 200 people at a time	1989
Reaching Our Outdoor Friends (ROOF) – Drop-in	Kitchener	Kitchener-Waterloo area	youth ages 12-25	as many as 50 youth over one 4-5 hour period	1989

The Working Centre - Psychiatric Outreach Project & the Concurrent Disorders Project	Kitchener	Kitchener and Waterloo urban centres	people accessing YWCA-Mary's Place, Mental Health Court, The Bridgeport Café Clinic, Drug Treatment Court, Charles Street Men's Hostel, ROOF, and/or St. John's Kitchen	varies	2004
Mobile Street Outreach					
Reaching Our Outdoor Friends (ROOF) – Street Outreach	Kitchener	urban centres of Kitchener- Waterloo	youth ages 12-25	2 workers	2001

Fixed Street Outreach

Fixed street outreach (drop-in) includes programs that are located at physical sites in the community and offered at certain times.

Cambridge Shelter Corporation – Welcome Aboard

Welcome Aboard is a fixed street outreach (drop-in program) for people 16 and older and their dependents. Services provided include: literacy counselling; medical clinic; foot care clinic; clean needle exchange; anger management groups; newsletter group; poetry workshop; job placements; phone and message centre; showers, laundry, clothing and furniture; referrals and transportation to drug and alcohol treatment facilities; referrals to and advocacy with social services, probation and parole, legal aid, the courts, landlords; housing help; volunteer placement program; addiction support groups; spirituality group. Families served include families staying within shelter and families from the community.

Cambridge Shelter Corporation - Welcome Aboard Historical Trends

Year	Different People Served (Unduplicated)	Number of Families*		Number of Dependents	Families as % of overall Registered Clients
		Single Parent with Children	Two- Parent with Children		
2005	1,429	ND	ND	ND	ND
2006	2,446	ND	ND	ND	ND
2007	3,099	ND	ND	ND	ND
2008	1,698	ND	ND	ND	ND
2009	2,045	ND	ND	ND	ND
2010	1,935	56	14	66	0.7%
2011	2,223	34	21	104	7%
2012	2,754	ND	ND	ND	ND

Kitchener Downtown Community Health Centre – Peer Health Worker Program

The Peer Health Worker Program offers emotional support, encouragement, problem solving and advocacy through ongoing contact and relationship with Peer Health Workers. Peer Health Workers also offer information and referral to health and related community services and resources. The purpose of the program is to improve the health and well-being of people experiencing homelessness; increase access to health and related community resources; and reduce isolation of people experiencing homelessness. The program has a peer health worker that works specifically at YWCA-Mary's Place where they would support families.

Kitchener Downtown Community Health Centre – ID Clinic

The Identification (ID) Clinic provides access to OHIP coverage and health cards for people experiencing homelessness that don't have a permanent address (a requirement of OHIP). They also replace some identification required to renew and maintain health coverage, and required for banking, housing, employment, education, etc. Weekly outreach is provided at a number of locations, including YWCA-Mary's Place where they would support families.

Kitchener Downtown Community Health Centre – Medical Outreach

The Medical Outreach program runs a medical clinic with a nurse practitioner and chiroprapist (foot care). Outreach with a nurse practitioner is provided weekly at a number of locations, including Anselma House and YWCA-Mary's Place where they would support families.

Ray of Hope Inc. – Community Centre

Ray of Hope Community Centre provides a place of safety and support where people can access physical, emotional, and spiritual help and build supportive positive relationships. Services include meals, food hampers, showers, laundry, volunteer employment programs, personal hygiene products, clothing, blankets, towels and other necessities. Families with children typically comprise approximately 25% of people accessing this program. In 2013 of the 1,627 people supported, 516 were families with children.

Reaching Our Outdoor Friends (ROOF) – Drop-in

ROOF Drop-in provides for the safety, support, and overall well-being of youth experiencing and at-risk of homelessness in Waterloo Region. They help to maintain the health and safety of youth who are street involved, while they remain on the street, through providing meals, food hampers, clothing, hygiene products, laundry and shower facilities, prescription medication subsidies, connective outreach, and a safe environment for people to challenge and change their value systems. They guide and enable youth to get off the streets by providing resources and services, such as life skills training, anger management, sports and recreation, crisis counselling and referral, therapeutic craft/art work, educational groups, advocacy, family mediation, problematic substance use education/ treatment referral/ treatment aftercare, employment programs, and emergency shelter referral. They educate the public about homelessness, street-involved youth, and related issues, through forums, public speaking engagements, etc. They carry out preventative work with youth especially in high schools, stressing alternatives to street life and debunking myths surrounding homelessness and street

life. While the service is directed to youth and dependent children do not access the service, items provided do support the whole family and can include diapers, formula, clothing, etc. In 2013, they supported 68 youth who had children living with them.

The Working Centre - Psychiatric Outreach Project & Concurrent Disorders Project

The Psychiatric Outreach Project provides a patient-centered, community-based approach to mental health and addiction to members of our community who are experiencing homelessness or are at risk of housing loss within the Kitchener-Waterloo downtown areas. They provide mental health supports for people at-risk of housing loss or experiencing homelessness, that are flexible and based on individual need; they reconnect people to their family doctors, families and communities; bring services into the street and other locations people are already accessing; integrate and collaborate within the mainstream resources that support this population by providing circles of care; provide support services to Mental Health Court, Drug Court, and the people involved; conduct Ontario Disability Support Program (ODSP) assessments; and provide accompaniment. One of their locations is YWCA-Mary's Place, where they would support families.

