



County of Lambton
Housing and Homelessness Plan - 2014-2023

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EXECUTIVE SUMMARY

The 10-year Housing and Homelessness Plan for the County of Lambton provides direction for housing and homelessness services for the short and long-term. The Plan is required under the Housing Services Act (2011) and the Ontario Housing Policy Statement.

The Plan addresses the provincial requirements as well as the strategic direction set out in the County of Lambton planning documents which includes the Strategic Plan, Affordable Housing Plan, Sustainability Plan, and Cultural Plan.

Some of these recommendations will require funding from other orders of government while other recommendations can be implemented by the County with community partnerships and support from local leaders. The Plan presents the County's vision and recommendations to govern the management of housing and homelessness activities for the period between January 1, 2014 and December 31, 2023.

This Plan reflects the County of Lambton vision of: *Caring, Growing, Innovative*. In keeping with the vision of the Social Services Division, "to make opportunities available that enrich lives and build a thriving community"; this plan strives to provide a range of appropriate housing options, as well as programs and services that support the local housing continuum.

The vision of the County of Lambton Housing and Homelessness Plan is: "Housing First, Housing Right." This Plan is designed to provide safe, suitable housing to residents of Lambton County. Housing is an essential need for individuals and families; it provides security and leads to the development of sustainable communities. Safe, affordable housing is required for individuals to thrive, develop and become contributing members of society through work, school participation or social activity.

Through community consultation, The County of Lambton has identified 3 overall goals for this plan:

1. Develop a "Housing First, Housing Right" service model;
2. Increase housing choices for Lambton residents; and
3. Increase the housing stock in Lambton County.

Additionally, three strategic directions have been adapted to guide the implementation and policy framework for this plan. These strategic directions are: Homelessness Prevention, Housing Stability and Sustainability.

This Plan begins with an overview of the provincial planning context and the specific components that the Plan must cover. A review of the Local Housing Continuum includes the many housing options available in Lambton; from homelessness to home ownership. The environmental scan considers many factors that impact local housing conditions including geography and transportation concerns, local economic conditions, the housing condition in Lambton, and the affordability of housing in Lambton.

The plan outlines the concerns of specific populations including, an aging population, the growing number of individuals with physical and other health challenges, and individuals with low income. Throughout the 10 year period of this plan, the needs of the community will

evolve and may require new programs and services. Additional trends that require attention include the aging housing stock, geography and transportation concerns, Aboriginal Housing, and housing for Special Needs populations.

In order to deliver appropriate housing options and homelessness services, the County of Lambton will require partnerships and investment from internal departments, the eleven member municipalities, other orders of government, and community partners including service agencies, educators, health care, and the private sector.

Twenty five recommendations have been made based on a comprehensive review of the local issues. These recommendations include a mix of short-term and long-term solutions and the specific metrics by which success will be measured.

Summary of Recommendations

The following table outlines the recommendations for the Housing and Homelessness Plan 2014-2023. These recommendations were developed through research, consultation, stakeholder interviews, surveys, and data analysis. These recommendations are presented as they relate to the three strategic directions for the plan: Homelessness Prevention, Housing Stability and Sustainability.

Recommendations for the County of Lambton Housing and Homelessness Plan

Recommendations
Strategic Direction #1 - Homelessness Prevention
1. Develop community systems that promote an integrated, cross sector approach to ending homelessness.
2. Support community agencies that provide programs and services to individuals at risk of becoming homeless.
3. Support homelessness prevention services delivered by Community Support Workers in the Housing Services Department.
4. Support innovative solutions to end homelessness.
5. Develop a system of care framework specific to special needs.
6. Investigate the development of a Rapid Rehousing Program for those who are homeless.
Strategic Direction #2 - Housing Stability
7. Increase cooperation, participation and leadership at the local level to increase the affordable housing stock and the supportive housing stock.
8. Advocate and work with other orders of government for changes in legislation and regulations that support initiatives and directions of this plan and which build momentum on existing programs that have proven to be successful in Lambton County.

9. Support a comprehensive continuum of services to meet the needs of all individuals and families with a focus on: "Housing First, Housing Right."
10. Work with community agencies, non-profit providers and other sectors of government to increase the number of and improve access to accessible and/or supportive housing.
11. Expand housing options for lower income households.
12. Initiate a Working Group to explore the creation of culturally appropriate Off-Reserve Aboriginal housing.
13. Create a private developer and homebuilder roundtable to develop a plan to increase private involvement in increasing affordable housing across the County of Lambton.
14. Increase supports to maintain housing for the following priority populations: seniors, special needs, special priority, formerly homeless persons, and victims of domestic violence.
15. Create a task force to investigate innovative solutions that address the needs individuals with developmental delays and physical challenges have in order to allow them to remain at home as long as possible.

Strategic Direction #3 - Sustainability
16. Support the development of new housing stock or retro-fit of old stock, which should include sustainable materials and technology where appropriate and economically feasible.
17. 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.
18. Seek innovative partnerships to build new housing stock.
19. Advocate for enhancements to the housing and homelessness sector.
20. Develop municipal capacity to support the housing continuum.
21. Increase community awareness about the range of issues related to housing and homelessness and to develop solutions that meet the needs of this community.
22. Support the County of Lambton's role as Service Manager for Housing and Homelessness.
23. Support community inclusion by engaging the community in the housing and homelessness conversation.
24. Update the Housing and Homelessness Plan.

1.0 Introduction

The County of Lambton is the designated Consolidated Municipal Service Manager (CMSM) for the County and its 11 member municipalities including: the Township of Brooke-Alvinston, the Township of Dawn-Euphemia, the Township of Enniskillen, the City of Lambton Shores, the Village of Oil Springs, the Town of Petrolia, the Town of Plympton Wyoming, the Village of Point Edward, the City of Sarnia, the Township of St. Clair, and the Township of Warwick; and is responsible for delivering social and housing services throughout the County. As part of its mandate, the County of Lambton Service Manager administers and delivers a range of housing and homelessness programs including existing social housing, new affordable housing, rent supplements, housing allowances, funding for emergency shelters and transitional housing, and other homelessness prevention programs.

This Housing and Homelessness Plan presents the best available information regarding housing and homelessness in the County of Lambton. Data was collected through multiple methods¹ in late 2012 and early 2013, and includes a refresh of data collected and opinions shared during the writing of the Affordable Housing Plan (AHP) 2011 to ensure that local planning efforts appropriately reflect current needs. This 10-year plan includes 25 recommendations and an expectation that the plan is reviewed every three years to ensure that emerging concerns are addressed.

1.1 Planning Context

The Housing and Homelessness Plan has been developed in accordance with the requirements set out by the Provincial Affordable Housing Strategy, the Ontario Housing Policy Guidelines, the Ontario Housing Services Act, the Consolidated Homelessness Prevention Initiatives guidelines, and the County of Lambton Housing Vision. These strategies and guidelines are highlighted in this section. The plan includes:

- An assessment of current and future housing needs within the County of Lambton;
- The objectives and targets relating to housing needs;
- A description of the measures proposed to meet the objectives and targets;
- A description of how progress towards meeting the objectives and targets will be measured.

In accordance with the requirements of Section 4 of the provincial Housing Services Act, the plan must include the following elements:

- is focused on achieving positive outcomes for individuals and families;
- addresses the housing needs of individuals and families in order to help address other challenges they face;
- includes a role for non-profit corporations and non-profit housing cooperatives;
- includes a role for the private market in meeting housing needs;
- provides for partnerships among governments and others in the community;
- treats individuals and families with respect and dignity;
- is in co-ordination with other community services;

¹ These include key stakeholder interviews, focus groups, literature review, and data collection and analysis.

- is relevant to local circumstances;
- anticipates a range of housing options to meet a broad range of needs;
- ensures appropriate accountability for public funding;
- supports economic prosperity; and
- is delivered in a manner that promotes environmental sustainability and energy conservation.

Additionally, the Housing and Homelessness Plan must address the following policy directions set out by the Ontario Housing Policy Statement:

1. Accountability and Outcomes
2. Goal of Ending Homelessness
3. Non-Profit Housing Corporations and Non-Profit Housing Co-operatives
4. The Private Market
5. Co-ordination with Other Community Services
6. A Broad Range of Community Needs
7. Environmental Sustainability and Energy Conservation

1.2 Housing Vision

The vision of the County of Lambton Housing and Homelessness Plan is: "Housing First, Housing Right". Housing First, Housing Right is a philosophy that seeks to strengthen the continuum of housing, and provide supports to transitional households through the continuum in order for individuals and households to attain the right housing first so that their lives may be enriched. The housing vision supports the vision of the County of Lambton Social Services Division, "to make opportunities available that will enrich lives and build a thriving community". Ultimately, the goal of the Housing and Homelessness Plan is to ensure that all Lambton County residents have housing that is safe and suitable to their needs.

Housing is considered by many to be an instrument of social policy. However, housing is also critical for local economic stability, prosperity and education outcomes²; and is also a key determinant in health outcomes³. It is important to remember that housing is not just a commodity, it is a place where the concept of "home" is developed, and it is a key component for developing culture and community.⁴ The housing industry creates many jobs

² Examples are: Jacob, B. A. (2004): "Public Housing, Housing Vouchers, and Student Achievement: Evidence from Public Housing Demolitions in Chicago," *American Economic Review*, 94, 233-258; Fernandez, R. and R. Rogerson (1996): "Income Distribution, Communities and the Quality of Public Education," *Quarterly Journal of Economics*, 111, 135-164; Sanbonmatsu, L., J. R. Kling, G. J. Duncan, and J. Brooks-Gunn (2006): "Neighborhoods and Academic Achievement: Results from the MTO Experiment," *Journal of Human Resources* as cited in the Affordable Housing Plan for the Communities of Lambton County, 2011.

³ Examples are: Cohen, Rebecca. *The Positive Impacts of Affordable Housing on Health*. Center for Housing Policy, Washington, D.C., 2007; Raphael, Dennis. "Addressing the Social Determinants of Health in Canada". *Policy Options*, March 2003; Hwang, Stephen W., 'Mortality Among Men Using Homeless Shelters in Toronto, Ontario'. *Journal of the American Medical Association*. 283.16 (2000); Khandor, Erika and Kate Mason, "Street Health Report 2007", *Street Health*, Toronto; Raine, Laurel and Tricia Marcellin. "What Housing First Means to People: Results of 2007 Post-Occupancy Research". City of Toronto, Shelter, Support and Housing Administration Division, 2007; Leventhal, T., and J. Brooks-Gunn (2003a): "Moving To Opportunity: an Experimental Study on Neighborhood Effects on Mental Health," *American Journal of Public Health*, 93, 1576-1582. As cited in the Affordable Housing Strategy for the Communities of Lambton County, 2011.

⁴ The Affordable housing Plan for the Communities of Lambton County. OrgCode Consulting. 2011.

ranging from construction, to renovations, to home maintenance and home sales.

Local housing policy should be a reflection of the needs and interests of the community that integrates social, economic and health considerations. A comprehensive housing policy provides a range of options to support people as they move through their lives. Housing policy should address the various needs of individuals and families based on several factors including income, family size and medical and/or physical needs. Housing should be secure and support children, youth and adults to reach their potential at school and in the workplace. As people age, there should be a range of options available to move into appropriate housing for their circumstances, whether it be a smaller home, an apartment or an assisted living facility.

Housing policy should also consider various household sizes, from a single person to a household comprised of several generations. A comprehensive housing plan should consider all housing options from fully independent to those with a range of appropriate supports. Housing policy should also contemplate that stable housing provides the marginalized with opportunities to participate in the labour market and be included in the economy. It is necessary to have housing in order to move people out of homelessness. Finally, a housing strategy considers its role in developing vital, vibrant communities where people thrive and participate in their environment. This Housing and Homelessness Plan strives to meet these elements of housing policy.

1.3 Coordinated Services

The Social Services Division is pursuing human services integration efforts across the Ontario Works, Housing Services, and Children's Services departments. Human services integration refers to a system of services which are effectively coordinated, seamless and tailored to the needs of the people so that they can realize their potential, enhance their quality of life and contribute to their community.⁵ Many people utilize more than one service provided by the Social Services Division. It makes sense to coordinate services in order to provide better customer service and maximize resources.

In January 2013, funding for homelessness programs and services was transformed into the Consolidated Homelessness Prevention Initiative (CHPI). Under CHPI, the County of Lambton has the flexibility to use funding for any of the following four service categories: emergency shelter solutions, housing with related supports, other services and supports, and homelessness prevention.

Social Services division staff work in partnership with many community agencies to deliver innovative, creative solutions and quality programs that address the following outcomes:

- People experiencing homelessness obtain and retain housing.
- People at risk of homelessness remain housed.

⁵ A Guide to Thinking About Human Services Integration. 2007. Ontario Municipal Social Services Association. Retrieved September 16, 2013 from <http://www.omssa.com/human-services/human-services-integration/hsi-principles/A%20Guide%20to%20Thinking%20About%20Human%20Services%20Integration.pdf>.

Across the County of Lambton organization, various departments will work in partnership to implement the elements of this plan. The issues of housing are of concern to: Ontario Works, Housing Services, Social Planning and Children's Services, Planning and Development, Child Health and Dental Services, Emergency Medical Services, Community Health, and the Long Term Care Division.

1.4 Methodology

The County of Lambton Housing and Homelessness Plan 2014-2023 was developed through a comprehensive review of the local landscape. This involved a review of corporate planning documents including the County of Lambton Strategic Plan, Sustainability Plan, and Cultural Plan as well as a literature review. The community was consulted through a variety of methods including key stakeholder meetings, one-on-one interviews, and surveys. Input was solicited from service providers, including front-line staff and administrators, community agencies and persons with lived experience.

This Plan builds on the recommendations provided in the Affordable Housing Plan (AHP) developed for the County of Lambton and approved by Lambton County Council in 2011. The AHP is a 10 year document. While this Housing and Homelessness Plan supersedes the AHP, there are many elements contained in that document that are useful and relevant. As such, some of the recommendations contained in this Housing and Homelessness Plan are consistent with those made in the AHP if they have not yet been achieved.

2.0 Environmental Scan

2.1 Lambton Overview

Lambton County is located in southwestern Ontario with a population of 126,199⁶ residents. The median age of residents is 44.9 years⁷. There are 11 municipalities and three First Nation communities within the County borders. The Aboriginal population comprises an estimated 4.5% of the total population which is 2% higher than the provincial average. The median age of Lambton's Aboriginal population is 15 years younger than Lambton's population as a whole.

The area of Lambton County is 3,002.07 square kilometers with a population density of 42 people per square kilometer⁸. It is comprised of agricultural areas, small towns, larger towns, and one city with a population of approximately 73,000. Lambton County borders the United States of America sharing a bridge across the St. Clair River with the city of Port Huron, Michigan. There are also two international ferry services on the St. Clair River.

The County of Lambton is quite diverse and this has an impact on the Housing and Homelessness Plan. Therefore, this plan considers urban and rural issues, trends in population, age of the housing stock, income levels, infrastructure, the planning context, transportation, economic factors and other socio-economic considerations.

2.2 Housing Continuum

Planning should ensure that supports are provided along the housing continuum. On the following page, Figure 1 outlines the range of options available in Lambton County within each housing element on the continuum.

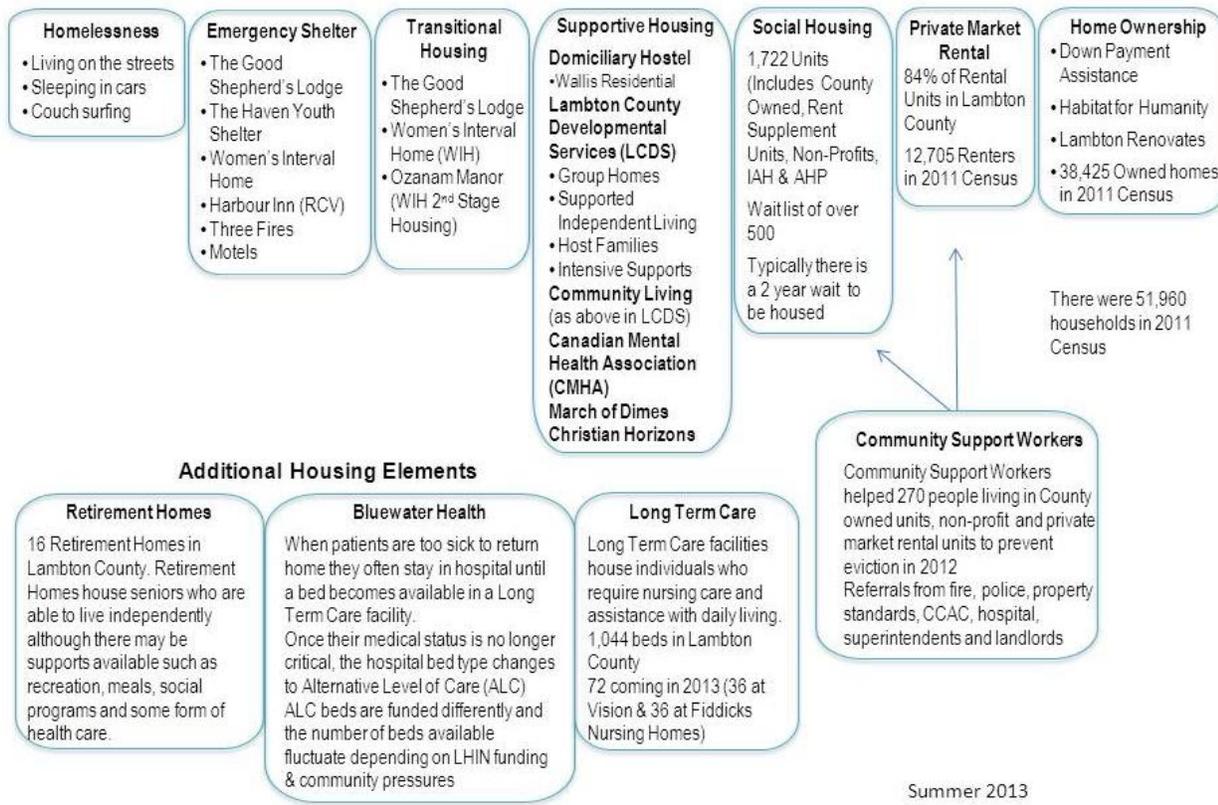
The housing continuum in Sarnia-Lambton is robust, from homelessness to homeownership. Housing elements such as retirement homes, hospitalization and Long Term Care beds have been included as important components of the housing continuum, particularly as the population ages, and health and mobility issues start to have an impact on the type(s) of housing required by seniors.

⁶ Statistics Canada, Community Profiles, 2011.

⁷ Statistics Canada, Community Profiles, 2011.

⁸ Statistics Canada, Community Profiles, 2011.

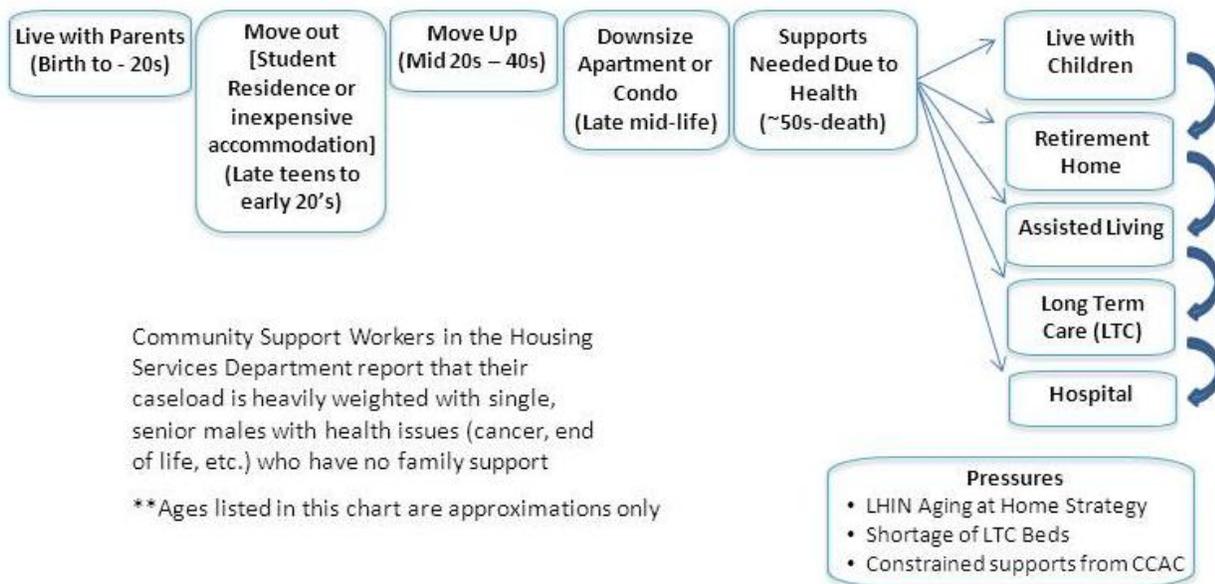
Figure 1: Housing Continuum in Sarnia-Lambton



2.3 Life Cycle Housing

The median age of Lambton's population continues to increase. With this demographic change, it is important to consider the needs of the senior population in the Housing and Homelessness Plan. Figure 2 below illustrates the different housing needs that individuals may have as they progress through their lives.

