Housing Resources: Waterloo Region

Updated January 2026

DSO

Developmental Services Ontario

Central West Region

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DSO
Developmental Services Ontario
Central West Region

Acknowledgements

This resource guide was created as a housing navigation resource by the Developmental Services Ontario Central West Region (DSOCWR) Housing Navigators.

The Housing Resource Guide is intended to help individuals with navigating housing and homelessness initiatives in Waterloo Region. If you are looking for services not mentioned here, **you can visit:** https://211ontario.ca/

Please send questions, feedback or suggestions to:

c.hall@sunbeamcommunity.ca

Developmental Services Ontario, Central West Region (DSOCWR)

Developmental Services Ontario (DSO) is the access point for adult developmental services and supports funded by the Ministry of Children, Community and Social Services (MCCSS). DSO Central West Region is one of nine DSOs in Ontario that help adults with a developmental disability connect with Ministry funded services that may be available in their community.

Developmental Services Ontario, Central West Region, serves people who live in Dufferin and Wellington Counties, Halton Region, Peel Region and Waterloo Region.

Connect with us!

DSO
Developmental Services Ontario

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COMMUNITY & DEVELOPMENTAL SERVICES

To find your local DSO, you can visit: https://www.dsontario.ca/find-your-dso

DSOCWR Housing Navigation

Are you interested in learning about housing and support services beyond traditional Ministry funded options?
You may wish to connect with your local DSO Housing Navigators:

Call or email your DSOCWR Housing Navigator at:
1-888-941-1121 or c.hall@sunbeamcommunity.ca

Learn how the DSO housing toolkit can help you create your housing vision:
www.dsontario.ca/resources/housing

Sign up here to learn of upcoming DSO events:
DSO Provincial Mailing List

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MCCSS Funded Supportive Housing Options

Housing supports are provided by agencies and funded by the Ministry of Children, Community and Social Services (MCCSS). Here are some types of housing supports that may be available in your community:

Group homes and group living supports

- You will live with a few unrelated people
- Provide you support for up to 24 hours per day
- Accommodate you based on your needs and abilities

Supported independent living

- You live more independently
- Someone helps you with daily activities
- You receive between 2 to 10 hours of support during the day every week
- You must be able to be alone overnight and do things like shower or brush your teeth without help

Host family home/associate living support

- You live with a family who can provide you with care and supports
- You are encouraged to become an active member of the household
- You are matched with a family that has similar interests, needs and lifestyle

Contact Your Local DSO for More Information: https://www.dsontario.ca/find-your-dso

The Housing Continuum

HOMELESS | EMERGENCY SHELTERS | SUPPORTIVE/ TRANSITIONAL HOUSING | SOCIAL HOUSING | MARKET RENTAL HOUSING | RENTAL HOUSING | AFFORDABLE HOME OWNERSHIP | MARKET HOME OWNERSHIP

Homelessness

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There are many different definitions of homeless. In the context of the National Homelessness Initiative, homelessness is considered to be any person, family or household that has no fixed address or security of housing.

Chronic Homelessness - Individuals who are currently homeless and have been homeless for six months or more in the past year.

Episodic Homelessness - Individuals, who are currently homeless and have experienced three or more episodes of homelessness in the past year.

Hidden Homelessness - Individuals who are homeless but temporarily housed with friends or family because they cannot afford shelter themselves. Without this help, they would be living on the street or be sheltered by an institution.

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Supports for Homelessness

Click on link in each box to be directed to more resources

Drop-ins

Shelters

Warming & Cooling Centre's

Housing Help/Outreach

Public Washrooms

- Cambridge
- Kitchener
- Waterloo

Need emergency shelter? Call First Connect: 519-624-9133 Available 24/7.
Families, please call 519-749-2450 (8:30am to 4:30pm Monday to Friday).

Outreach Programs Waterloo Region

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Kitchener	Mobile Outreach – St.Johns Kitchen 97a Victoria St N – Second floor 519-743-1151 x101 genmail@theworkingcentre.org	• https://www.theworkingcentre.org/hubs/st-johns-kitchen-and-outreach/ • Housing stability • Specialized Outreach, psychiatric Outreach • Harm reduction supplies, basic first-aid supplies • Food and water
Kitchener/Cambridge	Specialized Outreach Services Stonehenge Therapeutic Community Head Office 60 Westwood Rd Guelph	• https://stonehengetc.com/overview-of-stonehenge-programs/ • Kitchener Outreach 519-575-5282 • Cambridge 519-841-3811 • Age 18+ • Referrals to health care, nursing, counselling, substance use
Kitchener	Oneroof Youth Services 35 Sheldon Ave N 519-741-6415	• https://www.oneroof.org/outreach • Offer basic needs supplies • First aid kits, food & water • Connection to services
Kitchener	Kitchener Downtown Community Health Centre 44 Francis St S Kitchener 519-745-4404 X202	• https://healthcaringkw.org/outreach-services • ID Clinic – OHIP card, birth certificate, Record of Landing • General health care, foot care • Sanguen Bus- Mobile clinic provides primary medical care • Mental health supports • Sanctuary- Refugee services/ access to health care
Kitchener	Traverse Independence 1382 Weber Street E, Unit 1 Kitchener	• https://www.traverseindependence.ca/brain-injury-services/privately-funded-brain-injury-services/mainstream-outreach-program/ • ABI (Acquired Brain Injury) services • ABI in the streets • Physical disability services • Affordable housing

