



AFFORDABLE HOUSING PLAN

For The Communities of Lambton County

Including Recommendations on Special Needs Alternatives and Homelessness

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Prepared by

OrgCode Consulting Inc.



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EXECUTIVE SUMMARY

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

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

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

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

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

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

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

Leadership, Support & Advocacy

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

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

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

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

Homeless Services

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

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

Special Needs Alternatives Housing

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

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

Existing Housing Stock

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

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

Affordable Rental Housing and Affordable Homeownership

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

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

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

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

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

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

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

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

Housing Supports

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

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

Updating the Plan

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

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

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

Introduction

The primary goal of Lambton County's Housing Services Department is for every individual and household in Lambton County to have a safe, affordable place to live.

OrgCode Consulting, Inc. was retained by the County of Lambton to undertake research on the demand and availability of affordable housing and special needs alternative housing. The state of homelessness and responses to homelessness were also examined. That research has culminated in this report, entitled: *Affordable Housing Plan (AHP) for the Communities of Lambton County*.

As required by the County, the *AHP* encompasses a 10 year time frame up to December 31, 2020 and includes the following elements:

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

Following approval of the *AHP* by County Council, a communication strategy will be developed that will speak to the solutions outlined in the Plan, partnership opportunities and the directions that the County will take regarding affordable housing, special needs alternatives and homelessness over the next 10 years.

Summary of Recommendations

Based upon the best available information gleaned through research, consultation, interviews, surveys and data analysis, the table below (*figure 1*) summarizes the recommendations on affordable housing, special needs alternatives and homelessness that are in effect until December 31, 2020. The information that supports the recommendations, analysis and conclusions are contained in greater detail in the body of the *AHP* as well as the timing for each recommendation. Commentary, risks and benefits are also included throughout the document.

Figure 1: Recommendations for the Lambton Affordable Housing Plan

Leadership, Support & Advocacy
1. Increase cooperation, participation and leadership at the local level to increase affordable housing and special needs alternatives housing
2. Work with other orders of government to build momentum on existing programs that have proven to be successful in Lambton
3. Advocate with other orders of government for changes in legislation and regulations that support the initiatives and directions of the Plan; actively participate in implementation of Housing Services Act, 2010, amendments to Planning Act, increases in OW and ODSP rates, etc.
4. The Housing Services Department work in partnership with local municipalities, community agencies, the private sector and other orders of government to implement this Plan
Homeless Services
5. Continue to support and focus on a comprehensive continuum of services to meet the needs of homeless individuals and families with effective access points throughout the County.
Special Needs Alternatives Housing
6. Work with Local Health Integration Network and Ministry of Health and Long-term Care to increase special needs alternatives housing in the County, integrated with the strategic directions of this Plan
7. Thoroughly assess the number of persons and households within the County that require special needs alternatives in their housing
8. Between January 2011 and December 31, 2020, facilitate the creation of a minimum of 80 units of special needs alternatives housing
Existing Housing Stock
9. Review the impacts of Maxwell Park Place on the waiting list
10. Adaptively reuse under used housing resources: co-housing for special needs; seniors; etc.
11. Review the effective tax rate on multi-unit residential properties and prepare a 10 year forecast
12. Maintain and preserve existing housing assets and seize opportunities to renovate and improve other housing stock for the purpose of affordable and special needs housing

Affordable Rental Housing and Affordable Homeownership
13. Expand housing options for low-income lone parent families, with particular attention on female led lone parent families who have very low incomes compared to other households
14. Initiatives that increase affordable rental housing or help households access existing rental housing focus first on those renter households at the 40th income percentile or less
15. Initiate a Working Group to explore the creation of culturally appropriate Off-Reserve Aboriginal housing, with a goal of creating a minimum of 35 units or affordable homeownership dwellings specifically for Off-Reserve Aboriginal persons — included as part of other targets
16. Emphasize access to one and two bedroom units to address affordable housing pressure points, the needs of many special needs households and to improve the range of housing options available to single individuals who are homeless and single-parent families that are homeless
17. Create a private developer and homebuilder roundtable to develop a five point plan to increase private involvement in increasing affordable housing across the County
18. Persuade local municipalities and private developers to dedicate surplus lands for affordable housing and special needs alternatives housing or the sale of those lands to affordable housing and special needs alternatives
19. Integrate new affordable housing into “main streets” ¹ of municipalities within the County as a first step to develop new affordable housing
20. Between January 2011 and December 31, 2020, facilitate the creation of a minimum of 200 units of affordable rental housing
21. Between January 2011 and December 31, 2020, facilitate the affordable homeownership of a minimum of 70 owned dwellings
22. Create a comprehensive incentives toolkit for the County and each municipality focused on the mechanisms available locally to stimulate more affordable and special needs housing — waived fees, grants in lieu, reduced tax rate, etc. ²
Housing Supports
23. Increase supports to maintain housing: seniors, special needs, formerly homeless persons, etc.
Updating the Plan
24. County Staff to update the targets and strategies within five years of the launch of this Plan and/or at any other times when there are significant policy, program or funding shifts from other orders of government that would impact the implementation of the goals of this Plan

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

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

Context

Geography of Lambton County

Lambton features a population of 128,204 people³ who inhabit a County of 3,001.7 square kilometers⁴ in 11 member municipalities:

1. Township of Brooke-Alvinston
2. Township of Dawn-Euphemia
3. Township of Enniskillen
4. Municipality of Lambton Shores
5. Village of Oil Springs
6. Town of Petrolia
7. Town of Plympton-Wyoming
8. Village of Point Edward
9. City of Sarnia
10. Township of St. Clair
11. Township of Warwick

The diversity throughout Lambton is staggering and has a direct impact on the *Affordable Housing Plan*. Therefore, the *AHP* takes into account urban and rural issues and built form⁵; trends in the population in various locations within the County; ranges in age of housing stock; different income strata; infrastructure; planning context; transportation; economic factors; and, a range of other socio-economic impacts.

Lambton Housing Services

The Housing Services Department of the County was created as the result of the devolution of housing responsibilities to municipalities. The Housing Services Department operates under the Social Housing Reform Act, 2000 and accompanying regulations.

The Housing Services Department is the vehicle through which residents of Lambton County gain access to rent geared-to-income housing and provides assistance through the Advocacy Program to help people retain their housing. More than 2,000 residents of Lambton County are provided rent geared-to-income assistance through the Housing Services Department⁶. The administration of rent geared-to-income 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 rent geared-to-income assistance is provided⁷. This includes 540 non-profit and cooperative units — a combination of market rent and rent geared-to-income — and 220 private and non-profit sector rent supplement units that are managed by the housing provider and administered by the County⁸.

3 Statistics Canada, Community Profiles, 2006.

4 Statistics Canada, Community Profiles, 2006.

5 The term "built form" describes what a building looks like, how tall it is, how much of the lot it takes up, how far it is set back from the sidewalk (if there is one) and street, how many windows/doors it has visible from the street, and its architectural style. It can also be a reference to the form and type of construction used to create the building.

6 County of Lambton, Housing Services Department, 2010.

7 County of Lambton, Housing Services Department, 2010.

8 County of Lambton, Housing Services Department, 2010.

In addition, the Housing Services Department also provides property management to 773 owned units operated on 21 sites throughout the County, all of which are eligible for rent-geared-to-income subsidy⁹. *Figure 2* is a list of locations where rent geared-to-income assistance is available.

Figure 2: Locations of Rent Geared-to-Income Assistance, by Municipality¹⁰

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
Sarnia	Avondale Apartments, 125 Euphemia Street Berean Community Housing, 1445 Exmouth Street Bethel Manor, 1575 London Road Capel Manor, 230 Capel Street Cardiff Acres Collegeview Apartments, 131 S. College Street Faethorne Place Housing Co-op, 1240 Afton Drive Guernsey Gardens, 124 Queen Street Jubilee Gardens, 700 Cathcart Blvd. 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 Widder Court, 172 Deacon Street
Watford	Ambassador Place, 356 St. Clair Street 475 Ontario Street
Wyoming	Parkside Apartments, 587 Ontario Street

⁹ County of Lambton, Housing Services Department, 2011.

¹⁰ County of Lambton, Housing Services Department, 2010 and 2011.

In addition, there is rent geared-to-income assistance offered¹¹ 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

The existing rent geared-to-income housing in Lambton County was created through a number of programs over several decades. The County has demonstrated prudent management of the housing 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. It is possible that the policy and regulatory environment will be altered if the proposed changes in the Long-term Affordable Housing Plan released late in November 2010 are implemented.

