

# Understanding planning in Waterloo



Great neighbourhoods start with you.



# How to reach us

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## NEIGHBOURHOODS WEBSITE

Check out the [neighbourhoods website](#) to find more how-to guides, find your neighbourhood and subscribe to the e-newsletter.

## ACCESSIBLE FORMATS

This material is available in alternative accessible format upon request. Please contact us a minimum of 3-5 business days before it is required.

## GUIDE VERSION

This guide was last updated March 2026.

# About this guide

Urban planning is the process of determining how land and spaces in our city (and neighbourhoods) will be developed and organized. A wide range of legislation, policies, plans, and by-laws make urban planning a complex process that can be challenging for residents to know when and how to get involved.

This guide aims to inform neighbours by sharing:

- Information about urban planning in Waterloo
- Details on how neighbours can get involved
- Important information to consider when moving to a new property in Waterloo

For general inquiries about urban planning at the City of Waterloo, contact [devservice@waterloo.ca](mailto:devservice@waterloo.ca).



For more information about planning legislation and processes, check out the detailed [appendix](#) at the end of this guide.

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## Urban planning in Waterloo

### WHAT IS URBAN PLANNING AND WHY IS IT IMPORTANT?

Urban planning organizes land in our community. Elected officials and delegated committees of council make decisions, and the process of urban planning often involves public engagement. In general terms, urban planning:

- Determines where homes, businesses, parks and schools should be built
- Regulates how land and buildings may be developed and used
- Guides the look and feel of development and public spaces
- Aims to protect significant natural resources, ecosystems, as well as built heritage and cultural resources
- Balances the interests of individual property owners with the wider interests and objectives of the entire city and province

Thoughtful urban planning can support the social, economic, and environmental well-being of a community and its members.



Urban planning is not a one time decision – it is a continual process that evolves in response to the changing and growing needs of the community.

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## WHAT IS THE ROLE OF THE CITY IN URBAN PLANNING?

Urban planning at the City of Waterloo is directed by provincial and regional levels of government. Cities are responsible for implementing the planning directives of the province and region as set out in legislation, plans and policies.

The diagram below identifies how provincial, regional, and municipal governments work together to shape urban planning at the city level.

*Figure 1 – Sample of Provincial, Regional, and Municipal Planning Documents*



*\* Note: Through Bill 23 and Bill 185, the Province of Ontario has removed land use planning responsibilities from the Region of Waterloo, effective January 1, 2025.*

For more information about the role of the province and region in urban planning, check out the detailed [appendix](#) at the end of this guide.

## CITY OF WATERLOO PLANNING DOCUMENTS

At the municipal level, urban planning focuses on growth management, creating a sense of place, fostering complete communities, managing land uses, and directing good development patterns at a site level.

Three key documents guide growth and development in the City of Waterloo:

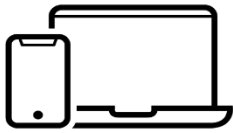
- [City of Waterloo Official Plan](#)
- [City of Waterloo Zoning By-Law](#)
- [City of Waterloo Urban Design Manual](#)

## City of Waterloo Official Plan

At a City level, the Official Plan is the most important planning document as it establishes the general framework and process for land use planning and decision-making. It reflects provincial and regional policy directives in the local context. The Official Plan guides:

- growth management,
- land uses and development through policy, and
- sets out if and how geographical areas will be developed for residential, commercial, recreational, open space, institutional, or employment purposes (for more information, see [land use map](#) in appendix).

In addition, capital works and by-laws must conform to the Official Plan.



Get involved! The City of Waterloo reviews and updates its [Official Plan](#) periodically and encourages residents to be involved in this process. Opportunities to participate in the Official Plan Review process can be found by registering on Engage Waterloo and following the City on [X](#), [Facebook](#), and [Instagram](#).

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## City of Waterloo Zoning By-law

The Zoning By-law implements the Official Plan, and regulates what types of buildings and infrastructure are permitted on individual properties. The Zoning By-law outlines:

- specific uses permitted on a property
- the types of buildings permitted
- how buildings may be used
- lot size and dimension requirements
- where buildings can be located on the lot (including setbacks and coverage regulations)
- height, density, size, and floor area of buildings
- spacing and exterior design of buildings
- parking and loading space requirement

Each zone has different performance regulations, and one property may be zoned differently than a property across the street or next-door. To generally find out how a specific property is zoned, enter an address into the City's [interactive map](#) and click on the zoning layer. Note, some properties have 'site specific' zoning (including minor variances)

that establish specific zoning regulations to that parcel of land. To find out if a property has 'site specific' zoning, contact [zoning@waterloo.ca](mailto:zoning@waterloo.ca).

