Appendix A: Current Trends and Data Highlights

Purpose

This appendix will illustrate some key data trends and highlights related to homelessness, and the experiences of homelessness for priority groups such as women, youth, Indigenous groups, veterans, older adults, and families, eviction prevention, and housing outcomes.

Context:

Ongoing investment in the Plan to End Chronic Homelessness (PECH) and housing supports more broadly continue to make an impact across the community. While a key measure of ending chronic homelessness is how close we are to zero people experiencing chronic homelessness in Waterloo Region, there are several important indicators that can be used to show the impact that the PECH is having on all experiences of homelessness.

There are several data sets used by the Housing Stability System to measure homelessness in the community. The Co-ordinated Access Module (CAM) dataset counts all experiences of homelessness, using the name of the individual interacting with the Housing Stability System (By-Name List). The Priority Access to Housing Supports (PATHS) dataset counts experiences of chronic homelessness as determined through an assessment for our priority housing waitlist.

When we look at our overall rate of homelessness using our Co-Ordinated Access Module (CAM) dataset, we can see an overall reduction for all experiences of homelessness between 2024 and 2025. However, simultaneously, the total number of individuals experiencing chronic homelessness identified on the PATHS list has increased from 540 to 630 between 2024 and 2025. This means that while the total number of people experiencing homelessness is decreasing over time, the number of those who are chronically homeless is increasing.

Homelessness data is challenging to analyze as there are different ways to count and track both experiences of homelessness and housing outcomes, and many other factors can influence the overall count. For example, increased investment in eviction prevention and rapid re-housing efforts have prevented experiences of homelessness. However, this is not necessarily reflected in the data. This also means that while the rate of chronic homelessness has increased, rates would be higher, and service provision would be even

further constrained without Council's investment in eviction prevention through the PECH. Because of these and other factors that make homelessness data challenging, and at times contradictory, it is important to understand each data set within the context of how it is collected and what it is best used for.

Homelessness Data

There are several data sets used by the Housing Stability System to measure homelessness in the community. The data is collected using various methodologies and variables, which together provide a more complete picture of the issue. This fuller view reveals key indicators related to chronicity, progress toward functional zero, and the experiences of specific priority groups.

- The **PATHS** list is a specific measure of individuals experiencing chronic homelessness, which is defined as more than six consecutive months of homelessness, or 18 months over three years. Individuals are counted after completing an assessment with a service provider of the Housing Stability System. It is generated manually by service navigators, so once a client is determined to meet the criteria for chronic homelessness, their housing history is reviewed, and they may be added to PATHS. This list is limited as it does not maintain information regarding demographics in all cases. Table 1 below shows the current data trends on the PATHS lists.

- The **Coordinated Access Module (CAM)** is a larger data set that counts all experiences of homelessness captured when individuals interact with the Housing Stability System. The overall count of individuals experiencing homelessness will be higher than the PATHS list, as it does not count for chronicity only. However, the CAM has more detailed demographic information of priority groups, such as women, youth, seniors, Indigenous people, veterans, and families. Table 2 below shows the current trends available in the CAM data for all experiences of homelessness.

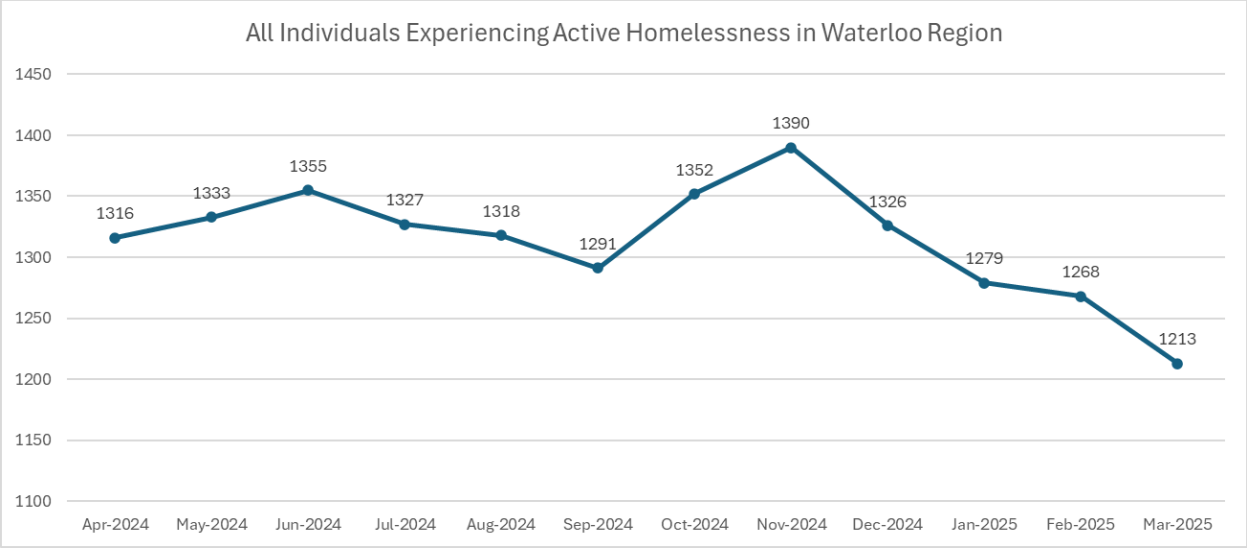
- The **Point-in-Time (PiT)** dataset is federally mandated to be collected and analyzed using community engagement methodologies. The PiT count is a self-reporting measure that provides a snapshot of the experiences of homelessness on one day of the year. The PiT number is likely to be the highest count as it will also include individuals experiencing hidden homelessness who have never interacted with the Housing Stability System. The PiT count also involves a survey which helps us to understand who is experiencing homelessness, their pathways into homelessness,