Mobile Street Outreach

Mobile Street Outreach includes programs that are not tied to a particular location or time frame. Initial contact with people often takes place out in the community.

Reaching Our Outdoor Friends (ROOF) – Street Outreach

Outreach staff members connect youth on the street with health and safety supports within Waterloo Region. The program also provides immediate need items such as food and clothing. Workers are able to attend meetings with potential landlords, initial counselling sessions or intake appointments at other agencies, court processes, etc. with youth as a way of building credibility and modeling consistency. Workers are also available to transport youth to appointments when necessary and offer support while at those meetings. While the service is directed to youth rather than their dependent children, the service provided would benefit the family as a whole, and they do support some youth with children. In 2010 they served 19 single-parent youth and 6 two-parent youth, and in 2011 they served 65 single-parent youth, and 7 two parent youth, with a total of 81 dependents.

3. Housing Retention and Re-Housing Programs Serving Families

There are six Housing Retention and Re-Housing Programs in Waterloo Region that support families. An overview of each is provided in the table below. Following the table is a short description for each program (with a focus on supports provided for families) including detailed family focused data trends. Profiles and additional information about each program can be found in the Housing Stability Programs Inventory.

Lead Organization and Program	Program Location	Geographic Area Served	Eligibility	Capacity to Serve	Year Program Began
Lutherwood Housing Counselling	Kitchener and Cambridge	Waterloo Region	People ages 16 + who need assistance with accessing housing	ND	1980s
Lutherwood Families in Transition Program (Support)	Kitchener and Cambridge	Waterloo Region	Families with children who are at-risk of housing loss or experiencing homelessness	75 families Includes 3 THAWS units*	2003
Lutherwood Rent Bank & Eviction Prevention Program	Kitchener and Cambridge	Waterloo Region	Singles, couples & families with children at-risk of losing housing or having difficulty securing housing due to a sudden, short-term financial crisis	No set capacity – number of loans is based on funding available	2002
Region of Waterloo Ontario Renovates	Waterloo Region	Waterloo Region	low to moderate income homeowners with homes in need of repairs or accessibility modifications	Approximately 40 households per year	2012
Region of Waterloo Waterloo Region Energy Assistance Program (WREAP)	Waterloo and Cambridge	Waterloo Region	Singles, couples and families with low-income who need assistance with energy arrears	Dependent on available funding each year – going forward, anticipate approximately 500 households per year of which 61-77% have been families	2002
Women's Crisis Services of Waterloo Region - Outreach	Anselma House Kitchener and Haven House Cambridge	Waterloo Region	Women 16+ with or without their children who are experiencing or who have experienced any form of abuse in an intimate or familial relationship	Varies – approximately 900-1,000 women typically served	2000

*for more information regarding the THAWS program, see Community Housing on page 33

Lutherwood Housing Counselling

Lutherwood Housing Services provides access to resources and office-based support to prevent homelessness and assist people to find housing in Waterloo Region. People who are having difficulties either finding or sustaining rental housing meet with the Housing Counselor to:

- Identify their housing needs
- Identify their strengths/barriers to finding and sustaining housing
- Learn and develop skills to access and maintain housing
- Create short-term and long-term housing plans and goals
- Learn about the local housing market
- Learn about subsidized housing
- Conduct a housing search
- Learn about income supports/referrals

This is a broad based service, as housing challenges can arise from numerous issues. Typically clients meet with the Housing Counselor between 1-5 times. Issues which require more intensive counseling or on-going support are identified. Clients may then be referred to internal Housing Programs or appropriate community service agencies.

In 2012, Lutherwood Housing Counselling served 172 registered households who received more in depth support in addition to 972 unregistered contacts in Kitchener (some duplicate clients) and 795 unregistered contacts in Cambridge. Unregistered contacts include phone calls or casual assistance in the form of housing search advice or guidance.

Lutherwood Housing Counselling Historical Trends

Year	Different People Served (Unduplicated)	Number of Families		Number of Dependents	Families as % of overall Registered Clients
		Single Parent with Children	Two-Parent with Children		
2005	225 registered clients; 623 households one-time support	ND	ND	ND	ND
2006	204 registered clients	ND	ND	ND	ND
2007	130 registered clients	ND	ND	ND	ND
2008	245 registered households; 1,104 unregistered contacts (some duplicate clients)	ND	ND	ND	ND
2009	304 registered households; 979 unregistered contacts (some duplicate clients)	ND	ND	ND	ND
2010	263 registered households (512 people); 658 unregistered contacts (some duplicate clients)	32	21	75	20%
2011	191 registered households; 1640 unregistered contacts in	38	26	59	34%

Year	Different People Served (Unduplicated)	Number of Families		Number of Dependents	Families as % of overall Registered Clients
		Single Parent with Children	Two-Parent with Children		
	Kitchener and 631 unregistered contacts in Cambridge				
2012 ²	172 registered households; 972 unregistered contacts in Kitchener (some duplicate clients) and 795 unregistered contacts in Cambridge	81	17	92	57%
2013	275 registered households	44	15	93	6%

Lutherwood Families in Transition Program

Families in Transition (FIT) provides families experiencing homelessness or at-risk of housing loss with both information and referrals (unregistered clients) as well as individual support coordination to help families find and establish housing, followed by support for up to three months to retain housing (registered clients). The FIT Support Worker works with family members on a number of areas that will support housing stability and develop skills for independent living (e.g., education, parenting, employment, identification, work preparation, childcare and transportation).

