



Housing Stability

Housing stability refers to ideal living conditions. Ideal housing stability ensures that individuals and families are living in homes that are safe, well-maintained, accessible, adequate size, affordable and deemed desirable.^[1] Furthermore, ideal housing circumstances dictates that individuals and families have enough financial resources and are not spending more than 30% of their income on housing.

Housing insecurity can be measured by various indicators including the number of individuals either

using local temporary shelters, living in substandard dwellings or spending more than 30% of their income on housing.^[2]

This factsheet will highlight shelter usage, community housing wait lists, and rental housing affordability.

Highlights

- The number of families staying at the Bridges has reached an all-time high of 49 in 2013, an increase of 113% since 2009.
- A total of 68 people 55 + stayed at The Bridges in 2013. There were a total of 2,906 bed nights for seniors.
- Total bed nights (overnight stays) at Argus Residence for Young People in 2013 was 6,902 for young men and women combined, an all-time high since 2009. This is an increase of 400 overnight stays.
- There were 3,287 households on the Community Housing waitlist in Waterloo Region.
- In 2013, there was a 25% increase in the number of loans for arrears and deposits provided by Lutherwood since the previous year. The average loan awarded for rent arrears was \$1,042.69.

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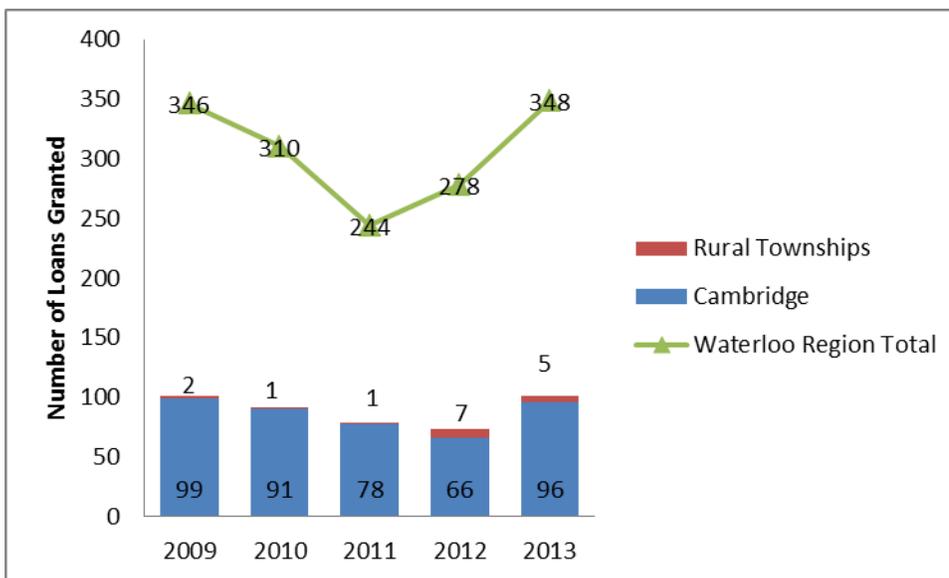
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Serving Waterloo Region

Rent Bank Eviction Prevention Program– Lutherwood

The Waterloo Region Rent Bank and Eviction Prevention program has been operated by Lutherwood since 2002. The program provides information about landlord and tenant relations, eviction processes, and tenant rights and responsibilities. In addition, financial assistance in the form of interest-free loans may be provided to individuals, couples and families with children who are experiencing financial difficulties that otherwise might lead to eviction or difficulty with securing housing.