and where there may be gaps in our services that prevent them from securing housing. Our most recent PiT count and survey was conducted in October 2024 and found that 2,371 people were experiencing homelessness in Waterloo Region.

Overall Homelessness Data

Table 1 below represents the trend in all individuals who are actively experiencing homelessness between April 2024 when PECH received its anchor investment from Regional council, to March 2025. Although there is an increased number in November 2024, there is a steeper decline into Q1 2025. This aligns with both seasonal data that suggests peaks during the late-Fall months, and with increased resources contributing to the decline in the early months of 2025. This data shows an 8% decrease in the overall rate of active homelessness from April 2024 to April 2025.

Table 1: All Individuals Experiencing Active Homelessness in Waterloo Region, CAM Data



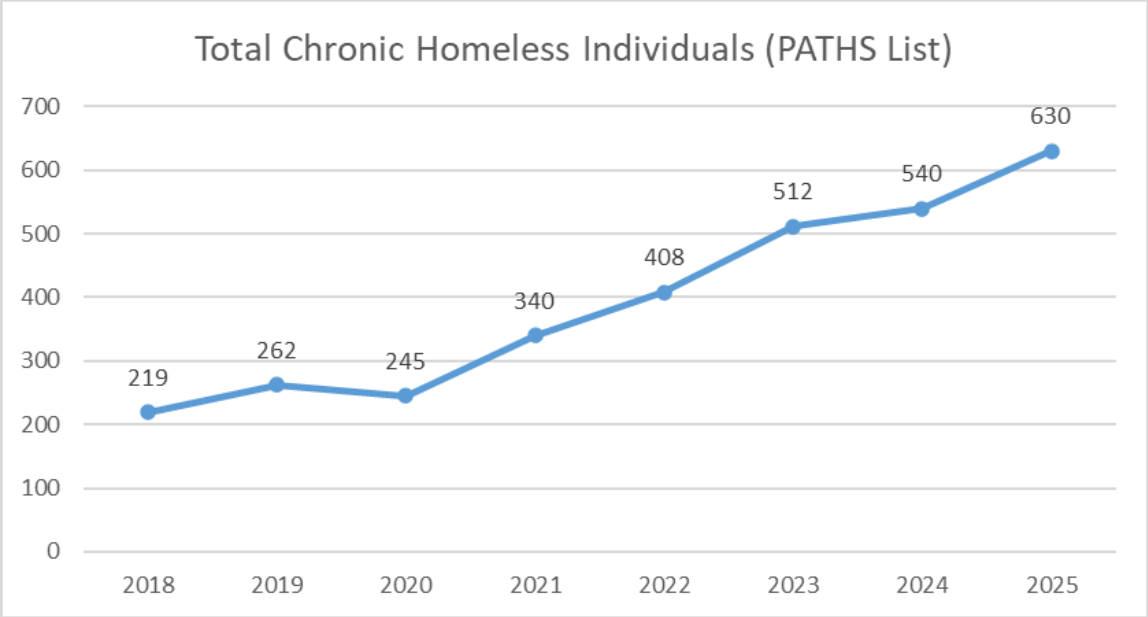
PATHS Data

Table 2 below shows the annual rate of chronic homelessness of individuals from the PATHS list. While the total number has increased annually, to 630 individuals experiencing chronic homelessness in 2025, there are several reasons that can explain this trajectory:

- As the Housing Stability System becomes more responsive by improving access to housing services, and building trust with community and historically marginalized groups, it will see increased interaction with individuals experiencing homelessness.
- As data collection improves with our service navigation community partners, it is reasonable to see this rate of homelessness rise.