Applications can be submitted to change zoning on a property. The City of Waterloo cannot refuse to receive such applications, and must process the application in accordance with the Planning Act and related regulations. If an application to change zoning is received, it is a public process and interested persons and parties can participate in the application process and are encouraged to do so. Nearby property owners will be notified of the application in accordance with the Planning Act. This includes properties within 60-120 metres of the application lands (depending on the type of application submitted). Check out the [getting involved](#) section for more details on notifications.

## City of Waterloo Urban Design Manual

The City's Urban Design Manual (UDM) is a set of City design guidelines and reference material approved by City Council that implements the City's Urban Design policies contained in the Official Plan. The UDM is intended to guide development to achieve desired quality and design, publicly and privately. The UDM includes general design guidelines for many types of development in the City and includes more detailed design guidelines for specific types of developments and locations in the City.

The City of Waterloo has a clear design vision for the City based on the following design objectives:

- promote a high standard of urban design
- respect context and promote sense of place
- enhance connectivity and interaction
- promote creativity and innovation
- encourage sustainable design

## Other plans

In addition to the Official Plan, Zoning By-law, and the Urban Design Manual there are other plans and studies that guide land use planning in areas across the City. These include:

- District Plans, Block Plans, and Neighbourhood Plans
- Station Area Plans (ION/LRT Stations)
- Heritage Conservation District Plans
- Laurel Clair Special Policy Area
- Height and Density Policy Study
- And more!

For more details on these plans, check out the [appendix](#).

## HOW IS LAND DIVIDED IN WATERLOO?

As neighbourhoods change and more development happens within them, residents are commonly interested in how land is divided for development. In the City of Waterloo, land is primarily divided in the following ways:

1. **Plan of Subdivision:** Creates lots, streets, and blocks (for example parks, schools)
2. **Plan of Condominium:** Creates units and common elements
3. **Consent:** Often called a “severance”. Creates new lots or lot additions by separating part of a lot and adding it to a connected lot. Considered by the City’s Committee of Adjustment.
4. **Part lot control exemption:** To sever lots or blocks within a Plan of Subdivision
5. **Land Division as authorized under Subsection 50(3) of the Planning Act:** Applies to land being acquired or disposed of by Her Majesty in right of Canada, Her Majesty in right of Ontario, or by any municipality

## WHAT IS A MINOR VARIANCE?

A minor variance is a change to the zoning by-law that does not conform exactly to the guidelines in the by-law, but follows the general intent of the by-law. The City’s Committee of Adjustment has authority to approve minor variances in respect of the land, buildings or structures, or the use thereof.

As outlined in the Planning Act, nearby property owners will be notified of the application, including properties within 60 metres of the application lands. In evaluating the merits of a minor variance application, the Committee of Adjustment primarily considers the opinion of the Committee if:

- the minor variance is desirable for the appropriate development or use of the lands, building or structure;
- the general intent and purpose of the zoning by-law is maintained;
- the general intent and purpose of the Official Plan is maintained; and,
- the variance is minor.
- The Committee of Adjustment may apply conditions to a minor variance, at its discretion.

# Getting involved

Now that you have had a chance to review the basics of urban planning in Waterloo, there are a number of ways that you and your neighbours can get involved in the process.

## WHY GET INVOLVED?

Urban planning affects built form, public spaces, neighbourhood character, and where and how the City will grow. Community feedback helps developers, City staff, and City Council throughout the decision-making process by identifying:

- unique local considerations
- resident concerns and opinions
- areas of opportunity and constraint



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Are you part of a neighbourhood group or association? It is important to think about urban planning! Planning decisions (including new developments; growth management; planning policies) can affect your neighbourhood. Research to identify plans for your neighbourhood: if a new subdivision or multi-unit building is being proposed, think about how to engage these new neighbours and how the increased population may influence future activities.

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## HOW DOES THE PLANNING PROCESS WORK?