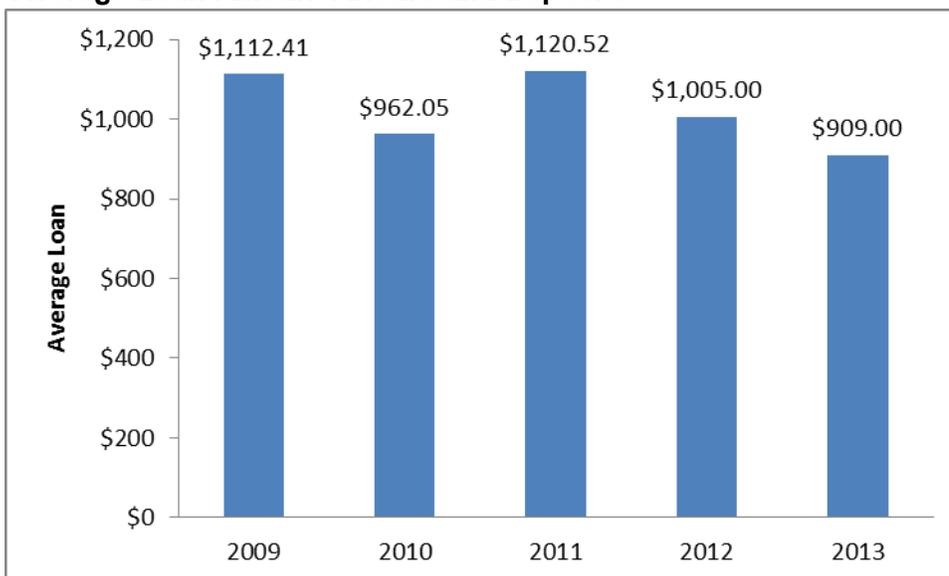
Loans Arrears and Deposits



- There were 96 loans (for arrears and deposits) in Cambridge in 2013, a 45% increase from 2012.
- There were 348 loans (for arrears and deposits) in Waterloo Region in 2013, a 25% increase from 2012.
- In 2012 and 2013, the number of loans granted in the townships account for a small percentage of all loans.

Source: Lutherwood, Personal Communication, 2014

Average Loan Amount Arrears and Deposits

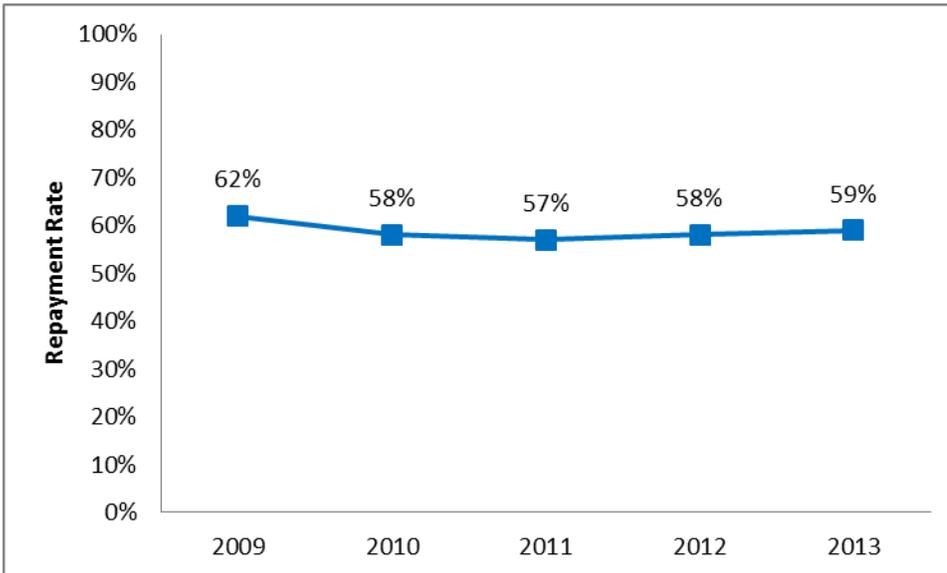


- The average loan awarded for rent in arrears was \$1,042.69
- The average loan awarded for deposits was \$514.70.

Source: Lutherwood, Personal Communication 2014

Rent Bank Eviction Prevention Program– Lutherwood (cont.)

Loan Repayment



- The average loan repayment rate was 59% in 2013, up one percent from 2012.
- Loan repayment has remained fairly steady since 2009.