- The PECH has limited ability to decrease the rate of chronic homelessness in Waterloo Region, as our anchor investment is also responding to an escalation in the provincial affordability and homelessness crisis. While it will take investment from all levels of government to respond meaningfully to this homelessness crisis, Regional Council's investment has had a mitigating effect on the overall rate of homelessness and prevented an even steeper increase to the rate of chronic homelessness. More information can be found on these investment constraints in Appendix B.
- While there has been significant investments made to address homelessness in our community, there has also been significant growth in Waterloo Region overall, leading to a compounding of a number of social challenges, including homelessness.

Table 2: Total Chronic Homeless Individuals on PATHS List, Annual Trend



Although the number of people experiencing chronic homelessness as indicated by PATHS has increased, endorsement and investments in the PECH have allowed Regional Staff and the Co-Creator community to work together to address the over-representation and the inequitable access of specific groups, including; women, youth, older adults, Indigenous people, and families experiencing homelessness. The overall rate of homelessness has either decreased or stabilized for several of these groups. These trends speak to the need

for, and the impact of systems change work, referenced further in Appendix C. Table 3 below outlines these trends, respectively.

Table 3: Annual Average for Active Homeless Population, CAM Data

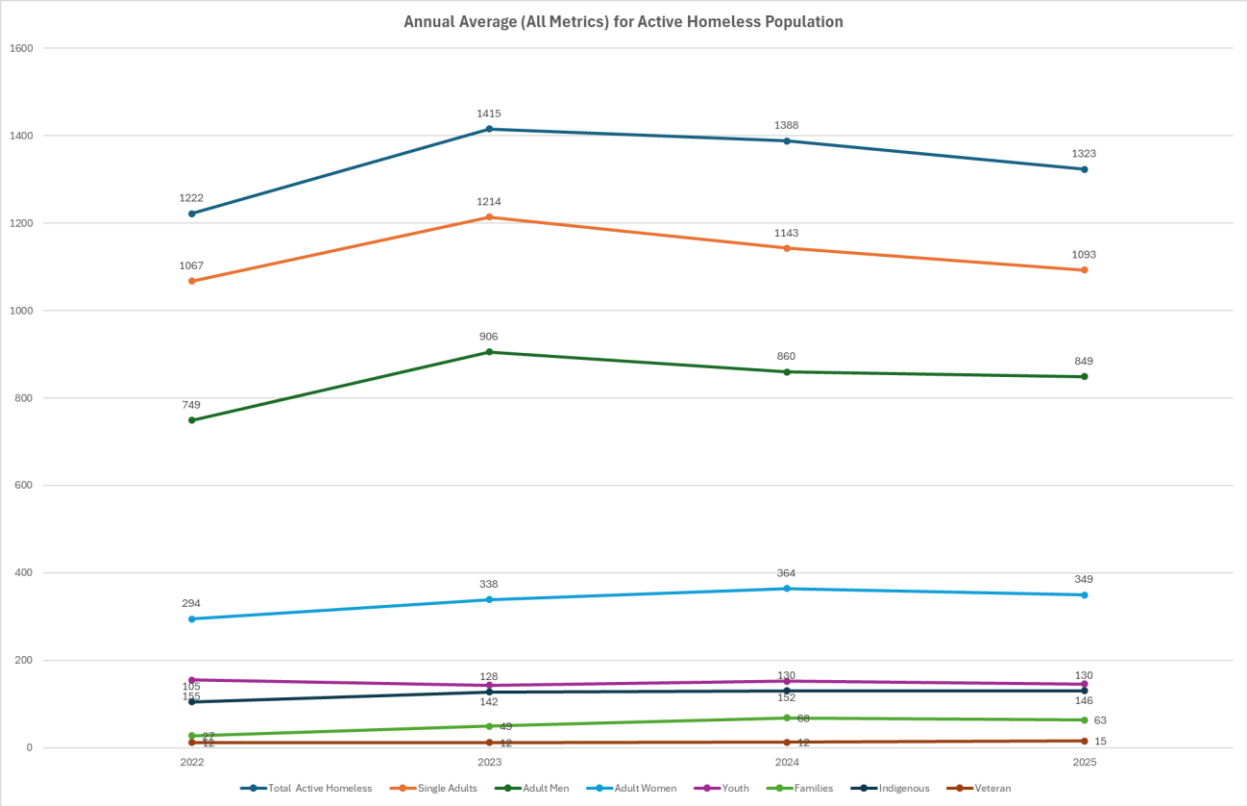


Table 3 above illustrates the trends of seven demographic groups captured through the Coordinated Access Module (CAM) data. This data captures all the experiences of homelessness of individuals who have interacted with the Housing Stability System and shows a decrease in total experiences of homelessness from 2024 to 2025.

Some key demographic trends include the following:

- **Light blue line – Adult women:** This trend shows a shallow decline in the past year of adult women experiencing homelessness. This may suggest that more adult women are receiving support and accessing new services supporting women, our eviction prevention programs and are experiencing an increase in housing outcomes. Information on the expansion of the women's sector is available in Appendix C.