The FIT program has served approximately 80 families per year since 2006. The length of time for support has averaged between 70 and 80 days since 2005, though recently climbed to almost 88 days in 2012.

The majority of parents who access FIT are between the ages of 25-49, though since 2011 there has been a slight increase in the number of parents who are 16-24 years old as well as 50-64 years old. While the number of single (75%) and two parent families (25%) accessing emergency shelter has remained fairly constant over the last number of years, a total of 51% of families who accessed FIT in 2012 were two parent families. FIT serves approximately 200 children in families per year. Families who access FIT have children across the age spectrum, though there are a slightly larger number of families with children under five years old.

The primary source of income at intake for the majority of families who access FIT is Ontario Works. The majority of families who access FIT are unemployed. The number of families with parents working full or part-time has decreased since 2006 (from 20 percent in 2006 to 13 percent in 2012). Approximately five percent of parents in the families are in school part-time or full-time as their primary activity. FIT has served more newcomer families each year since 2006, with 16 newcomer families served in 2012. The majority of parents in the families have

² Note, data includes a 5th quarter – January 2012-March 2013

some high school education or have completed high school, however, there has been a recent increase in families with parents who have only completed elementary school.

Families in Transition (Support Program) Historical Trends

Year	Different People Served (unduplicated)	Number of Families		Number of Dependents	Average Duration of Program Use
		Single Parent with Children	Two-Parent with Children		
2005	98 registered families; 396 households one-time support	ND	ND	ND	91 days
2006	75 registered families; 250 households one-time support	ND	ND	ND	
2007	93 registered families; 200 households one-time support	ND	ND	ND	
2008	79 registered families; 125 households one-time support	ND	ND	ND	
2009	81 registered families; 137 households one-time support	ND	ND	ND	81 days
2010	85 registered families; 120 households one-time support	62	21	170	62 days
2011	78 registered families; 175 households one-time support	53	52	201	75 days
2012 ³	103 registered families; 109 households one-time support	68	35	246	88 days
2013	93 registered families; 151 households one-time support	61	32	194	59 days

Lutherwood Rent Bank & Eviction Prevention Program

The Rent Bank Program is a loan-based program with the goal of assisting individuals and families with rental arrears or last month’s rent as well as supporting participants with financial literacy and capacity building. Rent Bank participants are either currently experiencing homelessness or at imminent risk of eviction. The Program also supports participants to access and maintain permanent housing and links them to available resources in the community. Participants are introduced to the tools that give them the ability to address housing barriers and crisis situations. By advocating with landlords, property management companies and other community partners, a Rent Bank Counsellor is able to assist early in a housing crisis when the situation is better managed. Services offered through the Rent Bank and Eviction Prevention Program include:

- Supporting individuals and families to maintain permanent housing
- Providing an opportunity for people facing a crisis to get information immediately

³ Note, data includes a 5th quarter – January 2012-March 2013

- Building of both Financial Literacy and Capacity building
- Providing referrals
- Landlord/client mediating
- Advocating with income support services
- Completing Intake if necessary.
- Negotiating loans and practical repayment plans
- Monitoring patterns of the loans, fund balances and repayment patterns

Issues which require more intensive or alternative support are identified. Clients may then be referred to internal Housing Programs or appropriate community service agencies.

The Rent Bank & Eviction Prevention Program supported 599 individuals with 282 loans through the rent bank in 2012. Of that, 203 loans were to families with dependents (89 one parent families with 118 children and 114 two parent families with 122 children). People who access the Rent Bank program are mostly employed and living with low income, or are accessing Ontario Works and also have some employment.

Lutherwood Rent Bank and Eviction Prevention Historical Trends

Year	Different People Served (unduplicated)	Number of Families		Number of Dependents	Families as % of overall loans
		Single Parent with Children	Two-Parent with Children		
2005	379	ND	ND	ND	ND
2006	623	ND	ND	ND	ND
2007	653	ND	ND	ND	ND
2008	617; 260 loans	ND	ND	ND	ND
2009	928; 346 loans	ND	ND	ND	ND
2010	667; 309 loans; 219 households	97	19	269	38%
2011	234 Loans; 536 Individuals	73	106	247	76%
2012 ⁴	282 loans; 599 Individuals served	113	78	331	68%

Ontario Renovates

The Ontario Renovates Program is delivered by the Region of Waterloo and provides financial assistance to low to moderate income households to repair their home to bring to acceptable standards (e.g. roofs, furnaces, windows, electrical) and/or to Increase accessibility of their home through modifications and adaptation (e.g. ramps, bathrooms, railings, lifts).

⁴ Note, data includes a 5th quarter – January 2012-March 2013

Households may be eligible for the Ontario Renovates Program if:

- total household income is at or below the following thresholds for the Region of Waterloo: One person - \$31,923, Two persons - \$39,774, Three persons - \$48,860, Four persons - \$59,322, Five or more persons - \$67,282
- the home is owned and is the sole and principle residence with a market value of \$318,508 or below
- the home repairs or modifications in one of the following areas: structural, heating, electrical, fire safety, plumbing or accessibility.

