



Executive Summary

AFFORDABLE HOUSING PLAN **For The Communities of Lambton County**

Including Recommendations on Special Needs Alternatives and Homelessness

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EXECUTIVE SUMMARY

The County of Lambton has demonstrated excellence in working to meet the affordable housing, special needs alternatives and homelessness service needs across the County with available resources from all orders of government. This has been no small feat given the size of the County and the regulatory, legislative, funding and programmatic environment within which this has occurred.

The 2011 Lambton Affordable Housing Plan (AHP) builds upon the plan that was prepared five years ago. The current AHP acknowledges previous successes and builds upon the accomplishments during the past five years. In the spirit of continuous improvement, the AHP projects a direction for the next 10 years – to December 31, 2020. Whenever possible, the AHP works to address the anticipated requirements of the Province of Ontario's Long-Term Affordable Housing Strategy.

The *Lambton Affordable Housing Plan* includes the following elements:

- Definitions of affordable housing, special needs alternative housing and homelessness.
- A review of the housing requirements of people on the waiting list for social housing and on the supply of affordable, non rent-geared-to-income housing for low and moderate income families that includes recommendations for dealing with short, mid and long-term situations.
- A review of the demand and supply of short and long-term affordable housing for people with special needs.
- A review of the supply and demand of temporary, short term and long-term housing for individuals and families who are homeless.
- Policies, initiatives and tools that Lambton County can use to address affordable housing supply needs, special needs alternatives and homelessness issues taking into account immediate, short and long-term objectives while addressing a broad range of housing tenure, including homelessness and emergency housing, entry level and sustainable affordable homeownership, affordable rental housing, assisted housing for geared-to-income households and special needs alternatives.
- Detailed actions, tools, initiatives and timelines to promote and develop affordable housing and special needs alternatives in Lambton County.
- Identified opportunities that can be pursued to access or utilize senior government funding and related programs.
- Risk, benefit and cost analysis that includes the number of new housing units each action, tool and initiative might generate as well as mitigation of potential issues.
- Identification of links to the range of relevant priorities, visions, studies and strategic plans of the member municipalities in the County of Lambton.
- Analysis and integration of the input from stakeholder and public consultations to identify gaps, issues, priorities and initiatives that address the affordable housing supply and special needs alternatives needs of municipalities.

There are 24 recommendations contained within the AHP, organized into seven thematic areas:

1. Leadership, Support & Advocacy
2. Homeless Services
3. Special Needs Alternatives Housing
4. Existing Housing Stock
5. Affordable Rental Housing & Affordable Homeownership
6. Housing Supports
7. Updating the Plan

This Executive Summary is a high-level discussion of each theme. Included are the recommendations that relate to the theme and commentary. In the full report, factual support for each recommendation is presented in greater detail.

Leadership, Support & Advocacy

01. Increase cooperation, participation and leadership at the local level to increase affordable housing and special needs alternatives housing
02. Work with other orders of government to build momentum on existing programs that have proven to be successful in Lambton
03. Advocate with other orders of government for changes in legislation and regulations that support the initiatives and directions of the Plan; actively participate in implementation of Housing Services Act, 2010, amendments to Planning Act, increases in OW and ODSP rates, etc.
04. The Housing Services Department to work in partnership with local municipalities, community agencies, the private sector and other orders of government to implement this Plan

For the AHP to be successfully implemented over the next 10 years, buy-in from all orders of government will be required as well as participation from the non-profit, non-governmental and private sector. Throughout the County, each of the local municipalities has a role to play in achieving the goals of the Lambton AHP.

Some programs, such as the Canada-Ontario Affordable Housing Program have been beneficial to Lambton. It is hoped that the momentum will continue and the program will not end. This will require advocacy on the part of Lambton.

Other advocacy efforts are also necessary. For example, this AHP was created soon after the Ontario Long-Term Affordable Housing Strategy was presented in November 2011 but the details of the Province's strategy had not been finalized at the time when this document was being written. Lambton will need to advocate for rules and regulations related to the Housing Services Act, 2010 that make sense for Lambton. And to increase affordability throughout the County, advocacy for a higher shelter assistance rate with Ontario Works and the Ontario Disability Support Program are also necessary.

Homeless Services

05. Continue to support and focus on a comprehensive continuum of services to meet the needs of homeless individuals and families with effective access points throughout the County.

Lambton has a proud tradition of building a comprehensive continuum of services. This has been developed by working in partnership with the community-based sector. Considerable energy has gone into creating access points to services throughout the County. This support and focus of attention should continue.

Special Needs Alternatives Housing

06. Work with Local Health Integration Network and Ministry of Health and Long-term Care to increase special needs alternatives housing in the County, integrated with the strategic directions of this Plan
07. Thoroughly assess the number of persons and households within the County that require special needs alternatives in their housing
08. Between January 2011 and December 31, 2020, facilitate the creation of a minimum of 80 units of special needs alternatives housing

While efforts were made in the course of this study to develop a better understanding of the number and service needs of people requiring special needs alternative housing, data was largely unavailable and so the conclusions are more anecdotal in nature. There is no system to track a county-wide current inventory of special needs service users due to the wide range of special needs and the uncoordinated service providers and caregivers that provide assistance to them. Based upon the best available evidence gleaned from the qualitative information, at least 80 units of special needs alternatives housing needs to be created. The Ministry of Health and Long-Term Care and Local Health Integration Network need to be important partners in meeting special needs alternatives in the County.