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Outreach Programs Waterloo Region Continued

Cambridge	Bloom Community Outreach 50 Ainslie St S Cambridge 519-623-0508	• https://bloomcommunityoutreachorganization.com/ • Grocery support – once per month • Clothes for changes boutique • Emotional support/crisis services • Spiritual support • Newcomer, immigrant and refugee support
Kitchener/ Cambridge	ACCKWA (The Aids Committee of Cambridge, Kitchener, Waterloo and Area) 150 Main St Cambridge 1170 King St E unit 5 Kitchener 519-570-3687	• https://www.acckwa.com/# • Harm reduction • Basic primary health care • Sexual health clinic • Support for Gay Men • Supports for African/Caribbean individuals
Kitchener/Cambridge	Women's Crisis Services 700 Heritage Dr Kitchener 519-741-9184 10 Acorn Way Cambridge 519-653-2289	• https://wcswr.org/outreach/ • Rural community support • Safety planning • Basic necessities • Legal aid support • Housing advocacy • Education about violence against women
Waterloo	Emmanueal United Church 22 Bridgeport Rd W Waterloo 519-886-1471	• https://emmanueluc.ca/about/outreach/ • Emergency assistance • Refugee support • Meals/food pantry • Sharewear – shoes and clothing

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Outreach Programs Waterloo Region Continued

Waterloo/Cambridge	Camino Wellbeing + Mental Health 231 Herbert St Waterloo 519-743-0291 150 Ainslie St N Cambridge 519-624-0481	• https://www.caminowellbeing.ca/ • Basic needs • Working with the individual and family to build healthy connections • Child development support • Community Agency connections/referrals • Youth advocacy
Kitchener/Cambridge/ North Dumfries/ Waterloo Rural Townships	House of Friendship 51 Charles St E Kitchener 519-742-8327 x240 info@familyoutreach.ca	• https://houseoffriendship.org/how-we-help/family-neighbourhood-supports/family-outreach-program/ • Families with children aged 17 and under • Reduce effects of poverty • Provide service options and resources
Kitchener	Anishnabeg Outreach 236 Woodhaven Rd Kitchener 519-208-5333 info@aocan.org	• https://aocan.org/healing/programs/ • Gain connections to the Indigenous specific programs and supports • Healing/medical and community resources • Employment workshops • EarlyON resources for children
YMCA Kitchener Waterloo	Emergency Shelter 84 Frederick Street, Kitchener 519-744-0120	• 66-bed shelter at 84 Frederick Street in downtown Kitchener provides emergency shelter and basic needs for cis and trans women and non-binary individuals. Their outreach program provides shelter and other supports to women who cannot use the shelter and to families with children.

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Housing Help Centre

Housing Resource Centres are usually non-profit agencies that provide information, resources and assistance, to help people find and keep housing, and avoid eviction. The services offered may vary by location, contact your local Housing Resource Centre to learn more.

Housing help services are available in most shelters and many drop-ins as well.

Services may include:

- Help completing applications for social housing
- Help with updating your existing application for social housing
- Help with issues with current housing
- Mediation between renters and landlords
- Assistance if you need to contact the Landlord Tenant Board (LTB)
- Financial assistance if you are behind on your rent or utilities

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Emergency Shelters

These facilities are designed to meet the immediate needs of people who are homeless. Such short-term emergency shelters may target specific sub-populations, including women, families, youth or Indigenous persons, for instance.

These shelters typically have minimal eligibility criteria, offer shared sleeping facilities and amenities, and often expect clients to leave in the morning. They may or may not offer food, clothing or other services.

PATHS (Prioritized Access to Housing Support)

- PATHS2Homes is a Housing First Service for individuals experiencing Chronic Homelessness in Waterloo Region who are in greater need of support. Individuals are assisted in accessing housing and supported to maintain housing through a team-based approach.

Meet with a member of the PATHS to determine:

- **Eligibility**
- **Create a housing plan**
- **Prioritize and match you to housing units when available**
- **Accompany & help prepare you for housing viewings**

Starling Community Services

- Once housed HBS (Home Based Services) will support you in your home to help you keep your housing, provide referrals to longer-term social services and supports and will offer opportunities for community-based connections.

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Transitional and Supportive Housing

Transitional housing can be described as **a temporary step between emergency and permanent housing.** It is longer-term and often offers more support than emergency shelters but differs from supportive housing and many care homes because it is intended to be temporary. Click here for more details

Supportive Housing and Housing support programs help lower the risk of returning to homelessness. Through these programs, a support worker meets with tenants in their home to help them stay housed and improve their overall quality of life. Find options for Waterloo Region here

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Social Housing

(Also known as: Rent-Geared-to-Income or Subsidized Housing)

Rent-Geared-to-Income (RGI), or subsidized housing, is made available by the Region of Waterloo to make rent affordable for households. In most cases, the rent for a subsidized unit is 30 per cent of a household's total monthly income. If you receive social assistance the rent is based on the rent benefit set by the Ontario government. Click here for more details

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Subsidized Housing

Community Housing Access Centre or CHAC helps with the application process and maintains the central waiting list for subsidized housing for social housing providers in the Waterloo Region.

Subsidized housing is rent-geared-to-income or RGI housing which is based on 30% of a household's gross monthly income. If the household is receiving assistance from Ontario Works or the Ontario Disability Support Program, a social assistance rent scale is applied. Additional charges may apply depending on the building (i.e. parking/ utilities).