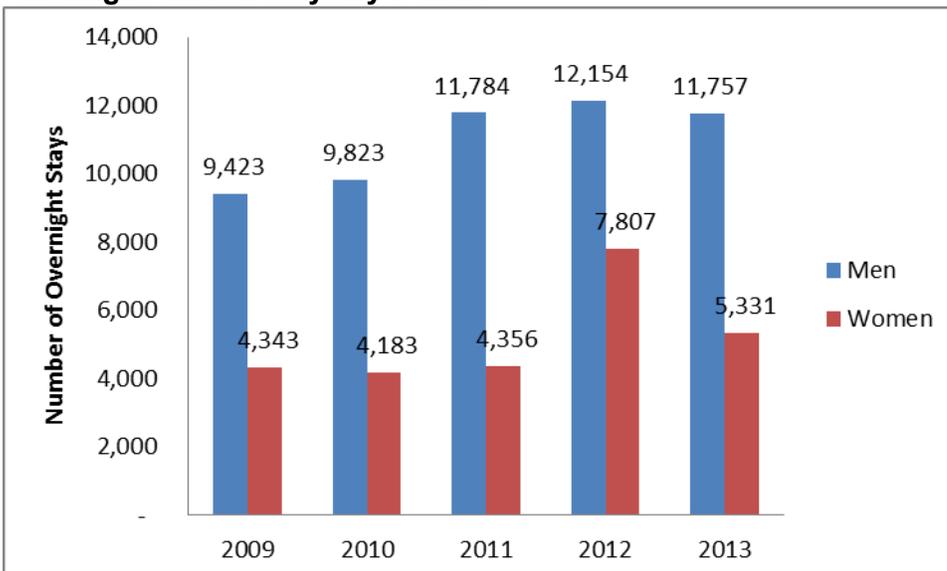
Source: Lutherwood, Personal Communication 2014

Serving Cambridge

Cambridge Shelter Corporation—*The Bridges*

The Cambridge Shelter Corporation began after concern grew from the lack of year round emergency shelter services for individuals within the Cambridge area. Since 1989, the Out of the Cold program had supported individuals through the coldest parts of the year, but each April individuals experiencing homelessness would go back to living under bridges and in abandoned buildings. Through a partnership with Cambridge Kiwanis Non-Profit Housing, “The Bridges” shelter was developed and currently has over 40 beds for males and females aged 16 and over, as well as 3 family shelter units.

Overnight Shelter Stays by Gender

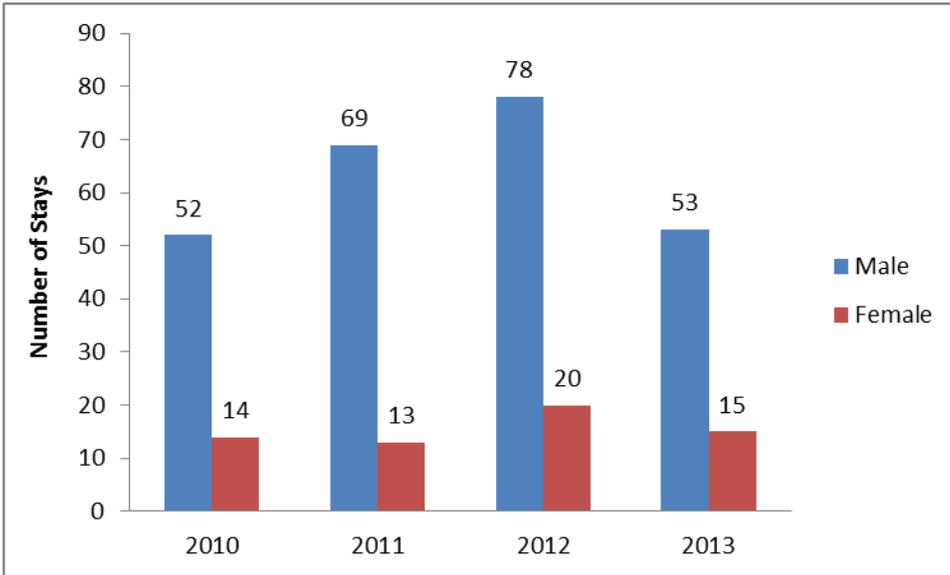


- There were 17,088 overnight stays in 2013. This is a 14% decrease from 19,961 in 2012.
- In 2013, females accounted for 31% of the overnight stays.

Source: Cambridge Shelter Corporation, Personal Communication, 2014

Cambridge Shelter Corporation (cont.)