Existing Housing Stock

09. Review the impacts of Maxwell Park Place on the waiting list
10. Adaptively reuse underused housing resources: co-housing for special needs; seniors; etc.
11. Review the effective tax rate on multi-unit residential properties and prepare a 10 year forecast
12. Maintain and preserve existing housing assets and seize opportunities to renovate and improve other housing stock for the purpose of affordable and special needs housing

Lambton has some existing housing assets that can be maximized further to help meet the goals of the AHP. One way is to examine the impact of new developments like Maxwell Park Place on the existing rent-g geared-to-income waiting list. Another approach is to look at some other housing resources from multi-bedroom homes to multi-unit buildings with underused units to meet the goals of the AHP. While there have been some changes in the tax rate on multi-unit residential properties, further in-depth examination of this important issue is warranted and may result in improved housing affordability within existing stock. Lastly, existing housing assets need to be adequately maintained.

Affordable Rental Housing and Affordable Homeownership

13. Expand housing options for low-income lone parent families with particular attention on female led lone parent families
14. Focus initiatives that increase affordable rental housing or help households access existing rental housing focus first on those households at the 40th income percentile or less¹
15. Initiate a Working Group to explore the creation of culturally appropriate Off-Reserve Aboriginal housing, with a goal of creating a minimum of 35 units of affordable homeownership dwellings specifically for Off-Reserve Aboriginal persons — included as part of other targets
16. Emphasize access to one and two bedroom units to address affordable housing pressure points, the needs of many special needs households and to improve the range of housing options available to single individuals who are homeless and single-parent families that are homeless
17. Create a private developer and homebuilder roundtable to develop a five-point plan to increase private involvement in increasing affordable housing across the County
18. Persuade local municipalities and private developers to dedicate surplus lands for affordable housing and special needs alternatives housing or the sale of those lands to affordable housing and special needs alternatives
19. Integrate new affordable housing into “main streets” of municipalities within the County as a first step to develop new affordable housing
20. Between January 2011 and December 31, 2020, facilitate the creation of a minimum of 200 units of affordable rental housing
21. Between January 2011 and December 31, 2020, facilitate the affordable homeownership of a minimum of 70 owned dwellings
22. Create a comprehensive incentives toolkit for the County and each municipality focused on the mechanisms available locally to stimulate more affordable and special needs housing — waived fees, grants in lieu, reduced tax rate, etc.²

1 Income percentile: if a household is at the 40th income percentile, 39% of the households in the population being studied have less income and 59% of the households have more income.

2 This can take many forms. In some Ontario municipalities, the local government has amended their Development Charges By-laws to waive development fees for certain types of development like affordable housing. In other Ontario municipalities, the local government has reduced the tax rate for new rental housing to be on par with the residential property tax rate, which results in approximately a \$100 savings per apartment per month in some municipalities (see Hamilton).

Changes have occurred within the County during the past 5 years that have altered the landscape and warrant attention in this AHP. The needs of certain populations have become more acute. These include:

- the affordability issues of single-parent households;
- households at the 40th percentile of income or less are quite disadvantaged in accessing housing;
- smaller households are a pressure point on housing waiting lists putting one and two bedroom units in demand;
- the population is ageing; and,
- Aboriginal persons Off-Reserve have specific housing needs.

One of the ways that affordable housing needs can strategically be addressed is by working with developers and homebuilders. There is considerable expertise within the sector. This should be leveraged through a roundtable that develops a five-point plan to increase private sector involvement throughout the County.

Private developers along with local municipalities can also be important in securing land for affordable housing and special needs alternatives housing, either directly or by earmarking the proceeds from the land sale to affordable housing and special needs alternatives housing.

One of the major issues in the County is that affordable and social housing in more rural parts of the County can present significant transportation challenges. Transportation was mentioned as an issue consistently through the public consultations and in key informant interviews — households that do not have access to a vehicle are very likely to have a shorter stay. One of the ways this Plan seeks to improve this situation is to look at nodes within several of the communities and an emphasis on “main street” integration of those new developments.³

Housing Supports

23. Increase supports to maintain housing: seniors, special needs, formerly homeless persons, etc.

For some households, access to housing is an important start, but they require additional supports. This is especially true of ageing seniors, persons with special needs and many longer-term, formerly homeless persons with complex needs. While some supports exist across the County, the level of need exceeds the availability of supports. As such, increasing supports will decrease turnover in housing and help more household achieve longer-term residential stability.

Updating the Plan

24. County Staff to update the targets and strategies within five years of the launch of this Plan and/or at any other times when there are significant policy, program or funding shifts from other orders of government that would impact the implementation of the goals of this Plan

The AHP is a living document. While setting a strategic direction, it must be flexible enough to respond to changes in policies, programs and funding opportunities from other orders of government as well as responding to significant changes in local conditions. This AHP, therefore, should be updated within five years of its approval by County Council, and/or at other times when there are significant policy, program or funding shifts. County staff can complete these updates. The next complete review and update of the AHP will not be necessary until 10 years after it is approved by County Council.

³ "Main Street" refers to a major thoroughfare of a smaller town which features a concentration of businesses, amenities and/or other services of that smaller town.