- CHAC is not a landlord and does not offer housing to applicants.
- They can not predict or guess when you will be housed.
- They do not provide emergency shelters or housing.

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Social Housing Waterloo Region

There is one central waiting list for social housing in the Waterloo Region that provides access to Rent-Geared-to-Income, and the Canada Ontario Housing Benefi (COHB).

Region of Waterloo

Rent-Geared-to-Income and Rent Supplements	A type of subsidized housing where rent is based on your income. To learn more please visit. https://www.regionofwaterloo.ca/en/living-here/find-affordable-housing.aspx
Housing Allowance	A non-repayable subsidy to help eligible households pay the rent (usually available to a specified group, e.g., homeless, etc.).
Canada Ontario Housing Benefit (COHB)	This portable housing benefit is a monthly subsidy provided to low-income households to assist with housing costs. It is tied to the household and can be used to help pay rent anywhere in Ontario.

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Applying for Social Housing

In the Waterloo Region, Community Services – Housing division manages the centralized waiting list for social housing.

The application can be accessed here. Housing Help Centre's can also assist with completing an application.

How to submit application and supporting documents

Applications must be submitted to the **Community Housing Access Centre** in one of 3 ways:

1) Visit any Welcome Space at 99 Regina St. S Waterloo, 150 Main St. Cambridge or 235 King St E Kitchener

2) Print and complete the Affordable Housing Application and email it to the Community Housing Access Centre.

3) Online at the applicant portal

Community Services
General Inquiries

Phone: 519-575-4400
Deaf and Hard of Hearing (TTY) : 519-575-4608
Email a general inquiry to Community Services

If you have a question about the community housing process or your place on the wait list, please email chac@regionofwaterloo.ca.

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Applying for Social Housing

Applicants for social housing have a number of responsibilities:

- You are responsible to notify Community Housing Access Centre (CHAC) if any changes to your information in order to maintain your eligibility status
- You are responsible to confirm your interest in remaining on the waiting list for housing. This confirmation must be done with CHAC every 2 years.
- Applicants must notify the Community Housing Access Centre if:
  - Your address changes
  - Your phone number changes
  - You want to live in locations other than those you chose on your application
  - The number of people in your household changes
  - The contact person on your application changes
  - Your income changes
  - Your Immigration status changes

Notice of any change in any information or documents must be submitted within 30 business days of the change.

Co-operative Housing Federation of Canada

Co-operative Housing

Housing co-operatives provide not-for-profit housing for their members. The members do not own equity in their housing. If they move, their home is returned to the co-op, to be offered to another individual or family who needs an affordable home.

Some co-op households pay a reduced monthly rent (housing charge) geared to their income. Government funds cover the difference between this payment and the co-op's full charge. Other households pay the full monthly charge based on cost. Because co-ops charge their members only enough to cover costs, repairs, and reserves, they can offer housing that is much more affordable than average market rent. Co-op housing also offers security. Co-ops are controlled by their members who have a vote in decisions about their housing. There is no outside landlord. Each housing co-operative is a legal association, incorporated as a co-operative.

For more information about Co-operative Housing, locating your local co-ops, and learning about the application process, you can visit Co-operative Housing Federation of Canada.

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Canada-Ontario Housing Benefit (COHB)

The Canada-Ontario Housing Benefit (COHB) provides a direct, monthly benefit to eligible households to help pay their rent.

The benefit payments are portable, which means you may receive the benefits even when you move to another address in a different city, town or region & based on the household's income and local market rent.

The benefits are administered by the province through the Ministry of Finance and eligibility is assessed annually. Annual renewal applications are issued from the province each May and must be returned by September 1st.

Clients who do not return their annual renewal by the deadline will no longer be eligible to receive assistance through the COHB program. Reinstatement into the program is not permitted.

Following the annual review, the COHB amount may increase or decrease because of changes in residence, income and/or household size. The benefit amount is calculated according to the average local market rent of the area lived in.

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Canada-Ontario Housing Benefit (COHB) continued…

In Waterloo Region, the application process is not open to the public.

Persons experiencing chronic homelessness, victims of abuse and households whose housing allowances are ending have been identified as a priority group to receive this benefit.

COHB applicants must reside permanently in Ontario and be on, or eligible to be on, the Community Housing Access Centre for Social Housing.

Program Guidelines

The benefit amount will depend on the household size and income.

The amount is calculated using a formula that includes household income, the number of people in the household and the local market rents.

To receive the COHB, applicants must agree to be removed from the Centralized Waiting List for social housing.

Households cannot receive COHB and Rent-Geared-to-Income (RGI) housing or any other form of housing benefit at the same time.

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Market Rental Housing

In market rental housing, rent is usually set between 80% -100% of Average Market Rent AMR (as determined by Canada Mortgage and Housing Corporation (CMHC), based on unit size).

Affordable rental housing can be in privately owned buildings, non-profits or city owned housing.

You can often stay on the Rent-Geared-to-Income waiting list if you accept a unit through the Affordable Rental Housing Program.