Figure 2: Life Cycle Housing Continuum



2.4 Geographic/Transportation Considerations

The County covers a large geographic area (3002 square kilometers) with 11 member municipalities scattered across the area. Many of the housing and social services are offered in the Sarnia area which can be up to an hour of travel time for some County residents.

There are some outreach services available to help individuals access supports and services. In addition to social services, the services that enhance the quality of one's life include recreation, shopping, and medical care.

The lack of transportation services, both within and outside the City of Sarnia, was identified at several community consultations in recent years as a major barrier for accessing housing in addition to food security, health care, social contacts, recreation, social services and general quality of life.⁹

Planning for new housing developments, particularly affordable housing, must consider the availability of services for residents and the availability of transportation particularly for rural communities, given that lower income households are less likely to own vehicles.

⁹ Consultations were held to inform the Affordable Housing Plan for the Communities of Lambton in 2010, the Provincial Poverty Reduction Strategy in 2008, the Long Term Affordable Housing Strategy in 2009, Services and Supports for Maxwell park Place, an affordable housing facility for seniors in 2010 and service planning sessions held with key stakeholders to inform Consolidated Homelessness Prevention Initiative spending in 2012.

2.5 Local Infrastructure Considerations

This Housing and Homelessness Plan builds on the established successes that the County has made in social planning and community planning. The County of Lambton Social Services Division has been developing Housing and Homelessness Plans since the responsibility for social housing was devolved from the province in the late 1990's. Housing and homelessness planning was considered in tandem during the development of the Affordable Housing Plan for the Communities of Lambton prior to the introduction of the Long-term Affordable Housing Strategy. This Housing and Homelessness Plan will build on the successes and the experience that the County has acquired since becoming responsible for the administration of Housing Services and Homelessness planning.

The County of Lambton Planning and Development Department and Building Services Department oversee the municipal by-laws for land use planning and building development where appropriate. Most member municipalities have developed their own by-laws and building requirements. While some barriers do exist within various municipal planning guidelines, there are none that cannot be changed through by-law amendment. Any housing development must consider local planning and development criteria. Where there are barriers, education of local government decision makers will be required to inform them of the need for, and benefits of, affordable housing in their communities.

Secondary suites provide residential units in the housing stock across the County. Where there are by-laws that prohibit the use of secondary suites, it is recommended that any by-laws that restrict housing options be revisited to increase the availability of residential units.

With respect to environmental planning, any developments should explore opportunities to reuse or adapt existing infrastructure where feasible. This will maximize existing assets, decrease landfill demand and minimize energy in retrofitting when compared to new construction. Any development of this nature will also incorporate environmentally friendly practices and materials into the design to support the sustainability criteria of this plan.

2.6 Economic Conditions

The Sarnia Lambton Workforce Development Board issued *Sarnia Lambton's Labour Market Update*¹⁰ in March 2013. The key findings of that report are summarized in the remainder of this section.

With respect to the Labour Market Supply, that is the number of people over the age of 15 who are available to work, Lambton is experiencing some pressures. The stagnant population growth has had an impact on the number of available skilled workers. Additionally, the aging population in Lambton has had an impact on labour market shortages and will continue to affect the local labour market as more people reach retirement age.

Regarding new job growth, the area's two most predominant industries are agriculture and oil and gas extraction; which have not experienced any significant growth since 2008. In the Recreation and tourism sector there has been mixed progress with increases in the number

¹⁰ Sarnia-Lambton's Labour Market Update -2013.Retrieved July 15, 2013 from http://www.slwdb.org/documents/SLWDB_LabourMarketUpdate_2013_WebVersion.pdf.

of food and drink business establishments; while there was a decline in the number of gaming and accommodation businesses. Growth was noted in the financial, insurance and real estate sector, as well as the utilities and construction sector, along with the professional, scientific and technical services sector. There has also been an increase in employment in the health care business sector, primarily with ambulatory care services.

The Labour Market Update indicates that there are three areas of focus needed to support continued growth in the local labour market. These areas of focus are: 1) to support entrepreneurship; 2) to provide supports to develop a quality workforce for business and industry; and 3) to promote economic diversity to drive economic growth.

2.7 Unemployment Rates

Statistics Canada releases local unemployment rate data for Economic Region 3570, which includes Windsor, Essex County and Lambton County. Statistics Canada does not release specific unemployment rates for each of the three counties that comprise Economic Region 3570. However, The Sarnia-Lambton Workforce Development Board tabulates local unemployment¹¹ statistics using customized data as shown in Figure 3. In Sarnia-Lambton, the unemployment rate was 11% in January 2012, decreasing to 9% at the end of the year. The relatively high unemployment rate in the area has created higher demand on affordable housing as people who have lost their income seek to find more affordable homes. The pressure on the affordable housing sector has been exacerbated by the housing demands of the aging population as seniors also seek affordable housing or smaller homes.

Figure 3: 2011- 2012 Unemployment Rates for Sarnia - Lambton¹²

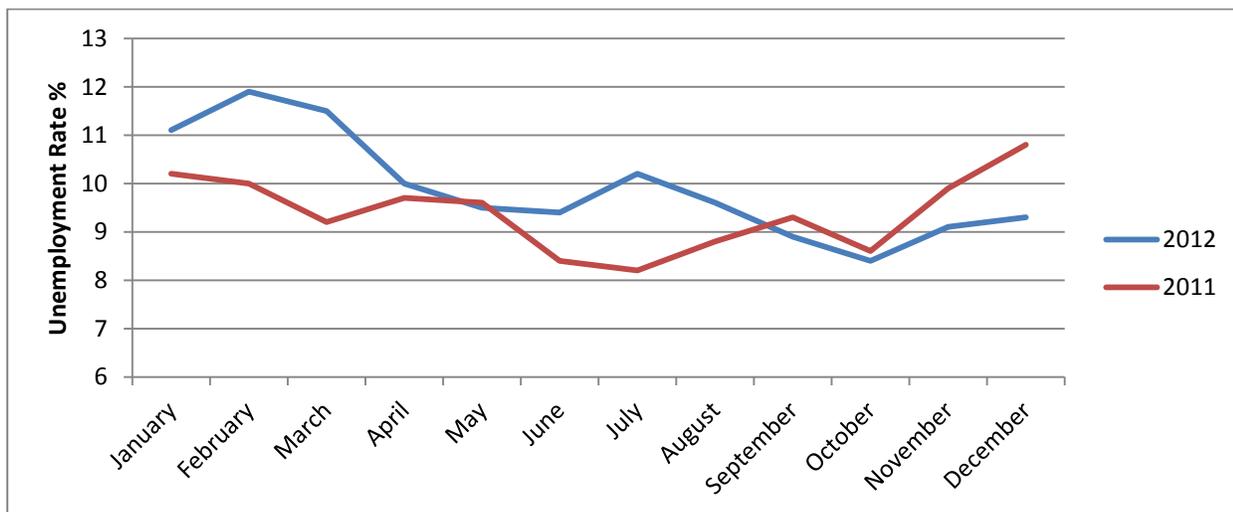


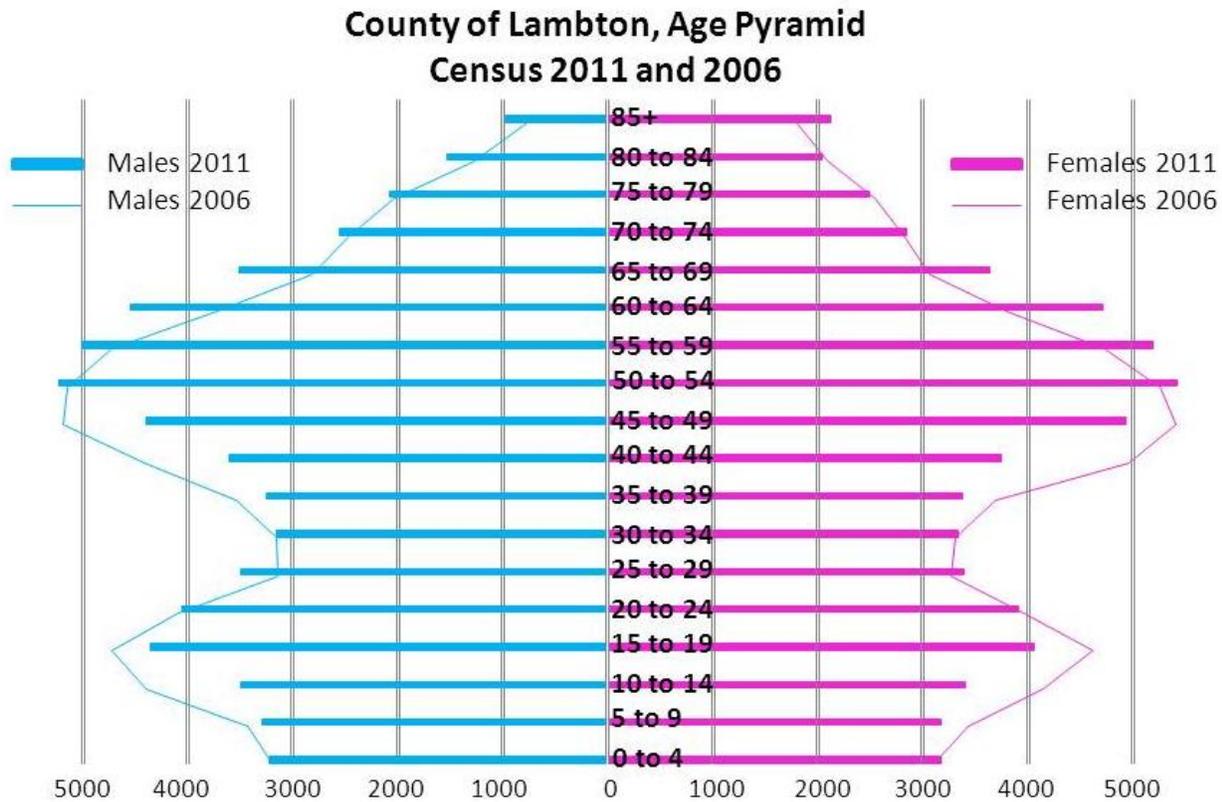
Figure 3 shows the changes in the unemployment rates for Sarnia - Lambton during 2011 and 2012.

¹¹ The unemployment rate represents only those individuals over the age of 15 who are actively seeking work. It does not include individuals who have retired, are disabled, are in school or who are discouraged from participating in the labour market.

¹² Data obtained from Sarnia-Lambton Workforce Development Board. Retrieved July 15, 2013 from <http://www.sltb.org/main/ns/31/doc/28>. Chart developed by Social Planner, Social Planning and Children's Services Department, County of Lambton.

2.8 Demographic Considerations

Figure 4: County of Lambton Age Pyramid, Census 2011 and 2006¹³



Source: Statistics Canada, Census 2011 and 2006

Median Age 2011: Male 43.5, Female 46.1

Figure 4 demonstrates how Lambton's population aged between the 2001 and 2006 Census. The oldest cohort of the baby boom¹⁴ generation, often referred to as "boomers," entered retirement age in 2011. In 2014, the oldest boomers will be 67 years old and the youngest of the group will be 49 years old. By 2023, the age range of the boomers will be between 59 and 77 years of age. Statistics Canada predicts that by 2036, one quarter of Canada's population will be seniors¹⁵.

There are 51,960 households in the County of Lambton. The 45-64 year age group has the highest proportion of households, followed by the 55-64 year age group. On the whole, 68% of households are maintained by a person over the age of 45.

Many boomers will have sufficient income for their housing; however, there will be a certain

¹³ Statistics Canada Community Profiles, 2001 and 2006. Chart developed by Staff in the County of Lambton Planning and Development Services Department.

¹⁴ Baby Boomers is the term given to the generation of those people who were born after World War II, between the years of 1946 and 1964 when there was a significant increase in the number of babies born.

¹⁵ Statistics Canada. Table 24.14 Population projections for selected years, by age group, 2010 to 2035 Retrieved September 24, 2013 from <http://www.statcan.gc.ca/pub/11-402-x/2010000/chap/pop/tbl/tbl14-eng.htm>.

portion that will need Rent Geared-to-Income (RGI) Assistance and affordable housing options. In the short term, there are already pressures on the housing system from affordable housing to special needs housing to hospitals and long term care facilities. As the boomer population ages, their housing needs will become more acute. Other considerations include changes to household size due to the loss of a spouse, the loss of income when a spouse dies that impacts affordability, loss of mobility due to the aging process, and the need for seniors to move closer to supports and services necessary to ensure their quality of life.

Community Support Workers (CSWs) who work with individuals at risk of losing their housing report several cases where seniors are not able to maintain their homes. When this occurs, homes often fall into disrepair and people reside in substandard housing, thus creating serious risk to their health and well-being. Housing that does not meet the minimum standards for healthy living established by municipal property standards must either be repaired, or declared uninhabitable and razed. Any home that is demolished serves to decrease the housing stock.

3.0 Lambton's Housing Overview

At the time of writing this Plan, data from the 2011 Census was not available. The 2006 Census data provides a valid basis for assessing needs and future updates to the Plan will incorporate census data as it becomes available.

Figure 5: Demographic and Economic Household Indicators¹⁶

Area	Households (2006)			Average Household Income (2006)		
	Total	Owner	Renter	Total	Owner	Renter
Lambton	51,745	39,255	12,490	\$72,836	\$83,695	\$38,912
Ontario	4,555,000	3,235,000	1,312,000	\$81,329	\$95,444	\$45,036
% of Ontario	1.1%	1.2%	1.0%	89.6%	87.7%	86.4%

Figure 5 illustrates the total number of owner and renter households in the County of Lambton compared to households in Ontario. There are more owners than renters in Lambton which is consistent with the provincial statistics. The average household income in Lambton County is approximately \$8,500 less than the provincial average. The average earnings of household owners are higher than renter income.

Figure 6: County of Lambton Age Group by Tenure and Age of Primary Household Maintainer¹⁷

Age Group of Primary Household Maintainer	2006		
	Owner	Renter	Total
Under 25 years	445	1,210	1,655
25-34 years	3,790	2,190	5,980
35-44 years	6,915	2,140	9,055
45-54 years	9,500	2,075	11,575
55-64 years	8,395	1,525	9,920
65-74 years	5,495	1,405	6,900
75 years and over	4,715	1,945	6,660

Figure 6 shows that the largest group of home owners identified in the 2006 Census was the group between the ages of 45-54 years, followed by the cohort of 55-64 years. These two age cohorts represent the senior population for the next 10-20 years. As they age, their housing needs will change. Since these two groups are the largest, it is important to consider the range of housing needs they may require.

¹⁶ Statistics Canada, Census Series.

¹⁷ Statistics Canada, Census Series.

Figure 7: County of Lambton Household Type by Structural Type of Dwelling - 2006¹⁸

Total	Structural Type of Dwelling									
	Total - Structural type of dwelling	Single-detached house	Apartment building that has five or more storeys	Movable dwelling	Other dwelling	Semi-detached house	Row house	Apartment, duplex	Apartment building that has fewer than five storeys	Other single-attached house
ALL Households										
Total - Household type	51,955	51,955	3,725	275	8,475	1,535	2,315	795	3,695	125
Family households	37,125	37,125	1,335	165	4,335	1,140	1,625	345	1,175	55
One family only households	35,365	35,365	1,310	165	4,105	1,060	1,540	310	1,135	55
Couple family households	30,930	30,930	1,100	155	2,790	800	935	225	780	50
Without children	15,835	15,835	925	140	1,440	315	400	150	550	25
With children	15,090	15,090	175	10	1,355	480	540	75	225	30
Lone-parent family households	4,440	4,440	205	15	1,315	265	605	85	355	0
Other family households	1,755	1,755	30	0	230	75	80	35	35	0
Non-family households	14,830	14,830	2,390	105	4,135	395	695	455	2,525	65
One person households	13,915	13,915	2,295	105	3,860	340	595	410	2,450	65
Two or more person households	915	915	100	0	275	60	100	45	75	0

Figure 7 provides a breakdown of the various household types. Single detached homes show to be the most popular type of dwelling for residents of Lambton County, followed by apartments.

¹⁸ Source: Statistics Canada, Census Series.

Figure 8: County of Lambton Household Size by Structural Type of Dwelling¹⁹

	Structural Type of Dwelling					Semi-detached house	Row house	Apartment, duplex	Apartment building that has fewer than five storeys	Other single-attached house
	Total - Structural type of dwelling	Single-detached house	Apartment building that has five or more storeys	Movable dwelling	Other dwelling					
Total - Private households	51,930	39,455	3,725	230	8,515	1,500	2,330	905	3,640	140
1 person	13,890	7,645	2,345	90	3,810	360	655	420	2,310	65
2 persons	19,290	15,515	1,150	125	2,500	490	760	280	930	40
3 persons	7,285	6,005	165	5	1,105	275	460	115	240	20
4 persons	7,280	6,490	50	0	740	260	285	50	125	10
5 persons	3,025	2,745	15	0	265	90	125	20	25	0
6 or more persons	1,155	1,055	0	0	100	30	40	15	10	0
Number of persons in private households	126,055	103,190	5,430	390	17,055	3,845	5,605	1,745	5,580	280
Average number of persons in private households	2.4	2.6	1.5	1.7	2	2.6	2.4	1.9	1.5	2

Figure 8 illustrates that two person households are the leading family size across all structure types. The exceptions are in the Apartment Duplex, Apartment Building with fewer than five stories and Other Single Attached House where the most prevalent family size is one person.

¹⁹ Source: Statistics Canada, Census Series.

3.1 Condition of Housing

The condition of housing is reported by the occupant of the housing as part of the long-form of the Census. “Major Repairs” refer to self-reported defective plumbing or electrical wiring, structural repairs to walls, floors, ceilings, etc. and generally cost \$5,000 or more.

Figure 9: Percentage of Dwellings in Need of Major Repair²⁰

Municipality	% of Dwellings in Need of Major Repair
Petrolia	5.5
Enniskillen	8.3
Sarnia	8.9
Brooke-Alvinston	12.9
Dawn-Euphemia	9.3
Lambton Shores	6.0
Oil Springs	9.1
Plympton-Wyoming	8.5
Point Edward	8.4
St. Clair	6.3
Warwick	8.7
Lambton	8.8

Figure 9 provides an overview of the dwellings in need of major repair. Overall, the proportion of Lambton dwellings in need of major repair is higher than the Ontario average with 6.6% of dwellings reported as being in need of major repair. This is important to note as the County moves forward with planning in the Housing and Homelessness context. If homes are not maintained and fall into disrepair, they may be condemned making them uninhabitable thereby decreasing the overall housing stock. Given the percentage of homes requiring major repairs, the plan will address programs to meet this need.

²⁰ Statistics Canada, 2010; Canada Mortgage and Housing Corporation 2009.