The City's Official Plan and Zoning By-law are created and updated from time to time through city-wide planning processes. Notice is typically provided through the regional newspaper (Waterloo Region Record). For city-wide planning processes, letters are not sent to individuals unless the individual specifically requests written notification. Public participation when developing and updating these documents is an important opportunity for residents to provide input into the future planning of their neighbourhood and the City as a whole.

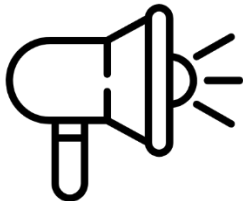
The City is required to update its Official Plan regularly. Growth and development must conform to the Official Plan, and policies within the Plan become the benchmark from which development applications are assessed. You are encouraged to participate in this important planning process by visiting [Engage Waterloo](#).

In addition to the review of city-wide planning documents, developers and/or property owners can apply to construct new developments that conform to such documents. They can also apply to modify and/or vary the Official Plan and Zoning By-law. For more intense forms of development, Site Plan Control may apply. Site Plan Control is a technical review process completed by City staff to make sure the proposed development aligns with the City's Urban Design Manual, Development Engineering Manual, and other development standards. External agencies, such as the Region of Waterloo, Grand River Conservation Authority, and Waterloo North Hydro are also consulted. Site Plan approval must be secured before a building permit is issued.

The specific review and approval process depends on the nature and scope of the proposed development. For development that proposes an amendment to a planning document, such as zone changes, the City generally follows the process outlined below:

1. A Pre-application Consultation Meeting is held to provide preliminary comments to the applicant and determine the requirements of a complete application.
2. An application is submitted to the City's Planning Division. If the application is complete, the City must process the application.
3. An Informal Public Meeting is held to introduce the application to the community and Council. This meeting is for information purposes as staff has not formulated a professional opinion on the application. No decisions are made at this meeting. Interested persons and parties can address Council.

4. Public engagement is undertaken.
5. Staff review feedback from City divisions, external agencies, and interested persons/parties, and work to resolve issues.
6. A Staff report is prepared.
7. A Formal Public Meeting is held. Interested persons and parties can address Council. Council typically makes a decision after considering the input of staff, the applicant, agencies and all interested persons/parties.
8. Notice of Council's decision is issued.
9. An appeal period is undertaken, in accordance with the Planning Act as set out in the notice of decision.



Remember, certain properties are zoned differently and have different performance regulations such as building height, density, land use, and types of buildings that are permitted. See the [appendix](#) for more information.

If a developer and/or property owner submits an application to amend the City's planning framework, the application is publicized and the public has the opportunity to provide comments on the proposal as outlined above.

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Citizen involvement is strongly encouraged throughout the planning process. Here are some ideas for how to get involved:

- For city-initiated planning projects, a project page will be created on the City's [Engage website](#). On this project page important information and updates will be posted. Follow along and reach out to staff assigned to the project if you have questions, comments, or want to be included on a mailing list. You can also attend Council meetings when items are presented and register to be a delegate on these topics. For more information on registering as a delegate, visit the [City of Waterloo website](#).
- Attend the informal public meeting for a development to understand what is being proposed. At the informal public meeting, City staff and the Applicant will provide important information about the proposed development. Residents are invited to attend these meetings to learn more about the application, ask questions, and provide feedback on the proposal. Active development applications that are before Council can be found on [Engage Waterloo](#).
- Participate in public engagement. Various types of public engagement may be used to collect input from Waterloo residents. These may include in-person consultations or online surveys through Engage Waterloo.
- Make written submissions to the City's Planning Division.
- Participate in the formal public meeting, where a decision is typically made. Council will consider all input received before issuing a decision on the application.

## HOW DO I FIND OUT ABOUT APPLICATIONS AND DEVELOPMENTS NEAR ME?

The City of Waterloo maintains [a list of current development applications](#) that are before Council for consideration. Check this list to see if there are any applications in your neighbourhood and to find out more details about the proposal including the planner assigned to the application, meeting dates, the Applicant's supporting documentation, and staff's report (when available).



Neighbourhood input is important! Chat with your neighbours about planning and developments in your neighbourhood; some may have unique details to share. Also, consider connecting with long-time residents for information on the history of development in your area.