In addition, *figure 3* lists the rental units that were made available through the Canada-Ontario Affordable Housing Program that are either occupied or available for occupancy at the time of this report. 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 Ontario Works or Ontario Disability Support Program.

Figure 3: Locations and Number of Units Made Available through the Canada-Ontario Affordable Housing Program¹²

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, Florence	8	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
Good Shepherd's Lodge 940 Confederation St., Sarnia	5	Inn of the Good Shepherd 519-344-1346

¹¹ It should be noted that as the mortgages get closer to being paid off there is less rent-geared-to-income available and units are filled with market rent tenants.

¹² County of Lambton, Housing Services Department, 2011.

Ontario's Long-Term Affordable Housing Plan

The Long-Term Affordable Housing Plan was three years in development and takes into consideration amendments to the existing ways that housing is regulated and managed, the Provincial-Municipal Fiscal Service Delivery Review's call for consolidated housing and homelessness programs into an outcome-focused, municipally managed service and the Poverty Reduction Strategy.

Through a series of consultations across the Province and meetings with key stakeholders and municipal partners, the consultation themes where consensus was reached included:

- The need to increase local flexibility in the delivery and promotion of affordable housing opportunities
- The need to substantially reform existing social housing legislation
- The desire to work closely with and engage the federal government to seek long-term support of affordable housing
- The need to increase existing funding for housing

The Long-Term Affordable Housing Plan has Six Key Elements:

ELEMENT 1— Vision, Principles, Pillars

The vision is stated as follows:

To improve Ontarian's access to adequate, suitable and affordable housing, and provide a solid foundation on which to secure employment, raise families and build strong communities.

The Province has grounded the strategy in the following principles: people-centred, locally driven, partnership-based, inclusive, supportive and fiscally responsible. The four pillars are noted as

1. Putting People First
2. Creating Stronger Partnerships
3. Supporting Affordable Options
4. Accountable Services

ELEMENT 2—Clear roles and outcome-based accountability relationship

The Province is slated to perform the functions of the "System Steward" by setting overall vision and provincial interests for housing in Ontario, which would be articulated through legislation and policy statement. The Province will maintain its role of setting the legislative and policy framework.

To build consistency in reporting by Service Managers and the province, four broad categories of metrics will be tracked. These are a combination of new and existing metrics:

1. Ontario Housing Measure — existing poverty strategy measure
2. Rental Affordability Index — existing measure
3. Service Manager metrics along the housing continuum — new measures
4. Social Housing Tenant Satisfaction Survey — new measure

In using this information, the Province plans to perform the role of the lead in research and analysis of the housing system.

At the local level, Service Managers would establish the local vision for housing and homelessness services through engagement with the local community to determine housing needs and desired housing outcomes while developing and implementing strategies to address housing needs. The Service Manager would also continue to administer and fund housing and homeless programs.

The regulations are still to be developed, but the Service Manager would need to report annually on:

- Social Housing Tenant Satisfaction Survey
- Provincially-established common metrics
- Other metrics that reflect local priorities/needs

ELEMENT 3— Consolidated approach to provincial program funding, based on outcomes

In working towards consolidation, it is noted that the Province commits to consolidating provincial housing and homelessness program investments towards an outcome-focused consolidated program approach, enabling Service Managers to tailor locally-based solutions to the needs of families and individuals through more responsive and integrated services

Consultation on the consolidation is expected to start early in 2011 and the first phase of consolidation is expected to be implemented in 2013. In the first phase of consolidation, the focus will be on five homelessness-related programs:

1. Consolidated Homelessness Prevention Program
2. Emergency Energy Fund
3. Emergency Hostels
4. Domiciliary Hostels
5. Rent Bank

ELEMENT 4—Proposed *Strong Communities through Affordable Housing Act, 2010*

The Minister introduced a bill entitled, the *Strong Communities through Affordable Housing Act, 2010* and it contains three critical elements. The first is the *Housing Services Act, 2010* that will create a new framework for affordable and social housing in Ontario. The second includes amendments to the *Planning Act*. These amendments will require municipalities to establish Official Plan policies and zoning by-law provisions to allow secondary suites. It will also add “affordable housing” to the “matters of provincial interest”. The third element includes amendments to the *Residential Tenancies Act, 2006* so that the process of serving notices and resolution of applications are simplified.

The *Housing Services Act, 2010* will take the place of the *Social Housing Reform Act* and make many changes to elements of that legislation that were found to be problematic to Service Managers. The main proposed changes are in the areas of Ministerial Consents, Rent Geared-to-Income calculations, waiting lists, asset-creation and the social housing review process.

Of interest in the context of Lambton's Affordable Housing Plan the Housing Services Act, 2010 will require local housing and homelessness plans that have a 10 year planning horizon to be reviewed every five years. The expected components of local plans – all of which are part of the *AHP*– include:

- Assessment of the community's current and future housing and homeless needs
- Objectives and targets to meet local needs
- Description of actions that will be taken
- Description of how progress will be measured

It is expected that plans will be due one year after legislation is enacted. The current target is the end of 2012. This Strategy is being written to address the anticipated requirements of the provincially required plans using the best available information.¹³

ELEMENT 5—Promote energy efficiency in the sector

The Long-Term Affordable Housing Plan acknowledges that energy costs have been a factor in the increase of social housing operating and management costs. The Strategy speaks to a desire to promote a Green Energy Loan Initiative for social housing providers.

ELEMENT 6—Engage federal government in a Housing Framework with long-term federal funding commitment

The Ontario Long-Term Affordable Housing Plan speaks to a desire to partner with municipalities and other provinces, territories and the federal government to create a housing framework. The intent is to have long-term flexible funding for affordable housing.

The Housing Services Act, 2010 — if it passes as legislation in its current form, and if regulations are created in a timely fashion — will impact the County of Lambton. The exact timing of this is unknown, though the Province has indicated that the legislation is on target to be passed by the end of 2011. The overall impact is unknown and speculation of the impact would not be helpful at this juncture.

Bill C-304 – An Act to Ensure Secure, Adequate, Accessible and Affordable Housing for Canadians

MP Libby Davies created Private Members Bill C-304. This is an Act that has been making its way through Parliament and is expected back on the floor of Parliament for final consideration early in 2011. Bill C-304 ensures secure, adequate, accessible and affordable housing for Canadians.

The focus of the Act is to create a National Housing Strategy. The National Housing Strategy would prioritize housing for people without housing or especially vulnerable to homelessness, those with special needs in housing as a result of family size or mental or physical disability, or those facing discrimination. Overall, the intent is to provide secure, adequate, affordable, accessible and not-for-profit housing in the case of those who cannot otherwise afford it. Housing would need to reflect local community populations, including the Aboriginal community. There is also a desire to see special needs populations adequately served, and allow seniors to age in place as long as possible.

¹³ It is not possible at the time of writing—January to March 2011—to know if all elements of this *Plan* will conform to provincial requirements. Some adjustments to the style or content of the plan may be required at a later date.

Bill 58, Planning Amendment Act (Enabling Municipalities to Require Inclusionary Housing), 2010

In Ontario, Bill 58 passed second reading in June 2010. The purpose of the Bill is to amend the Planning Act to allow municipalities to introduce Inclusionary Housing By-laws and programs. In summary, Inclusionary Housing is an approach to create new affordable housing by requiring new developments that will include an affordable component. In some instances, this can be a financial allocation in lieu of actual development. Bill 58 has been referred to the Standing Committee on Regulations and Private Bills. While it is speculated that it may be back in the Ontario Legislature in early 2011, the timing and outcome of the Bill remain unknown.

If passed, these proposed amendments to the Planning Act would have an impact on development and affordable housing in the County of Lambton. The full impact is unknown at time of writing of this strategy.

Provincial Policy Statement 2005

Housing is an element of the Provincial Policy Statement. Section 1.4.3 of the Statement is relevant to the Lambton Affordable Housing Plan and reads as follows:

1.4.3 Planning authorities shall provide for an appropriate range of housing types and densities to meet projected requirements of current and future residents of the regional market area by:

- a) establishing and implementing minimum targets for the provision of housing which is affordable to low and moderate income households. However, where planning is conducted by an upper-tier municipality, the upper-tier municipality in consultation with the lower-tier municipalities may identify a higher target(s) which shall represent the minimum target(s) for these lower-tier municipalities;
- b) permitting and facilitating: 1. all forms of housing required to meet the social, health and well-being requirements of current and future residents, including special needs requirements; and 2. all forms of residential intensification and redevelopment in accordance with policy 1.1.3.3;
- c) directing the development of new housing towards locations where appropriate levels of infrastructure and public service facilities are or will be available to support current and projected needs;
- d) promoting densities for new housing which efficiently use land, resources, infrastructure and public service facilities, and support the use of alternative transportation modes and public transit in areas where it exists or is to be developed; and
- e) establishing development standards for residential intensification, redevelopment and new residential development which minimize the cost of housing and facilitate compact form, while maintaining appropriate levels of public health and safety.