Figure 10: Period of Construction by Condition of Dwelling - Total (Owned and Rented)²¹

Period of Construction	Condition of Dwelling			
	Total	Regular Maintenance only	Minor repairs	Major repairs
1920 or before	5,580	2,610	2,085	895
1921 - 1945	4,495	2,100	1,600	780
1946 - 1960	11,055	6,670	3,210	1,175
1961 - 1970	7,165	4,680	1,920	555
1971 - 1980	9,835	6,935	2,380	525
1981 - 1985	3,085	2,235	710	140
1986 - 1990	3,410	2,520	805	75
1991 - 1995	2,410	1,915	435	60
1996 - 2000	1,820	1,675	135	5
2001 - 2006	2,025	1,970	35	25
TOTAL	50,910	33,335	13,305	4,255

Source: Statistics Canada, Census series.

Figure 10 shows that the housing stock in Lambton is aging. Over 60% of the housing stock was built prior to 1980. The highest proportion of houses was built in the postwar period of 1946-1960 and is the segment of the housing stock that also requires the most repairs.

Figure 11: Number of Owned Dwellings, by Municipality, 2001 and 2006²²

Municipality	2006	2001	% Change, 2001 to 2006
Petrolia	1,615	1,415	14.1%
Enniskillen	880	940	-6.4%
Sarnia	21,170	20,330	4.1%
Brooke-Alvinston	770	795	-3.1%
Dawn-Euphemia	645	695	-7.2%
Lambton Shores	3,995	3,770	6.0%
Oil Springs	235	245	-4.1%
Plympton-Wyoming	2,425	2,260	7.3%
Point Edward	765	735	4.1%
St. Clair	4,795	4,600	4.2%
Warwick	1,105	1,135	-2.6%
Lambton	38,400	36,920	4.0%

Figure 11 shows a net increase in the owned housing stock in the County of Lambton for the period between 2001 and 2006.

²¹ Statistics Canada, 2006 Census of Population, Statistics Canada catalogue no. 97-554-XCB2006023.

²² Statistics Canada, Community Profiles. 2006.

Figure 12: Rented Dwellings, by Municipality, 2001 and 2006²³

Municipality	2006	2001	% Change, 2001 to 2006
Petrolia	380	395	-3.8%
Enniskillen	205	135	51.9%
Sarnia	8,940	8,855	1.0%
Brooke-Alvinston	195	200	-2.5%
Dawn-Euphemia	165	160	3.1%
Lambton Shores	840	675	24.4%
Oil Springs	40	30	33.3%
Plympton-Wyoming	290	375	-22.7%
Point Edward	125	195	-35.9%
St. Clair	795	790	0.6%
Warwick	265	235	12.8%
Lambton	12,240	12,045	1.6%

Figure 12 indicates that for the period between 2001 and 2006 the number of rented dwellings across the County were relatively consistent, increasing by only 1.6%.

Figure 13: Monthly payments in (Canadian Dollars) for rented dwelling, by Municipality, 2001 and 2006²⁴

Municipality	2006	2001	% Change, 2001 to 2006
Petrolia	649	529	22.7%
Enniskillen	416	649	-35.9%
Sarnia	656	593	10.6%
Brooke-Alvinston	575	498	15.5%
Dawn-Euphemia	606	462	31.2%
Lambton Shores	561	570	-1.6%
Oil Springs	460	494	-6.9%
Plympton-Wyoming	699	551	26.9%
Point Edward	662	613	8.0%
St. Clair	634	605	4.8%
Warwick	500	544	-8.1%

²³ Statistics Canada, Community Profiles, 2001 and 2006.

²⁴ Statistics Canada, Community Profiles, 2001 and 2006.

Figure 13 on the previous page illustrates the change in monthly payments between 2001 and 2006 for rented dwellings in each municipality in the County of Lambton. For many municipalities, the rate of increase in rents outpaces the inflation rate (Figure 23) and wage increases (Figure 25).

The availability of housing stock affects the overall affordability. In analyzing the data in Figures 12 and 13, it highlights that an increase in the availability of rented housing between 2001 and 2006 in Enniskillen decreased the average rent by 36%,²⁵ making rented dwellings more affordable in that municipality. The opposite can be noted in Plympton-Wyoming where rented dwellings decreased during the same five year period while the monthly rents increased 27%.²⁶

The 2006 Census data introduced another anomaly in some Lambton municipalities in that the median monthly payments for a rented dwelling²⁷ were more than the median monthly payments for an owned dwelling.²⁸ This occurred in Dawn-Euphemia (\$606 rented versus \$484 owned), Point Edward (\$662 rented versus \$505 owned) and Plympton-Wyoming (\$699 rented versus \$642 owned). This was a new occurrence in Lambton that was not reported in the previous 2001 Census.

Figure 14: Ratio of Owned Dwellings to Rented Dwellings²⁹

Municipality	Owned: Rented
Petrolia	4.3 to 1
Enniskillen	4.3 to 1
Sarnia	2.4 to 1
Brooke-Alvinston	3.9 to 1
Dawn-Euphemia	3.9 to 1
Lambton Shores	4.8 to 1
Oil Springs	5.9 to 1
Plympton-Wyoming	8.4 to 1
Point Edward	6.1 to 1
St. Clair	6.0 to 1
Warwick	4.2 to 1
Lambton	3.1 to 1

²⁵ Statistics Canada, Community Profiles, 2001 and 2006. Calculations by OrgCode Consulting Inc. as cited in The Affordable Housing Plan for the Communities of Lambton, 2011.

²⁶ Statistics Canada, Community Profiles, 2001 and 2006. Calculations by OrgCode Consulting Inc. as cited in The Affordable Housing Plan for the Communities of Lambton, 2011.

²⁷ As identified by Statistics Canada, this includes monthly rent and costs of electricity, heat and municipal services paid by tenant households.

²⁸ As defined by Statistics Canada, this includes all shelter expenses paid by households that own their dwellings.

²⁹ Calculations by OrgCode Consulting, Inc. using Statistics Canada, Community Profiles 2006 data as cited in the Affordable Housing Plan for the Communities of Lambton, 2011.

An indicator of the balance of a housing market is the ratio of owned dwellings to rented dwellings. Across Ontario, the ratio was 2.5 owned dwellings to every 1 rented dwelling. Figure 14 on the previous page shows that in the 2006 Census, the ratio in Sarnia was consistent with the provincial average; and across Lambton the ratio was 3:1.³⁰ In all other areas, the ratio was shown to be higher, particularly in the municipality of Plympton-Wyoming. This may be a bias of rural residents to own homes rather than rent and/or as a result of farm ownership.

Figure 15: Proportion of Housing Stock by Housing Type³¹

Municipality	Single Detached	Semi Detached	Row	Apartment/ duplex	Apartments <5 stories	Apartments >5 stories	Other
Petrolia	81.8	4.0	1.5	2.5	10.2	0	0
Enniskillen	94.5	0	0	0	0	4.1	0.9
Sarnia	66.9	4.5	5.6	2.3	8.0	12.2	0.6
Brook-Alvinston	93.3	1.0	1.5	0	4.1	0	0
Dawn-Euphemia	100.00	0	0	0	0	0	0
Lambton Shores	84.9	0.8	3.8	0.3	7.3	0.3	2.4
Oil Springs	87.3	0	0	0	10.9	0	0
Plympton-Wyoming	91.9	0	1.3	0.7	0.5	0	2.2
Point Edward	83.7	1.1	1.1	0	14.0	0	0
St. Clair	89.4	0.2	4.7	0.3	5.4	0	0.2
Warwick	87.3	0.7	1.1	0.7	8.7	0	1.1
Lambton	76.0	3.0	4.5	1.5	7.1	7.2	0.8

Figure 15 shows that across the County most households reside in single detached homes. This is most likely due to the large rural area in Lambton. Again, the composition of housing stock more closely resembles other Ontario municipalities of the same size. The current housing stock available in the County, particularly in the rural areas, may not be able to support the types of housing that will be required as the population ages. This will undoubtedly create pressure on the system as a whole through increasing demands for smaller units and rental units; and/or requiring alternate forms of housing such as assisted living, senior's residences and Long Term Care facilities.

³⁰ Calculations by OrgCode Consulting, Inc. using Statistics Canada, Community Profiles 2006 data as cited in the Affordable Housing Plan for the Communities of Lambton, 2011.

³¹ Statistics Canada, Community Profiles, 2006.

Figure 16: Average Value of Owned Dwellings³²

Municipality	2006	2001
Petrolia	169,158	117,683
Enniskillen	275,147	157,175
Sarnia	175,214	133,176
Brooke-Alvinston	216,790	106,677
Dawn-Euphemia	151,199	140,580
Lambton Shores	197,838	142,870
Oil Springs	102,795	84,256
Plympton-Wyoming	210,945	150,789
Point Edward	175,948	126,047
St. Clair	193,252	148,373
Warwick	184,715	130,178

Figure 16 shows that even with increases in owned dwelling prices outpacing inflation over the same period of time, there is still relative affordability in homeownership in the County. The average resale price in Sarnia in 2013 topped \$208,000.³³

Figure 17: Vacancy Rate (%) by Bedroom Size (Townhouses and Apartments), Sarnia CA³⁴

Year	Bachelor	One	Two	Three	All
2010	**	**	8.7	5.1	7.6
2011	**	**	9.9	5.1	8.0
2012	**	5.9	6.3	6.0	6.2
2013	4.2	7.0	**	3.2	6.8

**Data suppressed to protect confidentiality or data is not statistically reliable

Figure 17 provides an overview of the vacancy rates showing that they are lower for Bachelor and One-Bedroom units, primarily due to affordability.

³² Statistics Canada, Community Profiles, 2006. Note that rural average home prices generally include large parcels of land.

³³ Wright, Heather. Home Sales sluggish in February. The Observer. March 18, 2013. Retrieved July 10, 2013 from <http://www.sarniathisweek.com/2013/03/18/home-sales-sluggish-in-February>.

³⁴ Rental Market Report - Ontario Highlights. Canada Mortgage and Housing Corporation. 2010 through 2013.

Figure 18: Number of Private Apartment Units by Bedroom Type, Sarnia CA, 2013³⁵

Bedroom Type	Total
Bachelor	190
One	2,338
Two	2,709
Three	189
All	5,426

Figure 18 shows that the majority of private apartments are One-Bedroom and Two-Bedroom units in the Sarnia Census Agglomeration (CA)³⁶.

Figure 19: Percentage of Dwellings Constructed Prior to 1986 by Municipality³⁷

Municipality	% of Dwellings Constructed Prior to 1986
Petrolia	73.0
Enniskillen	80.7
Sarnia	84.8
Brooke-Alvinston	83.5
Dawn-Euphemia	90.1
Lambton Shores	67.8
Oil Springs	83.6
Plympton-Wyoming	73.3
Point Edward	85.5
St. Clair	77.4
Warwick	83.6
Lambton	80.4

Figure 19 illustrates that the housing stock in Lambton is older than other municipalities across Ontario. Throughout Ontario, 1 out of 3 dwellings have been built since 1986. In Lambton, 1 out of 5 dwellings have been built since 1986.³⁸

³⁵ Rental Market Report - Ontario Highlights. Canada Mortgage and Housing Corporation. Spring 2013.

³⁶ A "Census Agglomeration" (CA) is a term applied by Statistics Canada when measuring an urban area with a core population greater than 10,000 but less than 100,000.

³⁷ Data comes from the 2006 Community Profile, Statistics Canada; calculations by OrgCode Consulting, Inc. As cited in the Affordable Housing Plan for the Communities of Lambton, 2011.

³⁸ Statistics Canada, Community Profiles, 2006.

3.2 Affordability

3.2.1 Low Income Cut-Offs (LICOs)

Low income cut-offs (LICOs) are published by Statistics Canada annually. They are intended to convey the income level at which a family may be in straitened circumstances because it has to spend a greater portion of its income on the basics of food, clothing and shelter than an average family of similar size. The LICOs vary by family size and by size of community.

While the LICOs are not accepted as a measure of poverty, they identify those whose income is worse off than the average. In the absence of an accepted definition of poverty, these statistics have been used by many analysts who wanted to study the characteristics of the relatively worse off families in Canada.³⁹

Figure 20: Low Income Cut Offs (1992 Base) Before Tax⁴⁰

Size of Family Unit	Community Size	
	Rural Areas	30,000 to 99,999
1 person	\$16,279	\$20,240
2 persons	\$20,266	\$25,196
3 persons	\$24,914	\$30,976
4 persons	\$20,250	\$37,610
5 persons	\$34,308	\$42,656
6 persons	\$38,695	\$48,109
7 or more persons	\$43,080	\$53,562

Shown in 2012 Current Dollars

Figure 20 identifies the LICOs for family size and community size.

Figure 21 on the following page illustrates the population of each municipality in Lambton County for ease of reference. LICOs can be determined for residents of each Lambton community using these charts.

³⁹ Low Income Cut Offs, Statistics Canada. Retrieved August 15, 2013 from <http://www5.statcan.gc.ca/bsolc/olc-cel/olc-cel?catno=13-551-XIB&lang=eng>.

⁴⁰ Statistics Canada LICO Chart Retrieved July 15, 2013 from <http://www.statcan.gc.ca/pub/75f0002m/2013002/tbl/tbl02-eng.htm>.

Figure 21: Population of Lambton Member Municipalities⁴¹

Municipality	Population
Sarnia	79,526
St. Clair Township	14,515
Lambton Shores	10,656
Plympton/Wyoming	7,576
Petrolia	5,528
Warwick	3,717
Enniskillen	2,930
Brooke-Alvinston	2,548
Dawn-Euphemia	2,049
Point Edward	2,034
Oil Springs	704

3.2.2 Household Expenditures

An examination of household expenditures helps to better understand what people spend their money on. Analyzing expenditures across time provides insight into where the pressures are for family finances, especially when looking at the essentials of life.

Figures 22 through 29 provide an overview of the pressures on family income. Increases in expenditures on food, clothing and shelter outpaced the rate of inflation and salary increases. These factors impact the affordability of shelter. Increases in the use of local rent-utility banks, food banks and soup kitchens support the claim that housing is becoming less affordable for some County residents.

Figure 22: Food, Clothing and Shelter Expenditures and Percentage Change for Each Expenditure – 2002, 2005 and 2010, Sarnia CA⁴²

Expenditure	2002	2005	% Change, 2002-2005	2010	% Change, 2005-2010	% Change, 2002-2010
Food	\$6,346	\$7,140	12.51	\$8,270	15.83	30.32
Clothing	\$2,187	\$2,471	12.99	\$3,108	25.78	42.11
Shelter	\$9,717	\$10,897	12.14	\$14,593	33.92	50.18

Figure 22 indicates the average expenditure on food, clothing and shelter for 2002, 2005 and 2010 indicating significant increases in expenditures that impact housing affordability.

⁴¹ Statistics Canada Census Series, 2011.

⁴² Data for Sarnia CA from Financial Post 2002 and 2005 Canadian Demographics as quoted in Community Profile 2010-11 – Life in Sarnia-Lambton; percentage change calculations by OrgCode Consulting, Inc. as cited in the Affordable Housing Plan for the Communities of Lambton County.

Figure 23: Recent Canadian Inflation Rates⁴³

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Annual
2013	0.5%	1.2%	1%	0.4%	0.7%	1.2%	1.3%	1.1%					
2012	2.5%	2.6%	1.9%	2%	1.2%	1.5%	1.3%	1.2%	1.2%	1.2%	0.8%	0.8%	1.5%
2011	2.3%	2.2%	3.3%	3.3%	3.7%	3.1%	2.7%	3.1%	3.2%	2.9%	2.9%	2.3%	2.9%

Figure 23 shows the increases in Canadian inflation rates that can be used to determine housing affordability relative to increases in other costs.

Figure 24: Private Row (Townhouse) and Private Apartment Estimate of Percentage Change (%) of Average Rent⁴⁴ by Bedroom Type, Sarnia, CA⁴⁵

Bedroom Type	April 2011 to April 2012	April 2012 to April 2013
Bachelor	2.1	2.9
One	1.6	2.9
Two	1.9	2.5
Three+	1.4	**
Total	1.7	2.6

**The data is suppressed to protect confidentiality or the data is not statistically reliable

Figure 24 shows that the increases in rent experienced in the Sarnia CA for the period between April 2012 and April 2013 outpaced the inflation rate for the same period.

Figure 25: Canadian Salary Forecast for 2013⁴⁶

Province	2013 Projection	2012 Projection	2011 Projection
Ontario	2.7%	2.7%	2.4%

Figure 25 indicates that Canadian salaries are forecasted to increase by an average of 2.7% in 2013. Comparing salary increases with the increases in rent, it appears that in 2013 rents will increase at or above the rate of salary increases which is another indicator of housing affordability.

⁴³ Canada Inflation Rate Summary for June 2013. Retrieved July 31, 2013 from <http://www.rateinflation.com/inflation-rate/canada-inflation-rate>.

⁴⁴ The Percentage Change of Average Rent is a measure of the market movement, and is based on those structures that were common to the survey sample for both years.

⁴⁵ Rental Market Report - Ontario Highlights. Canada Mortgage and Housing Corporation, Spring 2013.

⁴⁶ Canadian Salary Forecasts for 2013. The Hay Group. Retrieved July 31, 2013 from <http://www.haygroup.com/ca/press/details.aspx?id=34497>.

Figure 26: Shelter Costs – A 20 Year Perspective, Sarnia CA⁴⁷

	Owners				Renters				Total			
	Household Count	Average Household Income	Average Shelter Cost	Average Shelter to Income Ratio	Household Count	Average Household Income	Average Shelter Cost	Average Shelter to Income Ratio	Household Count	Average Household Income	Average Shelter Cost	Average Shelter to Income Ratio
2006	25,980	87,069	863	16.1	9,425	38,983	681	29.4	35,405	74,268	815	19.6
2001	24,670	69,691	703	15.8	8,890	34,717	603	29.6	33,565	60,425	676	19.4
1996	23,015	63,175	688	16.4	8,825	30,569	581	31.6	31,830	54,140	659	20.6
1991	21,875	60,021	635	16.0	9,510	31,957	508	27.0	31,385	51,515	597	19.0

Figure 26 provides an overview of shelter costs for the period between 1991 and 2006. Average shelter-to-income ratios have remained relatively consistent throughout the period of review.

Figure 27: Average Rent (\$) of Private Apartment by Bedroom Type, April 2012 and April 2013, Sarnia CA⁴⁸

Year	Bachelor	One	Two	Three+	Total
2012	576	669	782	924	740
2013	600	680	794	943	852

Figure 27 shows that the average rent for various bedroom types and the amount of income required to afford the corresponding rent, is important in determining the affordability of a housing unit. As stated, affordability risk factors present themselves when a household spends more than 30% of their gross income on housing. Figure 28 provides a calculation of the minimum gross annual income a household requires for each size unit to be affordable, based on 2013 rental rates in the Sarnia CA.

Figure 28: Gross Annual Income Required to Afford Private Apartment by Bedroom Type, 2013, Sarnia CA⁴⁹

Bedroom Type	Average Monthly Rent	Average Annual Rent	Gross Annual Income Required to Spend No More than 30% on Housing
Bachelor	\$600	\$7,200	\$24,000
One Bedroom	\$680	\$8,160	\$27,200
Two Bedrooms	\$794	\$9,528	\$31,760
Three+ Bedrooms	\$943	\$11,316	\$37,720

⁴⁷ Housing in Canada Online, 2010. (No new data available).

⁴⁸ Rental Market Report - Ontario Highlights. Canada Mortgage and Housing Corporation, Spring 2013.

⁴⁹ Calculations by County of Lambton Social Planner based on Canada Mortgage and Housing Corporation data, July 2013.

Figure 28 on the previous page further illustrates the gross annual income required to afford private rental apartments by bedroom size. A renter at the 20th percentile of earners in the County would bring in slightly less than \$14,000 per year and could afford a rent of no more than \$350 per month.⁵⁰ A renter household with earnings at the 40th percentile of earners in the County has an income of \$22,200 and could afford no more than \$550 per month on rent.⁵¹ Minimum wage earners also struggle with the proportion of money required to meet their shelter needs as demonstrated below.