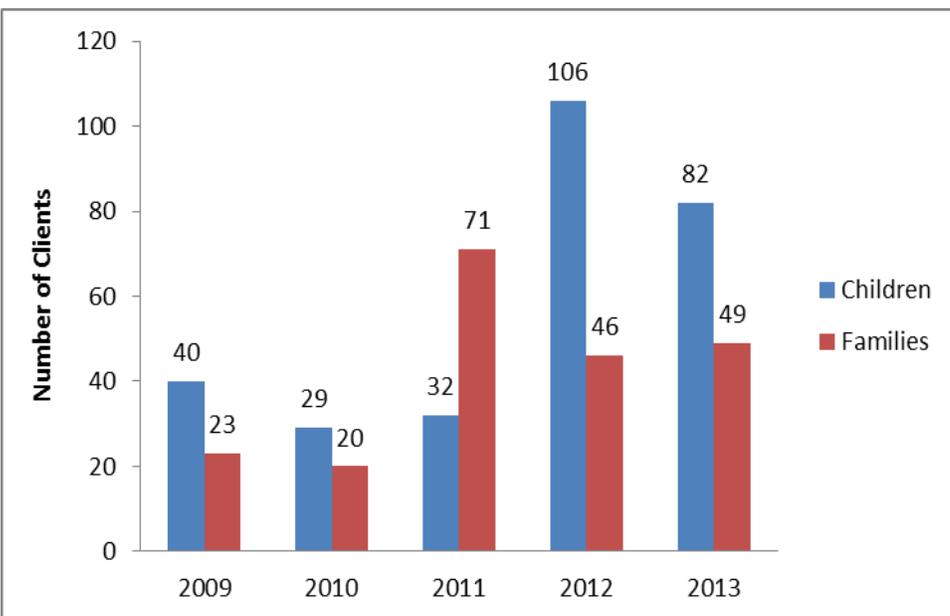
Overnight Stays by Gender 55+



- A total of 68 clients over the age of 55 stayed at The Bridges in 2013.
- There was a total of 2,906 bed nights for people 55+.
- Overall, 78% of those age 55+ staying at The Bridges in 2013 were men.

Source: Cambridge Shelter Corporation, Personal Communication, 2014

Overnight Stays — Children and Families



- The number of families staying at the Bridges reached an all-time high of 49 in 2013.
- The number of children at the Bridges in 2013 decreased by 23% from 2012.
- Since 2009 the number of children staying at The Bridges has increased 105% and the number of families has increased 113%.

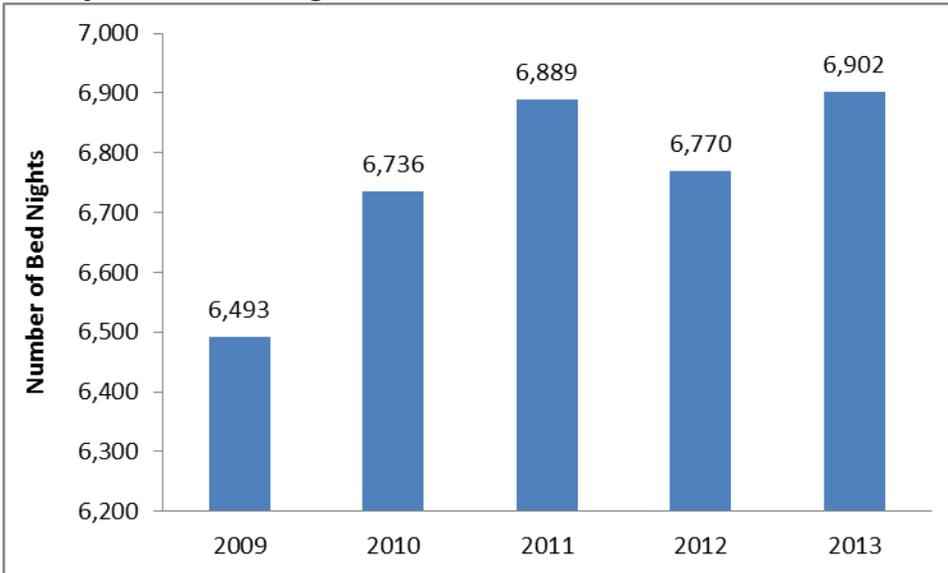
Source: Cambridge Shelter Corporation, Personal Communication, 2014

- The increase of families in the shelter is due to the recent economic downturn that has led to more job loss among parents who have run out of Employment Insurance benefits and been evicted from their homes.