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Market Rental Housing

Region of Waterloo- Community Housing Access Centre Region of Waterloo	Contact the Community Housing Access Centre with the Region of Waterloo to inquire about Market rent and other housing options and resources. Including the Renters Toolkit. A guide to supporting you in your renting journey. Waterloo Housing- 519-575-4800. https://www.regionofwaterloo.ca/en/living-here/the-renter_s-toolkit.aspx
Starling Community Services Housing Services Starling Community Services	Visit the Starling Community Services (Formerly Lutherwood Housing) location to inquire about housing search support, eviction prevention, emergency shelter, renter and landlord information. 41 Weber St W Kitchener or 35 Dickson St Cambridge or call 519-749-2450 https://starlingcs.ca/housing

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Private Market Rental Housing

Market Rent is residential rent that is not classified as “subsidized rent” or “affordable rent” under any affordable housing program (you pay the amount advertised in the listing or advertisement).

*Average rates as of Jan 2026 Information obtained from Zumper: https://www.zumper.com/rent-research/waterloo-on

Unit size	Average market rent in Cambridge	Average market rent in Kitchener	Average market rent in Waterloo
Studio	$1,594	$1,541	$795
1 Bedroom	$1,809	$1,750	$1,708
2 Bedroom	$1,927	$1,995	$2,020
3 Bedroom	$2,545	$2,350	$2,334

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Searching for Rental Housing

Use filter options on these sites to search for places that fit preferences. Alerts can be set to notify when new ads are posted.

Kijiji
RentBoard.ca
Craigslist.org
Zumper.com
Rentcompass.com
FreeRentAds.com
REALTOR.ca
Viewit.ca

Visit Facebook Marketplace on your Facebook page, click on the Marketplace icon located at the top of the screen. Then click on the rental icon.

Search options such as city, kms (distance) away, price range, bedrooms, etc.

Set alerts to receive notifications on new rentals ads.

Rentals.ca provides a list of affordable housing options from sources like Kijiji, Rentboard, and Viewit. They compile options from multiple sources together on one listing.

Drive/walk/bike around preferred neighborhoods. Landlords and property managers will often post signs out front where there are units for rent.

Some landlords post signs in places like grocery stores, libraries and/or community centres too.

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Things to Consider Before Renting a Unit

FOLLOW DIRECTIONS IN THE AD

Some landlords/property managers prefer calls, some use email or the messaging system through the ad site (such as Kijiji messaging). Many ads also ask very specific questions to assess applicants.

CALLING THE LANDLORD

Prepare your list of questions before you call and keep a pen and paper handy to write down the answers. There are probably others who are interested in the rental, remember to be polite and make a great first impression.

VEIWING THE RENTAL UNIT

Arrive on time and be well-groomed and well prepared. Introduce yourself and try to remain calm and confident. Have your references ready to provide to the landlord/property manager.

PREPARE YOUR DOCUMENTS

To support your rental application, landlords/property managers may ask to see your driver's license or other ID. They may ask where you work, and permission to run a credit check. There are rules about your privacy that must be respected.

APPLYING FOR THE RENTAL

Make sure you understand the application process, ask questions if something isn't clear. Fill in the application form (paper copy/ online). Inquire about the deposit fees and next steps.

SIGNING THE LEASE

A successful applicant will be asked to sign a lease. Upon signing you will usually be required to pay last month's rent. Then first month's rent is due on the 1st day of the month you've rented the apartment for (make sure to get receipts).

For more tips: CMHC I Want to Rent

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Landlord Responsibilities

According to Canada Mortgage and Housing Corporation (CMHC) Landlords must:

- Maintain the tenant's home in a good state of repair and fit for habitation and at the landlord's expense
- Always ensure a reasonable supply of fuel, electricity, hot and cold water and other utility services (cable, Internet)
- Not seize, without legal process, a tenant's property for rent default or for the breaking of any other obligation of the tenant
- Not harass, obstruct, coerce, threaten or interfere with the tenant
- Ensure that their rental units comply with the standards for health, safety, housing & maintenance
- Before renting a property, it must meet municipal zoning laws, bylaws, fire safety regulations and local building codes

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Tenant Responsibilities

According to Canada Mortgage and Housing Corporation (CMHC) Tenants must:

- Pay rent on time
- Behave well, clean the rental premises, repair damage caused by an accident or deliberate act of the tenant or a person whom the tenant permits on the premises
- Do not harass, obstruct, coerce, threaten or interfere with the landlord
- Contact the landlord as soon as possible when a problem arises involving repairs or services
- Permit entry (with proper notice) for repairs or showing of the home for the next tenant or purchaser
- **Honour your rental agreement or lease**: follow the terms in your rental agreement or lease

For more information, visit:

https://www.cmhc-schl.gc.ca/en/consumers/renting-a-home/i-am-renting

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Tenant Rights

CLEO | Community Legal Education Ontario | Éducation juridique communautaire Ontario

CLEO produces clear, accurate and practical legal information to help people understand and exercise their legal rights.

Visit their website for more details:

https://www.cleo.on.ca/en

cera

Centre for Equality Rights in Accommodation (CERA) provides free services to renters facing eviction and human rights violations in their housing.
Visit their website for more details:
https://www.equalityrights.org

Canadian Centre for Housing Rights

The Canadian Centre for Housing Rights (CCHR) provides free, individualized services to renters in Ontario who are facing challenges in their housing.
https://housingrightscanada.com/our-work/our-tenant-services/#contact-us

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Tenant Rights

The **Waterloo Region Community Legal Services** is funded by Legal Aid Ontario. Serving the tri-cities and the townships of Wilmot, Wellesley, Woolwich and North Dumfries. They advise you on your rights and the process for enforcing your rights;

- Help you defend against your landlord's application for eviction;
- Assist you with completing an application to the Landlord Tenant Board to enforce your rights through our "Forms Clinic".
- Assist with revocation of your subsidy; **and/or**
- Represent you at your Landlord Tenant Board hearing.
- They also provide public legal education to tenant groups and service providers.