In the 2006 Census, the median income was \$26,722 for persons 15 years of age and older.⁵² Most of these individuals would need to spend more than 30% of their income on housing in the rental market. It should be noted that women fared worse than the average, with a median income of \$19,412.⁵³

Figure 29: Affordable Rent for Minimum Wage Earners, by Hours Worked per Week⁵⁴

Minimum Wage	Hours Per Week	Weekly Gross Income	Annual Gross Income	Rent @ 30% (Core Need)	Rent @ 50% (Severe Core Need)
10.25	40	\$410.00	\$21,320.00	\$533.00	\$888.33
	35	\$358.75	\$18,655.00	\$466.38	\$777.29
	30	\$307.50	\$15,990.00	\$399.75	\$666.25
	25	\$256.25	\$13,325.00	\$333.13	\$555.21
	20	\$205.00	\$10,660.00	\$266.50	\$444.17

Figure 29 shows the calculations for what a person would earn at Ontario's current minimum wage of \$10.25 with various levels of part-time employment and at full-time employment. Figure 29 also shows what a household would pay to be considered in either core housing need or severe core housing need. This chart serves to demonstrate that, even at full time hours, the average rents in Sarnia are unaffordable for minimum wage earners.

3.2.3 Ontario Works and Ontario Disability Support Program Shelter Rates

Figure 30 below shows the maximum monthly amount paid by the Ontario Works (OW) and Ontario Disability Support Programs (ODSP) for allowable shelter costs. These are the maximum rates, meaning that if renters find accommodations that are less than the maximum rates then they will only receive the rate that they pay.

⁵⁰ Percentile data by Statistics Canada; Rental affordability analysis completed by OrgCode Consulting Inc. in the Affordable Housing Plan for the Communities of Lambton, 2011.

⁵¹ Wellesley Institute. Housing, homelessness and Ontario Poverty Reduction Strategy, June 2008. As cited in the Affordable Housing Plan for the Communities of Lambton. OrgCode Consulting Inc. 2011.

⁵² Statistics Canada, Community Profiles, 2006.

⁵³ Statistics Canada, Community Profiles, 2006.

⁵⁴ Calculations by OrgCode Consulting, Inc. using Government of Ontario data, 2010. As cited in the Affordable Housing Plan for the Communities of Lambton. OrgCode Consulting Inc. 2011.

Figure 30: Ontario Works and Ontario Disability Support Program Shelter Allowance Maximum Rates

Family Size	2013 OW Shelter Maximums	2013 ODSP Shelter Maximums
1 Person	\$376	\$479
2 People	\$596	\$753
3 People	\$648	\$816
4 People	\$702	\$886
5 People	\$758	\$956
6+ People	\$785	\$990

It is clear that the OW rates do not provide recipients with enough money to pay for an average rental unit for a family of any size (refer to Figure 28). Those on social assistance often have to make the difficult decision whether to pay their shelter costs in full or have sufficient funds to cover the cost of the basic necessities of life. Likely, as a result of the disparity between shelter allowances and actual rents, OW recipients comprise 46% of those who access the rent-utility banks in Lambton County.

Renters who receive ODSP assistance are better able to afford average rents with the shelter amounts they receive. Despite this, ODSP recipients represent 15% of rent-utility bank use.

3.3 Core Housing Need

Households considered to be in core housing need are those that have failed at least one of three housing standards: suitability (crowding), adequacy (state of repair) and affordability. In 2009 13.5% of urban households in Canada were in core housing need because they were unable to meet the housing affordability standard, either solely or in combination with the other two standards.⁵⁵ As shown in Figure 31, of the Lambton households spending more than 30% of their pre-tax household income on shelter, 10% were considered to be in core housing need in the 2006 Census.

At the national level, trends in core housing need include an increase in non-senior men living alone and urban renters with incomes in the lowest quintile⁵⁶ experiencing a much higher incidence of core housing need than home owners.⁵⁷ CSWs in the Housing Services Department at the County of Lambton report that the segment of their caseloads experiencing the most difficulty maintaining their households are single senior males with low income.

⁵⁵ Canadian Housing Observer 2012. Canadian Mortgage and Housing Corporation.

⁵⁶ A quintile is where the statistical matter is divided into fifths. In this scenario, the reference is to the lowest 20% of income earners.

⁵⁷ Ibid.

Figure 31: Lambton Households in Core Housing Need by Type and Tenure⁵⁸
(Households spending more than 30% of before-tax household income on shelter)

Household Type	Core Housing Need					
	2001			2006		
	In Core Need	Not in Core Need	Total	In Core Need	Not in Core Need	Total
All Households	4,355	41,035	45,390	4,915	43,445	48,360
Owners	1,400	33,080	34,480	1,495	35,135	36,630
Renters	2,955	7,955	10,910	3,420	8,310	11,730
Seniors	N/A	N/A	N/A	N/A	N/A	N/A
Aboriginal	235	755	990	230	1,085	1,315

Source: CMHC based on Statistics Canada Census data.

Figure 31 shows the number of households in Lambton who spend more than 30% of their before tax income on shelter. There are more renters in core need than homeowners.

Figure 32: Lambton Households in Deep Core Housing Need by Type and Tenure⁵⁹
(Households spending more than 50% of before-tax household income on shelter)

Household Type	Deep Core Housing Need					
	2001			2006		
	In Core Need	Not in Core Need	Total	In Core Need	Not in Core Need	Total
All Households	1,870	510	2,380	1,865	565	2,430
Owners	580	350	930	675	425	1,100
Renters	1,285	160	1,445	1,190	135	1,325
Seniors	N/A	N/A	N/A	N/A	N/A	N/A
Aboriginal	105	0	105	95	0	95

Source: CMHC based on Statistics Canada Census data.

Figure 32 shows that in 2006, 38% of those households in core housing need identified in Figure 31, were actually in deep core housing need. Meaning, 1,865 Lambton County households spend more than 50% of their pre-tax income on shelter.

⁵⁸ Statistics Canada, 2006 Community Profile.

⁵⁹ Statistics Canada, 2006 Community Profile.

Figure 33: Percentage of Owners and Tenants Spending 30% or more of Gross Household Income on Housing, 2001 and 2006, by Municipality⁶⁰

Municipality	Owner Spending 30% over 2001	Owner Percent over 30% 2001	Tenant Spending 30% over 2001	Tenant Percent over 30% 2001	Owner Spending 30% over 2006	Owner Percent over 30% 2006	Tenant Spending 30% over 2006	Tenant Percent over 30% 2006
Petrolia	125	6.89	155	39.24	235	14.51	145	37.66
Enniskillen	120	11.16	85	65.38	70	10.29	20	10.53
Sarnia	2430	8.32	4025	45.56	2625	12.42	3910	43.74
Brooke-Alvinston	80	8.00	80	43.24	100	15.15	40	20.00
Dawn-Euphemia	95	11.11	25	16.67	95	18.27	45	28.13
Lambton Shores	440	9.91	305	45.86	565	14.54	290	35.15
Oil Springs	35	12.50	15	50.00	15	6.25	10	28.57
Plympton-Wyoming	195	7.40	100	27.78	225	9.70	65	22.41
Point Edward	105	11.29	85	43.59	65	8.50	55	44.00
St. Clair	450	8.35	285	36.77	410	9.03	230	29.68
Warwick	115	8.39	85	38.64	150	14.93	100	38.46

As demonstrated in Figure 33, shelter- to-income ratios remain higher for renters than for owners. The data appears to indicate that there is little impact on the affordability of housing regardless of whether there is economic prosperity or an economic downturn. There is no similar data regarding housing affordability for the period of time after the 2008 recession and global economic crisis.

Further analysis is also required with respect to the wide variances shown in the smaller communities with significant increases or decreases in the percent of owners and tenants that spend more than 30% of their income on housing from 2001 to 2006. These changes may be a reflection of households moving from one municipality to another in search of affordable housing since the overall population of the County has been relatively stable in the last several Census counts.

⁶⁰ Statistics Canada, Community Profiles, 2001 and 2006.

Figure 34: Percentage of Persons in Low-Income, Number of People in Low-Income Based on Municipal Population⁶¹

Municipality	% in Low Income Before Tax	Number in Low Income Based on Municipal Population
Petrolia	7.7	402
Enniskillen	2.5	78
Sarnia	11.7	8,356
Brooke-Alvinston	9.2	245
Dawn-Euphemia	9.1	199
Lambton Shores	6.6	736
Oil Springs	4.2	30
Plympton-Wyoming	3.6	270
Point Edward	8.4	170
St. Clair	5.6	820
Warwick	10.1	398
Lambton	9.4	12,051

Figure 34 illustrates the percent of the population living in low income in the County, as well as the number of people living in low income based on municipal populations. It is important to know how many people are living in low income in order to plan appropriately to meet the needs of a community.

⁶¹ Statistics Canada, Community Profiles, 2006.

4.0 Housing Services Department - County of Lambton

The Housing Services Department of the County of Lambton was established when the responsibility of managing social housing was devolved to the municipal level in the 1990s. The Housing Services Department operates under the *Social Housing Services Act, 2011* and accompanying regulations.

The Housing Services Department administers the wait list for RGI housing and provides assistance through the CSW Program to help people retain their housing. More than 2,000 residents of Lambton County benefit from RGI assistance through the Housing Services Department⁶². The administration of RGI assistance is provided for non-profit and co-operative housing, as well as through rent supplement programs. Altogether, there are more than 30 locations where RGI assistance is provided⁶³. This includes 540 non-profit and cooperative units — a combination of market rent and RGI — and 220 private and non-profit sector rent supplement units that are managed by the housing provider and administered by the County⁶⁴.

In addition, the Housing Services Department also provides property management to 771 owned units operated on 21 sites throughout the County, all of which are eligible for RGI subsidy⁶⁵. Figure 35 provides a list of locations where RGI assistance is available.

Figure 35: Locations of RGI Assistance, by Municipality⁶⁶

Municipality	Location
Alvinston	3247 River Street
Arkona	Orchard View Apartments, 7294 Arkona Road
Bridgen	Brigden Park Place, 2444 Jane Street
Corunna	Moore Lodge, 203 Fane Street
Forest	Forestview Villa, 41 Morris Street Sunset Lodge, 57 Union Street
Grand Bend	Grand Bend Housing, 40 Sauble River Road
Petrolia	Central Apartments, 436 Greenfield Street King’s Court, 412 King Street Lambtonian Apartments, 3932 Petrolia Line Midvalley Apartments, 4335 Petrolia Line
Point Edward	Huronview Apartments, 11 Fort Street

⁶² County of Lambton Housing Services Department

⁶³ County of Lambton Housing Services Department

⁶⁴ County of Lambton Housing Services Department

⁶⁵ County of Lambton Housing Services Department

⁶⁶ County of Lambton Housing Services Department

Municipality	Location
Sarnia	Avondale Apartments, 125 Euphemia Street Berean Community Housing, 1445 Exmouth Street Bethel Manor, 1575 London Road Capel Manor, 230 Capel Street Cardiff Acres Units Collegeview Apartments, 131 S. College Street (additional Rent Supplement and Housing Allowance Units scattered throughout the County) Faethorne Place Housing Co-op, 1240 Afton Drive Guernsey Gardens, 124 Queen Street Jubilee Gardens, 700 Cathcart Boulevard Kathleen Avenue Units Ozanam Manor, 911 Wellington Street Roger Street, 674-741 Roger Street St. Clair Gardens, 150 Queen Street Valley View Villa, 914 Confederation Street
Sombra	Sombra, 3548 St. Clair Parkway
Thedford	Golden Villa, 47 Royal Street Meadowview Apartments, 76 Mill Street Meadowview Townhouses, 173 Deacon Street Street Widder Court, 172 Deacon Street
Watford	Ambassador Place, 356 St. Clair Street 475 Ontario Street
Wyoming	Parkside Apartments, 587 Ontario Street

Additionally, RGI assistance is offered⁶⁷ through the following organizations:

- Alexander McKenzie Housing Corporation
- Chippewas of Sarnia Non-Profit
- Christian Horizons
- Canadian Mental Health Association
- Hoskins Housing Co-operative
- St. Clair Meadows Housing Co-operative.
- Lambton County Developmental Services
- Sarnia and District Association for Community Living
- St. Francis Advocates

RGI housing in Lambton County has evolved over several decades through various programs. The County has demonstrated prudent management of this housing portfolio during the decade that it has been the steward for the assets. This has occurred while operating in a highly regulated environment given the legislative and regulatory context provided by the Province of Ontario for housing. With the introduction of the Long-term Affordable Housing Strategy (LTAHS) released in November 2010, the County of

⁶⁷ As the mortgages for not-for-profit housing are paid off there will be less RGI units available as vacancies for these units are filled with market rent tenants.

Lambton continues this tradition of service excellence.

Figure 36 below lists the rental units that were made available through the Canada-Ontario Affordable Housing Program. All households renting these units are able to apply for the Housing Bridge Subsidy, funded by the County of Lambton, which ensures the household will pay no more than 30% of their income in rent, or the maximum shelter allowance if the household is in receipt of social assistance through OW or ODSP.

Figure 36: Locations and Number of Units Made Available through the Canada-Ontario Affordable Housing Program⁶⁸

Location	# of Units	Contact
925 Colborne Road	17	County of Lambton Housing Services Department: 519-344-2062
512 & 514 Kathleen Avenue	2	County of Lambton Housing Services Department: 519-344-2062
Millview Apartments 598 Florence Road	16	Emery Huszka 519-692-4892
Olde Post Office 4189 Petrolia Line, Petrolia	6	Lambton County Developmental Services 519- 882-0933
432 Albany Street, Petrolia	3	Lambton County Developmental Services 519- 882-0933
Station Park Townhomes 375 Station Street, Petrolia	12	519-882-4069 Louis Bratanek
Good Shepherd's Lodge 940 Confederation St., Sarnia	5	Inn of the Good Shepherd 519-344-1346
Maxwell Park Place 993 Maxwell Street, Sarnia	57	County of Lambton Housing Services Department 519-344-2062

⁶⁸ County of Lambton Housing Services Department, 2011.

Figure 37: County of Lambton Social Housing Units by Type⁶⁹

Social Housing Units by Type	2007	2008	2009	2010	2011	2012
County Owned Housing	771	771	771	771	771	771
Rent Supplement	131	131	131	131	131	131
Affordable Housing Program, Rental & Supportive Units				53	118	118
Investment in Affordable Housing, Housing Allowance Units					47	72
Section 95 – PNP	165	141	133	109	109	109
Section 95 – MNP	0	0	0	0	0	0
Section 27 - NP	101	101	101	101	101	101
Provincial Reformed	330	330	330	330	330	330
Others	0	0	0	2	73	73
TOTAL	1498	1474	1466	1497	1680	1705

Figure 37 shows the increase in the number of social housing units since 2010 with the Investments in Affordable Housing programs. There are now 118 Affordable Housing Rental and Supportive Units and 72 units supported by Housing Allowances.

The Affordable Homeownership component of the Canada-Ontario Affordable Housing Program has been successful in Lambton County. With income thresholds set at the 60th percentile (in 2013 it was \$77,800 for the County), the program assisted renter households that were pre-approved for a mortgage from a lending institution with a 10% down payment towards purchasing homes up to \$196,389 across the County. Between April 2012 and December 2012, there were 21 households that received \$192,476.25 in homeownership funding. There was no funding available for January to April 2012.

In 2012, the County of Lambton introduced the Lambton Renovates Program, a component of the Investment in Affordable Housing Program. Lambton Renovates is designed to target renovation and rehabilitation projects that improve the living conditions of households in need through financial assistance to repair deficiencies in affordable homeownership. Since the program was introduced until the writing of this Plan, 49 households have received nearly \$500,000 in assistance.

4.1 Not for Profit Housing and the End of Operating Agreements

Most social housing in Ontario was built between the mid-1960s and mid-1990s through a combination of federal, provincial and joint federal-provincial cost shared programs. Community groups built non-profit and cooperative housing during the 1980s and 1990s, with more emphasis on smaller projects that included both market and RGI units. Through rent supplement programs, rental accommodation was provided in non-profits and privately owned buildings which made additional housing available to households who paid rent based on their income.

⁶⁹ Service Manager Annual Information Returns (SMAIR), County of Lambton.

Until the late 1990s, properties built by government and rent supplement units were subsidized and administered by Canada Mortgage and Housing Corporation (CMHC) at the federal level, and the Ontario Housing Corporation at the provincial level. In November 1999, the Canada-Ontario Social Housing Agreement was signed which transferred the federal administration of most social housing to the province. In December 2000, the province passed the *Social Housing Reform Act* which required municipalities to assume responsibility for the programs and the units previously administered by both CMHC and the province. The County of Lambton is the Consolidated Municipal Service Manager (CMSM) for the social housing portfolio.

As part of the Canada-Ontario Social Housing Agreement, the federal government began providing annual block funding to the province in 1999. The federal government's share of social housing costs is flowed through the Province to the CMSM as a federal transfer payment (FTP). The federal transfer payment is intended to cover mortgages for non-profit, public housing and former federally administered housing as well as rent supplement funding. As mortgages mature and federal rent supplement agreements expire, the federal transfer payment decreases accordingly.

The Housing Services Act 2012 (HSA) set service obligations for Service Managers and providers; and created two categories of projects: Provincially Reformed and Former Federal.

Provincially Reformed Projects include any project with original funding from the province, either unilaterally or jointly, with the federal government. Operating agreements between the Province and the housing provider were replaced with the HSA and have no end date. In these projects, once federal funding ceases, the Service Manager remains responsible for the provision of subsidies because these units are part of legislated service level standards enshrined in the HSA. In many cases, the amount of federal subsidy exceeds the mortgage debenture costs and the excess is used to reduce the Service Manager's net subsidy costs. Therefore, as federal transfer payments decrease, there will be a corresponding increase to the local levy.

Former Federal Projects include any project where the original funding was exclusively from the federal government. The operating agreement, which had been between CMHC and the provider, terminates when these mortgages mature and as a result, subsidy ceases. The impact in this case is mainly on the provider as they must assess whether the project collects sufficient rents to cover operating expenses and remain viable; and whether there are sufficient reserves/capacity to refinance to maintain the building in sound condition. These units are part of the overall housing strategy for the County but are not included in legislated service level standards. There is no legislative responsibility to extend subsidy (if needed), but it could be an option.

Mortgages will mature for Provincially Reformed and Former Federal Projects through 2026 with varying effects to the levy experienced over time. Once the federal obligations end, the total financial burden for Social Housing will be borne by the Service Manager. It is hoped that future capital funding from senior governments and increases to the Social Assistance Rent Scales will be introduced, thereby lessening local government's financial liability for social housing stock.

4.2 Rent Supplements

Adding additional pressure to the local housing and homelessness system is the end of funding for the former Commercial Rent Supplement Program effective January 1, 2014. Representatives from the Ministry of Municipal Affairs and Housing (MMAH) have indicated that the funding will cease but there is a legislative requirement to maintain the number of RGI units. Further conversations with MMAH will determine the impact to the County of Lambton.

Rent supplements under this program have been in place since 1973 and many households have become reliant on the financial support to maintain their tenancies. The loss of the block funding from the federal government will also impact the ability of the Housing Services department to meet the goal of expanding housing options for lower income households by a minimum of 200 units as recommended in the Affordable Housing Plan (AHP) and approved by Lambton County Council in 2011. Utilizing funding from the Community Homelessness Initiatives Program (CHPI) to maintain rent supplements will preserve the status quo for these households but it may limit the flexibility of the County of Lambton to help other households and introduce innovative solutions, as is intended by CHPI program guidelines.

