

# REGION OF WATERLOO BASIC INCOME GUARANTEE & AFFORDABLE HOUSING

**"Housing is a human right. Being unhoused is largely a result of inadequate income and a lack of affordable housing"** (Dej, et. al, 2023)

## A BASIC INCOME GUARANTEE



A Basic Income Guarantee (BIG) is universally available but is only provided to those who need it. A BIG is an income floor below which no one falls, ensuring a minimum income level for everyone.

## WHY WE NEED A BIG

- Allows people to participate in the economy and safely live and thrive in their communities
- Every Canadian has money for housing, food, and other basic needs
- Reduces homelessness
- Reduces the financial burden of legal, health and social services
- Improves our individual and collective health and well-being
- Demonstrated improvement in the lives of the Basic Income pilot project participants

## WHY WE NEED A BIG WITH HOUSING POLICIES

- Waterloo Region is growing and demand for housing exceeds supply
- Affordable housing is disappearing faster than new ones can be built
- Residents without affordable housing are 1.5 times more likely to report fair to poor mental health
- Homelessness impacts everyone, all age groups, and all communities across Ontario



## BIG WORKS WITH OTHER HOUSING POLICIES

- Rent control
- Renoviction bylaw
- Investments in non-market affordable housing
- Build in the right places
- Build smarter and faster
- Make housing affordable and part of liveable communities
- Innovations through mechanisms like community land trusts



BASIC INCOME WATERLOO REGION

FOR MORE INFORMATION VISIT [WWW.BASICINCOMEWOR.CA](http://WWW.BASICINCOMEWOR.CA)



# Key references for the Basic Income Guarantee and Housing

## Basic Income Guarantee

Dej, E., Karabanow, J., Kerman, N., Kidd, S., & Zhao, J. (2023). *Case for Basic Income and Homelessness*. <https://basicincomecoalition.ca/wp-content/uploads/2023/12/Case-for-BI-and-Homelessness.pdf>

Ferdosi, M., McDowell, T., Ma, A., David, K., Ederer, K., & Martin, B. (n.d.). *Life on Basic Income: Stories from Southern Ontario*. <https://carleton.ca/cspsc/wp-content/uploads/Life-on-Basic-Income.-Final-report.pdf>

## References for “Why We Need a BIG with Housing Policies”

Stephenson Strobel, Ivana Burcul, Jia Hong Dai, Zechen Ma, Shaila Jamani, and Rahat Hossain. (2021). *Characterizing people experiencing homelessness and trends in homelessness using population-level emergency department visit data in Ontario, Canada*. Statistics Canada. <https://www150.statcan.gc.ca/n1/en/pub/82-003-x/2021001/article/00002-eng.pdf?st=WG4o9kPc>

Waterloo Region Community Foundation. (2023). *Waterloo Region’s Vital Signs: 2023 Report Affordable Housing*. <https://www.wrcf.ca/s/2023-Vital-Signs-Final.pdf>

## Housing

ACORN Canada. (2024). *Ontario Renoviction Report: 2024*. <https://acorncanada.org/wp-content/uploads/2024/02/Ontario-Renoviction-report-2024-2.pdf>

Affordability Action Council. (2023). *Affordable Housing Reboot: Bring Back Federal Leadership*. Institute for Research on Public Policy. <https://irpp.org/research-studies/affordable-housing-reboot/#:~:text=To%20provide%20affordable%20housing%20to,and%20co%2Doperative%20housing%20sector.>

Advocacy Centre for Tenants Ontario. (2023). *Housing Hardship: How Ontario’s Renters Struggle to Keep a Roof Overhead*. [https://www.acto.ca/production/wp-content/uploads/2023/05/HousingHardship\\_ACTO\\_June\\_2023.pdf](https://www.acto.ca/production/wp-content/uploads/2023/05/HousingHardship_ACTO_June_2023.pdf)

Crombie, D., Gaunce, J., Golden, A., Gray, T., Pothen, P., Grinspun, D., Hartmann, F., Miller, D., Reusser, M., Scorgie, B., Sorbara, G., Straathof, M., & Whitzman, C. (2024). *Taking Action Together: Five Ways To Make Homes Affordable In Ontario*. <https://www.liveableontario.ca/five-ways-home>

Ecotrust Canada. (2022). *Developing a Community Land Trust*. [https://ecotrust.ca/wp-content/uploads/2022/07/Community-Land-Trust\\_EC\\_IHL\\_2022\\_WEB.pdf](https://ecotrust.ca/wp-content/uploads/2022/07/Community-Land-Trust_EC_IHL_2022_WEB.pdf)

Institute for Research on Public Policy. (2023) How Does Canada Fix The Housing Crisis? <https://policyoptions.irpp.org/wp-content/uploads/sites/2/2023/12/How-does-Canada-fix-the-housing-crisis.pdf> Or watch the panel discussion at <https://irpp.org/irpp-event/how-does-canada-fix-the-housing-crisis/>

Tranjan, R. (2023). *The Tenant Class*. Between the Lines: Toronto, Ontario.