The program started in late 2012 and helped 14 households; in 2013 they helped 42 households. Of these households, 14 were families with children (25%).

Waterloo Region Energy Assistance Program (WREAP)

Information on the Waterloo Region Energy Assistance Program (WREAP) is available on the Region’s website at www.regionofwaterloo.ca (search “WREAP” both on the Region Home page and Social Services Home page). The program is summarized in the WREAP brochure with details are included in WREAP Annual Report Updates to Regional Council.

Waterloo Region Energy Assistance (WREAP) Historical Trends*

Year	Total Funding Distributed	Total Households Assisted	Total Family Households Assisted	Families as a Percentage of Total Households Assisted	Two Parent Families Assisted	Single Parent Families Assisted	Total Number of Children Assisted
2008	\$122,827	246	174	71%	81	93	N/A
2009	\$130,341	259	199	77%	120	79	N/A
2010	\$135,252	283	200	71%	125	76	N/A
2011	\$243,609	515	365	71%	185	180	N/A
2012	\$207,739	562	354	63%	169	180	N/A
2013	\$395,583	911	554	61%	182	379	1,124

* Data collection and reporting methods have varied across years. Total households assisted may include duplication of households where the program was accessed more than once in a year.

The number of households assisted through WREAP is dependent on the amount of funding available each year (which can fluctuate with one-time dollars, particularly true for 2013). It can be seen that the percentage of family households assisted peaked in 2009 at 77%, decreasing to its lowest in 2013 at 61%. The number of single parent families assisted had been similar or slightly less than two parent families until 2013 when the number increased significantly with twice as many single parent families served.

Additional data for families was collected and analyzed in 2013 including:

- Of the 554 families assisted, 308 were from Kitchener, 190 were from Cambridge, 70 were from Waterloo, and 11 families were living in one of the Townships.

- Three quarters of the families were receiving social assistance (either Ontario Works or Ontario Disability Supports Program), while the other quarter had other forms of income (with half of those families identifying their primary source of income from full-time employment, with an average gross monthly income of \$2,605).
- The average gross monthly income for all families assisted was \$1,623, with an average monthly rent/mortgage payment of \$834.
- Only 20% of families were paying less than 30% of their gross monthly income on housing (i.e. rent or mortgage), while over 25% were paying more than 75% of their gross monthly income on housing.

Women’s Crisis Services of Waterloo Region - Outreach

The Outreach Program is a free, confidential service available to abused women and children who have either resided at the shelter and are transitioning to independence or to women still in abusive situations who are seeking assistance. Outreach workers are based out of both Anselma House and Haven House, and cover the entire geographical area of Waterloo Region. Since the program is directed to serving women, rather than their dependents, data is not broken out to indicate the number of women who were also family heads.

Women’s Crisis Services of Waterloo Region – Outreach Historical Data

Year	Different People Served (unduplicated)	Number of Families		Number of Dependents	Average Duration of Program Use
		Single Parent with Children	Two-Parent with Children		
2008-2009	930	ND	ND	ND	ND
2009-2010	968	ND	ND	ND	ND
2010-2011	942	ND	ND	ND	ND
2011-2012	975	ND	ND	ND	ND
2012-2013	906	ND	ND	ND	ND

4. Time-Limited Residence Programs Serving Families

There are five Time-Limited Residence Programs in Waterloo Region that support families, one of which came to an end in March 2014. An overview of each is provided in the table below. Following that table is a short description for each program (with a focus on supports provided for families) including detailed family focused data trends. Profiles and additional information about each program can be found in the Housing Stability Programs Inventory.

Lead Organization and Program	Program Location	Geographic Area Served	Eligibility	Capacity to Serve	Year Program Began
Lutherwood Families in Transition Houses	Kitchener and Cambridge	Waterloo Region	Families with children who are eligible for Ontario Works	Program ended March 2014	2003
Marillac Place: Society of Saint Vincent de Paul	Kitchener	Waterloo Region and Surrounding Area	Women ages 16-25 who are pregnant and/or parenting or who are attempting to regain care, who have children under age 2	10 young mothers (pre or post natal) and their infants (capacity of 21)	1987
Monica Place for Pregnant and Parenting Youth	Waterloo	Waterloo Region, Wellington & Dufferin Counties	Female youth ages 12-24 who are pregnant, or parenting	19 beds (14 young women & 5 infants)	1968
Reception House Waterloo Region	Kitchener	Kitchener-Waterloo	Individuals and families who are government sponsored refugees	1 house with 12 rooms; 26 people maximum	1998
Welcome Home Refugee Housing Community	Kitchener	Kitchener-Waterloo	Individuals, couples and small families who are refugees (government sponsored or claimants) and have been in Canada less than 3 months	9 rooms & 2 apartments; 16 people maximum	2004

Lutherwood: Families in Transition Houses (Residential)

Families in Transition (FIT) Houses provide families with safe affordable transitional housing (as an alternative to emergency shelter) while they search for a more suitable, long-term housing solution. The program is focused on helping families gain stability and developing skills for independent living. The Regional Municipality of Waterloo owns and maintains the houses while the FIT Counsellor contracts and provides practical support to the families living in the houses. The general length of stay guideline is for up to three months with three months of follow-up support after moving to permanent housing.