Visit their website for regular updates and information for tenants.

Website: https://www.wrcls.ca/tenant-issues/

Phone: 519-743-0254

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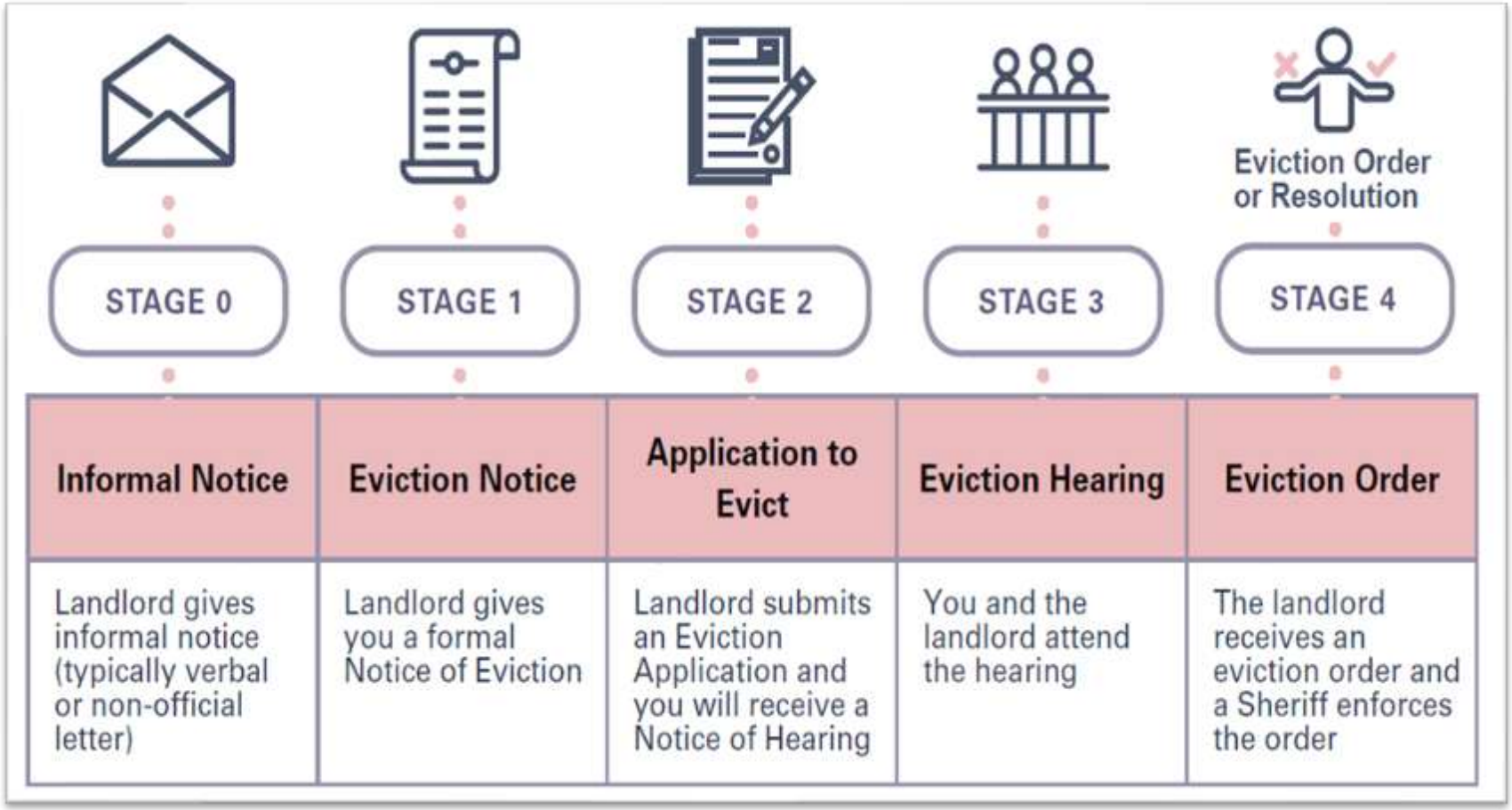
Eviction Process

Landlords are required to give official notices of eviction which starts the eviction process. (see diagram)

If you receive an eviction notice, **you do not have to move out**. Contact **Waterloo Region Community Legal Services** immediately.

It is best not to sign anything your landlord gives you without receiving legal advice first. Contact legal advice first to make sure you know the legal meaning of the document you are about to sign.

A tenant does not have to do anything until the landlord files an eviction application with the Landlord and Tenant Board (LTB). The LTB will notify a tenant of the application and hearing date if/when this happens.



