

### Housing is a human right

This list is not exhaustive. There are many possible actions that will provide more affordable housing options in our community. It's unlikely that any one of these actions alone will be sufficient. These are simply some of the actions that we can take now and we hope elected officials will champion them.



### Legend

Municipal (lower tier) responsibility

Regional responsibility

**Both Municipal & Regional responsibilities** 

### More housing in every neighbourhood for everybody

In order for housing to be more affordable, we must address our <a href="housing shortage">housing shortage</a> and allow for a greater diversity[i] of housing types:

- Allow construction of four-storey[ii] multiplexes, townhomes and stacked townhomes as-of-right across the cities of Waterloo Region.
- Allow Multi-Tenant Homes[iii] as-of-right throughout each Waterloo Region city while removing restrictions such as the 400 metre minimum separation distance at the City of Kitchener.
- Permit high-rise apartment buildings as a minimum zoning permission within 800 metres of iON stops (major transit station areas). In particular this means:
  - Expand Kitchener's Urban Growth Centre to all land within 800 metres of Central Station iON stop which is not in Victoria Park and Civic Centre Heritage Districts.
  - Expand Waterloo's Urban Growth Centre to all land within 800 metres of King St in Uptown Waterloo.

## Don't just allow housing, make it feasible

Allowing for more housing types is important, but we also need to remove (or at least relax) unnecessary restrictions which limit the supply of housing (such as large minimum lot sizes and large setback requirements) or make housing more expensive to provide (such as parking minimums).

## Create and support more affordable housing options and protect existing tenants (Regional)

 Build more social housing, purchase naturally occurring affordable housing, and direct additional tax revenue towards these vital goals. Housing subsidies have been shown to lead to better health and life outcomes for recipients. This leads to significant cost savings in other areas of government spending, but more importantly, it improves people's lives significantly.



# Create and support more affordable housing options and protect existing tenants

- Reduce property taxes, allow development charge exemptions and provide low-cost loans for affordable housing properties, including co-operative housing that includes affordable units.
- Help non-profits build affordable housing with Canada Mortgage and Housing Corporation (CMHC) funding by providing bridge loans[iv] before the CMHC funding kicks in.
- Protect tenants in existing rental housing through strengthened bylaws related to demolishing rental housing and condominium conversion bylaws requiring 1 to 1 replacements of lost housing.[v]

### Use public land for affordable housing

- Build affordable housing wherever possible. Include affordable housing in future City amenities such as libraries and community centres. The new Transit Hub would be a perfect opportunity to colocate housing, particularly affordable housing.
- Convert municipally-owned parking lots to affordable housing
- When using such public land to create or incentivize affordable housing, maintain ownership of the land. Leasing instead of selling to developers in exchange for guaranteed affordability allows the land to remain in public hands which maintains leverage in negotiating for long-term, truly affordable housing.

# Allow encampments on public land while working to make them unnecessary

"If the entire current unsheltered population showed up at an emergency shelter, we would not have enough beds." - Ryan Pettipierre Director, Housing Services at Regional Municipality of Waterloo

"Critically, the risk of deaths and injuries to our neighbours after congregate settings are shut down is very real, and not unprecedented in Waterloo Region." - Michael Parkinson, former drug strategist at the Waterloo Region Crime Prevention Council

- Expand upon Region's plan to "Permit a temporary managed Hybrid Shelter/Outdoor Model"[vi], to create a plan to formally allow encampments, end encampment evictions, and focus further efforts and funding on helping people in encampments find housing and address other needs, rather than spending time and money on evictions. This includes dropping the court case to evict from Victoria and Weber.
- This will not only free up public resources currently put towards criminalizing homelessness, but it will assist outreach workers that continue to help encampment residents improve health outcomes and find permanent housing, as outreach work relies on strong relationships of trust that can be severely damaged by evictions. Encampment evictions also put those evicted at risk of worse health outcomes, even death.



### Glossary

**As-of-Right** - To allow a particular type of housing *As-of-Right* means to allow it without requiring further permission from the City. While technically housing that is not allowed As-of-Right can potentially still be built if the developer successfully applies for a variance (or permission), this process is expensive, time consuming, and does not necessarily lead to success in getting a variance.

**Bridge Loans** - Loans meant to provide financing to bridge the gap before other financing is in place.

**Condominium Conversion** - The conversion of rental housing into (ownership) condominium units.

Multi Tenant Homes - Also known as rooming home or lodging home, Multi Tenant Homes are homes with single room occupancy and other rooms (bathroom, kitchen) which are shared. Multi Tenant Homes <u>tend</u> to be the most affordable housing types.

Naturally Occurring Affordable Housing - Housing that is already affordable without a subsidy. These housing types can be bought up by the Region in order to maintain their affordability and prevent gentrification. Shane Phillips recommends this action in <a href="The Affordable City.">The Affordable City.</a>

#### Notes

[i] Single detached homes are significantly more expensive than other housing types. <a href="https://kwar.ca/home-sales-june-2022/">https://kwar.ca/home-sales-june-2022/</a>

[ii] Four stories throughout our Cities is one of the recommendations of the Ontario Housing Affordability Task Force Report Ontario Housing Task Force Report.

[iii] Multi-Tenant Homes (aka lodging homes or rooming homes) are homes with single room occupancy and other rooms which are shared. These housing types tend to be the most affordable, but they are made more scarce due to minimum separation distances, and lack of as-of-right zoning in zones 1 through 3 in the City of Kitchener (By-law No. 2021-049). Cambridge allows multi-tenant homes as of right in RM4 (class 1) or RM1 and 2 (class 2), which is only 3 of 16 residential zones, (see pg. 109 and 110 of 2012 Consolidation Bylaw):

https://www.cambridge.ca/en/build-invest-grow/resources/1-4CCC\_ZoningBylaw.pdf

[iv] Lee, Michelle (April 2022, pg. 53) Affordable Housing Strategy: Discussion Paper and Recommendations. City of Waterloo. Accessed at: <a href="https://www.engagewr.ca/affordable-housing-waterloo/news\_feed/affordable-housing-strategy-discussion-paper">https://www.engagewr.ca/affordable-housing-strategy-discussion-paper</a> waterloo/news\_feed/affordable-housing-strategy-discussion-paper

[v] Lee, Michelle (April 2022, pg. 45) Affordable Housing Strategy: Discussion Paper and Recommendations. City of Waterloo. Accessed at: <a href="https://www.engagewr.ca/affordable-housing-waterloo/news\_feed/affordable-housing-strategy-discussion-paper">https://www.engagewr.ca/affordable-housing-waterloo/news\_feed/affordable-housing-strategy-discussion-paper</a>

[vi] Region of Waterloo (August 18, 2022, pg. 37). Interim Housing Solutions for Regional Residents Experiencing Homelessness. Accessed at: <a href="https://calendar.regionofwaterloo.ca/council/Detail/2022-08-18-1700-Special-Council/401219d6-86f3-4973-a20d-af0001357f68">https://calendar.regionofwaterloo.ca/council/Detail/2022-08-18-1700-Special-Council/401219d6-86f3-4973-a20d-af0001357f68</a>