Figure 38: County of Lambton Social Housing Wait List vs. Housing Placement 2001-2012⁷⁰

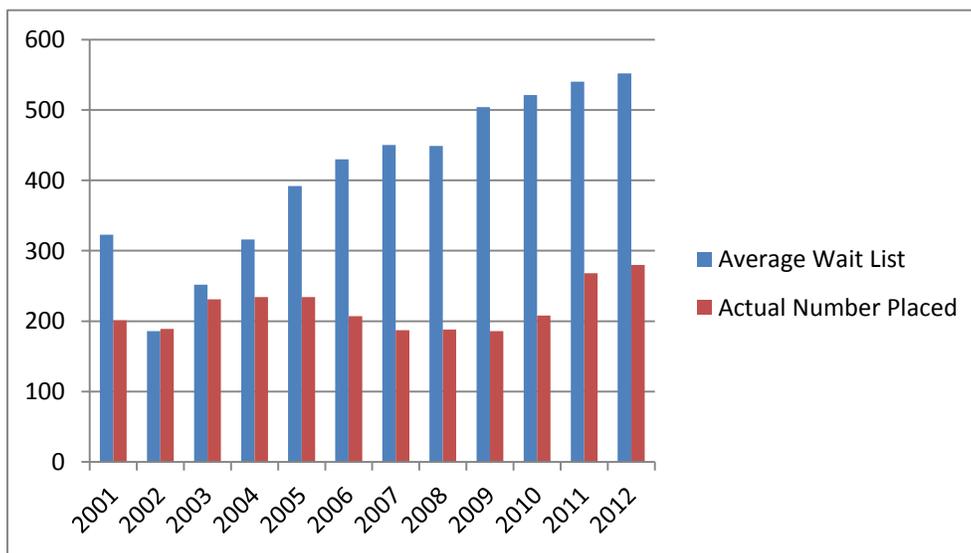


Figure 38 shows that the wait list for affordable housing continues to grow, an indication of the need. Between 2007 and 2010, roughly 60% of applicants were not housed. Improvements were seen in 2011 and 2012, although the need continues to outpace the demand for affordable housing. Placing applicants in affordable housing has been more successful in the last two years, aided in part from various programs through the Affordable Housing Strategy. This wait list will continue to grow if new affordable housing stock is not added in Sarnia-Lambton.

⁷⁰ County of Lambton Housing Services Department, 2013.

Figure 39: Wait List by Bedroom Type⁷¹

Bedroom Type	Number of Applicants
1 Bedroom	392
2 Bedroom	93
3 Bedroom	67
4 Bedroom	27
5 Bedroom	1

Figure 39 provides an overview of the number of applicants for each bedroom type in Sarnia-Lambton. How long a household waits for an appropriate unit varies based on a number of factors including where the applicant prefers to live; whether utilities are included; the size of the unit; the rate of turnover in the housing stock; and the state of the housing stock. For example, if a tenant moves out and leaves their unit in disrepair, it takes time to remediate the unit before a new tenant can move in.

The wait lists for units in Sarnia are longer and applicants tend to be on the wait list for longer periods of time while they wait for a unit in the city. Reasons for preferring to live in Sarnia include the preference to be close to family and friends; as well as access to services needed for daily living such as support services, medical care, and transportation.

Figure 40: Minimum Approximate Wait Time by Housing Type, July 2013⁷²

Bedroom Type	Average # Months on Waiting List
Bachelor Unit	12 months
1 Bedroom unit	20-24 months
2 bedroom unit (townhouse or apartment)	25 months
3 bedroom unit (townhouse or apartment)	12 months
4 bedroom unit (townhouse or apartment)	12 months

Figure 40 shows approximate wait times by bedroom type in Sarnia. In instances where a household has narrowed their preference to a specific area or building, the wait time may be longer than the approximate times listed.

⁷¹ County of Lambton Housing Services Department, 2013.

⁷² County of Lambton Housing Services Department, 2013.

5.0 Affordable Housing and Special Needs Populations

5.1 Population Changes

A report called, "Population: Summary Trends and Projections" prepared by the County of Lambton Planning and Development Services Department in 2012 was based on the 2011 Census and provided population projections for the County until 2031. The expectation is that most municipalities, and the County as a whole, will experience a population decline. The report is clear to identify that, "future work will be needed to translate these projections into housing demand, but initial analysis suggests that ongoing declines in average household sizes will translate into continuing demand for new dwelling unit construction."⁷³

The population changes identified in this plan will create the need to address the following issues:

- The housing needs of baby-boomers will change as they age. Older persons tend to gravitate towards multi-unit residential housing and these can be rental or owned units.
- As low income boomers age there may be an increase in the demand for affordable housing that has been modified for individuals with mobility issues and health concerns.
- The marketing strategy to attract retirees to the area may create pressures in the availability of affordable housing in the community.
- As the population ages and household size declines as a result, new dwelling construction may emerge. It is important to consider that the housing needs of the baby boomers will also change over the longer term due to health and financial issues.
- Municipalities that experience a declining population may consider innovative repurposing of their housing stock rather than building new homes.

5.2 Female-Led, Lone Parent Families

Female-led, lone parent families are more likely to have specific housing concerns related to affordability. Female-led, lone parent families typically earn \$18,641 less than male-led, lone parent families (\$33,159 for female-led and \$51,800 for male-led). Married couple families earn on average \$76,598. In some municipalities, female-led, lone parent families earn less than the County average; Enniskillen - \$24,649, Point Edward - \$25,342 and Warwick - \$28,155.⁷⁴

There is an average of 2.6 people in female-led, lone parent families.⁷⁵ Therefore, these households need two or three bedrooms to meet their housing needs depending on the gender or ages of the children. To maintain spending of 30% of gross monthly income on rent, housing would have to be less than \$616 in Enniskillen, \$634 in Point Edward and \$704 in Warwick for a female-led, lone parent family.⁷⁶

⁷³ County of Lambton. Population: Summary Trends and Projections. 2012. Pg. 6. Planning and Development Services Department.

⁷⁴ Statistics Canada, Community Profiles. 2006 (no similar data available for 2012 Census).

⁷⁵ Statistics Canada, Community Profiles. 2012.

⁷⁶ Calculations by OrgCode Consulting Inc. using Statistics Canada, Community Profiles, 2006 data as cited in the Affordable Housing Strategy for the Communities of Lambton County, 2011.

In 2006, female-led, lone parent families in Lambton earned \$3,000 less than the Ontario average income of \$36,496.⁷⁷ In Enniskillen and Point Edward, female-led, lone parent families earned \$10,000 less than the provincial average.

In Lambton, the rate of growth for female-led, lone parent families was 1.3 % thus, significantly lower than the rate of growth for this family type across the province which was 11.5%.⁷⁸

Figure 41: Profile of Female-Led Lone Parent Families by Municipality-2006⁷⁹

Municipality	Number of Female Lone Parent Families	Average Number of People in Female Lone Parent Families	Median Income Female Lone Parent Families
Petrolia	170	2.5	35,165
Enniskillen	45	2.7	24,649
Sarnia	2,860	2.5	33,883
Brooke-Alvinston	85	2.6	34,078
Dawn-Euphemia	45	3.3	43,430
Lambton Shores	245	2.6	38,409
Oil Springs	10	Not available	Not available
Plympton-Wyoming	155	2.5	36,697
Point Edward	65	2.7	25,342
St. Clair	350	2.7	33,318
Warwick	65	2.8	28,155
LAMBTON	4,375	2.6	33,159

The 2011 Census indicated that there was a slight increase in female-led, lone parent households; however the proportion of these families remained the same for each community.⁸⁰ Figure 41 shows that there are low income households in each community; and there is a higher proportion of low income, female-led, lone parent households in Sarnia (21.2%) than elsewhere in the County. This is likely because there are more services and supports for low-income families in the City of Sarnia, including social services and social housing.

5.3 Victims of Violence

The County of Lambton Housing Services department recognises victims of domestic violence as a priority population for safe, affordable housing. If a member of the household

⁷⁷ Statistics Canada. Community Profiles. 2006.

⁷⁸ Statistics Canada. Community Profiles. 2001, 2006 & 2011.

⁷⁹ Statistics Canada, Community Profiles, 2006 - Note that Statistics Canada changed its data collection methodology with the 2011 Census. As such, this data element was not available for the 2011 Census.

⁸⁰ Statistics Canada, Community Profiles, 2011.

has been subjected to abuse by another person that they have lived with, or been sponsored by, the individual is then placed at the top of the chronological waiting list for RGI housing.

In the City of Sarnia, there is one women's shelter for women and children fleeing abusive relationships. There is another women's shelter on Walpole Island. At present, there are no shelters specifically for men fleeing abuse.

5.4 Special Needs Housing

Special Needs Housing can mean different things to different people. Essentially, Special Needs Housing refers to housing that is modified or enhanced to meet the special needs of an individual or group of individuals. Special Needs Housing may require that there is enough space to accommodate a wheelchair, walker or scooter; have grip bars and special bathing supports; or a variety of safety features which address barriers that individuals may experience as a result of their special needs. It may also mean that there is enough room for a caregiver to reside in the home to provide continuous care. An overview of special needs housing in the community follows.

5.4.1 Housing for Persons with Physical Challenges

The March of Dimes in Sarnia Lambton provides supports for individuals over the age of 16 with permanent physical disabilities. The individuals also need to be able to direct their care either verbally, or through other methods of communication. The primary housing service they provide is Supportive Housing with 24/7 support. There are currently three facilities where individuals are supported;

- Guernsey Apartments (Queen Street, Sarnia) - 12 individuals
- Ozanam Manor (Wellington Street, Sarnia) - 13 individuals
- Maxwell Park Place (Maxwell Street, Sarnia) - 7 individuals

The March of Dimes also provides Congregate Care at Standing Oaks, a facility on Michigan Avenue in Sarnia. This is a group home for individuals with physical and developmental disabilities who also have a diagnosis of medical fragility which require intense supports. There are five beds and one respite bed at Standing Oaks.

Another program called Outreach Attendancy supports 26 individuals. March of Dimes staff visit people in their homes and provide services to help them live independently. A pilot project called Mobile Wellness provides supports to 26 seniors who require assistance for independent living.

The supports provided by the March of Dimes enable individuals to live independently and not rely on a hospital or a Long Term Care facility. The March of Dimes manages the waiting list for all of the programs with the exception of Mobile Wellness which is managed by the Erie-St. Clair Community Care Access Centre (CCAC). In June 2013, there were 19 individuals on the wait list for Supportive Housing and 28 people on the wait list for outreach programs. Individuals on the wait list for Supportive Housing often receive outreach support, CCAC, or rely on family and friends until they can access services.

Staff at the March of Dimes reported that individuals who receive supports are generally

healthier and live longer with their disabilities than in the past. This trend has resulted in an increase of the care needs in the community.

The March of Dimes reported that they are receiving more applications for supports from people who are homeless. These individuals are homeless when they present at the hospital and when they are discharged they have no home to go to; thus creating challenges for their health care due to their housing options. Many of these individuals cannot get into supportive housing because of previous behaviour issues which limit or remove any options with housing providers. For these individuals, housing has to be secured with private landlords.

The needs of individuals with behaviour concerns present challenges for service providers. Individuals with special needs report feeling that the supportive services are intrusive or infringe on their rights; and therefore they often refuse the services offered to them. The need for the Behaviour Supports Ontario program (BSO) to come to the community to support seniors and persons with inappropriate behaviours being discharged from hospital has been identified. BSO is expected to come to the community soon.

There is a significant lack of accessible housing throughout the County of Lambton. For example, in order to qualify for supports from the March of Dimes, an individual has to require three hours per day of personal care. Many apply for March of Dimes supports because their housing is not accessible and they need help just to get around their homes. However, needing assistance to manoeuvre around an inaccessible home does not qualify for March of Dimes' services because they must also have a need for personal care. As a result, many people are declined service because their inaccessible housing is the only reason they need support.

In the late spring of 2012, there were 47 people waiting for either Supportive Housing or Outreach Services. The number of people on the wait list will be impacted by aging baby boomers, longer life spans and an increase in persons with permanent physical disabilities. It is anticipated that in the next 5 - 10 years, the number of people waiting for service from the March of Dimes could increase to approximately 200 people.

5.4.2 Housing for Persons with Intellectual and/or Developmental Delays

The agencies in the County of Lambton that provide supports for individuals with intellectual or developmental delays are St. Francis Advocates, Christian Horizons, Community Living Sarnia-Lambton and Lambton County Developmental Services. The waiting list for housing supports for all agencies is managed by Developmental Services Ontario (DSO) Southwestern region.

Supports to daily living are provided in a variety of residential settings as follows:

- Wallis Residential (Domiciliary Hostel)
- Group Homes
- Supported Independent Living
- Host Families
- Intensive Supports

In early June 2013, DSO indicated that the wait list for Group Homes was 120; for Supported Independent Living was 47; for Host Families was 7; and for Intensive Supports was 2; for a total of 176 individuals waiting for housing supports of some type.

In 1999, the year of the senior, Sarnia Community Living commissioned a report⁸¹ to investigate the number of senior parents (age 55 or higher) who had developmentally delayed adult children in their homes; and the health concerns of those parents. Ninety-four families that decided to care for their children at home, rather than institutionalize them when they were born during the 1950's, have been identified. Now that the children are aging, many parents are concerned with their own declining health and how much longer they will be able to care for their children. This hidden number of individuals that may require supportive housing in the next 10 years is an issue and has the potential to create significant pressure on the housing system.

In recent years, there have been several high profile cases presented in the media regarding aging parents abandoning their adult children with disabilities (with many types of barriers to independent living). The most prevalent issues are the lack of funds and resources for families to keep their developmentally delayed family members at home. The long wait list for appropriate housing with supports creates pressure on the housing and healthcare system with the potential being that these individuals will become homeless, or will have to reside inappropriately in a long term care facility or the hospital. Between 2011 and 2012, there have been at least two instances in Lambton County where parents have left their adult children in respite care, leaving the responsibility to find permanent housing solutions, with appropriate supports, to the respite provider.

In August 2013, the Ministry of Community and Social Services announced new funding for individuals and their families with high risk and complex needs. A report by the Sarnia Observer indicated that while local agencies serve approximately 300 families, there are still another estimated 600 to 800 adults with developmental disabilities in the County and of these; there are 90 to 100 of these families with sons and daughters who are in "pretty high need".⁸²

Lambton College is known for its large human services department including the Community Integration through Co-operative Education (CICE) program: a two-year, post-secondary, modified program designed for individuals with learning challenges such as intellectual disabilities, brain injuries, learning disabilities, Autism Spectrum Disorder, mental health issues, and other related challenges. Lambton College also offers several programs including Developmental Support Worker (DSW), Social Service Worker (SSW), Early Childhood Educator (ECE), and Personal Support Worker (PSW) programs that provide training for hundreds of students each year. These programs have a co-op component to obtain experience in their respective field of service as part of the graduation requirements. Some students have difficulty finding co-op placements to complete their programs.

One suggestion is to design programs and services that meet the needs of the College programs for co-op placements and provide services to individuals who are medically fragile

⁸¹ NEEDS AND CONCERNS OF SENIOR FAMILY CAREGIVERS: *A brief overview of the Sarnia Seniors Study* Peter C. McMahon, MSW, Ph.D. September, 1999. Retrieved from <http://www.communitylivingsarnia.org/ssurvey.php> on June 25, 2013.

⁸² Morden, Paul. The Observer. Agencies waiting for details. August 5, 2013.

with support from the above mentioned programs such as students in pre-health, paramedic and nursing programs, and other faculties. Modeling an Adult Day Care program for individuals with special needs could be delivered in a similar manner to that of the current child care provided by the College's Early Childhood Education Centre. Offering this type of support to parents of adults with disabilities could provide enough respite to allow these adult children to remain at home with their parents for longer periods of time. This proposed Adult Day Care program could provide service to individuals over the age of 16, which is when services for children cease in the current community programs.

Financial supports that parents receive to provide care to their developmentally delayed and medically fragile children both before and after they turn 19 are very low and as a result, care suffers. If these adults had a program where the bulk of their day could be spent in the care of professionals for low or no cost, then their dollars could be stretched for respite care in the evenings. There is a need to work collaboratively with community agencies towards more solutions that support parents to maintain care for their medically fragile and developmentally delayed adult children at home.

5.4.3 Community Support Workers

In the 2005-2008 County of Lambton Homelessness Plan, a need was identified to create a position that would help people who had vulnerabilities and challenges that were threatening to make them homeless. A position was created in the Housing Services Department called the Community Support Worker (CSW). CSWs assist people in the community by matching tenants with agencies for support. Additionally, for those who do not meet the mandate of any other service provider in the community, CSWs directly help them remain housed. Where appropriate, individuals are referred to the Family Counselling Centre to participate in their trusteeship program which provides assistance to manage money and pay bills.

The program has expanded from one CSW to three as the demand for supports to help vulnerable individuals maintain their tenancies is high. In 2012, CSWs helped approximately 270 individuals maintain their housing. Many of the individuals came into the program with one issue that was affecting their tenancy. After this first issue was resolved, another issue would emerge. This phenomenon within the caseload is more common than not, with roughly 75% of the caseload needing supports for more than two months to stabilize their housing situations. Of these, the majority of the caseload is comprised of single, senior males with significant health issues.

This program also has a trusteeship component where individuals who may benefit from having a trustee to assist with paying bills in order to prevent homelessness, are referred to the Family Counselling Centre. Participation in the trusteeship component of the program is voluntary, with the intent to provide supports to individuals so that they can eventually live independently without supports. Where this is not possible, individuals may remain with the trustee as long as required.

5.4.4 Housing for Persons with Mental Health Illness

Housing supports are provided across Lambton County by the Canadian Mental Health Association to approximately 100 individuals who have either a diagnosed mental illness or

concurrent disorder (addiction and mental health). Additionally, the vulnerable population of individuals with mental health illness and involvement in the justice system are supported where they require an address in order to be released from custody or have completed their sentence and will be without housing upon release. These supports are funded by Ministry of Health through the Erie-St. Clair LHIN. Services include case management, emergency shelter including hotel rooms if other community shelters are unavailable or inappropriate, and a rent supplement.

5.4.5 Aging, Healthcare and Housing

The population in the County of Lambton is aging. Data from the 2011 Census reports that the median age for Lambton's females is 46.1 years and the median age for males is 43.5 years (compared to 41.8 for males and 43.6 for females in the 2006 Census). An aging population poses significant challenges on the social and health infrastructure such as general health care including hospitalization, chronic disease management, homes for the aged, support services, social services and housing.

Long-Term Care (LTC) Homes provide living accommodation for seniors who need help with the activities of daily living; and require access to 24-hour nursing care or supervision in a secure setting. Long-Term Care Homes offer higher levels of personal care than what is offered in either retirement homes or supportive housing. These homes are licensed by the Ministry of Health and Long-Term Care (MOHLTC) and are governed by the *Long-Term Care Homes Act, 2007 (LTCHA)*.

In the spring of 2013, there were 1,044 LTC beds in the County of Lambton with another 76 scheduled to become available very soon, for a total of 1,120 beds. The wait list for Long-Term Care beds is managed by the Erie-St. Clair Community Care Access Centre (ESC-CCAC). The ESC-CCAC is the agency that assesses individuals for support services and placement in LTC.

5.4.6 Hospitalization

Many individuals, in particular seniors, present in hospital with acute medical issues. When their condition is stabilized they are no longer considered acute care patients. If they are able to return home they are discharged to their home. If they are not able to return home but no longer considered acute, their status in hospital is converted to Alternative Level of Care (ALC). When this happens, the patient remains in hospital using a bed that should be used for an acute care patient and the level of funding the hospital receives is considerably less. Patient care then falls under the *LTCHA* and not the *Public Hospitals Act*.