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## Notifications

The public has a right to comment on planning applications. For certain planning applications, you may receive a notice from the City of Waterloo in the following ways:

- a sign is posted on the lands
- notice is published in the Waterloo Region Record
- information is added to the City of Waterloo website
- public meetings are held to discuss applications
- letters to properties (within 60-120 metres of the application lands, depending on the type of application) – this does not apply to city-wide applications, which are notified through the Waterloo Region Record

The type of notice will depend on the scope of the application. If you are interested in being notified about a specific planning application, you can contact [devservices@waterloo.ca](mailto:devservices@waterloo.ca) to be added to the notification list.



City staff are here to support you! If you have questions about planning or need help getting involved, check out the [resource section](#) for contact information.

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## Information meetings

When the City is undertaking a major planning project or receives a new major planning application, it may hold a neighbourhood information meeting. If an information meeting is held, it is in addition to the Informal Public Meeting and will inform residents of the project/application and obtain feedback. These meetings will typically be advertised in the Waterloo Region Record, posted on the City's website, communicated to known neighbourhood associations in the area, and notices will be mailed to property owners

within 120 metres of the application lands. We encourage you to attend these information and engagement sessions.

## I noticed a planning application

If you notice a planning application (sign, letter, or advertisement) and are interested in getting involved, consider the following options:

- Read the Applicant's supporting studies (posted on the City's website) and staff's report to develop a good understanding of the application. To access staff reports, visit the City's [Engage website](#).
- Contact the City Planning Division to chat about the proposed project and provide your feedback in writing. Staff's contact information related to the application should be included on the notice (sign, letter, or advertisement). If not, please email [devservices@waterloo.ca](mailto:devservices@waterloo.ca) or call 519-747-8752.
- Attend meetings or consultation sessions about the proposed project.
- Speak to or email your City Councillor. Contact information for council members can be found in the directory on the [City website](#).
- Register as a delegate at the Council meetings to respectfully share your thoughts and opinions on the application. For information about registering as a delegate, visit the [City Council webpage](#).
- If your area has a neighbourhood group/association or a homes association, considering connecting with them to discuss the planning application and a joint/association response. Members of these groups may have experience with planning applications and may be able to help you get involved. Check out the [neighbourhood map](#) to see if there is a nearby neighbourhood group/association.

In addition to these options, when you hear about a proposed application, respectfully inform fellow neighbours about the application. When connecting, keep in mind that residents often have differing views and perspectives about planning and development. Take time to listen to your fellow neighbours, ask questions, understand their views and opinions, and be respectful.



While some neighbours may have experience with urban planning and be familiar with terminology, legislation, and policies, others may be new to the topic. To include everyone, try to use plain language, simplify complex topics, encourage people to ask questions, and share this guide with helpful information.

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## I'm looking to provide general feedback on planning in Waterloo

There are often opportunities for community members to provide feedback and/or input into planning decisions related to the growth management, zoning and development

regulations, and land division. Input is commonly collected online through forums and surveys on [Engage Waterloo](#). Stay tuned for opportunities to provide feedback by:

- Following the City of Waterloo on social media (Facebook, X, and Instagram)
- Subscribing to [Engage Waterloo](#)
- Checking the City's website for opportunities to get involved



Connect with fellow neighbours to discuss urban planning and ways to get involved. If you are passionate about a specific topic, like active transportation, connect with your neighbours to brainstorm ways that you can get involved and plan for trail systems in your neighbourhood.

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### **My group or association wants to get involved**

Neighbourhood groups, neighbourhood associations, and homes associations sometimes choose to engage in the planning process and provide input in various ways. Groups may help residents get involved by providing guidance, connecting with City staff and Councillors for assistance, and coordinating neighbourhood-wide responses to planning applications or feedback requests.

If your group is interested in getting involved, connect with [neighbourhoods@waterloo.ca](mailto:neighbourhoods@waterloo.ca) for guidance.

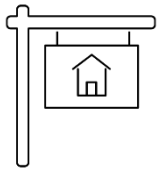
## **Moving considerations**

### **I AM BUYING A NEW PROPERTY**

When purchasing a new property, investigate the zoning for the property and other spaces in the neighbourhood before you buy. It is recommended that you obtain a Letter of Zoning Compliance for the new property as a condition to the purchase, to confirm the land use and building is compliant with the Zoning By-law based on the information available to the City.