Municipalities are required to follow the Provincial Policy Statement. The definitions pertaining to the Provincial Policy Statement relevant to this strategy are discussed later in the document.

Canada-Ontario Affordable Housing Program

The Canada-Ontario Affordable Housing Program that was launched five years ago, represents a return on the part of the Federal Government of Canada to investing in affordable housing. Not to be confused with social housing, this Affordable Housing Program contains elements to repair existing housing stock, create affordable

housing especially for seniors and persons with disabilities, assist with affordable homeownership and assist with northern housing.

Through the program, 37 new rental and supportive housing units were created in Lambton.¹⁴ Funding was in the form of a long-term forgivable capital loan, with private sector respondents required to provide a minimum of 10% equity and non-profit organizations or partnership ventures required to contribute a minimum of 4% equity. The housing created must remain affordable for at least 20 years.

While qualifying applicants, preferences were noted for projects that:

- are permanent rental housing
- include some or all of the utilities in the monthly rent
- energy efficiency measures
- positive design
- barrier free features for persons with disabilities

The County also exhausted its allocation for assistance through the Affordable Homeownership Program. Through the program, qualifying homebuyers were provided down payment assistance up to 10% of the cost of an eligible home under the program. No interest was charged on the assistance.

Available on a first-come, first-served basis, applicants had to be a renter household and be purchasing a sole and principal residence. The new home or resale home could be valued at no more than \$174,750.¹⁵ The household could have a maximum income of \$73,700 and have less than \$25,000 in assets. Also, the applicant had to be pre-approved for a mortgage from a recognized lending institution. This program is discussed in greater detail later in the Plan.

Interconnectedness of Housing

It is important, in understanding the context for this Plan, that housing is an instrument of social policy. The literature proves that people have better health outcomes with stable, secure, adequate and affordable housing¹⁶ The same can be said about education outcomes for children¹⁷. Housing is also important to household stability and the ability to participate in daily activities that provide meaning to life. In other words, housing is more than a place to live and it is more than a commodity—it is the place where “home” is constructed with all of the cultural significance that goes with it.

¹⁴ County of Lambton, Housing Services Department, 2010.

¹⁵ County of Lambton, Housing Services Department, 2010.

¹⁶ See for example: 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; Kling, Jeffrey R., Jeffrey B. Liebman, and Lawrence F. Katz. 2006. *Experimental Analysis of Neighborhood Effects*; Goering, J. M., and J. D. Feins, eds. (2003): *Choosing a Better Life: Evaluating the Moving to Opportunity Social Experiment*. Washington, DC: Urban Institute Press, 2003; Katz, L. F., J. R. Kling, and J. B. Liebman (2001): “Moving to Opportunity in Boston: Early Results of a Randomized Mobility Experiment,” *Quarterly Journal of Economics*, 116, 607-654.

¹⁷ See for example: 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*

Housing is critical to local economic well-being. Housing starts, construction and renovation investment are important financial indicators. Many jobs are reliant on housing, from construction to renovation to property management to design.

Housing is also critical to an effective continuum of services to meet the needs of people who experience homelessness. A range of housing options are necessary based upon the needs of those individuals and families that experience homelessness.

How we create and maintain housing is a reflection of how we feel about the environment. The places and transportation infrastructure necessary to support housing choices impact the environment. The materials chosen and housing energy efficiency impacts the environment.

Local housing policy is a testament to how we feel about our community. A comprehensive policy sees housing solutions that support people from cradle to grave. Security of housing should support excellence in youth, stability in the formative years of development, opportunities to create a new household in early adulthood and, as necessary, a downsizing of dwelling later in life when children move away and/or partners depart or pass on.

A comprehensive policy is one that includes housing solutions that support a range of household compositions from single people and childless couples to a variety of family sizes – including intergenerational housing. A comprehensive policy sees housing solutions with a variety of supports from fully independent living through to special needs housing that include on-site supports and variations of home-visiting supports. Housing stability is a vehicle to economic inclusion and provides assistance in housing to those of marginal means or unable to participate in the labour market — at all stages of life and in a variety of circumstances. A comprehensive housing policy appreciates that community vitality and meaningful civic participation stems from a place called “home”.

Time for Local Innovation and Ingenuity

Now is the time for the County of Lambton to continue to flex its local ingenuity and innovation in meeting housing needs throughout the County. While the Province’s Long-term Affordable Housing Plan and Bill C-304 may hold promise, they are not currently in force. The potential impacts of Bill 58 are unknown. This *Plan* outlines the current state of housing and presents opportunities and solutions for the County to consider in moving forward to address local affordable housing, special needs alternatives and homeless needs.

A clear message was received during the consultations for this *Plan* that the people in the County of Lambton are prepared to “think outside of the box” to find solutions to affordable housing, special needs and homelessness.

Methods

Multiple research and data collection methods were used in the development of this report, including:

- Community, public consultations
- Key informant interviews
- Local initiatives survey
- Document and data review

Community Consultation

Nine consultation sessions were scheduled as follows:¹⁸

Figure 4: Consultation Schedule for the Development of the Lambton Affordable Housing Plan

Municipality	Location	Date & Time of Day
Wyoming	Wyoming Municipal Office	Nov 22, 9am – noon
Sarnia	City Hall	Nov 23, 9am – noon
Point Edward	Council Chambers	Nov 23, 3pm – 5pm
Warwick	Watford Medical Centre	Nov 24, 6pm – 9pm
Petrolia/Enniskillen	Oil Heritage District Community Centre	Nov 25, 9am – noon
St. Clair Township	Municipal Building	Dec 2, 6pm – 9pm
Lambton Shores	Thedford Village Complex	Dec 14, 3pm – 6pm
Dawn-Euphemia/Brooke-Alvinston/Oil Springs	Dawn-Euphemia Community Centre	Dec 16, 6pm – 9pm
ALL MEMBER MUNICIPALITIES OPEN SESSION	County Administration Building – Wyoming	Jan 5, 6pm – 9pm

Public consultations were promoted through various means¹⁹:

- Communication between County staff and member municipality administrators and elected officials;
- 500 posters promoting the events were posted in local businesses, community centres, LCBO/Beer Stores, municipal offices, schools, police stations, grocery stores, long-term care facilities, etc.;
- Ads on local radio including all three stations operated by Blackburn Radio, as well as DOW radio, Imperial Oil radio and Eagle radio;
- Ads in the Coffee Time News;
- Linking the poster and consultation information to local websites such as the Chamber of Commerce;
- While conducting key informant interviews; and,
- During other community meetings.

¹⁸ The sessions on December 14 and 16 were cancelled due to the colossal snowstorm that impacted the area, shut down roads and stranded over 300 motorists Highway 402. Extra efforts were placed on inviting people from those communities to the All Member session on January 5. The attendance at the January 5 session—even though it was during the evening—was impressive and compensated for the cancelled consultations.

¹⁹ In addition to these, key contacts in advocates in various communities also promoted the consultations through their existing networks.

As noted in the promotional material for the consultation sessions, people could attend any of the public consultation sessions anywhere across the Lambton County. The consultation session schedule was designed so people could choose the location and time that worked best for their schedule.

Almost 100 people attended the seven public sessions. The poster and advertisements encouraged a cross-section of people to attend the meetings – community leaders, church members, homeowners, landlords, renters, community groups, caregivers, etc. These interests and more—developers, service providers and persons who have experienced homelessness—were represented at the sessions.

Each consultation session began with a presentation from the consultants outlining the process for engagement and key metrics for consideration and deliberation by the participants. The consultations became an interactive workshop when participants were asked in each session to express their opinions about Affordable Housing, Special Needs Alternatives and Homelessness, writing their ideas on post-it notes. These ideas were plotted on a Strategic Opportunity Grid that was posted on the wall and divided their ideas by “Value” and “Degree of Difficulty” relative to the inclusion of their ideas in the *Affordable Housing Plan*. Each idea was categorized by the participants as Affordable Housing, Special Needs Alternatives or Homelessness. Through facilitated discussion by the consultants, ideas were defined further through interaction with the participants.

The next step of the workshop consultation process was to establish priorities amongst the ideas that had been generated. Using a public voting process, the ideas that were generated during each session were prioritized and noted. At the conclusion of each session, there was a clear sense of the will of the small group regarding the highest priorities for the Lambton *Affordable Housing Plan* relative to the ideas that were generated during the session.