The FIT House program has utilized a total of seven different Region-owned houses and supported 96 different families since it began as a pilot in 2003. In 2012, the FIT Houses accommodated 17 families. The average length of stay for a family in the FIT house during this period was 128 days, with the longest stay registered as 398 days and the shortest at 30 days. Families most often moved from the FIT Houses to Community Housing (71%), with others moving to market rent (24%), and on occasion, leaving the region (5%).

Through the process of Family Homelessness Project, it was determined that while the FIT House program has provided important support to families over the past 10 years, current knowledge and context indicates that directing resources to supporting families to retain and obtain long term housing more quickly is a better practice than supporting families in housing that is time-limited. While time-limited residence is helpful for people who are in a transitional state (e.g., young pregnant women), families in general could benefit more with supports to access long term housing such as diversion and rapid rehousing. The FIT House program ended in March 2014, and resources will be directed to these other solutions in April 2015.

Families in Transition (Houses) Historical Trends

Year	Number of Families Served (unduplicated)			Bednights	Total Different People Served (unduplicated)	Average Length of Stay (days)
	Family Heads	Partners	Dependents			
2003	2	0	4	93	ND	ND
2004	4	1	8	343	ND	ND
2005	8	1	23	764	ND	ND
2006	8	1	33	875	ND	ND
2007	11	1	33	850	ND	ND
2008	15	3	47	1,034	67	69 days
2009	14	5	50	868	74	62 days
2010	15	3	50	1,130	74	83 days
2011	15	6	55	1,601	63	134 days
2012	17	10	59	1,623	66	128 days

Marillac Place: Society of Saint Vincent de Paul

Marillac Place offers housing and support for up to one-year to women between the ages of 16 and 25 who are pregnant or parenting their child(ren) (up to age 24 months), or who are attempting to regain care of their child(ren). Marillac Place has ten private furnished rooms which can serve up to 10 women and 11 children. The Coach House at the back of the property offers expanded programming and child care areas.

Marillac Place provides 24-hour staff support to parenting women to help them develop the parenting and life skills needed to live independently. Attending community and residential programs along with continuing their education is a residency requirement. Also available on-site are: peer support, baby furniture and toys, laundry facilities and supplies, use of TV and DVD, and use of fully equipped kitchen. On-site programming support is also provided to women after they depart from the Residential program, including: group programs, advocacy, help with budgeting and subsidized housing, linkages to community resources, education liaison and support, food hampers, clothing, and furniture.

Community agencies play a critical role in supporting Marillac Place. Community partners include Family and Children's Services, Region of Waterloo Public Health, Region of Waterloo Employment and Income Support, Lutherwood, Early Years Centre, Healthy babies Healthy Children, Grand River Hospital, St. John's Soup Kitchen, local counselling agencies. Referrals to Marillac Place range from Child Protection Agencies, Grand River Hospital, local emergency shelters.

Marillac Place serves approximately fifty people each year (about twenty of whom are infants or children under two. Average length of stay decreased sharply in 2009 from ninety-three days to sixty-six days. In 2012, average length of stay spiked to reach 102 days. This increase in length of stay is consistent with other programs in the housing stability system. In recent years, the majority of women return to their family upon exit, or retain their own housing in a market rent or community housing unit, with one or two women returning to Marillac Place each year on average after exiting the program due to housing instability or need for further parenting support.

Marillac Place Historical Trends

Year	Number of Pregnant Youth Served	Number of Parenting Youth Served	Number of Dependents	Average Length of Stay	Total Number of Bednights
2006	6	24	22	86 days	4,467
2007	14	28	29	80 days	5,657
2008	9	20	20	100 days	4,883
2009	24	13	13	68 days	3,385
2010	16	20	20	72 days	4,048
2011	25	9	17	86 days	4,403
2012	22	10	18	102 days	5,109
2013	22	14	22	83 days	4,786

Marillac Place Demographic Information

	2007	2008	2009	2010	2011	2012
Aboriginal	4	2	0	2	1	2
Newcomer*	4	3	3	1	3	3

*Newcomer is defined as someone who has been in Canada for less than three years – this is recorded in HIFIS as ‘someone born outside of Canada’.

Monica Place for Pregnant and Parenting Youth

Monica Place Waterloo is a 19 bed (14 for mothers, 5 for infants) residential program for young women who are pregnant or new moms and their babies (up to three months post birth). Reasons for service include pregnancy, no housing (35% of young women experienced homelessness at some point in their lives), no family support, and in need of educational services and parenting support.

Twenty-four hour support is available along with individual and group counselling, parent education and life skills classes, health care and prenatal classes, pre and post adoption support, career counselor, recreational opportunities, a toy lending library and referrals to other community services. Participants can earn credits toward an Ontario Secondary School Diploma by attending an accredited school program with an on-site nursery (for babies up to 14 months of age). On-call support is available 24 hours a day, seven days a week for non-residents.

Monica Place supports over 200 individuals a year (young parents and children) in all programs. Seven percent of young women served identify as newcomers, nine percent identify as Aboriginal, and thirty-five percent of residents experienced homelessness at some point before accessing Monica Place, either due to family homelessness as a child or as a youth independent of their parents. The average length of stay at Monica Place was eight months in 2011/2012; almost double the consistent average length of stay of four months from 2005 to 2010. Housing upon exit is most often social housing or market rent with 15% returning to family.