- **Orange line – Single adults:** This trend line shows a downward trend in single adults experiencing homelessness. This suggests that single individuals may be more likely to secure housing outcomes through housing supports.

- **Green line – Adult Men**: This trend shows a downward trend in the number of adult men experiencing homelessness. Since 2024, the number of adult men experiencing homelessness has decreased by approximately 6%. This suggests that more adult men are accessing services, including eviction prevention programs, and are experiencing an increase in housing outcomes.

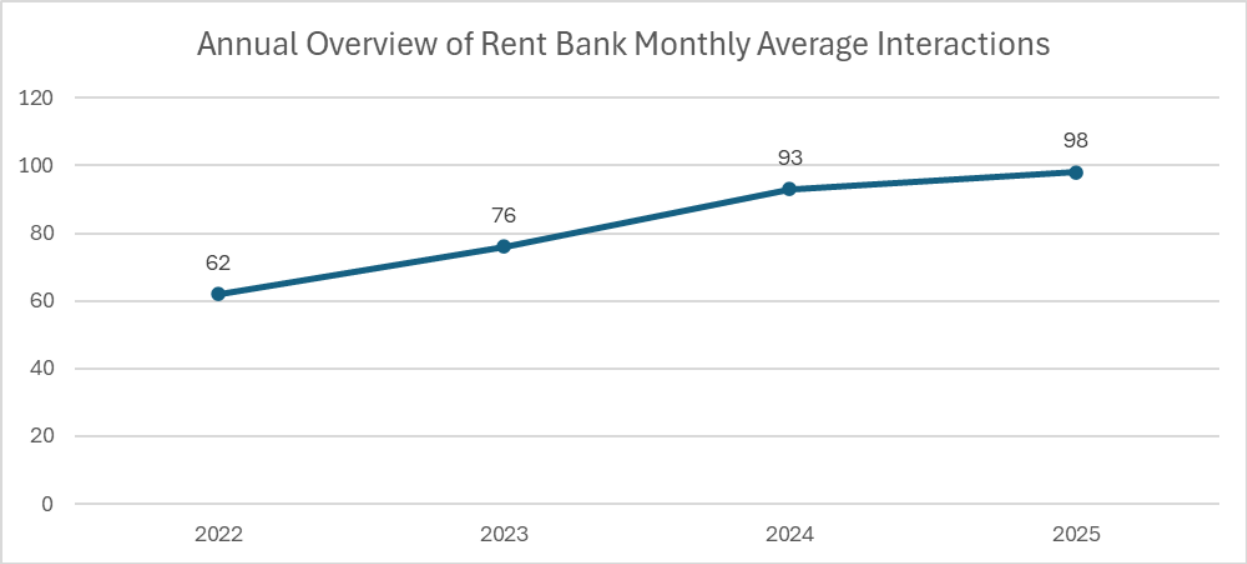
- The other groups noted on the above table (Veterans, families, Indigenous, and youth) have remained relatively stable. This suggests that further prioritization of investment and resources is required to steepen the decline in homelessness for these groups.

Eviction Prevention

Diversion from homelessness occurs in several different ways and can be difficult to account for with hard data, due to the many ways that people can find themselves facing the possibility of homelessness, and the limited interactions they may have with the Housing Stability System. Having said that, there are specific eviction prevention programs that serve as a mechanism to keep people housed and prevent homelessness. The Rent Bank is a program that is funded by the PECH that helps households in financial crisis.

The Rent Bank provides two kinds of financial assistance – one that supports people to clear arrears so that they are not evicted, and the second that supports first-and-last months' rent for people who need to move quickly and need the financial support to do so. During the 2025 budget cycle, Council increased the Rent Bank budget by $600K. As seen in Table 4 below, the average monthly interactions with the Rent Bank have increased over previous years, which suggests this additional investment allowed the system to respond to the increasing homelessness crisis accordingly. It also means that as of July 2025, an average of 98 households per month have accessed Rent Bank to clear arrears to prevent eviction, or to pay first-and-last months' rent to secure housing rapidly.

Table 4: Annual Overview of Rent Bank Monthly Average Interactions



Further, as market rents increase in our provincial housing affordability crisis, the amount of arrears also increases, because the compounding effect of monthly arrears is higher. That means that higher amounts of support are becoming more common, rather than as exceptions, for both clearing arrears and providing rapid re-housing support.

The most cost-effective and sustainable solution to homelessness is to end chronic homelessness and to prevent people from becoming homeless. While it may take time to reverse the trend of chronic homelessness, current data shows that with our anchor investment in PECH there are signs of a slowed rate of growth. In addition, investment in prevention programs through PECH shows promising early signs of a decrease to the overall rate of active homelessness.