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Facing Eviction – Obtaining Assistance

Housing Provider	Website
Centre for Equality Rights in Accommodation (CERA)	https://www.equalityrights.org/our-services
Starling Community Services	https://starlingcs.ca/housing/eviction-support
Legal Aid Ontario	https://www.legalaid.on.ca/legal-clinics/
Understanding & Fighting Evictions	How to Respond to an Eviction Notice
Waterloo Region Community Legal Services	https://www.wrcls.ca/tenant-issues/

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Affordable Home Ownership

Affordable home ownership models use a variety of creative approaches (e.g., down-payment assistance, shared equity mortgages, etc.) to help lower-income people and families, who might not otherwise be able to purchase a home and/or afford the monthly cost of carrying a mortgage.

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Affordable Home Ownership

These are some of the organizations and initiatives that provide affordable home ownership options in Waterloo

Housing Provider	Website	Phone Number
Region of Waterloo Affordable Home Ownership Program	https://www.regionofwaterloo.ca/en/living-here/funding-to-help-buy-a-home.aspx	519-575-4400
Habitat for Humanity Habitat Homeownership	https://www.habitatwr.ca/site/habitat-for-humanity-homeownership	519-747-0664
The Mortgage Centre First- Time Home Buyer Mortgages	https://www.mortgagekw.com/services/purchase/first-time-homebuyers/	519-743-4365

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Market Home Ownership

Market Home Ownership is housing that is for sale in the open housing market and the cost of the housing is not subsidized (reduced) in any way.

[Homebuying Step by Step: Your guide to buying a home in Canada]

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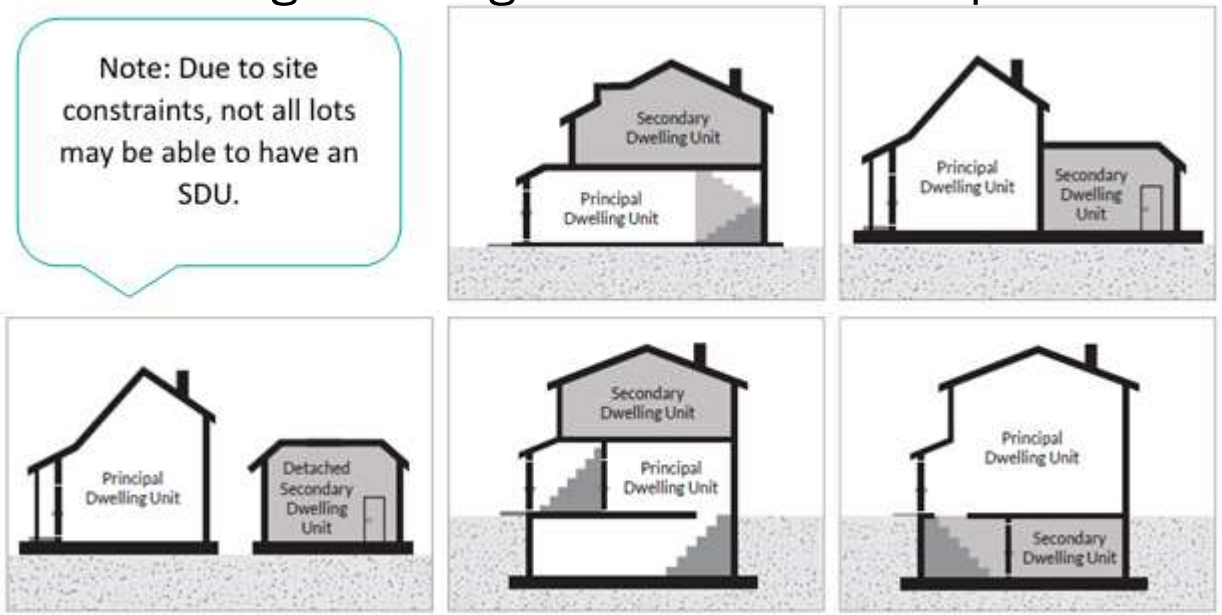
Region of Waterloo Residential Zoning Project
Secondary Dwelling Units

You might have heard the words basement apartment, or granny flats, or coach houses. Or perhaps Accessory Dwelling units or Secondary Suites. These terms are used to describe a dwelling unit that is accessory to the main dwelling. The diagram below are examples of what an SDU might be.



More information can be found on The Region of Waterloo website:

https://www.regionofwaterloo.ca/en/living-here/funding-for-secondary--in-law--suites.aspx

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Ontario Renovates Program

The **Ontario Renovates Secondary Suite Forgivable Loan Program** aims to increase the supply of affordable housing units in The Region of Waterloo, while creating an opportunity for homeowners to generate additional income.

The Region of Waterloo, through the Ontario Priorities Housing Initiative (OPHI) is implementing the Ontario Renovates Secondary Suites Forgivable Loan Program.

The aim of the program is to increase the supply of affordable housing units in Waterloo, while creating an opportunity for homeowners to generate additional income.

This program provides eligible homeowners financial assistance in the form of a 15-year forgivable loan to create affordable secondary suites in existing single-family homes or garden suites on the property lot of a single-family home that is the homeowner ’s sole and principal residence. Eligible homeowners can apply for a maximum $25,000 forgivable loan to add or renovate an existing second unit in their homes, and an additional grant of $5,000 if accessible modifications are included in the project.

Application intake is open and on going, however funding is limited and will be provided on a first-come first-served basis to eligible applicants.

https://www.regionofwaterloo.ca/en/living-here/resources/Housing-Services/Ontario_Renovates_Secondary_Suite_Fact_Sheet-AODA.pdf

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Ontario Renovates Program

The **Homeowner Ontario Renovates** offers financial assistance to low-income households who own and occupy substandard housing to enable them to repair their dwellings to a minimum level of health and safety.