Key Informant Interviews

In addition to the consultations, the consultants conducted key informant interviews with more than two dozen people in one-on-one and small group sessions both in person and over the telephone. The interviews were conducted with people who had various levels of expertise including, but not limited to:

- Elected officials—the Mayors of each of the member municipalities received an invitation to be interviewed
- First Nations groups
- Ontario Works staff
- Housing Department staff
- Health promoters
- Developers and home builders
- Social service agencies
- Social and Health Services staff
- Housing providers and landlords
- Property managers
- Seniors groups
- Special needs experts
- Land-use and Social Planners
- Persons with lived experience
- Caregivers
- Food security groups
- Service groups
- Business interests
- Police

Interviews adhered to a semi-structured interview process covering all three elements of interest to the research: Affordable Housing, Special Needs Alternatives, and Homelessness.

Local Initiatives Survey

As another channel for information collection, a Local Initiatives Survey was launched in the middle of September. Running for 12 weeks, the 22-question survey provided representatives from organizations throughout the County the opportunity to provide input on Affordable Housing, Special Needs Alternatives and Homelessness. A *snowball* technique was used to fan the survey out to as many interested parties as possible. Altogether there were 19 responses to the survey.

Document and Data Review

The consultants reviewed a range of documents and data pertaining to the County and its member municipalities including County reports and newsletters relevant to housing and homelessness, Statistics Canada, Canada Mortgage and Housing Corporation data, real estate information, building and planning reports and data. Other socio-demographic and service use data included housing waiting lists and Ontario Works data. In addition, the consultants collected and reviewed individual fact and information sheets provided by various organizations involved in consultations and key informant interviews. The consultants also reviewed local websites of service organizations involved in Affordable Housing, Special Needs and Homelessness and reviewed local media articles pertaining to housing and homelessness.

In addition, the consultants examined other Provincial and Federal documents and program documentation that impacts the County and the development of the Lambton Affordable Housing Plan including, but not limited to: the Long-term Affordable Housing Plan; Mental Health and Addictions Strategy; Canada-Ontario Affordable Housing Program; Poverty Reduction Strategy; Provincial Policy Statement; and, Homelessness Partnership Strategy.

Furthermore, the consultants analyzed various academic and grey literature pertaining to advancements and best and promising practices in responses to Affordable Housing, Special Needs Alternatives and Homelessness to provide the best evidence-based advice and guidance in the course of the consultations and completion of this Strategy.

Definitions

Affordable Housing

In the County of Lambton, the Provincial Policy Statement definition works well for “affordable” and it must be noted that municipalities cannot supersede provincial matters. That being said, differences may be considered for low and moderate income without contravening provincial policy. There is a particular need within the County to focus some attention on households of very low income, especially households in the lowest 40% of the income distribution for the regional market area—which is no more than \$22,200 for renter households.²⁰

20 Calculation by OrgCode Consulting, Inc. using Statistics Canada data; Wellesley Institute. Housing, Homelessness and Ontario's Poverty Reduction Strategy. Toronto, 2008.

Considerations in Defining Affordable Housing

"Affordable Housing" can be a polarizing term, which became apparent during several of the consultations. At the root of the conflict in understanding, the key questions and associated elements that arise with the term are:

- **Affordable to whom?**
Persons/households of a certain economic bracket? Working poor? Seniors? Single-parent families? Newcomers? Aboriginal people? Ontario Works recipients?
- **Affordable at what level?**
30% or less of gross monthly income? 50% or less of gross monthly income? Capped at the shelter allowance component of Ontario Works or Ontario Disability Support Program?
- **Affordable for what purpose?**
Permanent housing? As a transition? Until a person finds better paying employment? Throughout one's life?

To some, "affordable housing" is a relative term—the dollar amount spent on housing relative to gross income. For others, it is a value-based term. The values argument is one that involves social and community inclusion addressing economic marginality or the flipside, charity.

The *Provincial Policy Statement*²¹ defines "affordable" as follows:

- a) in the case of ownership housing, the least expensive of:
 1. housing for which the purchase price results in annual accommodation costs which do not exceed 30% of gross annual household income for low and moderate income households; or
 2. housing for which the purchase price is at least 10% below the average purchase price of a resale unit in the regional market area.
- b) in the case of rental housing, the least expensive of:
 1. a unit for which the rent does not exceed 30% of gross annual household income for low and moderate income households; or
 2. a unit for which the rent is at or below the average market rent of a unit in the regional market area.

"Low and moderate income households" means:

- a) in the case of ownership housing, households with incomes in the lowest 60% of the income distribution for the regional market area; or
- b) in the case of rental housing, households with incomes in the lowest 60% of the income distribution for renter households for the regional market area.

²¹ Government of Ontario. *Provincial Policy Statement*. Ministry of Municipal Affairs and Housing, 2005.

Special Needs Alternatives Definition

The *Provincial Policy Statement* (2005) defines Special Needs as follows:

“Special needs means: any housing, including dedicated facilities, in whole or in part, that is used by people who have specific needs beyond economic needs, including but not limited to, needs such as mobility requirements or support functions required for daily living. Examples of special needs housing may include, but are not limited to, housing for persons with disabilities such as physical, sensory or mental health disabilities and housing for the elderly.”²²

Homelessness Definition

There are many faces to homelessness across Canada including the County of Lambton. For some, it is a single, brief episode at a certain point in time. For others, it is a more chronic state of living that is often complicated by co-occurring life issues such as chronic health issues, addictions, mental illness, trauma and poverty.

For the County of Lambton, any definition of homelessness must include:

- Persons living outdoors
- Persons living in vehicles
- Persons living in buildings not designed or fit for human habitation (squatting)
- Persons residing in shelters
- “Hidden Homeless” persons including those who are doubled or tripled up with friends or family because they cannot afford a place of their own and “couch surfers” moving from one friend or family members place to another as a result of having No Fixed Address
- Persons staying at local hospitals or other institutions with No Fixed Address

While more acute and visible in some areas of the County, variations of homelessness as described above exist throughout Lambton County and include individuals staying in homeless shelters in Sarnia to people living in cars and recreational vehicles in more rural areas, to couch surfers throughout all parts of the County.

Various indicators outlined within this report also speak to a number of people at risk of homelessness. This includes those households spending a significant percentage of their gross monthly income on their housing.²³ Other indicators are those households that rely heavily on food banks and utility assistance. Some households may find themselves newly at risk of homelessness because of changes in household composition such as recently widowed, divorced, entering older age with insufficient savings or pension or youth that had been living in care that are “ageing out” of the system.²⁴

²² Ibid.

²³ It is commonly accepted in housing analysis in Canada that households spending 30% or more of their gross monthly income on housing have affordability issues and those spending 50% or more of their gross monthly income on rent are at increased risk of homelessness.

²⁴ As youth turn 18 they are no longer eligible for government funded services, supports and housing.

Key Indicators for Affordable Housing, Special Needs Alternatives and Responses to Homelessness

Population Changes

Population: Summary Trends and Projections prepared by the County of Lambton Planning and Development Services Department and approved by County Council on September 1, 2010 provides population projections for the County until 2031. With the exception of Lambton Shores and Petrolia, population decline is anticipated throughout each of the municipalities in the County and the County as a whole. The projected decline will be more acutely felt in some communities more than others.

The report states: "It should be noted that *population decline does not necessarily mean a decline in development activity*. 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."²⁵

The purpose of this Plan is not to translate the Population Projection report into projected housing demand but the results of the study have direct implications on some of the recommendations contained within this report and future directions across Lambton County, namely:

- As the baby-boomers get older there is likely going to be increased demand on multi-unit residential housing, either in the form of rental or condominium;
- As the baby-boomers get older there is likely going to be increased demand for special needs housing for those who have diminished mobility and increased health issues;
- The attraction of retirees to the broader community because of affordability and amenities is not a longer-term sustainable solution to the projected population decline, and may exacerbate affordable housing demand shortages longer term;
- While declines in household size will continue to fuel demand for new dwelling unit construction, changes in the local economy and diminished earning power within households with single earners—especially single person households—will impact the form and tenure of the housing in demand over the longer term and is likely to change from single-family home preferences; and,
- Municipalities with the greatest population decline may need to look to innovations with their existing stock rather than developing new housing stock.

25 County of Lambton. *Population: Summary Trends and Projections*. 2010. Pg. 4. Existing emphasis in original report.

Populations Deserving Attention

Like most other communities in Ontario, there are specific populations within the broader Lambton County that deserve special attention. These are populations that warrant special consideration in the Plan because they are more likely to need specific responses to address their housing needs.