As vacant land within the municipal boundary becomes scarce, the City of Waterloo's growth management strategy is to grow inwards and upwards, focusing on mid-rise and high-rise developments in nodes, corridors, and strategic growth areas. Prior to purchasing a property or unit, it is recommended that you review the planning framework for the area, as set out in the City's Official Plan and Zoning By-law, to understand the current planning approach to growth management and built form.

Information on zoning for specific properties can be found on the [City of Waterloo's GIS map](#). If you have questions related to zoning, reach out to [zoning@waterloo.ca](mailto:zoning@waterloo.ca).



Explore before you buy! Urban planning decisions are often made far in advance of development. Review the Official Plan, Zoning Bylaw, and area specific plans to understand the future of land use in your new neighbourhood. Understanding planned developments and growth plans can help you make the right decision about where to live!

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## I WANT TO SUBMIT AN APPLICATION FOR DEVELOPMENT

If you are planning to develop or redevelop a property, reach out to the City's Planning Division to discuss the proposed development/redevelopment and whether any planning applications are required.

If a planning application is required, staff will provide an overview of the application process. In addition, check out the [City of Waterloo website](#) for more information about types of applications, timelines, costs, and other important information. For more information and guidance with the application process, reach out to [devservices@waterloo.ca](mailto:devservices@waterloo.ca).

## Helpful resources

- For general planning questions, contact [devservice@waterloo.ca](mailto:devservice@waterloo.ca) or call (519) 747-8752.
- For questions related to zoning, please email [zoning@waterloo.ca](mailto:zoning@waterloo.ca).
- For questions related to Site Plan Control, please email [siteplan@waterloo.ca](mailto:siteplan@waterloo.ca).
- For questions related to Committee of Adjustment applications, please email [danielle.ingram@waterloo.ca](mailto:danielle.ingram@waterloo.ca).
- For questions related to sign variance applications, please email [manveer.lail@waterloo.ca](mailto:manveer.lail@waterloo.ca).
- For questions related to growth management, please email [communityplanning@waterloo.ca](mailto:communityplanning@waterloo.ca).
- For questions related to heritage resources, please email [heritage@waterloo.ca](mailto:heritage@waterloo.ca).
- For assistance with building permit matters, please email [building@waterloo.ca](mailto:building@waterloo.ca).
- The Province of Ontario has developed a [Citizen Guide for Land Use Planning](#). Check out this helpful guide for information on land use planning in Ontario.
- Check out the City of Waterloo's interactive map [that identifies zoning for properties across the City](#).

## Appendix

This appendix provides detailed information on:

- The province and the region's role in municipal planning;

- Key documents that guide planning decisions at the City of Waterloo;
- Information about site plans and the Committee of Adjustment; and
- Basic details on how to submit an application for development.

For more information on planning in Waterloo, please visit the [City website](#) or email [devservices@waterloo.ca](mailto:devservices@waterloo.ca).

## THE ROLE OF THE PROVINCE AND REGION IN CITY PLANNING

### The Province of Ontario

Urban planning is led by the Province of Ontario. The provincial government creates legislation and plans, and provides policy directives for municipalities, including:

- Planning Act, Condominium Act, Ontario Heritage Act, Municipal Act
- Provincial Policy Statement
- Growth Plan for the Greater Golden Horseshoe
- Additional plans for specific areas

### Planning Act

The Planning Act is important legislation that sets out the rules for urban planning in Ontario by describing how land may be controlled and by whom, and the planning processes which municipalities (like the City of Waterloo) must follow. The Planning Act aims to promote fair, accessible, timely, and efficient planning processes across municipalities and ensure provincial interests are reflected in all planning decisions.

### Planning Statements

Planning Statements are issued by the provincial government on an ongoing basis. These statements provide direction on issues related to:

- growth and development,
- use and management of resources,
- environmental protection, and
- public health and safety.

Municipal planning decisions must be consistent with Provincial Planning Statements, pursuant to the Planning Act.

For more information on the role of the Province of Ontario in urban planning, check out the [Citizen's Guide for Land-Use Planning](#).