Hospitals seek to discharge patients to the community, whether it is to their homes or to a LTC facility because research⁸³ indicates that when stabilized, patients are more likely to

⁸³ Wainwright T, Middleton R, An orthopaedic enhanced recovery pathway, *Current Anaesthesia & Critical Care* (2010), doi:10.1016/j.cacc.2010.01.003. Retrieved September 30, 2013 from <http://www.enhancedrecoveryblog.com/wp-content/uploads/2009/10/An-Orthopaedic-Enhanced-Recovery-Pathway-In-Press-corrected-proof.pdf> and Husted H, Hansem HC, Holm G, Bach-del C, Rud K, et al. What determines length of stay after total hip and knee arthroplasty? A nationwide study in Q3 Denmark. *Arch Orthop Trauma Surg*; 2009; doi:10.1007/s00402-009-0940-7. Retrieved September 30, 2013 from <http://www.ncbi.nlm.nih.gov/pubmed/19633865>.

thrive when they are in the community. Patients who have had their status converted to ALC in hospital do not receive priority for placement in LTC. Priority is given to individuals who qualify for LTC while they are in the community. The shortage of LTC beds, number of ALC patients, shortage of supportive housing facilities and lack of funding for support services, has coalesced to create significant housing concerns for the seniors and other vulnerable persons in the County of Lambton. While these concerns are not specific to this County because similar pressures are being felt across the province; this plan will address the specific concerns for this County.

Individuals who are discharged from hospital to their homes are assessed by CCAC for support services. These services must include assistance with bathing along with other supports such as meal preparation, light cleaning and toileting. There is a real need to enhance support for transitioning individuals from hospital to the community. Many individuals do not qualify for support from CCAC but still require assistance to help with medical issues. These individuals would benefit from a community transition program, perhaps with a Personal Support Worker (PSW) assigned to help them.

Several trends regarding discharge from hospital were identified during the development of the Housing and Homelessness Plan including the need to provide supports to individuals transitioning from hospital to the community to ensure that they recover from their illnesses and thrive; a need for affordable, subsidized retirement homes; and the need for affordable subsidized and supportive housing for individuals who have cognitive issues. Community agencies report that there has been an increase in the number of homeless individuals with complex health issues. The Good Shepherd's Lodge homeless shelter is not able to provide medical supports, so these individuals often cycle through the shelter and the hospital emergency room creating pressures on the resources of both organizations.

CSWs report that individuals on their caseloads who are discharged without support services established to provide continuous care once they leave the hospital, experience rapid health deterioration resulting in crisis and readmission to hospital. There is a need to ensure that supports are in place for vulnerable individuals prior to discharge to ensure that they do not experience health relapses that require re-hospitalization. Decreasing the recidivism of hospital visits will help to reduce health care costs for the hospital, Emergency Medical Services (ambulance) and other community supports.

5.4.7 Withdrawal Management Services (WMS)

Although the County of Lambton has addiction programs and services, they are limited. Currently, there are no withdrawal management facilities, programs or supports in the County of Lambton. In the spring of 2013 Bluewater Health, with financial assistance from the Erie-St. Clair LHIN, hired a project manager to investigate the feasibility of establishing Withdrawal Management Services (WMS) in Sarnia.

Most withdrawal management programs in Ontario combine detox beds with other supports. The consultant will compile a comprehensive needs assessment and a project plan that will include funding requirements, facility concerns and other details. This report is anticipated to be finalized in the fall of 2013. The establishment of a WMS in Sarnia could create issues/pressures within the housing continuum that do not currently exist in Lambton County as individuals who leave a withdrawal management program typically need to remove themselves from their previous environment.

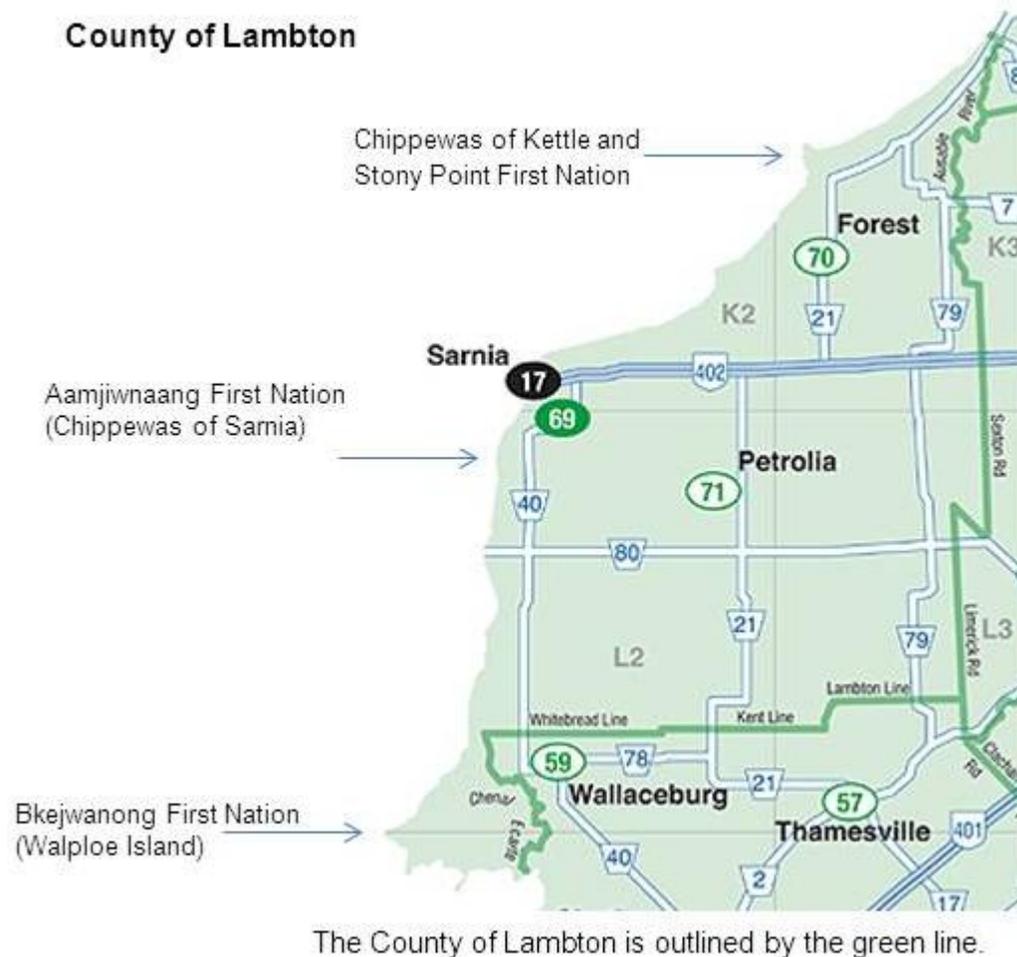
6.0 Aboriginal Housing Issues⁸⁴

6.1 Local Context

There are three First Nation communities in the County of Lambton

- Aamjiwnaang First Nation (Chippewas of Sarnia)
- Bkejwanong First Nation (Walpole Island)
- The Chippewas of Kettle and Stony Point First Nation

Figure 42: Map of Lambton County Indicating First Nations Reserves



6.2 Transportation

Figure 42 shows the location of the three First Nations in Lambton County. The Aamjiwnaang First Nation community is located within the city of Sarnia. This means that most social services, including housing, are relatively easy to access for residents of Aamjiwnaang. The other two First Nations communities: Bkejwanong and the Chippewas of Kettle and Stony

⁸⁴ Kerrigan, Lorri. Baamsedaa Grant Proposal for Legal Aid Ontario, 2010.

Point, are located in rural areas - each approximately a 50 minute car ride into Sarnia, making it difficult for residents of these communities to access supports and services. There is no bus service in the rural communities. If an individual does not have a car they have to rely on friends, family or other supports available to assist with transportation.

6.3 Population

There are 5,795⁸⁵ individuals who identify as Aboriginal⁸⁶ representing five per cent (4.6%) of the County's population. This is more than twice the provincial average which is 2 per cent⁸⁷.

Figure 43: County of Lambton Aboriginal Population

	Total	Male	Female
Aboriginal Population	5,795	2,835	2,960

Figure 43 shows the composition of the Aboriginal population in the County of Lambton.

Figure 44: County of Lambton Aboriginal Demographics⁸⁸

	General Population	Aboriginal Population
Population	128,204	5,795
Median Age (years)	42.8	29
% of Population Over 15 Years	83.1	72.9
Mobility Rate (%)	11	15
Employment Rate (%)	60.1	55.1
Unemployment Rate	6.5	13.2
Median Income (\$) (all sources)	26,772	15,723
Median Earnings from Employment (\$)	24,919	19,672
No High School Diploma, Degree or Certificate (%)	23	36

Figure 44 indicates that compared to the general population of Lambton County, Lambton's Aboriginal people:

- Are younger on average than the general population (13.8 years)
- Move more often (4% more)
- Have lower levels of employment (5% lower)

⁸⁵ Retrieved June 12, 2013 from Stats Can <http://www12.statcan.ca/census-recensement/2006/dp-pd/prof/92-591/details/page.cfm?Lang=E&Geo1=CD&Code1=3538&Geo2=PR&Code2=35&Data=Count&SearchText=lambton&SearchType=Begins&SearchPR=01&B1=All&Custom>.

⁸⁶ Included in the Aboriginal identity population are those persons who reported identifying with at least one Aboriginal group, that is, North American Indian, Métis or Inuit, and/or those who reported being a Treaty Indian or a Registered Indian, as defined by the *Indian Act* of Canada, and/or those who reported they were members of an Indian band or First Nation.

⁸⁷ Statistics Canada, Community Profiles, 2006.

⁸⁸ This section compares population data provided by Statistics Canada for the 2006 Census as similar comprehensive data from the 2011 Census was not available at the time of writing this plan.

- Have higher rates of unemployment (double at 6.7%)
- Have lower levels of income from other sources (\$11,049 lower)
- Have lower levels of earnings from employment (\$5,247 lower)
- Have lower levels of education

6.4 Poverty

While local data on Aboriginal family size is not readily available, it is clear when cross referencing the income data and LICO charts, that many Aboriginals living in the County of Lambton live below the established LICO for their respective communities.

Poverty disproportionately affects Aboriginal Ontarians with their rates of poverty higher on average than the non-Aboriginal population. One study found that half of urban Aboriginals live below the LICO.⁸⁹

6.5 Housing and Homelessness Services

Aboriginals residing in the County of Lambton are experiencing extreme housing pressures with many living in over-crowded circumstances. A severe housing shortage is developing on the three First Nations communities in Lambton because there is no land available on which to build. While there is enough land on the reserves to meet the housing needs, the land is not being sold for development. The rising youth population has created a demand for new housing but there is nowhere to move to on existing First Nations' lands.

The issue of housing for First Nations people was addressed in the Affordable Housing Plan for the Communities of Lambton as follows; First Nations people who were consulted noted that there is a higher incidence of chronic disease amongst First Nations people that can be exacerbated by poor housing. It was also reported that the incidence of concurrent disorders seems to be increasing among Aboriginal people and that adults with Fetal Alcohol Spectrum Disorders struggle to manage housing. It would be inappropriate to characterize all Aboriginal people as needing assistance with housing or supports, but the data and service practices support the desire to have specific service responses given the disproportionate representation of Aboriginal people experiencing homelessness and housing issues in the County. For example, the Inn of the Good Shepherd reports that approximately 25% of service users are Aboriginal and that services improved with the start of the Red Path Program and by having a Native Liaison Worker.⁹⁰ River City Vineyard also provides emergency shelter services for men, reporting that 40% of their shelter residents are Aboriginal.

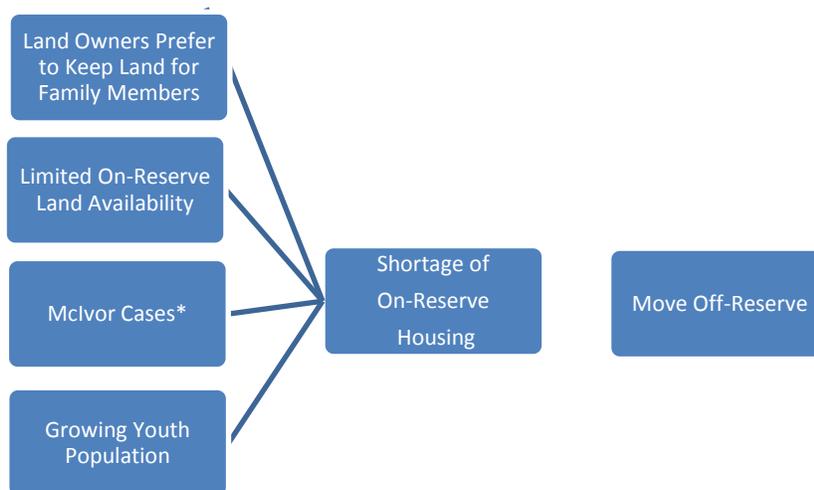
The wait list for On-Reserve housing can be up to five years. Once an individual or family is approved for On-Reserve housing there are financial commitments that the individual or family has to provide in order to start the process. As a result of the shortage of On-Reserve Housing, the Aboriginal population is moving off their reserves to find housing. This issue of

⁸⁹ Signer, A. "The Challenge of Measuring the Demographic and Socio-Economic Conditions of the Urban Aboriginal Population", *Not Strangers in these Parts: Urban Aboriginal Peoples*, edited by David Newhouse and Evelyn Peters, Policy Research Initiative, 2003, p. 128. Retrieved August 26, 2010 from http://www.policyresearch.gc.ca/doclib/AboriginalBook_e.pdf.

⁹⁰ Affordable Housing Plan for the Communities of Lambton County. Org-Code Consulting Inc. 2011.

On-Reserve housing is not the responsibility of the County of Lambton; however, the impact of the housing shortage on the three First Nations within the County borders influences the delivery of services Off-Reserve. Figure 45 illustrates the issues giving rise to the shortage of On-Reserve housing.

Figure 45: On-Reserve Housing Overview



*Sharon Mclvor won an appeal of the Indian Act statutes to allow persons with non-native parents to be a Registered Indian under the Act, thereby increasing the number of persons who are entitled to benefits under the Act, including On-Reserve housing.

Figure 46: Household Type and Structure Type On-Reserve Housing-Lambton County⁹¹

Band Housing	Structural Type of Dwelling									
	Total - Structural type of dwelling	Single-detached house	Apartment building that has five or more storeys	Movable dwelling	Other dwelling	Semi-detached house	Row house	Apartment duplex	Apartment building that has fewer than five storeys	Other single-attached house
ALL Households										
Total - Household type	215	170	0	0	40	15	25	0	10	0
Family households	165	130	0	0	30	10	20	0	0	0
One family only households	145	110	0	0	30	10	20	0	0	0
Couple family households	85	65	0	0	15	0	10	0	0	0
• Without children	20	10	0	0	10	10	0	0	0	0
• With children	65	55	0	0	10	0	10	0	0	0
Lone-parent family households	60	45	0	10	15	0	10	0	0	0
Other family households	15	20	0	0	0	0	0	0	0	0
Non-family households	55	40	0	0	15	10	10	0	0	0
One person households	50	35	0	0	15	10	0	0	10	0
Two or more person households	10	0	0	0	10	0	0	0	0	0
Source: Statistics Canada, Census series.										

Figure 46 shows the various household types and housing structures on the three First Nations.

6.6 Living Off-Reserve

Living off of the reserve creates new issues for Aboriginals. The barriers that exclude low-income Canadians from adequate housing are compounded for Aboriginal peoples by racism, higher mobility rates (see Figure 46), and inexperience in navigating the complexities of urban life⁹².

⁹¹ Statistics Canada, 2006 Census Profile.

⁹² In from the margins: A call to action on poverty, housing and homelessness. The Standing Senate Committee.

The Affordable Housing Plan for the Communities of Lambton called for the creation of culturally appropriate Off-Reserve Aboriginal housing to meet the needs of the community. This presents an opportunity to work collaboratively and creatively with the three First Nations and all levels of government to address the issue.

The issues of On-Reserve housing are not administered by the County but the effects of these concerns do have an impact on the Housing and Homelessness supports and services for which the County has responsibility. For this reason, it is important for planners and policy makers to be aware of Aboriginal housing issues and consider proactive measures to help address Off-Reserve housing pressures created by the On-Reserve housing situation.

7.0 Homelessness

The delivery of Homelessness Services in the County of Lambton and the province of Ontario changed dramatically in 2013. In early 2012, the province of Ontario consolidated all of the former homelessness funding into one fund called the Consolidated Homelessness Prevention Initiative (CHPI). The responsibility of homelessness funding was transferred from the Ministry of Social Services (MCSS) to the Ministry of Municipal Affairs and Housing (MMAH).

The County of Lambton has had the responsibility to plan and administer homelessness service management since 1999, when the province devolved these services to the municipality. The County is required to develop a local plan to deliver homelessness services to achieve the following provincial priorities:

- People experiencing homelessness obtain and retain housing; and
- People at risk of homelessness remain housed.

The County of Lambton, as the Consolidated Municipal Service Manager (CMSM), developed the first homelessness plan in 1999. From 1999 to 2013, the CMSM managed the funding using the definition of homelessness as, “one who has no home, or one at risk of having no home because 50% or greater of their income is spent on shelter.”

The 2003 Homelessness Plan provided for a mix of homelessness service levels to meet local needs and priorities within the provincial framework, as well as with municipal standards, policies, priorities and resources. Since 2003, the County of Lambton Homelessness Plan has focused on a balanced approach to addressing homelessness by providing a comprehensive continuum of services.

The previous Homelessness Plan expired in 2011. The province of Ontario advised municipalities that under the auspices of the Long Term Affordable Housing Strategy, each municipality will be required to submit consolidated Housing and Homelessness Plans for 2014. County staff requested that the 2008-2011 Plan be extended until the province shared the guidelines for the new plans with the municipality.

The overall Housing and Homelessness Plan was developed based on input from members of the Community Homelessness Initiatives Network (CHIN). Membership in CHIN includes staff from agencies that provide services to individuals facing homelessness, concerned community members and persons with lived experience.

7.1 An Overview of Homelessness

OMSSA, in a report entitled *A Strategy to End Homelessness*⁹³, identified that the term homeless can be applied to people in the following three types of situations:

⁹³ A Strategy to End Homelessness. OMSSA. 2008. Retrieved April 11, 2013 from <http://www.omssa.com/human-services/housing-homelessness/housing-and-homelessness-resources/A%20Strategy%20to%20End%20Homelessness%20-%20A%20Discussion%20Paper%20for%20OMSSA%20Members.pdf>.

- **Absolutely homeless:** People who sleep in indoor or outdoor public places not intended for habitation (e.g. streets, parks, abandoned buildings, stairwells, doorways, cars, or under bridges);
- **Lacking permanent housing:** People who live in temporary accommodation not meant for long-term housing. Examples include: emergency shelters, hospitals, time-limited transitional housing programs, residential treatment programs or withdrawal management centres and more informal arrangements such as staying with family, friends, or acquaintances; and
- **At risk of homelessness:** Households whose current housing is unaffordable, unsafe, overcrowded, insecure, inappropriate or inadequately maintained; it also refers to situations where the person lacks supports to maintain housing stability (e.g. activities of daily living, life skills training, conflict resolution).

OMSSA also recognized that within these different aspects of homelessness, there are different degrees of homelessness⁹⁴:

- **One-time homelessness:** Usually the result of an unexpected event (e.g. family breakdown, eviction, employment loss, natural disaster, house fire); people may have social and economic resources to draw on to avoid becoming homeless again.
- **Episodic homelessness:** Periods of housing stability interspersed with periods of housing instability and homelessness.
- **Persistent homelessness⁹⁵** can include a variety of possible characteristics:
 - person has experienced homelessness for a long time (often greater than one year) with a pattern of cycling in and out of hospitals or correctional facilities between periods of living on the street or in emergency shelters;
 - homelessness has become the new “normal” where an individual's skills are oriented to survival on the streets rather than to living in housing; and/or
 - the individual has experienced extensive use of emergency services or a large number of disconnections from services.

Each experience of homelessness has different causes, needs and solutions. Yet they are all damaging to those who experience them and costly to the community.

7.2 Factors that Contribute to Homelessness

While it is recognized that homelessness has many causes, research has provided an understanding of several factors that contribute to homelessness. These can be categorized as systemic and individual factors.

⁹⁴ Ibid.

⁹⁵ Report of the Ad-Hoc Working group on Persistent Homelessness in Waterloo Region; September 2007. Region of Waterloo Social Services as cited in A Strategy to End Homelessness. OMSSA. 2008.