Argus Residence for Young People

Argus Residence for Young People is a youth shelter that temporarily houses youth between 16-24 years of age. The shelter is unique in that it provides a life skills component to prepare residents for life outside of the shelter. There are two residences located in Cambridge; one 10-bed female shelter and one 10-bed male shelter.

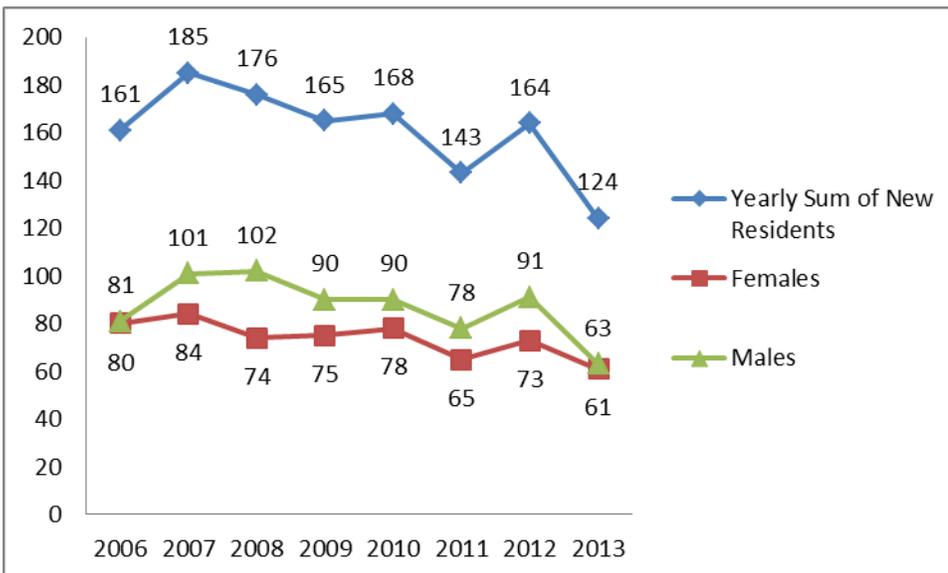
Yearly Sum of Bed Nights



- Total bed nights (overnight stays) in 2013 was 6,902 for young men and women combined, an all-time high since 2009.
- There has been an increase of over 400 overnight stays since 2009.
- Since 2009, the shelter has experienced an average of 6,758 bed nights per year.

Source: Argus Residence for Young People, Personal Communication, 2014

Number of New Residents

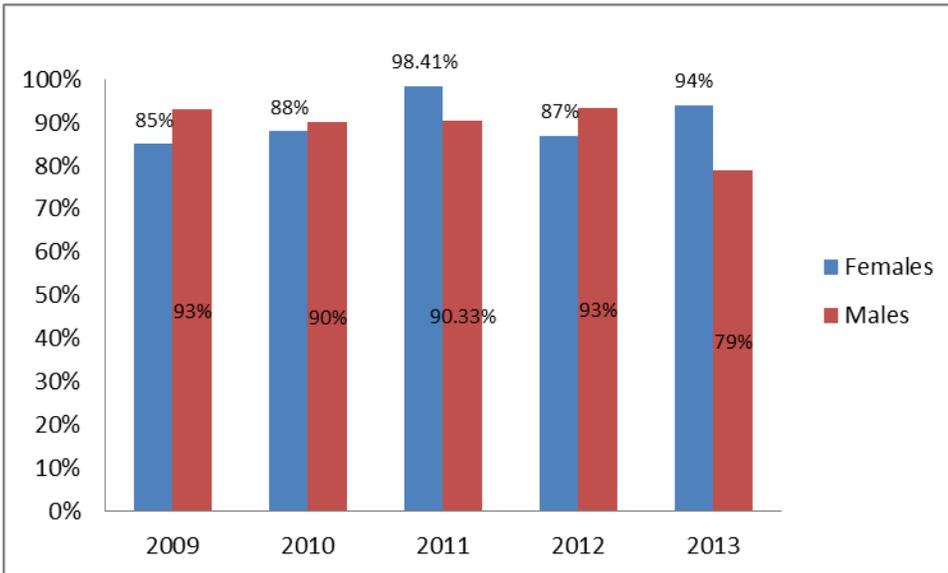


- There were 124 new residents in 2013, 61 young women and 63 young men.
- The number of new residents decreased from 164 in 2012 to 124 in 2013.
- The number of new residents is declining due to a trend of longer lengths of client stays.