### Region of Waterloo

The Region of Waterloo is an upper-tier municipality. The Region comments on all planning applications within the City of Waterloo, as it relates to matters of Regional interest. The City's planning documents must conform to the Regional Official Plan. Specifically, matters of Regional interest include, but are not limited to:

- regional transportation systems
- source water protection and drinking water
- wastewater
- regional built form and structure
- affordable housing
- Regional airport

The City of Waterloo's planning decisions must conform to the Region's Official Plan. For more information on the Region's Official Plan (ROP) and details on how to provide input during the review process currently underway, visit the [Region of Waterloo website](#).

*Note: Through Bill 23 and Bill 185, the Province of Ontario has removed land use planning responsibilities from the Region of Waterloo, effective January 1, 2025.*

## KEY CITY PLANNING DOCUMENTS

This section of the appendix provides additional information on key documents that affect urban planning in the City of Waterloo.

### District Plans

District Plans are support documents that provide details about how the objectives, policies and land use designations in the Official Plan are to be implemented within specific areas of the City. To view the different districts in Waterloo, check out this [helpful map](#).

District Plans often include:

- population and density targets
- land use types and densities
- the planned location of community services (emergency services)
- the location of non-residential uses (commercial, institutional, and employment uses)
- the general location of roads and active transportation facilities
- the location of parks and environmental features (like green spaces)

District Plans also include detailed maps that show land uses within specific areas of the City.

## Light Rail Transit Station Area Plans

These plans establish the planning framework for areas within 800 metres of ION Stations in the City of Waterloo. For more details on station area planning, visit the [City of Waterloo website](http://www.cityofwaterloo.ca).



## Heritage Conservation Districts

The City has one Heritage Conservation District in the Albert McGregor neighbourhood, which is designated under the Ontario Heritage Act. The Heritage Conservation District seeks to conserve significant heritage aspects of the neighbourhood. The City of Waterloo is committed to conserving buildings, landscapes, and other features that reveal important stories from our past. Council has created a Municipal Heritage Committee, which advises Council on heritage matters. For more details on the Heritage Conservation District and the City of Waterloo's built heritage strategy, check out the [City of Waterloo website](http://www.cityofwaterloo.ca). For questions related to heritage matters, please email [heritage@waterloo.ca](mailto:heritage@waterloo.ca).



## Laurel Clair Special Policy Area

The Laurel Clair Special Policy Area establishes planning policies for development within the floodplain of the central segment of Laurel Creek and Clair Creek, including through

Uptown Waterloo. If you want more information, check out the plans, studies, and strategies on the [City of Waterloo website](#), and in the City's Official Plan and Zoning By-law.

## Height and Density Policy Study

The Height and Density Policy Study established the current approach to managing growth in the City of Waterloo. The City of Waterloo has quickly reached its borders with limited land remaining for suburban development. Going forward, growth will be focused inward and upward through intensification within designated nodes and corridors as defined in the City's Official Plan. For more information on this study, visit the [City of Waterloo website](#).

## KEY TERMS

**Committee of Adjustment:** The City's Committee of Adjustment is a Committee of Council comprised of local citizen volunteers. This Committee has the authority to grant minor variances, consents (severances), modifications to legal non-conforming buildings and land uses, and fence variances.

**Minor Variances:** Minor variances allow a property owner to apply for minor relief from a specific provision in the Zoning By-law (e.g., reduce a building setback).