Monica Place Historical Trends

Year	Different People Served (unduplicated)	Average Length of Stay (days)
2005	168 (all programs)	4 months (122 days)
2006	192 (all programs)	
2007	190 (all programs)	
2008/2009	44 (Saint Monica Place only)	
2009/2010	47 (Saint Monica Place only)	
2010/2011	210 all programs	7 months
2011/2012	234 all programs	8 months

Reception House Waterloo Region: Resettlement Assistance Program & Newcomers Integration Program

Reception House serves Government Sponsored Refugees and provides initial housing, orientation, and life skills to support settlement. Reception House has twelve rooms and serves approximately 216 families a year, with stays around 15 days. Staff assists with many aspects of settlement to a new community, including: obtaining identification, finding permanent housing, registering children in school and connecting with additional settlement services. Translators are available as required.

Reception Housing Waterloo Region Historical Trends

Year	Different People Served (unduplicated)	Number of Families Served	Number of Children	Average Length of Stay
2005	280	ND	ND	15 days
2006	297	ND	ND	12 days
2007	347	367	135	11 days
2008	278	270	92	12 days
2009	260	275	89	11days
2010	289	298	121	13 days
2011	280	291	119	15 days
2012	280	216	91	15 day

Welcome Home Refugee Housing Community

Welcome Home supports individuals and families who are Refugee Claimants, Privately Sponsored Refugees, or Government Sponsored Refugees, including support through the process of establishing status. Refugees who have been in Canada for less than 3 months are able to stay for a period of up to one year. The facility has nine rooms and two apartments. Two of the rooms are occupied by program supervisors who provide live-in assistance, building community and providing settlement support. Welcome Home supports an average of three families a year; in 2012 they served four. The average length of stay in 2012 was nine months.

Welcome Home Historical Trends

Year	Different People Served (unduplicated)	Number of Families Served	Average Length of Stay (days)
2005	25	Approximately 3 families per year	1 year
2006	17		
2007	14		
2008	17		
2009	17		
2010	26		7 months (213 days)
2011	22		7 months
2012	21	4 families	9 months

5. Affordable and Supportive Housing Programs Serving Families

There are three Affordable and two Supportive Housing Programs in Waterloo Region that support families. An overview of each is provided in the table below. Following that table is a short description for each program (with a focus on supports provided for families) including detailed family focused data trends. Profiles and additional information about each program can be found in the Housing Stability Programs Inventory.

Lead Organization and Program	Program Location	Area Served	Eligibility	Capacity to Serve	Year Program Began
Habitat for Humanity Waterloo Region	Waterloo	Waterloo Region	Families who don't qualify for a bank mortgage with at least one child 13 or younger who meet income and residency requirements with consistent work history willing to volunteer a minimum 250 hours	New builds each year (have built or renovated over 100 homes to-date)	1988
Kitchener-Waterloo YWCA: Lincoln Road Apartments	Waterloo	Waterloo Region	Females ages 16 + and their children who have experienced homelessness or are in need of supports to live independently	45 units; space for 45 women & up to 24 children	1989
Monica Place Cambridge	Cambridge	Waterloo Region, Wellington and Dufferin Counties	Young Mothers between the ages of 16-24 with a child	15 two-bedroom apartment units	1992
Region of Waterloo: Community Housing	Waterloo Region	Waterloo Region	Specific criteria according to family size and housing provider	9,506 spaces Number of Units Suitable for Families (2-bedroom +): Approx. 4200	2001
KW Urban Native WigWam Project*	Waterloo Region	Native Population of Waterloo Region	Native people and their families that are in a low or moderate income situation	38 family units, 1 student unit	1987

MennoHomes *	Waterloo Region: Mix of housing in both urban and rural settings	Waterloo Region: Some rural units built specifically for large rural families	Specific criteria according to family size and income. Must qualify for Affordable Housing as defined by the Region of Waterloo's wait list.	Have contributed 105 units since 2004; ongoing management of 80 (50 dedicated to 55+, 30 to families)	2001 (incorporated) 2004 (first build)
Region of Waterloo: Affordable Home Ownership	Waterloo Region	Waterloo Region	Low income families who qualify for a mortgage.	Capacity to Serve Approximately 20 households per year	2008

*K-W Urban Native WigWam Project and MennoHomes are affordable housing programs within Region of Waterloo Community Housing, but are highlighted here given their particular focus on families.

Habitat for Humanity Waterloo Region

Habitat for Humanity Waterloo Region (HFHWR) provides opportunities for families to access affordable housing through a unique homeownership program. To be eligible to apply, you must:

- Qualify for a mortgage
- Have a maximum household income of \$73,050
- Be at least 18 years old and currently renting
- Not own or have an interest in a home
- Not owe money to a Community Housing landlord
- Be a legal resident of Canada
- Intend to have this home as your one and only residence

When a family is approved to receive a Habitat Home, each homeowner contributes at least 250 hours of their time towards building their home, and the homes of other Habitat families in place of a cash down payment – this is called their Sweat Equity. Habitat holds the mortgage for the home. The mortgage is interest free, and the payments required are based on the family's ability to pay, rather than a fixed amortization. These payments are determined annually and are set at 25% of the families Gross Household Income, payable monthly, and cover payment against the principal owing along with their property taxes. Habitat builds approximately six homes per year. In 2012, Habitat housed eleven families, including twenty-nine children. Five of these families were single parent female-led families, and six were two parent families.