Assistance is provided as a 10-year forgivable loan up to a maximum of $25,000 to assist with the cost of certain work required to the home.

If the homeowner remains in the home as their sole and principal residence for the 10-year forgivable loan period, and complies with all program requirements during the term, the loan is interest free and payment free and is completely forgiven after 10 years.

The full amount of the loan is repayable if false information was provided by the applicant and/or the funding is used for purposes other than the approved use. If the homeowner ceases to occupy the home as the sole and principal residence, 10% of the loan is forgiven each year and the pro-rated balance of the loan is repayable.

https://www.regionofwaterloo.ca/en/living-here/funding-for-home-repairs.aspx

https://www.regionofwaterloo.ca/en/living-here/resources/Housing-Services/DOCS_ADMIN-4195350-v2-OR_ONTARIO_RENOVATES_-_FACT_SHEET.pdf

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Financial Assistance for Homeowners

Financial Assistance	Details	Website
Low-income Energy Assistance Program (LEAP)	Low-income Waterloo Region residents may be eligible for emergency financial assistance to apply against their electrical bill through the Low-income Energy Assistance Program (LEAP).	Ontario Energy Board LEAP
Other Financial Help to Pay Utility Bills	High utility bills put low-income homeowners and tenants at risk. The programs listed below may be able to provide financial help. For more details on eligibility and applying contact the program directly.	Ontario Electricity Support Program Rogers Connected for Success
Money for Energy Conservation Renovations	People on Ontario Works or ODSP may receive a one-time payment of up to $50 to reimburse the cost of items such as: ▪ Caulking ▪ Sealing or weather-stripping for doors and windows ▪ Insulation for hot water pipes and hot water tanks, and flow restrictors for shower heads	Social Assistance: OW and ODSP Discretionary Benefit Low-cost Energy Conservation Measures
Money to Buy Smoke Alarms and Carbon Monoxide Detectors	Homeowners receiving Ontario Works Assistance may receive a one-time payment to buy smoke alarms or carbon monoxide detectors. ▪ Up to $25 per family for a smoke alarm/smoke detector ▪ Up to $50 per family for a carbon monoxide detector	Ontario Works
Save On Energy	Programs, rebates and incentives for residents, communities and businesses, plus advice and tips for every budget	https://saveonenergy.ca/

Other Community Resources

Home and Community Support Services

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Some examples of home and community care services – not an exhaustive (complete) list

Resource	Website	Contact
Kitchener Down-Town Community Health Centre	https://healthcaringkw.org/	519-745-4404
Extend-A-Family	https://eafwr.on.ca/	519-741-0190
Ontario Health at Home	https://ontariohealthathome.ca/	1-888-883-3313
Home Care Hub	https://www.homecarehub.com	1-888-227-3080
Community Support Connections	https://communitysupportconnections.org/	519-772-8787
Library of things - a space where you can borrow infrequently used items	https://kwlot.ca/	519-741-0190 x261
Langs Community health and Wellness and Health Guides - Cambridge	https://www.langs.org/	519-653-1470
The Humane Society of Kitchener Waterloo &Stratford Peth – Emergency Boarding Program	https://kwsphumane.ca/emergency-boarding-program	519-745-5615 infokw@kwsphumane.ca
Kitchener leisure Access	https://www.kitchener.ca/recreation-and-sports/program-registration/leisure-access-fee-assistance/	519-741-2345,

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Mental Health and Crisis Services

Some examples of mental health and crisis services – not an exhaustive (complete) list

If you are experiencing an emergency, call 911 or go to your closest hospital emergency room

Resource	Website	Contact
Canadian Mental Health Association Self-Help Alliance	https://cmhaww.ca/	519-744-7645
Here 24/7	https://here247.ca/about-here247/contact-us/	1-844-437-3247
Victims Services of Waterloo Region	https://www.vswr.ca/services/	519-585-2363
Camino Wellbeing + Mental Health	https://www.carizon.ca/counselling/	519- 743-6333
Starling Community Services	https://starlingcs.ca/mentalhealth	519-749-2932 X1
Connex and Mind Your Mind – Youth postsecondary mental health and addiction services	https://connexontario.ca/initiatives-and-partnerships/	1-866-531-2600

Drop-ins

Drop-ins provide spaces where people who may be homeless or need housing can feel safer and can meet their physical, social, personal, and mental health needs. By building relationships and offering opportunities for participation in the community, drop-ins play a key role in breaking down isolation and supporting the development of critically important social connections.

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Hot Meals/Drop In

Some examples of places to get hot meals – not an exhaustive (complete list)

Resource	Website/more information	Contact
Oneroof Youth Services	https://www.oneroof.org/lifeline Drop in space Breakfast between 8:30-9:30, lunch between 12:00pm and 1:00pm	519-741-6415
Bridges (Cambridge Shelter Corp)	https://www.cambridgesheltercorp.ca/ Food assistance, hot meals, onsite medical support, hair care, ID services	519-624-9305
Wayside	https://waterloowayside.org/our-programs/ Tuesday to Friday 1:00 pm to 3:00 pm Hot meals 22 Bridgeport Road West Waterloo	519-886-1471
Stirling Ave Mennonite Church	Drop in November to April Saturday 5:00pm to 8:30pm Meals between 5:30pm to 7:30pm	519-745-4769
St. Johns Kitchen	https://www.theworkingcentre.org/st-johns-kitchen/143 Breakfast, lunch and dinner options Drop in space Resource hub/computer lab Evangelist Anglican Church at 23 Water St N, Kitchener	519-745-8928