- Female led, lone-parent families across the County earn \$18,641 less than male-lone parent families—\$33,159 compared to \$51,800—and more than \$43,000 less than married couple families at \$76,598.²⁶ In some municipalities such as Enniskillen, Point Edward and Warwick, female led, lone-parent families earn much less than the County average—\$24,649, \$25,342 and \$28,155, respectively.²⁷

There is an average of 2.6 people in female led, lone-parent families²⁸ meaning these households need two or three bedrooms to meet their housing needs depending on the gender of the children. To maintain spending of 30% of gross monthly income on rent, housing would have to be \$616 or less in Enniskillen, \$634 in Point Edward or \$704 in Warwick for a female led, lone parent family.²⁹

It should also be noted that, County wide, female led, lone parent families earn \$3,000 less than the Ontario average income of \$36,496.³⁰ In Enniskillen and Point Edward, this figure jumps to \$10,000 less. The growth of female led, lone-parent families is also outpacing the growth of all census families. While all census families increased 2.1% between the 2001 and 2006 Census period, female led, lone-parent families increased 11.5%³¹. This upward trend has been occurring steadily from census period to census period.

26 Statistics Canada, Community Profiles, 2006.

27 Statistics Canada, Community Profiles, 2006.

28 Statistics Canada, Community Profiles, 2006.

29 Calculations by OrgCode Consulting Inc. using Statistics Canada, Community Profiles, 2006 data.

30 Statistics Canada, Community Profiles, 2006.

31 Statistics Canada, Community Profiles, 2006.

Figure 5: Profile of Female Lone Parent Families by Municipality³²

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

- While there are households with low-income throughout the County, there are some pockets within the County where low-income is more acute than others. For example, the 11.7% of persons in private households experiencing low income (before tax) in Sarnia is proportionally almost 3 times greater than the proportion of people with low-income in Oil Springs or Plympton-Wyoming.³³

When looking at acuity of persons with low-income with sub-populations and specifically youth, persons under 18 years of age are more impacted in some areas within the County than others. Point Edward (18.1%), Sarnia (15.1%) and Brooke-Alvinston (13.8%) all have higher percentages of persons under 18 in low-income than elsewhere in the County.³⁴ Further to the point of the needs of female led, lone parent families, one in five (21.2%) of female led, lone parent families in Sarnia lives below the Low-Income Cut Off.³⁵

³³ Statistics Canada, Community Profiles, 2006.

³⁴ Statistics Canada, Community Profiles, 2006.

³⁵ Statistics Canada, Community Profiles, 2006.

Figure 6: Percentage of Persons in Low-income (All Persons and Persons less than 18 Years of Age), All Municipalities³⁶

Municipality	% in low income before tax - All persons	% in low income before tax - Persons less than 18 years of age
Petrolia	7.7	7.7
Enniskillen	2.5	3.4
Sarnia	11.7	15.1
Brooke-Alvinston	9.2	13.8
Dawn-Euphemia	9.1	7.3
Lambton Shores	6.6	7.3
Oil Springs	4.2	Not available
Plympton-Wyoming	3.6	1.4
Point Edward	8.4	18.1
St. Clair	5.6	6.1
Warwick	10.1	8.9
LAMBTON	9.4	11.3

- Proportionally, the percentage of persons identifying as Aboriginal in Lambton is more than double the rest of Ontario—4.6% compared to 2%.³⁷ There are unique housing and service responses that deserve attention given the relationship between the three Reserves and the County of Lambton, the interaction of people between the Reserves and the County and the migration of Aboriginal people on and off Reserve. Furthermore, service providers and First Nations groups consulted all spoke to the need for off-reserve affordable housing, special needs alternatives and homelessness responses that specifically address the needs of Aboriginal people.

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. Programs such as the Red Path Program should continue and potentially even expand as part of the recommendation to continue to support and focus on a comprehensive continuum of services to meet the needs of homeless individuals and families with effective access points throughout the County.

³⁶ Statistics Canada, Community Profiles, 2006. Note, data not available for Oil Springs because of low number of female lone-parent families in that municipality.

³⁷ Statistics Canada, Community Profiles, 2006.

On Reserve, it has been reported that the waiting list for affordable housing is approximately 5 years and that many families will move off the reserve as a temporary measure until they have an opportunity to get into affordable housing On Reserve. Problems with some of the housing On Reserve have also been noted.

While the County is not responsible for On-Reserve issues that affect Off-Reserve Services, the services within the County for homeless people serve many Aboriginal people.

Figure 7: Aboriginal Population, Lambton³⁸

	Total	Male	Female
Lambton	5,795	2,835	2,960

- While the housing needs of the baby boomers will require less attention over the next 5-10 years, there will still be a portion of these baby boomer households that are going to require rent-geared-to-income housing. Over the next 20 years it is expected that the household needs of this demographic will be more acute, so the appropriate infrastructure needs to be planned now and start to be addressed. As these household sizes decrease through loss of spouses, affordability declines and mobility decreases, specific housing responses closer to amenities will be necessary to best meet daily living and foster greater independence in the community.

Figure 8: Age Characteristics of Those 45 years of age and older, Lambton County, 1991-2006³⁹

Age characteristics	2006			2001			1996			1991		
	Total	Male	Female	Total	Male	Female	Total	Male	Female	Total	Male	Female
45 to 49 years	10,595	5,195	5,400	10,130	5,005	5,125	9,345	4,735	4,610	7620	3885	3735
50 to 54 years	10,400	5,155	5,245	9,340	4,660	4,680	7,520	3,820	3,700	6175	3100	3075
55 to 59 years	9,450	4,735	4,720	7,420	3,765	3,655	6,180	3,040	3,140	6140	2995	3145
60 to 64 years	7,530	3,745	3,785	6,100	2,960	3,140	6,085	2,920	3,165	6360	3195	3165
65 to 74 years	11,155	5,290	5,865	11,165	5,250	5,915	11,240	5,225	6,015	10175	4595	5580
75 years and older	10,520	4120	6395	8920	3380	5540	6973	2328	4645	6255	2370	3885

38 Statistics Canada, Community Profile, 2006.

39 Statistics Canada, Community Profiles, 1991, 1996, 2001 and 2006.

Figure 9: Legal Marital Status – Widowed Persons, Lambton County, 1991-2006⁴⁰

Legal marital status characteristics	2006	2001	1996	1991
Widowed	8,075	7,710	7,485	5,060

- During interviews and consultations, several people expressed concern that housing needs of seniors need to be met. However, it should be noted that there are units of seniors rent geared-to-income housing currently in some locations of the County that remain vacant for months at a time. Furthermore, many seniors residing in seniors housing are paying market rate. The primary issue of seniors housing seems to be one of location across the County rather than availability of units within the County. The new affordable housing on Maxwell Street should further relieve some pressures for seniors housing but an impact assessment on the wait list should be conducted in approximately 18 months.
- Parents and caregivers of children and young adults with special needs face difficult choices with their housing situation. Respite, for many, is infrequent and can be a hardship in and of itself when it requires travelling elsewhere like Toronto to receive that respite. There was concern expressed during the consultation that parents and caregivers of young adults are aging and experiencing their own medical challenges that will jeopardize their ability to provide care.

Persons and families experiencing homelessness can require unique housing responses. Consider that the 80 “permanent” shelter beds within the County have upwards of 2,000 bed night requests in any given year.⁴¹ For some, homelessness will be a one-time event that is short in duration and will never return again. For others, they will experience episodic homelessness, cycling in and out of the shelter system with some relative predictability. For others, their homelessness is a chronic condition.

Advancements in evidence-based practices in housing and homeless service delivery point to interventions that are known to be more successful longer term and provide residential stability while requiring less investment in costly emergency responses. For example, a focus on helping people achieve housing with the supports that they need – like those being provided by the County’s Housing Advocacy and Trustee Program – can bring an end to long-term and/or repeated stays at a homeless shelter. The face of homelessness is not homogenous within the broader community. It includes working poor people 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—to highlight just a few profiles of homelessness.

⁴⁰ Statistics Canada, Community Profiles, 1991, 1996, 2001 and 2006.

⁴¹ County of Lambton, 2010.

Service and Care Infrastructure

Lambton County, given its vast size and diversity across member municipalities, experiences a service and care infrastructure situation that is similar to many other communities throughout North America along with the associated debate about whether the service and care infrastructure is best concentrated or dispersed. Concentration takes on many forms. In some instances, it is a single City that has the vast majority of services and this is essentially the role that Sarnia plays, either deliberately or de facto. In other jurisdictions, there is a deliberate attempt to concentrate services in strategic nodes throughout a broader geographic area. This is different than satellite operations that are an extension of a “parent” organization. These are autonomous, strategically located service nodes that deliberately attempt to concentrate core services within proximity to each other.