Habitat for Humanity Historical Trends

Year	Number of Families Served (Moved In)	Number of Lone Parent Families Moved In*	Number of Two Parent Families Moved In	Number of Children Moved In
2005	8	4	4	27
2006	0	0	0	0

2007	4	4	0	12
2008	6	4 (one father-led family)	2	21
2009	0	0	0	0
2010	4	2	2	13
2011	5	3	2	10
2012	3	1	2	7
2013	11	5	6	29

*Lone parent families are mother-led unless otherwise noted

Kitchener-Waterloo YWCA: Lincoln Road Apartments

Lincoln Road Apartments provides permanent affordable supportive housing to single women and women with children. About two thirds of the residents of Lincoln Road are families (mostly female single parents with children). The average length of stay in this program is eight years.

Clients live independently with supports from the Supports to Daily Living program. Women are referred to and connected with agencies in Waterloo Region to address their long-term, specific needs. Clients receive numerous other supports and resources, including individual and group life skills training, recreational and social programming, a structured child and parent program, conflict resolution, crisis intervention, on-site access to food from the Food Bank, computer access, a community garden, a loans program, equipment loans, and an annual income tax clinic.

Kitchener-Waterloo YWCA: Lincoln Road Apartments Historical Trends

Year	Different People Served (unduplicated)	Average Duration of Program Use (years)	Number of single households	Number of family households (all single parent)	Number of Dependents
2005	77	some of our tenants have been with us since we opened in 1989	ND	ND	ND
2006	68	1.1 yrs	ND	ND	ND
2007	91	1.2 yrs	ND	ND	ND
2008	85	1.3 yrs	ND	ND	ND
2009	ND	ND	ND	ND	ND
2010	83	8 years	31	23	29
2011	70	ND	33	16	21
2012 – March 2013	81	ND	32	21	28

Monica Place Cambridge

Monica Place Cambridge is a subsidized housing complex program for young women and their children seeking transitional housing and support. The complex has fifteen, two bedroom apartment units. Individual counselling and group programs are offered as well as parenting and life skills classes. On-call support is offered 24 hours a day, seven days a week.

Monica Place Cambridge Historical Trends

Year	Number of Families Served	Number of Dependents Served	Average Length of Residency
2011	18	18	11 months
2012	27	28	16 months

Region of Waterloo: Community Housing

Community Housing⁵ is affordable and assisted rental housing for people who have low to moderate incomes. Community Housing includes five different programs with housing units across the region:

1. Waterloo Region Housing: The Region of Waterloo owns and administers 2,723 units.
2. Non-profit Housing: Different groups own and look after 3,811 units of non-profit housing (e.g., service clubs, faith groups, ethnic organizations, community agencies, or municipal governments).
3. Co-operative (Co-Op) Housing: There are 860 units of Co-Op Housing in Waterloo Region where tenants become a “member” of the co-op and help to run and take care of the co-op housing complex.
4. Rent Supplement: The Rent Supplement Program provides rent supplements (the difference between the rent-geared-to-income amount the tenant pays and the market rent for the unit) paid directly to a participating landlord on behalf of a tenant who was placed in the unit from the Co-ordinated Waitlist. These 791 units are contracted with the Landlord and therefore the subsidy is not portable.
5. Below Average Market Rent: There are 466 Below Average Market Rent units where landlords were provided capital funding to all them to rate below the average market rent for Waterloo Region, of these, the Region refers households from the Coordinated Waitlist to 188 units.

Community Housing is overseen by the Region of Waterloo Housing Division. Households complete an application through the Community Housing Access Centre and are placed on the Coordinated Waitlist. Broadly, the Coordinated Waitlist encompasses approximately 4,200 units that could accommodate a family (units of two to five bedrooms). The number of applicants on the Coordinated Waitlist fluctuates but has averaged 3,000 households for the last five years. Approximately 1,400 of the households on the waitlist are families with dependents. The

⁵ Community Housing is the current, local term whereas in the past terms such as Social Housing, Subsidized Housing, Public Housing or Ontario Housing may have been used.

average wait-times for units large enough to accommodate a family are two years or more for a two or three-bedroom unit, and three or more years for a four to five bedroom unit.

The Coordinated Waitlist employs both a both a chronological and priority status approach. Some families are able to access housing more quickly through being assigned either the provincially mandated Special Priority Status or a local priority. Special Priority Status is for victims of domestic violence. These households are ranked highest on the list and are offered first when an appropriately sized unit becomes available. Locally determined priority statuses include Terminally Ill and Urgent. The local Terminally Ill priority status is granted where a household member has a life expectancy of less than two years. The local Urgent priority status is assigned to households who would need to pay more than fifty per cent of their gross monthly income for a current average market rent unit and one or more of the following situations also applies:

- are living on the street (unsheltered), OR are using the emergency shelter system as the primary residence;
- their home was destroyed by fire or natural disaster within the last three months;
- are waiting to get out of hospital, or another treatment facility, cannot return to the previous residence, and will not be released until suitable housing is found;
- are a family, where the only reason a child protection agency will not return the children is because the household does not have suitable housing;
- live in a place where the physical condition is a serious and immediate threat to safety, and it cannot be repaired in a reasonable amount of time;
- or must move, because a household member has been physically harmed or threatened with physical harm.