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Hot Meals/Drop Ins

Some examples of places to get hot meals – not an exhaustive (complete list)

Resource	Website/more information	Contact
Trinity Community Table	https://www.trinityanglican.on.ca/community-table Monday, Wednesday and Friday Hot lunch 11:00pm to 12:30pm	(519) 621-8860 trinitycambridge@diohuron.org
Ray of Hope Community Centre	https://rayofhope.net/drop-in-mealtimes Monday to Friday 11:30 – 2 and 7:00pm to 8:00pm Saturday Drop-in/meals 12:00pm to 1:30pm Sunday Drop-in/meals 4:30pm to 6:00pm	519-578-8018 230-659 King St. East Kitchener, ON
MACS – Multi Agency Community Space (ACCKWA)	https://www.acckwa.com/macs-multi-agency-community-space/ Basic Needs Health Care Harm reduction Encampment outreach	Drop-in 150 Main St, Cambridge, ON

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Free and Affordable Essentials

Some examples of places you may find free and affordable furniture, clothing etc. – not an exhaustive (complete) list

Resource	Website	Contact
St. Andrews Church – Thrift Store	https://www.standrewskw.com/thrift-shop	Tuesday to Thursday 1:00pm to 4:00pm 54 Queen St. N
519 Community Collective New Beginnings	https://519communitycollective.com/our-programs/program-7-new-beginnings-program/	519newbeginningsprogram@gmail.com
Value Village (Multiple Locations in Waterloo Region)	https://stores.savers.com/on/kitchener/valuevillage-thrift-store-2127.html	Check online for specific locations phone number.
Goodwill Community Stores	https://www.goodwillindustries.ca/locate-a-thrift-store/	
Talize – Donation Center	https://talize.com/pages/about-us	519-744-4300
Dayforce Cares - An employee-driven charity that helps people get access to basic needs like food, clothing, and essential household items. We also help people pay for products and services that contribute to their well-being, like medical and mobility support.	https://www.dayforcecares.com/ca	dayforcecaresus@dayforce.com

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Employment Support

Some examples of employment support programs – not an exhaustive list

Resource	Website
Ontario Works: Your local OW caseworker may be able to help you connect with employment related resources.	https://www.regionofwaterloo.ca/en/living-here/ontario-works.aspx
Employment Ontario Agencies in KW	https://www.theworkingcentre.org/hubs/work-and-livelihood/
Starling Community Services: Virtual resource center, job seeker information, employer information, webinars	https://starlingcs.ca/employment
ODSP: Your local ODSP caseworker may be able to help you connect with employment support opportunities.	https://www.mcss.gov.on.ca/en/mcss/programs/social/odsp/employment_support/index.aspx
Region of Waterloo: Employment support, resources, trainings & workshops	https://www.regionofwaterloo.ca/en/living-here/employment-support.aspx
YMCA of Three Rivers: Job postings, Employment Ontario, service information, resources	https://www.ymcathreerivers.ca/employment-services
Argus: Providing opportunities for youth to thrive. Argus offers paid job skills training to youth, between the ages of 15-30	https://argusresidence.ca/about/employment-training/

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Indigenous Housing and Resources

The National Association of Friendship Centres has created a comprehensive list of Indigenous Health and Wellbeing resources that are available across Ontario.
To access this resource, click here.

Program	Details	Contact
Growing Great Generations	Southwest Ontario Aboriginal Health Access Centre (SOAHAC) provides a wide range of wellness services to First Nations, Inuit and Métis people in Southwestern Ontario, including traditional healing, mental health and addictions services, and clinical services. Clinical services include primary health care, diabetes education, nutrition, Aboriginal Midwifery, and more.	https://www.growinggreatgenerations.ca/en/contact-us.aspx
Home Buyers Contribution Program	Metis Nation of Ontario (MNO) contributes to the down payment of eligible first-time home buyers who are MNO citizens with complete citizenship files. This contribution is a no-payment loan registered on title as a shared equity mortgage behind the first mortgage. **For more information, visit:** Home Buyers Contribution Program	**Housing Programs Team:** **Tel:** 705-722-5022 Ext. 302 housingprograms@metisnation.org
Ontario Aboriginal Housing Services (OAHS)	OAHS offers rental opportunities, home ownership opportunities and home maintenance funding to self-identifying First Nations, Métis, and Inuit people as well as non-Indigenous people. OAHS homes range from rent-geared-to-income, affordable, and market rent units. **For more information, visit**: https://www.ontarioaboriginalhousing.ca/rental-housing	**Housing Services Rep:** **Toll-Free** – 1-866-391-1061 info@oahssc.ca Link to Application
Hope For Wellness helpline	**24/7 telephone and Online chat**: Services available in Cree, Ojibway, Inuktitut, English, and French and open to all Indigenous people across Canada.	**Tel:** 1-855-242-3310
White Owl Native Ancestry Association	White Owl is dedicated to innovative Indigenous Wholistic practice with a commitment to whole person development within families and communities in the Waterloo Region of Southern Ontario	65 Hanson Ave Kitchener ON N2C 2H6 · 519-957-5004 · info@wonaa.ca