7.2.1 Systemic Factors

Poverty: Homelessness and poverty are closely linked. High unemployment rates and low income, whether from social assistance, employment insurance or minimum wages, contribute to chronic poverty for many individuals and families. Those in poverty frequently have difficulty paying for housing, food, child care, health care, and education. Difficult choices must be made when limited resources cover only some of these necessities, which often result in housing loss. Individuals living in poverty often have to make choices between paying rent and eating. Faced with these choices puts individuals in a position where they are one or two paycheques away from becoming homelessness.

Lack of Affordable Housing: The lack of affordable housing is a major contributor to housing instability and eventual homelessness. Those living in poverty often cannot find affordable housing so they live in inadequate, unaffordable housing; and often must make choices about whether to pay the rent, or the utility bills, or to eat. A shortage of affordable housing creates an environment where the poor live in unsafe and inadequate housing; must move frequently due to the inability to pay rent; and often face eviction. Precarious housing has been recognized as creating costs to the individual with low levels of employment and poor health. Societal costs attributed to poor quality housing include higher taxes to fund social programs.

7.2.2 Individual Factors

Mental Health: Various studies have found the prevalence of mental illness among people who are homeless to be higher than in the general population (between 30%⁹⁶ and 67%⁹⁷). However, only a small proportion of these individuals indicate mental illness as the reason that they became homeless, instead, they indicate that poverty and lack of affordable housing contributed to their homelessness.

Addictions and Substance Abuse: While the homeless population does include a disproportionate number of persons with addiction disorders, most drug and alcohol abusers do not become homeless.⁹⁸ People with low incomes and addictions are more at risk of becoming homeless than people with higher incomes.

Youth Homelessness: Research indicates that, "most homeless youth have histories of family instability, conflict and abuse; although more young women than young men have

⁹⁶ Taking Responsibility for Homelessness: An Action Plan for Toronto. Report of the Mayor's Homelessness Action Task Force. City of Toronto 1999 (Ont.). Retrieved April 11, 2013 from http://www.toronto.ca/pdf/homeless_action.pdf.

⁹⁷ Mental Health Policy Research Group, "Mental illness and pathways into homelessness: proceedings and recommendations", Toronto: Canadian Mental Health Association. 1998. As cited in COMMUNITY ACTION PLAN ON HOMELESSNESS: 2009-2014. The Road to Ending Homelessness in Ottawa Retrieved April 11, 2013 from <http://hhrc2.omssaconference.com/wp-content/uploads/2012/06/Ottawa-Community-Action-Plan-on-Homelessness-2009-2014.pdf>.

⁹⁸ Homelessness Resource Centre. Addiction Disorders and Homelessness, NCH Fact Sheet #6. Retrieved September 24, 2013 from <http://homeless.samhsa.gov/resource/addiction-disorders-and-homelessness-nch-fact-sheet-6-23151.aspx>.

experienced sexual and physical abuse within their families. Youth who have been abused, especially sexually abused, are more vulnerable to re-victimization."⁹⁹

Domestic Abuse: Domestic abuse comes in many forms including physical, sexual and financial. It includes assault and threats of assault to a person, their loved ones or possessions. In larger urban areas persons fleeing abuse represent approximately 30 per cent of the shelter users.¹⁰⁰

Eviction: Typically people are evicted for non-payment of rent or persistent behavioural issues.¹⁰¹

Other Factors: Other factors that have been identified as contributing to homelessness include physical illness or disability, unemployment, natural disaster, house fires, extreme hoarding behaviour, deinstitutionalization, discrimination and/or selective screening for access to housing, lack of appropriate housing, and unsafe housing (danger could come from roommates, neighbours, etc.).¹⁰²

7.3 Homelessness in Sarnia-Lambton

It is difficult to measure the number of homeless in any city, town or municipality because of the transient existence the homeless experience. In order to determine the number of people who are homeless or at risk of becoming homeless, local decision makers utilize data from a number of programs that provide supports to individuals who live in precarious housing. An indicator of how many people are at risk of becoming homeless is the number of people on the social housing wait list. In 2012, there were 724 applications for social housing with an average of 552 on the wait list for social housing. Only 280 households were placed in appropriate housing. In 2011, the average wait list was 240 households with 268 households placed.

Another indicator of the number of people at risk of becoming homeless is through those who access the rent-utility banks for assistance to retain their existing housing. Rent-utility bank services are provided by The Inn of the Good Shepherd, Salvation Army and St. Vincent DePaul. All three agencies report increases in the demand for assistance from the rent-utility

⁹⁹ Dinning, B.L. The Experience of Homeless Women: Considerations for an Effective Harm Reduction Response. 2005. Retrieved April 11, 2013 from http://www.equalityrights.org/when/resources_pdfs/HarmReduction.pdf.

¹⁰⁰ Novac, S. et al.(2002). On Her Own. Young Women and Homelessness in Canada, CHRA as cited in The Experience of Homeless Women: Considerations for an Effective Harm Reduction Response Prepared for Cornerstone Women's Shelter By L. Bonnie Dinning. April 2005. Retrieved April 11, 2013 from http://www.equalityrights.org/when/resources_pdfs/HarmReduction.pdf.

¹⁰¹ Eviction Prevention Protocols. City of Peterborough. 2005. Retrieved September 24, 2013 from <http://www.peterborough.ca/Assets/City+Assets/Housing/Documents/Social+Housing+Directives/Miscellaneous+Directives/Peterborough+Eviction+Prevention+Protocol+05.pdf>.

¹⁰² Dinning, B.L. and Davics, C. 2008. Community Action Plan on Homelessness: 2009-2014. Retrieved April 11, 2013 from <http://ottawa.ca/calendar/ottawa/citycouncil/occ/2008/10-22/cpsc/ACS2008-CPS-HOU-0014%20Doc%201.pdf>.

banks. The County of Lambton compiles an annual report on local homelessness programs and services¹⁰³.

- **3,597** requests for assistance were received through the Homelessness program, a **6%** increase over 2011. Of these requests **2,866** people received assistance, an increase of **19.3%** over 2011.
- **722** people were housed in emergency shelter in 2012, a **37%** increase over 2011.
- **2,644** requests were received for assistance from the Rent/Utility bank, an increase of less than **1%**. Of these requests **1,149** were assisted to retain their housing through the Rent/Utility Bank, a decrease of **5%** from 2011.
- **40,987** meals were served at the Soup Kitchen, an increase of **7.6%** over 2011.
- **21,681** units of food were provided at the Food Banks, down **3%** from 2011. These units of food served **10,609** households.
- **61%** of those who requested assistance from Homelessness Programs were in receipt of Ontario Works or Ontario Disability Support which compares to **60%** in 2011.
- **16%** who requested help from the Rent/Utility Bank were the working poor.
- Community Support Workers with the County's Housing Services Department provided supports to **281** individuals in **276** households to maintain their housing in 2012 and helped avoid eviction for **270**. Many required assistance for several months and over half needed supports for more than four months.

Local service providers continue to report increased demand for rent/utility banks, emergency shelter, soup kitchen and food bank programs.

7.4 Local Homelessness Programs

In January 2013, the Province of Ontario combined its homelessness programs into one fund called the Consolidated Homelessness Prevention Initiative (CHPI). Previously, the County of Lambton received funding to address homelessness from five different sources. These were consolidated and are now administered by the Ministry of Municipal Affairs and Housing (MMAH) and flowed through the County's Housing Services Department. The new funding is based on a prescribed formula determined by the province and based, in part, on the County's core housing need.

Under the CHPI guidelines¹⁰⁴, the provincial priorities for homelessness programs are:

- People experiencing homelessness obtain and retain housing; and
- People at risk of homelessness remain housed.

The County has a strong tradition of supporting the provincial homelessness priorities. Based on community consultations held in 2012, the County maintained the levy contribution toward Emergency Shelters, Domiciliary Hostels; and established the Municipal Residency Benefit (MRB) to replace the Community Start Up and Maintenance Benefit (CSUMB), in order to stabilize these community services.

¹⁰³ Lambton County Social Services Division, Social Planning and Program Support Homelessness Reporting Master 2012. This data is for programs funded by the County of Lambton through Homelessness funding received by transfer payments from the province. Agencies also assist individuals with their own funds.

¹⁰⁴ Community Homeless Prevention Initiative Program Guidelines November 2012, Retrieved August 30 from, <http://www.mah.gov.on.ca/AssetFactory.aspx?did=10065>.

The County's Social Assistance Restructuring (SAR) Investment Plan represents a significant investment in supports and services to fund strategies that help prevent and reduce the depth of child poverty; and promote attachment to the labour market. Programs supported by SAR include homelessness programs, children at risk services, the Youth Recreation and Sport Program (YRASP), RedPath, Community Grants, the Angel Fund, food distribution, community education, and the Dental/Medical program.

Since 1999, the County has been responsible for the development of the Homelessness Plans that are designed to support local solutions and meet the provincial objectives. The inaugural plan in 1999 focused on helping people to retain their housing. Since then, the Homelessness Plans have sought to provide a balanced approach to address the provincial priorities. The following provides a description of programs and services funded by the County of Lambton under the new priorities. Where appropriate, programs that are not funded by the County will be identified.

7.5 Provincial Priority #1: People Experiencing Homelessness Obtain and Retain Housing

Emergency Hostel – There are several emergency shelters in Lambton County. The Good Shepherd's Lodge, operated by the Inn of the Good Shepherd, has 25 beds and two family rooms. Staff at the shelter report that they have 16-19 people stay at the shelter on average. The Inn of the Good Shepherd also operates the Haven with nine beds for youth between the ages of 16-24; five are male beds and four are female beds. Youth must follow specific rules including finish school and look for employment.

The shelters not funded by the County include the Women's Interval Home, a shelter for women escaping abuse; Harbour Inn operated by the River City Vineyard Church; and Three Fires, a women's shelter on Walpole Island First Nation.

For some people, their stay at a shelter would have been a one-time event, never to happen again. Others who experience chronic homelessness will cycle in and out of the shelter system for several years until their situation changes. In recent years, those who experience homelessness have included: working poor becoming homeless for the first time, victims of domestic violence fleeing an abusive partner, youth, First Nations people moving off-reserve, single men and women, and families.

Transitional Housing - The Inn of the Good Shepherd has a transitional housing facility that is located on the same premises as the Emergency Shelter, but is operated as a separate entity. With 19 beds, the transitional housing option provides individuals who haven't had success living independently the opportunity to learn the life skills necessary to live on their own.

7.6 Provincial Priority #2: People at Risk of Homelessness Remain Housed

Rent-Utility Banks - This program is delivered by the Inn of the Good Shepherd, Salvation Army and St. Vincent de Paul. These agencies receive a funding allocation to disburse to

individuals in the community who have an eviction notice or a utility cut-off notice. In 2012, the Rent-Utility Banks assisted 1,149 people to remain housed.

Community Support Worker - The Housing Services Department staffs three CSWs who support individuals at risk of becoming homeless, remain housed. CSWs assist with obtaining supports for households such as trustee services; income assistance; mediating tenant issues; providing home visits to ensure the health and safety of tenants; and making referrals to community supports such as the Canadian Mental Health Association, Family Counselling Centre and health care supports.

In 2012, CSWs assisted 270 people to stabilize their housing. Many of the individuals CSWs assist require intensive supports for several months in order to stabilize their housing. If these tenancies were not saved and resulted in homelessness, the shelter system in Lambton County would have been further stressed. The costs associated with an eviction are approximately \$6,200 therefore these saved tenancies also resulted in savings to the housing system

7.7 Domiciliary Hostels

The County of Lambton funds Domiciliary Hostel services. A domiciliary hostel is a residence, rest home, retirement home, or boarding and lodging home which, for a fee, provide permanent housing, limited support to vulnerable adults with special needs, and 24-hour supervision. There are two facilities in Sarnia operated by Wallis Residential providing 44 beds.

7.8 Municipal Residency Benefit

The Municipal Residency Benefit (MRB) is the County of Lambton's response to the Provincial government's elimination of the Community Start-up and Maintenance Benefit on December 31, 2012. MRB is provided to those in receipt of OW or ODSP to support them in maintaining or obtaining sustainable accommodations therefore avoiding homelessness. The MRB covers items such as rental and mortgage arrears, utility arrears and connections, rental deposits and other resources needed to retain sustainable housing.

7.9 Other Supports

Individuals experiencing homelessness or, who are at risk of becoming homeless, use many community programs and services to support their daily living. Agencies utilize limited funds to offer food banks, soup kitchens, clothing exchanges, food vouchers, bus tickets, assistance with rent and utilities, birthday cakes and gifts for children, furniture programs, assistance for prescriptions, and travel to medical appointments, etc. These programs help families to remain housed.

Since 1999, the County of Lambton has worked with community partners and all levels of government to create and fund appropriate solutions to meet local need. As needs have increased in the County, the County has worked with a range of community partners and other orders of government to create and fund a range of appropriate responses. Recognizing that housing and homelessness does not operate in a vacuum, the County

has worked with community partners to advocate for changes and new programs to address the myriad of issues associated with homelessness, affordable housing and poverty. One of these initiatives is the Circles Poverty Reduction Strategy, introduced in 2009. Circles seeks to break the cycle of poverty by matching families living in poverty with two to four allies who have an interest in helping people exit poverty. To date, Circles has had several successful families exit poverty and become self-sustaining.

7.10 Households Relying on Income Supports

One indicator of need is the number of individuals who are in receipt of social assistance, either OW or ODSP. In order to qualify for assistance, one has to be in constrained financial circumstances with limited savings and assets. Income assistance provides support for shelter and basic needs, based on the family size.

Since the social assistance rates were decreased in the mid-1990s, many people find a significant gap between the supports they receive and market rents. If social assistance recipients use part of their basic needs allowance to cover the shortfall in shelter costs this often leaves them with no money for food, utilities, hygiene items or transportation costs. It is at this point that social assistance recipients will turn to rent-utility banks, food banks, churches or family to help them with other costs of living. People who receive ODSP assistance also often require special needs housing. The relationship between those in receipt of income supports and homelessness has been well documented; and likely because the amount of money received makes it difficult to pay the rent and meet basic needs.

For example, in July 2013, a single person receiving OW assistance would be entitled to \$230 to meet their basic needs and up to \$376 to meet their shelter needs¹⁰⁵ for a total of \$606 per month.¹⁰⁶ A single parent with one child under 17 years of age would receive \$350 to meet their basic needs and \$590 to pay for shelter costs per month¹⁰⁷. In both of these scenarios, neither household would be able to afford average market rents as published by the Canada Mortgage and Housing Corporation in the 2013 Rental Market Report. In the Sarnia CA¹⁰⁸ the average rent for a bachelor unit was \$576 in April 2013, for a one-bedroom apartment it was \$669, and for a two-bedroom apartment it was \$792.¹⁰⁹

Most social assistance recipients find it difficult to afford their rent in the current market within the shelter allowance provided by OW and ODSP. This is reflected in the use of homelessness prevention funds through Rent-Utility Banks or Food Banks, with 61% of users of these programs in receipt of either OW or ODSP benefits¹¹⁰ as illustrated in Figure 47. Another 16% of the Homelessness Program users identify as working poor.

¹⁰⁵ Ontario Works will pay up to this maximum of shelter costs for a single person.

¹⁰⁶ Ministry of Community and Social Services, December 2012.

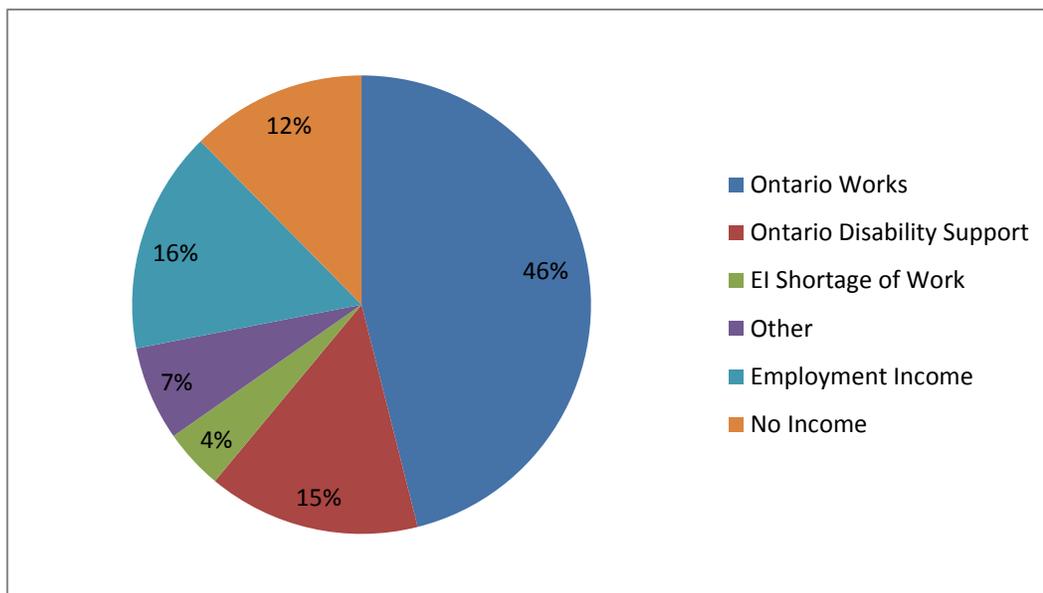
¹⁰⁷ Ministry of Community and Social Services, December 2012.

¹⁰⁸ The Sarnia Census Agglomeration (CA) includes the City of Sarnia, St. Clair Township and Village of Point Edward.

¹⁰⁹ Canada Mortgage and Housing Corporation, Rental Market Survey, 2013.

¹¹⁰ County of Lambton, Social Planning Internal Document, 2013.

Figure 47: Income Sources of Individuals Using Homelessness Programs¹¹¹



Figures 48 below and 49 on the following page indicate that the number of families (cases) and individuals (beneficiaries) receiving income support through OW and ODSP continues to increase year after year. There are fluctuations within each year, and while there have been reports that the economy has rebounded since the recession and global economic crisis in 2008, it cannot be said that these improvements have been reflected in the OW and ODSP caseloads. As is demonstrated below, these caseloads continue to increase yearly.

Figure 48: Ontario Works Caseload Profile – 2004 - 2012¹¹²

Average Number of People on OW

Year	Average Caseload
2012	6,491
2011	6,017
2010	5,440
2009	4,818
2008	3,998
2007	3,819
2006	3,648
2005	3,775
2004	3,528

Average Number of Families on OW

Year	Average Caseload
2012	3,203
2011	2,960
2010	2,697
2009	2,400
2008	2,022
2007	1,962
2006	1,894
2005	1,960
2004	1,855

The charts in Figure 49 illustrate the number of cases (families) and beneficiaries (people) in receipt of ODSP assistance since 2004. The growth trend is consistent with that experienced by the OW caseload shown above, in that a significant increase in numbers in 2009 (9.7%) is followed by increases in each successive year, albeit at a lower rate than in 2009. The

¹¹¹ 2012 Homelessness Reporting Master, County of Lambton Social Planning Internal Document

¹¹² County of Lambton Social Planning Internal Document, 2013.

number of families has increased each year which is consistent with the increase in beneficiaries. Service providers of homelessness and poverty related services indicate that demand for their services are up with new families seeking assistance.

Figure 49: Ontario Disability Support Program Profile – 2004 - 2012¹¹³

Average Number of People on ODSP

Year	Average Caseload
2012	4,149
2011	4,039
2010	3,800
2009	3,732
2008	3,615
2007	3,552
2006	3,237
2005	3,129
2004	3,885

Average Number of Families on ODSP

Year	Average Caseload
2012	3,104
2011	3,037
2010	2,877
2009	2,726
2008	2,632
2007	2,575
2006	2,347
2005	2,260
2004	2,153

While the number of people in receipt of social assistance is increasing, the population in the County declined. In 2012, approximately 8% of the County's population received income support from either OW (5%) or ODSP (3%). An increase in the number of individuals and families in need of social assistance also impacts the demand on affordable housing.