Source: Argus Residence for Young People, Personal Communication, 2014

Argus Residence for Young People (cont.)

Occupancy Rates



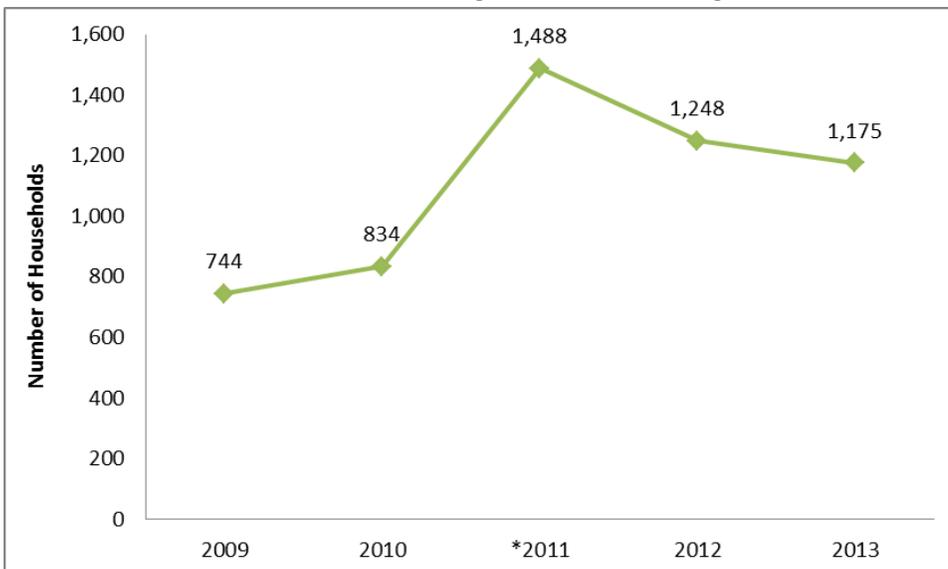
- The male occupancy rate in 2013 was at an all-time low of 79%.
- In 2013 the occupancy rate was higher for females at 94%.
- The total combined occupancy rate in 2013 was 87%.

Source: Argus Residence for Young People, Personal Communication, 2014

Community Housing – Cambridge

Community housing is rental housing that offers affordable market rent units and subsidized (rent-geared-to-income) units for individuals and families who are finding it difficult to afford adequate housing in the private rental market. To apply for community housing, residents must complete an application to be placed on the Region’s centralized waiting list. This list, which is maintained by the Community Housing Access Centre (CHAC), provides access to units offered by more than 50 housing providers throughout Waterloo Region.