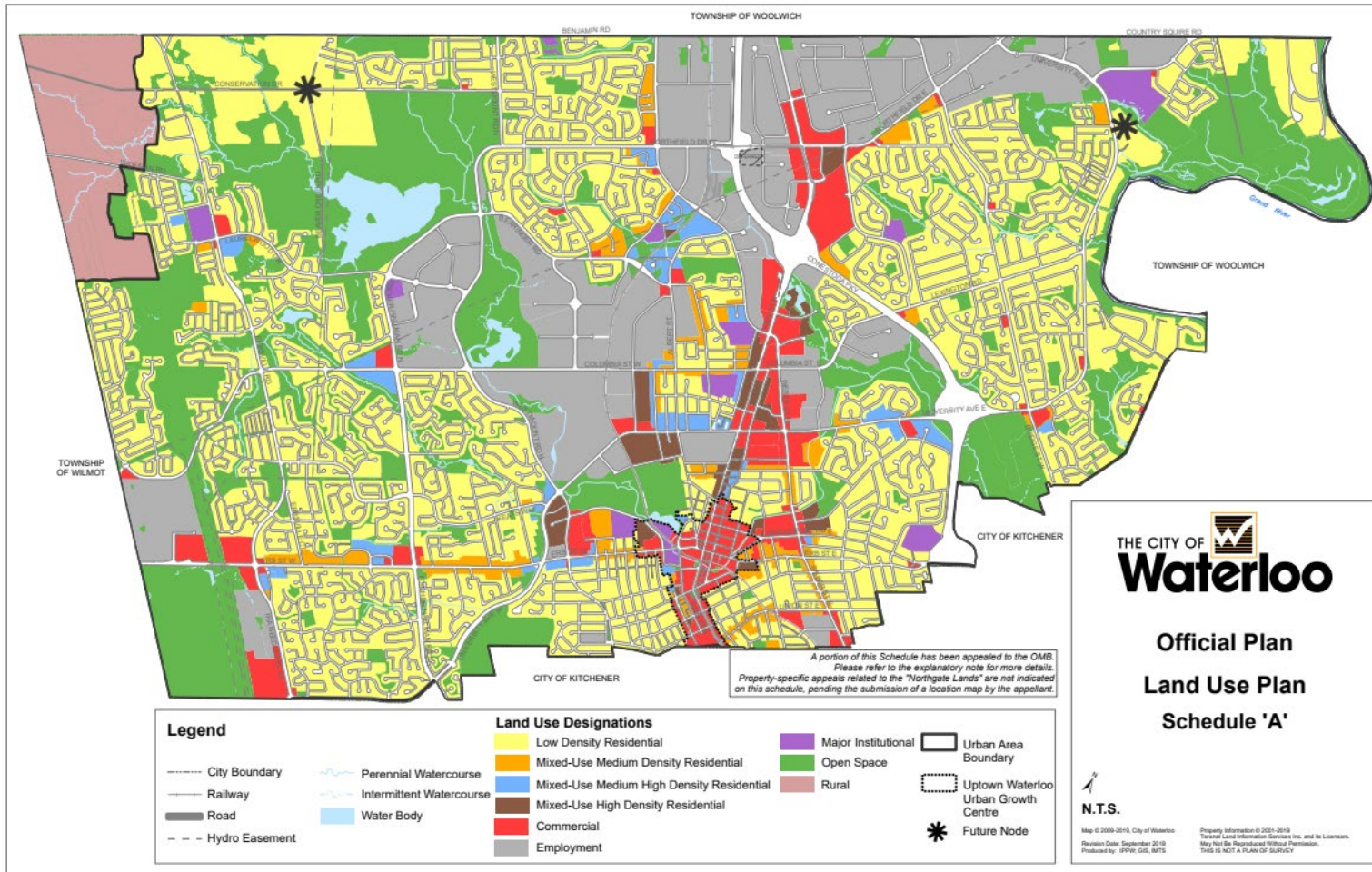
**Consent (severance) applications:** Consent (severance) applications are submitted by a property owner to: subdivide the property into two or more parcels; lot addition; to encumber a parcel of land for more than 21 years.

**Modifications to Legal Non-Conforming Buildings and Land Uses:** When a property is rezoned, existing buildings and land uses that do not conform to the updated by-law may continue to exist as legal non-conforming buildings and/or land uses. If the property owner or developer wants to make modifications to these properties and buildings, an application may be submitted to the City's Committee of Adjustment.

**Fence variances:** Fence variances refer to applications where a property owner wants to apply for relief from a requirement of the City's Fence Bylaw. For more information on the Fence By-law, visit the [City of Waterloo](#).

**Site Plan:** Site planning is a technical review and approval process administered by the City's Planning Division. Site Plan approval is required before a building permit can be obtained for certain types of developments, including medium and high-density residential development and most non-residential development. This approval process allows the City to ensure applicable new developments align with the Official Plan, Zoning By-Law, Urban Design Manual, Development Engineering Manual, and other standards and specifications of the City of Waterloo and other authorities having jurisdiction. For questions related to site planning, please visit the [City of Waterloo website](#) or reach out to [siteplan@waterloo.ca](mailto:siteplan@waterloo.ca).

# OFFICIAL PLAN – LAND USE MAP



To view more detailed land use maps, check out the entire [land use plan and additional materials](#).