Figure 50: Average Family Size, Ontario Works and Ontario Disability Support Program, 2004-2012¹¹⁴

Year	OW	ODSP
2012	2.14	1.34
2011	2.15	1.34
2010	2.16	1.35
2009	2.16	1.37
2008	2.19	1.37
2007	2.14	1.37
2006	2.10	1.38
2005	2.12	1.38
2004	2.09	1.39

Figure 50 demonstrates that the size of households seeking financial supports have remained relatively consistent since 2004.

¹¹³ County of Lambton Social Planning Internal Document, 2013.

¹¹⁴ County of Lambton Social Planning Internal Document, 2012.

8.0 Recommended Targets, Opportunities & Solutions from the Affordable Housing Plan for the Communities of Lambton

8.1 Targets

In the Affordable Housing Plan for the Communities of Lambton (AHP), OrgCode Consulting, Inc. developed a proprietary housing forecast model that considers more than 24 variables to create potential housing scenarios. The following section outlines their suggestions as presented in the AHP.

This model uses the best available current and historic data—for example, median income, number of persons on Ontario Works, population trends, vacancy rates, average market rents by bedroom type, etc.—as well as influencing factors such as economic forecasts, programs and policies from other orders of government, available local trades and construction expertise and availability and population projections to examine likely scenarios. Like any predictive model, the more current and reliable the data, the greater the accuracy and confidence in the forecast.¹¹⁵

Like many models that have a multi-year orientation, it is important not to look at individual years in isolation but, rather, the forecasts as a whole. In the case of this project, the consultants were asked to forecast to 2020. The scenarios presented are low, moderate and high forecasts.

Low Range Forecast – assumes existing vacancy rate stays at current level or increases even further resulting in rents decreasing; assumes that RGI housing across the County experiences higher vacancy (especially outside Sarnia) and that time on the waiting list improves; assumes the local economy improves and unemployment decreases while labour force participation increases; assumes that development of new rental housing outside of government sponsored programs increases; assumes that social assistance demand decreases; assumes incomes increase at a rate higher than the rate of inflation; assumes demographics remain relatively consistent across the County.

Moderate Range Forecast - assumes vacancy rate makes a slight decline and that rent levels stay relatively the same (when adjusted for inflation); assumes that RGI housing across the County experiences vacancy rates consistent with the present and that time on the waiting list remains consistent with current levels; assumes the local economy, unemployment and labour force participation rates remain more or less consistent with the trend from the past 10 years; assumes same rate of rental housing development, including government sponsored housing programs; assumes social assistance demands remain consistent with the average over the past five years; assumes slight demands in housing for baby boomers.

High Range Forecast – assumes vacancy rate tightens and that rent levels increase; assumes the local economy performs unfavourably and experiences shrinkage; assumes demands for RGI housing increases with lower vacancy rates than current levels and that the universe of RGI housing experiences significant shrinkage; assumes consistent or slight increase in unemployment and decrease in labour force participation; assumes rate of rental

¹¹⁵ It should be noted that much of the most recent Statistics Canada available for the forecast model for Lambton comes from 2006.

housing compared to average production over last five years decreases; assumes social assistance demands remain consistent or increase when compared to the average over the past five years; assumes housing needs for certain populations, especially baby boomers, increases.

Figure: 51 Based on the three levels of forecasts, between January 2011 and December 31, 2020 the County of Lambton will need to create:

Low Range Forecast	200 units of affordable rental housing	70 affordable homeownership dwellings	80 units for special needs alternatives
Medium Range Forecast	430 units of affordable rental housing	105 affordable homeownership dwellings	105 units for special needs alternatives
High Range Forecast	915 units of affordable rental housing	120 affordable homeownership dwellings	165 units for special needs alternatives

The units of affordable rental housing and special needs alternatives housing may be met through new construction, adaptation and re-use of existing stock, and/or new rent supplements, though it is recommended that no more than 20% of the affordable rental housing units come by way of rent supplements. For units of special needs alternatives housing, all units should rent for no more than the shelter allowance portion of Ontario Disability Support Program benefits. Within these projected units of affordable rental housing, it is recommended that:

- Between 40-60% should be affordable to renter households at the 40th percentile or lower of income
- Between 26-35% should be affordable to renter households between the 40th and 60th percentile of income
- Between 8-22% of the remaining units should be 10% or more below average market rent for the same type of unit

The projections in Figure 52 below are intended to provide a sense of scale, although not absolutes, in distribution considerations for the units of affordable rental housing throughout the 10 years of the forecast.

While the units of affordable rental housing should seize the best development and land use opportunities across the County; plans should also utilize established best practices for affordable housing with respect to main street development in rural communities. Consideration must also be given to individual municipal needs.

For the affordable homeownership dwellings, consideration should be given to prioritizing existing social housing and/or affordable housing tenants as the priority group for a portion of the dwellings. This is intended to make rental locations available for other households in need. Considering that any affordable homeownership program must respect the purchase area preferences of consumers within the County, consideration of various factors within the

model would suggest that the following targets may be considered within individual member municipalities, as outlined in figure 52.

Figure 52: Distribution Considerations of Affordable Rental and Home Ownership Housing Throughout Member Municipalities of the County, Low, Medium and High Range Forecasts

	Low Range Forecast		Medium Range Forecast		High Range Forecast	
Municipality	Rental Housing	Ownership Dwellings	Rental Housing	Ownership Dwellings	Rental Housing	Ownership Dwellings
Petrolia	14	5	30	7	47	9
Enniskillen	7	3	13	6	18	7
Sarnia	102	29	208	36	524	39
Brooke-Alvinston	5	3	12	5	20	6
Dawn-Euphemia	6	3	18	5	26	6
Lambton Shores	22	10	41	14	72	16
Oil Springs	5	2	8	3	16	4
Plympton-Wyoming	6	4	16	7	30	8
Point Edward	6	3	22	4	62	5
St. Clair	19	8	45	11	72	12
Warwick	8	5	17	7	28	8

9.0 Recommendations and Monitoring

The following recommendations for the County of Lambton Housing and Homelessness Plan 2014 - 2023, were developed from the information presented and are listed in Figure 57. The recommendations are organized into three general themes: Homelessness Prevention; Housing Stability; and Sustainability.

Figure 53: County of Lambton Housing and Homelessness Plan Recommendations with Rationale, Risks and Benefits 2014-2023

Strategic Direction # 1: Homelessness Prevention		
Recommendations	Rationale, Risks and Benefits	Metrics
1. Develop community systems that promote an integrated, cross-sector approach to ending homelessness.	Participation of the many service delivery partners and stakeholders is essential. Education of best practises and the value of developing these systems may be required to achieve a shared vision. Reducing duplication will increase the capacity of service providers across all sectors that provide resources related to homelessness and housing stability. Risks include agencies and service providers not reaching consensus based on numerous competing interests such as sustainability. Limited resources can add additional barriers to integrated approaches.	<ul style="list-style-type: none"> • Number of partners • Number of committees/networks • Number of systems developed • Number of agencies that join the networks
2. Support community agencies that provide programs and services to individuals at risk of becoming homeless.	Agencies that provide Rent/Utility, food bank, medicine, clothing, etc., assisting people to remain housed are a vital component of the homelessness and housing sector. Funding to these providers has been significantly reduced. Agencies are currently investigating alternative funding sources as the need for their services and supports continues to increase.	<ul style="list-style-type: none"> • Number of agencies that secure additional sources of revenue for sustainability • Number of people serviced

<p>3. Support homelessness prevention services delivered by CSWs in the Housing Services Department.</p>	<p>By assisting individuals to remain in their homes or to find appropriate housing the CSWs helped over 270 people maintain their tenancies in 2012. This supportive program helps to reduce the demand on homelessness services.</p>	<ul style="list-style-type: none"> • Number of people who are helped to maintain their tenancies.
<p>4. Support innovative solutions to end homelessness.</p>	<p>Investigate research and develop innovative solutions with the goal to end homelessness. Consider housing that also offers supports and treatment, transitional housing from hospital to community, etc.</p>	<ul style="list-style-type: none"> • Number of new housing options developed • Number of new partnerships formed to create affordable housing options
<p>5. Develop a system of care framework specific to special needs.</p>	<p>The causes of and solutions for ending homelessness require the linking of programs and services across many sectors funded and regulated by various provincial ministries. A system of care framework to end homelessness would remove barriers/silos that service providers currently experience and offer opportunities to leverage expertise and funding to develop innovative solutions to meet community needs. This will also include consideration for complex discharge planning from hospital for individuals who are homeless involving the Erie-St. Clair Local Health Integration Network (ESC-LHIN), the Erie St. Clair Community Care Access Centre (ESC-CCAC) and local health care providers.</p>	<ul style="list-style-type: none"> • Formation of a network. • Number of people with complex health, social and other issues that are assisted to remain housed. • Number of cross-sector initiatives and /or new memorandums of understanding that promote integration/collaboration between different service providers to maximize resources for care.
<p>6. Investigate the development of a Rapid Rehousing Program for those who are homeless.</p>	<p>The County of Lambton has a vision of "Housing First, Housing Right." This incorporates the provincial directive and ensures that local needs of all County residents, in any area of the housing continuum, are met.</p>	<ul style="list-style-type: none"> • Development of a Rapid Rehousing Program that aligns with the province's Housing First Model for housing and homelessness that is responsive to local needs. • Development of policies and procedures to govern this program. • Increased partnerships and enhancement of existing partnerships to assist in delivering the program.

Strategic Direction # 2: Housing Stability		
Recommendations	Rationale, Risks and Benefits	Metrics
7. Increase cooperation, participation and leadership at the local level to increase the affordable housing stock and the supportive housing stock.	To be successful and sustainable, increased participation, partnerships, cooperation and leadership is required at the local level including, local municipalities, community agencies, the private sector, other orders of government including LHIN, MCSS, non-profit and affordable housing providers.	<ul style="list-style-type: none"> • Number of affordable housing and supportive alternative housing created annually and cumulatively.
8. Advocate and work with other orders of government for changes in legislation and regulations that support initiatives and directions of this plan and which build momentum on existing programs that have proven to be successful in Lambton County.	County of Lambton to remain engaged in discussions on maximizing opportunities that have emerged through the Long-Term Affordable Housing Plan and the Canada-Ontario Affordable Housing Program for ongoing investment in affordable housing, special alternatives and funding that works to end homelessness.	<ul style="list-style-type: none"> • Communication with other orders of government on existing programs that have proven to be successful. • Number of new programs created by other orders of government.
9. Support a comprehensive continuum of services to meet the needs of all individuals and families with a focus on "Housing First, Housing Right".	Strengthening the continuum of housing and providing supports to transitional households through the continuum, promotes the needs of all individuals in our community.	<ul style="list-style-type: none"> • Number of individuals and households that have moved from homelessness. • Number of individuals and households that have utilized housing and homelessness supports.
10. Work with community agencies, non-profit providers and other sectors of government to increase the number of and improve access to accessible and/or supportive housing.	During key informant interviews and public consultations a need for more housing for special needs was identified. It also became apparent that there was no common understanding of the depth or amount of need. Part of the solution may be found through the use of under-utilized housing resources, and housing for which there are no regulatory or legislative provisions that would pose an insurmountable barrier for adaptation. This can start with social and affordable housing stock, but may also extend over time to adaptively reusing larger un-occupied housing for various shared housing models for different populations.	<ul style="list-style-type: none"> • Investment amount by LHIN and MOHLTC to increase special needs alternatives housing. • Number of units and buildings created for special needs alternatives housing as a result of LHIN and MOHLTC investment, annually and cumulatively between 2014 and 2023. • Development of a reporting system that can provide the number of persons and households within the County of Lambton that require special needs alternatives (accessible and/or supportive). • Increase the number of special needs units by 80. This includes accessible and supportive housing.

<p>11. Expand housing options for lower income households.</p>	<p>Affordable rental housing is not sustainable to those households that are at the 40th percentile or less of market area income. There is clear evidence that households of lower income in the County of Lambton are particularly disadvantaged which results in heavy usage of emergency resources such as shelters and food banks. Fulfilling this recommendation may be contingent on securing additional funding from other orders of government, charitable donations or private contributions with interest in affordable rental housing.</p>	<ul style="list-style-type: none"> • Number of low-income households housed. • Number of affordable rental units created through new construction, renovation and/or adaptive reuse for households.
<p>12. Initiate a Working Group to explore the creation of culturally appropriate Off-Reserve Aboriginal housing.</p>	<p>On-Reserve housing is in extremely short supply. As more and more Aboriginal persons move Off-Reserve, there is a need to develop appropriate housing for their needs.</p>	<ul style="list-style-type: none"> • Creation of a Working Group. • Number of affordable rental units or affordable homeownership dwellings created specifically for Off-Reserve Aboriginal persons.
<p>13. Create a private developer and homebuilder roundtable to develop a plan to increase private involvement in increasing affordable housing across the County of Lambton.</p>	<p>The intent of this roundtable is to be an action-oriented and strategic vehicle to promote private sector involvement in affordable housing development.</p>	<ul style="list-style-type: none"> • Roundtable formed. • Plan created. • Increase in private involvement in increasing affordable housing across the County of Lambton. • Number of new affordable units and buildings created as a result of the round table.
<p>14. Increase supports to maintain housing for the following priority populations: seniors, special needs, special priority, formerly homeless persons and victims of domestic violence.</p>	<p>The intent of this roundtable is to be an action-oriented and strategic vehicle to promote private sector involvement in affordable housing development.</p>	<ul style="list-style-type: none"> • Amount of money invested in housing supports annually to help maintain people in their housing. • Continuum of in-home supports provided for each special needs or vulnerable population group. • Continuum of supports provided to people with special needs to help them maintain their housing. • Number of households that maintain their housing as a result of the supports provided, annually and cumulatively from 2014 to 2023.

<p>15. Create a task force to Investigate innovative solutions that address the needs of individuals with developmental delays and physical challenges have in order to allow them to remain at home as long as possible.</p>	<p>There is limited capacity in the system for individuals who have developmental or physical limitations to reside in housing that is appropriate for their needs. In order for families to support individuals at home for as long as possible, appropriate programs and services will have to be developed to assist families.</p>	<ul style="list-style-type: none"> • Task Force created and cross-representation, of both service providers and families, is achieved. • Plan created. • Number of solutions developed and implemented.
<p>Strategic Direction # 3: Sustainability</p>		
<p>Recommendations</p>	<p>Rationale, Risks and Benefits</p>	<p>Metrics</p>
<p>16. Support the development of new housing stock or retro-fit of old stock, which should include sustainable materials and technology where appropriate and economically feasible.</p>	<p>The use of "Green" materials and technology must be viable and fiscally responsible.</p>	<ul style="list-style-type: none"> • Number of policies and bylaws created that support the use of green technology. • Number of affordable housing units developed with green technology.
<p>17. 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.</p>	<p>Existing housing assets are aging as part of the normal and expected life cycle. The requirements of former Federal non-profit housing units will end as their operating agreements expire between 2016 and 2027. Providers need to be engaged in an effort to maintain existing housing stock.</p>	<ul style="list-style-type: none"> • Maintain number of existing housing social and affordable housing stock as of January 1, 2014. • Number of non-profit and not-for-profit units that remain part of the affordable housing stock once the mortgages are paid off. • Number of units and buildings renovated for purpose of affordable housing. • Number of units and buildings renovated for purpose of special needs housing.
<p>18. Seek innovative partnerships to build new housing stock.</p>	<p>As government funding shrinks it will become necessary for communities to develop innovative, creative partnerships to meet housing needs. These could include Habitat for Humanity partnerships.</p>	<ul style="list-style-type: none"> • Number of innovative partnerships developed. • Number of new housing units developed through these new partnerships.
<p>19. Advocate for enhancements to the Housing and Homelessness sector.</p>	<p>Advocate for new and increased funding and collaboration across political sectors to increase the capacity of the Service Manager to deliver housing and homelessness programs.</p>	<ul style="list-style-type: none"> • Number of opportunities where advocacy was utilized.

<p>20. Develop municipal capacity to support the housing continuum.</p>	<p>Work with the Planning Department at the County of Lambton and the 11 member municipalities to develop policies that support a range of housing development including, but not limited to the following; affordable housing, sustainable housing and other housing options as they become relevant.¹¹⁶</p>	<ul style="list-style-type: none"> • Number of municipal governments who develop policies, procedures and bylaws to support the housing continuum.
<p>21. Increase community awareness about the range of issues related to Housing and Homelessness and to develop solutions that meet the needs of this community.</p>	<p>Support educational opportunities that increase the capacity of the community to understand at the community, provincial, national and international levels. Increase access to information about supports in the community. Increase capacity to navigate the supports and services in the community. Participate in local, provincial and national training and networking opportunities.</p>	<ul style="list-style-type: none"> • Develop educational materials to deliver to community groups. • Number of presentations delivered. • Develop indicators for measuring community awareness/support; and report on those indicators.
<p>22. Support the County of Lambton's role as Service Manager for Housing and Homelessness.</p>	<p>The County of Lambton has been designated by the Ministry of Municipal Affairs and Housing as the Service Manager responsible to deliver the Housing and Homelessness Plan. This is a complex, ten year plan that will require resources and support to be successful.</p>	<ul style="list-style-type: none"> • Endorsement of activities presented in this plan from County Council and member municipalities.

¹¹⁶ 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).

<p>23. Support community inclusion by engaging the community in the Housing and Homelessness conversation.</p>	<p>In order to ensure that the Housing and Homelessness plan appropriately addresses local needs, input from the community must be obtained at regular intervals. These activities could include community and key stakeholder consultations to solicit input regarding solutions to ending homelessness and developing housing options, supporting programs that encourage those experiencing homelessness or compromised housing situations to become involved in their community, and participation in committees and organizations including the Lambton Housing Advisory Committee.</p>	<ul style="list-style-type: none"> • Number of community consultations held • Community feedback on initiatives/planning. • Number of key stakeholder conversations held. • Number of individuals who participate in the conversations/consultations. • Number of reports written to provide insight and an overview of the local issues. • Number of recommendations provided through the consultative process. • Reduction in the number of people who become homeless.
<p>24. Update the Housing and Homelessness Plan.</p>	<p>In order that the Plan remain current and relevant, County staff should update the targets and strategies at three year intervals after the launch of the plan and/or at any other time when significant changes in policy, program or funding from any order of government that would have an impact on any element of this plan.</p>	<ul style="list-style-type: none"> • Number of revisions to the targets and goals set out in this plan over the 10 year period. • Development of indicators that demonstrate that the plan responds to local needs and adapts as such. • Complete outcome reporting on the indicators that demonstrates achievements within the overall plan.

10.0 Conclusion

The Housing and Homelessness Plan presents the best available environmental scan regarding housing and homelessness in the County of Lambton. The information was collected through multiple methods over several years including a refresh of data and opinions in late 2012 and early 2013 to ensure current perspectives. Additionally, the Plan includes information shared through surveys and key informant interviews.

Recommendations for the next ten years are provided with an expectation of review every three years to ensure that the Plan, and associated programs and policies remain current.

The County of Lambton strives to maintain professional excellence in the delivery of appropriate housing and homelessness programs and services. The County has a successful history of maximizing opportunities when funding is made available from all levels of government. This includes creating new affordable rental units, increasing the number of subsidized rental units, creating opportunities for homeownership; and delivering homelessness programs.

Consideration for the unique needs of seniors, female-led lone parent households, vulnerable populations and individuals with physical barriers and/or intellectual delays have been included in the Plan. The needs of these populations will require attention and diligence to ensure that their concerns are considered in planning programs and services.

The County is aware that there is a growing need for special needs housing given the aging population and an increasing number of individuals with physical challenges. Over the ten year period of this Plan, these needs will evolve and it will be important to monitor these concerns with respect to the delivery of appropriate housing options.

The County of Lambton will manage the delivery of the Housing and Homelessness Plan until December 31, 2023. In order to deliver an appropriate range of housing and homelessness services, the County of Lambton will require strong leadership, innovation and political support. Additionally, the success of the Housing and Homelessness Plan will require collaboration and investment within the Corporation. Support from all 11 member municipalities, other orders of government, and community partners that include service agencies, educators, health care, and the private sector will also ensure that the Plan effectively serves the needs of the residents of the County of Lambton.