Number of Households on Waiting List in Cambridge



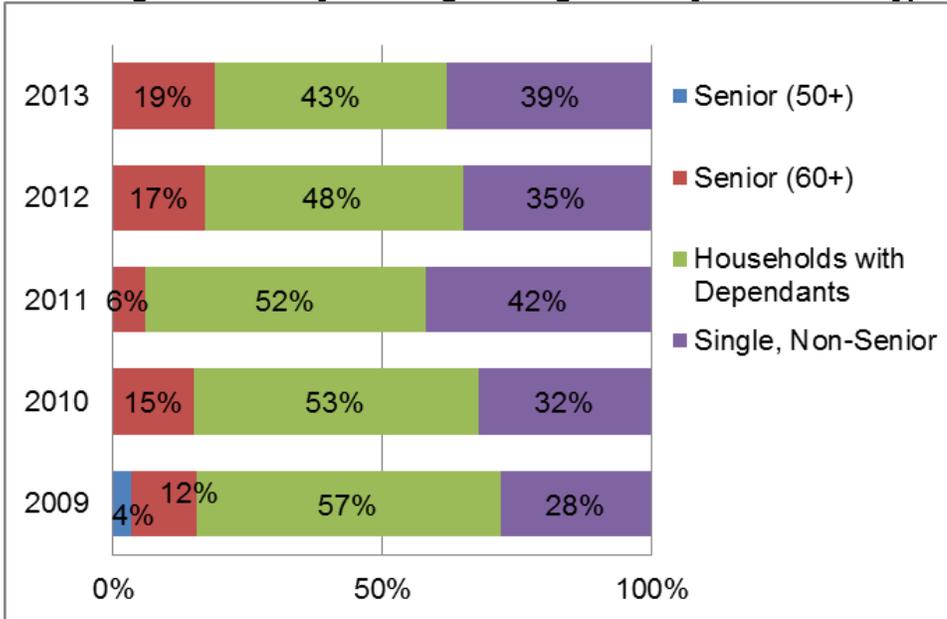
- In 2013, there were 3,287 households on the waitlist in Waterloo Region.
- In Cambridge the number of households on the waitlist decreased from 1,248 households in 2012 to 1,175 households in 2013.
- Since 2009, there has been an average of 1,098 households on the waiting list per year.

Source: Region of Waterloo Community Housing Access Centre (CHAC), Personal Communication, 2014

*In 2011 the Region switched to a new database and as a result has been able to capture more people on the waiting list. As well there were significant amounts of new builds and work with new agencies to capture housing outcomes.

Community Housing—Cambridge (cont.)

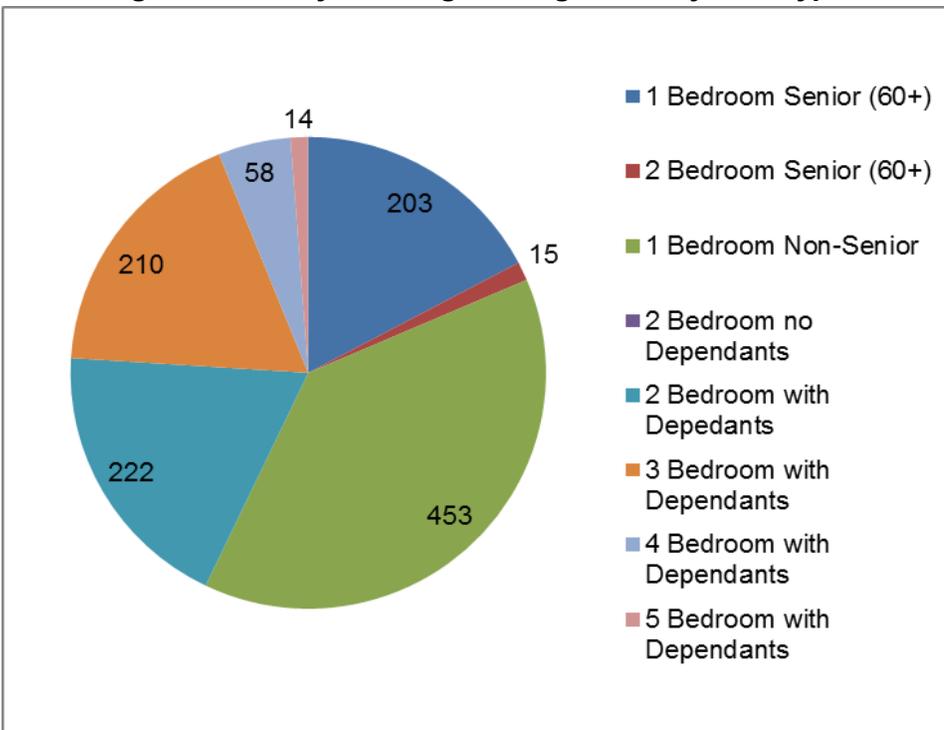
Cambridge Community Housing Waiting List —By Household Type



- In 2013, households with dependents were the largest category of people on the waitlist in Cambridge.