One of the most frequently discussed barriers in consultations and interviews was transportation. The lack of a coherent transportation infrastructure beyond the City of Sarnia or need for a personal vehicle outside of the City to get around has been said to impact housing decisions, food security, access to health care, socio-recreational participation, use of social services, civic participation and overall quality of life. In addition, it is not necessarily in the best interest of the City of Sarnia to act as a magnet for people seeking resolution for all of these issues.

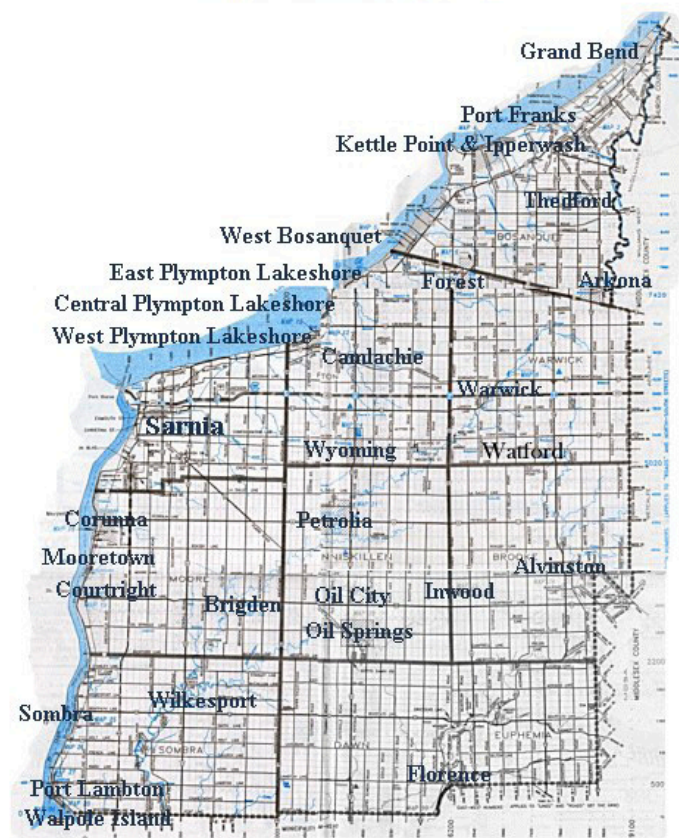
Consideration must be given to focusing new affordable housing and special needs alternatives housing on or very near Village or Township “main streets”; starting in four or five strategically positioned communities across the County. This will improve integration of the housing with local services, and improves the rationalization and sustainability of the housing.

Using the map for orientation, the strategic nodes that naturally appear would be one in Dawn-Euphemia, one in Brooke-Alvinston, one in Warwick and one in the Lambton Shores areas. A fifth one in the southwest may also make sense. The notion of nodes does not take the place of distribution of affordable housing throughout the County but they can influence decision-making for locations other than Sarnia. The establishment of strategic nodes is recommended during the initial stages of new affordable housing development in the earlier years of the Strategy.

Planning Context

From a land use planning perspective, there are no insurmountable barriers to achieving the expectations of this plan. With affordable housing expected to be legislated as a matter of Provincial interest in amendments to the *Planning Act* as a result of the Long-Term Affordable Housing Plan, the intersection of planning and housing may enable this *Plan* even further.

Map of Lambton County



Secondary suites already comprise a major contribution to housing stock across the County. This is data not captured through the Canada Mortgage and Housing Corporation annual rental market survey. The exact impact of the market on affordability and availability of housing stock is unknown. However, given that secondary suites are permissible in most member municipalities, this is a positive step. The Long-term Affordable Housing Plan is likely to increase this stock even further.

Advancements in group home policies will be of benefit to the objectives of this *Plan* as it pertains to special needs alternatives housing. It is not envisioned that all special needs alternatives housing will be achieved by way of group homes, but the ability to allow it to happen through land use planning policy in a more effective and efficient process—if not by right—would be most beneficial.

From a transportation planning perspective, there are some significant issues that need to be addressed in Lambton. The dominant approaches to residential development continue to favour vehicle ownership. Lower income households are less likely to own vehicles. Throughout the consultations, there were numerous incidents of people reporting that lower income households move to more rural areas of the county for access to social housing or more affordable housing, only to be uprooted as a result of insufficient transportation. Simply stated, households could not meet their daily living needs without a vehicle and their isolation drove them to leave an otherwise affordable housing option. It is for this reason that the *Plan* advocates for new affordable housing development in the member municipalities other than Sarnia to focus on “main streets” within those member municipalities.

In addition to this approach, considerable attention needs to be paid to an examination of the transportation infrastructure throughout the County and the development of viable solutions to the problem that, in the context of this *Plan*, may be explored as part of the recommendation focusing on Housing Supports. In addition to lower income households having difficulty with transportation in different parts of the County, the ability for seniors to age in place and not be forced financially to relocate to Sarnia is compromised by the inability to provide affordable transportation across such a large rural constituency. Persons with special needs are also more likely to move out of the more rural areas of the County as a result of the lack of transportation.

In matters of environmental planning, this *Plan* calls for adaptive reuse of existing infrastructure as much as possible. This maximizes the existing asset, decreases landfill demand and minimizes energy in retrofitting compared to new construction. To avoid “energy poverty” for new tenants, the ability to implement more environmentally proven practices into new affordable housing design, from passive solar to enhanced insulation must be encouraged. Furthermore, tapping into opportunities within the existing grid and maximizing density within areas of member municipalities where there is already some mass and density—including main streets of more rural locations—should be encouraged.

This *Plan* also builds upon significant strides that the County has already made in social and community planning. The leadership of the County of Lambton in looking at homeless issues in concert with affordable housing issues in advance of the province’s Long-term Affordable Housing Plan should be commended. It is this experience and intent that the *Plan* seeks to build upon again in the recommendations pertaining to working with the Local Health Integration Network to advance housing solutions for the special needs population.

Responses to Poverty and Homelessness

Dealing with increased needs since the mid 1990s and changes in welfare and social housing, a number of charitable and institutional responses of poverty and homelessness have started or grown since that time. Service providers indicate that demand continues to escalate and outpace available resources, including:⁴²

- a 20% increase in soup kitchen attendance over the past two years;
- a 15% increase in food bank use over the past two years;
- ability to fulfill about 1/3 or requests for utility assistance on a monthly basis at a cost of \$13,000 monthly; and,
- new challenges to fundraise sufficiently to keep programs running.

The Inn of the Good Shepherd Food Bank served more than 23,000 meals in 2009, an increase of almost 13% from the previous year. Many of the people served are people that service providers have had no contact with previously.

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 appropriate responses. The County has been supporting and investing in a broad continuum of supports, community resources and types of housing to best meet the needs of those impacted by poverty and/or homelessness. Responses encompass everything from homeless prevention on one side of the spectrum which includes the likes of eviction prevention supports and financial assistance with utilities, to helping homeless individuals and families find permanent housing (with supports as necessary) on the other side of the spectrum. Between these poles on the continuum, there are a range of programs for specific issues and populations. For example, the Red Path program has shown positive results in assisting Off-Reserve Aboriginal people and the Haven has been effective in meeting the needs of homeless youth.

Concurrently with this, the County and its community partners have worked together to advocate for changes and new programs from other orders of government to address the housing, homeless and poverty issues within the County. In addition, the County has also demonstrated a resolve to focus on helping people escape the cycle of poverty. One innovation in this regard is the Circles Program, which was initiated in the County in January 2009. The Circles Program matches families on social assistance with two to four middle class trained volunteer "allies" from the community. Participants complete a self-assessment, making plans to build supports and resources that will assist in reaching specific career, educational or employment goals. The allies befriend the family on social assistance and support them on their way out of poverty. The Circles Program was mentioned on several occasions during the consultations and key informant interviews as an emerging success. Most of the families involved with the program have demonstrated increased education and income.

Capital investments are also an example of the resolve by community partners, the County and donors to support a continuum of care within the County. One of the recent examples is the new Good Shepherd Lodge, that features a shelter and transitional housing. With a range of services that support everything from food security to health care are matched with the facility, the Lodge is a centre of opportunity within the community.

⁴² Indicator statistics provided by the Inn of the Good Shepherd, 2010.