Wait times for families with Special Priority Status are significantly less in comparison with families of similar size on the wait list without priority status (e.g., in 2012, families with Special Priority Status were housed in a community housing unit between 60 and 90 days after applying for housing). Families assigned a local priority (Terminally Ill or Urgent) are generally housed quicker than families without a priority status. However, as Urgent status is only required to be used for every 10th vacancy, families with Urgent status will wait longer than families with Special Priority or Terminally Ill Priority.

The Region of Waterloo administers a number of additional programs that support individuals and families who live with low income including:

- Temporary Housing Assistance with Supports Program (THAWS) The THAWS program is a pilot initiative that partners with local social service agencies who provide at least three hours of support per week, coupled with a rent supplement up to \$350 per month. This program supports families and singles that may need low levels of support and an increased income to maintain housing stability. The THAWS program has provided affordable housing and supports to three families as of November 2013 (two one-parent families and one two-parent family). Some feedback around this program includes the need to increase the supplement for families, given that an appropriately sized unit for families with multiple children may exceed the financial reach of a family, even with the rent supplement.

- Affordable Home Ownership Program - This program assists families and individuals in Waterloo Region to purchase a home, through provision of a down payment assistance loan, equal to five percent of the purchase price for the necessary down payment on a home (with a purchase price that is less than \$241,000) (See page 34 for more details).
- Ontario Renovates - The Ontario Renovates Program provides financial assistance to low to moderate income households to repair their home to bring to acceptable standards (e.g. roofs, furnaces, windows, electrical) and/or to Increase accessibility of their home through modifications and adaptation (e.g. ramps, bathrooms, railings, lifts) (See page 21 for more details).

KW Urban Native WigWam Project

The KWUNWP is a program within Community Housing. KWUNWP is a non-profit organization that has served the Native population of the Waterloo Region since 1987. It provides safe, secure, and affordable rent geared-to-income housing for Native people and their families that are in a low or moderate income situation. Tenants must qualify by meeting the Region of Waterloo's criteria of eligibility for community housing. KWUNWP provides tenant support where possible to assist in decreasing hardships and leading to self-sufficiency of individuals and families. This gives Native people of this community a chance to grow and prosper, while maintaining a dignified and safe living environment for their families. KWUNWP gives their tenants the opportunity to care for a home at an affordable rate, which in turn can create an opportunity to eventually purchase their own home. They serve families through 38 units that are 3 to 4 bedroom in size.

MennoHomes

MennoHomes is a program within Community Housing. MennoHomes is a non-profit organization that provides rental housing for all ages at 65% to 80% of the market rate. Tenants must qualify by meeting the Region of Waterloo's criteria of eligibility for community housing. New projects are funded through fundraising, donations, and government funding (when available). Capital campaign budgets are designed to ensure new projects are self-sustainable so that rent is sufficient to carry the outstanding mortgage as well as contributions to operating and reserve funds.

Their housing is a mix of stacked duplexes, townhouses and semi-detached for families in Kitchener, Wellesley, and Elmira. They have one detached house in Kitchener dedicated for refugee families. They also have a 50 unit apartment building in Kitchener for people 55 and older. Two of these units are managed in partnership with Waterloo Regional Homes for Mental Health.

Of the 30 family sized units they manage, over 50% of these are single parent households. Many of the other units have families where there is only one wage earner, often at near minimum wage. They provide housing in urban settings as well housing designed specifically for large rural families.

A critical component of any MennoHomes project is ensuring access to support services for the entire family. Seniors and families in Kitchener are supported by a dedicated MennoHomes Community Support Worker. Families in Wellesley and Elmira receive support through inter-agency partnership agreements. MennoHomes works closely with the following local organizations: Carizon Family and Community Services, St Jacobs Family Support Centre, Woolwich Community Services, Mennonite Central Committee, and Wilmot Family Resource Centre.

MennoHomes Historical Trends

Year	New Units Added	Total Units Added	Number of Two Parent Family Households	Number of Single Parent Family Households	Total Number of Dependents	Number of Singles/Seniors/55+	Total
2004	16	16	ND	ND	ND	0	ND
2005	25	41	ND	ND	ND	25	ND
2006	1	42	ND	ND	ND	25	ND
2007	50	92	ND	ND	ND	87	ND
2008	0	92	ND	ND	ND	87	ND
2009	0	92	ND	ND	ND	85	ND
2010	4	96	13	8	52	84	170
2011	2	98	14	9	58	83	178
2012	3	101	12	14	58	82	178
2013	4	105	14	16	70	83	197

*The 25 units created in 2005 were in partnership with Blaze Properties. Blaze maintains ownership and responsibility for those units. They are included here to identify the overall contribution of MennoHomes to the stock of affordable housing in Waterloo Region. For tracking purposes, these are assumed to be single non-family units.

Region of Waterloo: Affordable Home Ownership Program

This program assists families and individuals in Waterloo Region to purchase a home, through provision of a down payment assistance loan, equal to five percent of the purchase price for the necessary down payment on a home (with a purchase price that is less than \$241,000). Most residents who access this program are families with children. Since the start of the program in 2008, 310 loans have been granted. In 2013 alone, 18 applications were successful. The program works on a revolving loan system – as loans are paid off, new money becomes available for other applicants.