Source: Region of Waterloo Community Housing Access Centre (CHAC), Personal Communication, 2014

Cambridge Community Housing Waiting List —By Unit Type



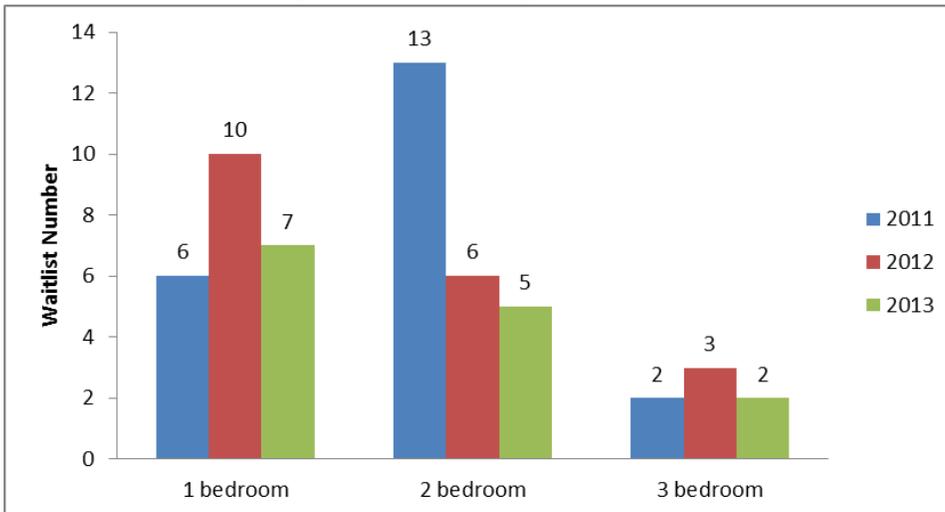
- The most in demand type of housing in Cambridge for 2013 was still a single 1 bedroom non-senior, followed by 2 and 3 bedroom units for households with dependents.

Source: Region of Waterloo Community Housing Access Centre (CHAC), Personal Communication, 2014

Community Housing—Cambridge (cont.)

Average Time on Housing Waiting List	
Unit Type	Duration
1 Bedroom- non-senior	4 to 6 years
1 Bedroom- senior	1 to 2 years
2 Bedroom	2+ years
3 Bedroom	2+ years
4/5 Bedroom	3 to 4 years

Modified Unit Waiting List – Cambridge



- A Modified Unit is a type of housing that has been made accessible.
- In 2013, there was a total of 15 households on the waitlist for accessible units.

Source: Region of Waterloo Community Housing Access Centre (CHAC), Personal Communication, 2014

Thank you to all of the organizations who have contributed data to this publication. Without your support this publication would not be possible.

- Cambridge Shelter Corporation
- Argus Residence for Young People
- Region of Waterloo Community Housing Access Centre—Cambridge
- Lutherwood Rent Bank and Eviction Program

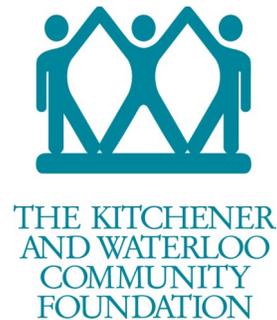
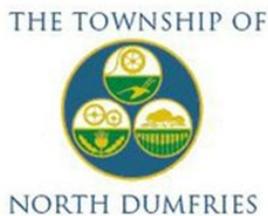
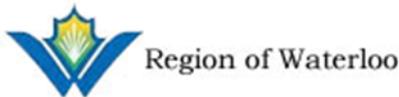
For more information on the data provided by these organizations, please contact them directly.

References

[1] Regional Municipality of Waterloo Social Services (2012). All roads lead to home: The homelessness to housing stability strategy for Waterloo Region. Retrieved from: <http://www.regionofwaterloo.ca/socialservices>

[2] Public Health Agency of Canada (2012). The social determinants of health: Housing as a determinant of health. Retrieved from: http://www.phac-aspc.gc.ca/ph-sp/oi-ar/09_housing-eng.php

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Complete List of Community Trends Documents from SPCND

Community Profile—Cambridge and North Dumfries
Community Profile—Wellesley, Wilmot and Woolwich

- Arts, Culture and Recreation
- Community Assets and Participation
- Community Safety
- Community Supports
- Employment and Income
- Food Security
- Housing Stability**
- Transportation

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