Opportunities have been seized in the delivery of homeless services to help clients access housing. The problem, as noted by several service providers and landlords, is one of helping clients remain housed. However, a new program initiated within the County is beginning to address this issue. The County recently introduced a Housing Advocacy and Trustee Program. With 1.5 staff, the program is focused on helping individuals and families get the supports they need to stay housed. This can include activities such as help with budgeting, completing forms like Canada Pension or Old Age Security, mediating tenant issues, providing home visits to ensure the health and safety of tenants and addressing issues such as hoarding. The program can also assist with referrals to voluntary trustee services to help with money management, help accessing health care supports, assistance with applying for financial supports, and making referrals to community supports such as the Canadian Mental Health Association and Family Counseling. Many clients served by this program are those who have “fallen through the cracks” and either do not meet the criteria for services or are considered “difficult to serve”.

One of the key questions asked at the start of the research and analysis for this Strategy was to assess the impact of the new Good Shepherd Lodge on River City Vineyard. Based upon trends in service use and demand, the analysis indicates that the new Good Shepherd Lodge with its 25 shelter beds and 1 family unit, coupled with other resources in the community such as Women’s Interval House, will have sufficient capacity to meet the needs for homeless shelter within the broader community. This assessment is based upon the following available information and recommendations:

- The Lodge has been serving approximately 13 individuals per night
- River City has been serving approximately 10 people per night
- The Lodge has the ability to use motel rooms for overflow in exceptional circumstances
- Transitional housing is operational
- The Lodge has become positioned as a centre of opportunity with a number of other important services and resources on site such as health resources
- There is substantial investment in other programs to assist with homelessness prevention in the broader community
- There is a housing worker, and with greater support to individuals and families once housed, there will be decreased recidivism

As part of the ongoing focus and support on a continuum of homeless services within the County, if trends continue as they have been, it will be possible for local decision makers to phase out River City Vineyard since the Good Shepherd Lodge will have sufficient capacity to shelter those currently making use of River City Vineyard.

Like so many other communities across Canada, another issue within the County is that stopgap measures to meet immediate needs such as food banks have become institutional responses to poverty. Concurrent with these measures must be ongoing advocacy – as has been done by the County, the Ontario Municipal Social Services Association, local community partners and others – for increases in income assistance and living wage rates so that households are not reliant on food banks to meet their subsistence needs and so that some households are not faced with the choice of paying the rent or feeding the kids. When food banks began, they were an emergency response but they were never intended to take the place of social infrastructure. The reliance on food banks throughout the County demonstrates depth of need and institutional reliance on them.

Households Relying on Income Supports

One measure of need in any County is the number of Ontario Works and Ontario Disability Support Program cases, and the number of people that those cases represent. Reliant upon income assistance for shelter and basic needs, recipients of Ontario Works and Ontario Disability Support Program payments have been at a significant disadvantage when it comes to affordability since rates were slashed in the mid 1990s. Many people who receive Ontario Disability Support Program benefits may also be in need of special needs alternatives in their housing. Furthermore, the inter-relationship between recipients of income supports and homelessness is well documented throughout the Province in large part because the amount of money received on a monthly basis makes it difficult to afford rent and meet basic needs.

Consider that as of December 1, 2010 the Ontario Works rates have a single person with no dependents entitled to \$224 to meet their basic needs per month and a further \$368 to meet their shelter needs.⁴³ A single parent with one child 17 years of age or younger would receive \$344 to meet their basic needs per month and \$578 to meet shelter needs.⁴⁴ Neither of these households would be able to afford average market rents as per the Canada Mortgage and Housing Corporation 2010 Rental Market Report. In the Sarnia CA⁴⁵ the average rent for a bachelor unit is \$528, for a one-bedroom it is \$632 and for a two-bedroom, it is \$743.⁴⁶ None of these households can really afford to rent within the market using their shelter allowance alone.

The number of household cases in need of support and by extension the number of people needing support continues to increase throughout the County, as demonstrated in the tables below. As the tables below demonstrate, while there can be in-year fluctuations, the number of households and persons in need has been increasing throughout the decade.

Figure 10: Total number of individuals (Heads of Families, Dependents and Singles) on Ontario Works Caseload – 2004-2010⁴⁷

**Total Number of Individuals (Heads of Families, Dependents and Singles)
on Ontario Works Caseload - 2004-2010**

	Jan	Feb	Mar	Apr	May	June	July	Aug	Sept	Oct	Nov	Dec
2010	5,213	5,259	5,436	5,373	5,433	5,630	5,585	5,617	5,439	5,385	5,372	5,533
2009	4,369	4,527	4,640	4,582	4,821	4,931	4,983	5,120	5,020	4,895	4,871	5,060
2008	3,942	3,908	3,910	3,892	3,971	3,974	4,098	4,143	4,068	4,012	3,952	4,102
2007	3,773	3,908	3,929	3,851	3,908	3,941	3,872	4,005	3,751	3,505	3,622	3,768
2006	3,631	3,533	3,598	3,484	3,680	3,830	3,736	3,872	3,744	3,520	3,546	3,603
2005	3,762	3,875	3,910	3,847	3,929	3,942	3,898	3,916	3,717	3,498	3,469	3,538
2004	3,479	3,443	3,530	3,517	3,620	3,623	3,623	3,624	3,526	3,355	3,409	3,592

⁴³ Ministry of Community and Social Services, 2011.

⁴⁴ Ministry of Community and Social Services, 2011.

⁴⁵ The Sarnia Census Agglomeration includes the City of Sarnia, St. Clair Township and Village of Point Edward.

⁴⁶ Canada Mortgage and Housing Corporation, Rental Market Survey, 2010.

⁴⁷ County of Lambton, 2011.

Figure 11: Number of Ontario Works Cases – 2004-2010⁴⁸

Number of Ontario Works Cases 2004-2010

	Jan	Feb	Mar	Apr	May	June	July	Aug	Sept	Oct	Nov	Dec
2010	2,416	2,468	2,523	2,501	2,533	2,624	2,593	2,586	2,522	2,508	2,511	2,565
2009	2,019	2,089	2,177	2,133	2,230	2,305	2,315	2,362	2,312	2,247	2,259	2,342
2008	1,868	1,865	1,865	1,847	1,876	1,853	1,877	1,880	1,844	1,812	1,794	1,870
2007	1,804	1,862	1,851	1,817	1,833	1,845	1,817	1,871	1,769	1,648	1,694	1,764
2006	1,720	1,703	1,717	1,652	1,742	1,801	1,772	1,810	1,758	1,655	1,684	1,712
2005	1,789	1,867	1,877	1,847	1,869	1,855	1,847	1,849	1,773	1,653	1,614	1,669
2004	1,631	1,636	1,693	1,691	1,724	1,747	1,735	1,730	1,686	1,623	1,638	1,716

Figure 12: Number of Ontario Disability Support Program Beneficiaries – 2004-2010⁴⁹

Number of Ontario Disability Support Program Beneficiaries 2004-2010

	Mar	June	Sept	Dec
2010	3,883	3,906	3,885	*50
2009	3,670	3,699	3,768	3,791
2008	3,601	3,627	3,601	3,630
2007	3,603	3,448	3,554	3,603
2006	3,188	3,224	3,251	3,285
2005	3,071	3,091	3,160	3,192
2004	2,951	2,993	3,010	3,025
2003	2,842	2,895	2,897	2,940
2002	2,727	2,712	2,799	2,812

48 County of Lambton, 2011.

49 County of Lambton, 2011

50 Data unavailable at time of report writing.

Figure 13: Number of Ontario Disability Support Program Cases – 2004-2010⁵¹

Number of Ontario Disability Support Program Cases 2004-2010

	Mar	June	Sept	Dec
2010	2,843	2,875	2,886	*52
2009	2,678	2,699	2,754	2,774
2008	2,617	2,639	2,623	2,649
2007	2,620	2,494	2,566	2,620
2006	2,305	2,333	2,366	2,385
2005	2,215	2,243	2,281	2,301
2004	2,109	2,152	2,165	2,187
2003	2,031	2,058	2,075	2,090
2002	1,948	1,956	1,995	2,015

The size of the households seeking support has remained somewhat constant over the same period of time. While service providers who meet the poverty and homeless needs of some of the County's most vulnerable residents have reported spikes in the number of new families seeking assistance, the number of people per household of income assistance seekers has remained fairly consistent.

Figure 14: Average Number of People per Case, Ontario Works and Ontario Disability Support Program, 2004-2010⁵³

	OW	ODSP
2010	2.16	1.35
2009	2.16	1.37
2008	2.19	1.37
2007	2.14	1.39
2006	2.10	1.37
2005	2.12	1.39
2004	2.09	1.39

⁵¹ County of Lambton, 2011.

⁵² Data unavailable at time of report writing.

⁵³ Calculations by OrgCode Consulting, Inc. using County of Lambton data, 2011.

Economic Conditions

Changes in the County area economy have been well documented. Over the past 15 years, there has been a strong re-engineering of the local economy as a response to changes in the petro and chemical industries. For some time, diversifying the economy brought with it an influx of call centres and associated businesses, some of which are now retracting. While earning potential of many households decreased throughout the transition, overly catastrophic impacts on the housing market as a whole did not occur. Hope remains that the region may experience renewed prosperity if the bio-economy and bio-industrial pursuits pay off.

The table below highlights changes in Industry that have been experienced since 1991. Losses in Agriculture, Construction, Manufacturing, Wholesale Trade, Retail Trade and Educational Services have been offset by increases in Business Services. Of note, however, is that the Labour Force has not experienced much growth over 25 years.

Figure 15: Experienced Labour Force 15 Years and Over by Industry, Lambton County, 1991 to 2006⁵⁴

Industry	2006	2001	1996	1991
Total experienced labour force 15 years and over	66,365	63,630	64,380	66,115
Agriculture and other resource-based industries	4,675	4,715	4,365	5,005
Construction	5,180	4,880	4,655	5,865
Manufacturing	9,760	10,085	10,945	12,795
Wholesale trade	1,915	1,835	2,370	2,760
Retail trade	7,540	7,250	7,765	8,250
Finance and real estate	2,830	2,405	2,075	2,110
Health care and social services	7,020	6,420	6,765	5,715
Educational services	3,625	3,355	3,875	4,010
Business services	10,800	9,275	2,600	2,615

Economic changes are real, however, by way of the number of employers and availability of jobs. Since 2003, more than 600 businesses have closed in Sarnia-Lambton.⁵⁵ With just over 7,000 businesses in the area, most are very small operations with 52% reporting zero full-time employees.

Windsor-Sarnia is one of eleven economic regions in Ontario, and Windsor-Sarnia has the highest rate of unemployment. Even with recent declines from 10% to 9.4%, the Windsor-Sarnia economic region remains 1.5% higher than the rest of Ontario. In real terms, the 9.4% unemployment represents more than 31,000 people.⁵⁶

⁵⁴ Statistics Canada, Community Profiles, 1991, 1996, 2001 and 2006.

⁵⁵ Statistics Canada, 2009.

⁵⁶ Service Canada, December 20, 2010.

Figure 16: Labour force characteristics, unadjusted, by economic region—3 month moving average⁵⁷

Economic Region 3570 Windsor – Sarnia							
	Population	Labour Force	Employment	Unemployment	Participation Rate	Unemployment Rate	Employment Rate
November 2010	529.0	335.4	303.9	31.5	63.4	9.4	57.4
November 2009	527.7	331.5	298.2	33.3	62.8	10.0	56.5
ONTARIO							
November 2010	10,866.7	7,259.8	6,689.8	569.9	66.8	7.9	61.6
November 2009	10,706.8	7,157.8	6,558.4	599.4	66.9	8.4	61.3

Within Sarnia-Lambton proper, 2010 has seen unemployment rates hovering around 10%, from a low of 9.8% to as high as 10.7%⁵⁸. The last time Sarnia-Lambton experienced similar rates of unemployment was mid-2004. From 2005 through to late 2008, the area experienced unemployment rates generally lower than 8%, even dipping below 6% for parts of 2006 and 2007.⁵⁹ Not immune to the downturn in the economy that was recently experienced, unemployment shot up in 2009 and 2010. Comparatively, Sarnia-Lambton fared better than Windsor-Essex where unemployment rates were as high as 14% and in Chatham-Kent that has experienced unemployment rates flirting with 16% over the same economic downturn.⁶⁰

While indicators seem to be suggesting that the worst of the economic problems are over, there can sometimes be a lag on the impact on people's housing situation and homelessness. Some households that had enough savings to hold on and weather the economic storm and job loss may find themselves depleted of money and traumatized by the experience. They may now be in search of services to help with the next steps in their life and housing stability.

Local members of the business community have described the current situation as "steady as it goes". As necessary, many local businesses "right sized" or "down sized" during the economic downturn. While they report potential for the future, there is a strong sense of caution presently being expressed.

⁵⁷ Service Canada, December 20, 2010.

⁵⁸ Sarnia Lambton Workforce Development Board, December 2010.

⁵⁹ Service Canada, 2010.

⁶⁰ Centre for Spatial Economics, 2010.

Household Expenditures

Examining household expenditures helps better understand what people spend their money on. Tracking expenditures across various periods of time allows for an analysis of pressure points on household expenses, especially when looking at life necessities.

Figure 17: Food, Clothing and Shelter Expenditures and Percentage Change for Each Expenditure – 2002, 2005 and 2010, Sarnia CA⁶¹

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

While not necessarily indicative of the entire County, the data point to some alarming trends. In all categories, percentage increases outpaced the increase in inflation over the same period of time. All three of these expenditure areas indicate the likelihood of increased affordability issues that are felt most acutely in the percentage increase in shelter expenses.

The proportion of income spent on shelter is also of interest. It is generally accepted that a threshold of affordability is a household that spends no more than 30% of their gross income on shelter. Those spending greater than 30% are more likely to have affordability issues. Those spending 50% or more of their income on shelter are said to be at greater risk of homelessness. Tenants experience affordability issues more than homeowners – and that is true in Lambton where tenants are 2.5 times more likely to be spending 30% or more of their income on housing than homeowners⁶².

61 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.

62 Calculations by OrgCode Consulting, Inc. using Statistics Canada data, 2010.

Figure 18: Percentage of Owners and Tenants Spending 30% or more of Gross Household Income on Housing, 2001 and 2006, by Municipality⁶³

	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 2006	Tenant Spend- ing 30% more 2006	Tenant Percent 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 19* below, shelter to income ratios remain higher for renters than for owners. Improvements in the ratio over time show only modest changes regardless of whether the local community had been experiencing economic prosperity or downturns.

⁶³ Statistics Canada, Community Profiles, 2001 and 2006.

Figure 19: Shelter Costs – A 20 Year Perspective, Sarnia CA⁶⁴

	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	25980	87069	863	16.1	9425	38983	681	29.4	35405	74268	815	19.6
2001	24670	69691	703	15.8	8890	34717	603	29.6	33565	60425	676	19.4
1996	23015	63175	688	16.4	8825	30569	581	31.6	31830	54140	659	20.6
1991	21875	60021	635	16	9510	31957	508	27	31385	51515	597	19

Consider that a renter at the 20th percentile of earners in the County brings in just shy of \$14,000 per year and can afford a rent of no more than \$350 per month.⁶⁵ A renter household at the 40th percentile of earners in the County has an income of \$22,200 and can afford no more than \$550 per month on rent.⁶⁶ Minimum wage earners also struggle with the proportion of money required to meet their shelter needs as demonstrated in the table below.

Figure 20: Affordable Rent for Minimum Wage Earners, by Hours Worked per Week⁶⁷

Minimum Wage	Hours Per Week	Weekly Gross Income	Annual Gross Income	Rent @ 30%	Rent @ 50%
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

⁶⁴ Housing in Canada Online, 2010.

⁶⁵ Percentile data provided by Statistics Canada; rental affordability analysis completed by OrgCode Consulting, Inc.

⁶⁶ Wellesley Institute. Housing, homelessness and Ontario Poverty Reduction Strategy, June 2008.

⁶⁷ Calculations by OrgCode Consulting, Inc. using Government of Ontario data, 2010.

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.⁶⁸

Figure 21: Percentage of Dwellings in Need of Major Repair⁶⁹

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

Generally speaking, the percentage of dwellings in need of major repair is higher than Ontario overall where 6.6% of dwellings are reported as being in need of major repair.

Compared to elsewhere in Ontario, the housing stock in Lambton is older. Throughout Ontario, 1 out of 3 dwellings has been built since 1986. In Lambton, 1 out of 5 dwellings has been built since 1986.⁷⁰

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

69 Statistics Canada, Community Profiles, 2006.

70 Statistics Canada, Community Profiles, 2006.

Figure 22: Percentage of Dwellings Constructed Prior to 1986 by Municipality⁷¹

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

Housing Market and Housing Stock Changes

Figures 23 and 24 show the number of owner and rented dwellings by municipality in 2001 and 2006. Both figures are further evidence of population changes and community adaptations to changing demographics, in addition to what may be described as “typical increases” in owned dwellings. Given that many communities across Ontario have experienced a decrease in rental dwellings, it is commendable that Lambton as a whole had a slight net increase. These tables are not correlated to affordability, however, and caution should be used in equating an increase in rental housing with improved access to affordable housing. Furthermore, a rented dwelling does not mean it is an apartment unit—it may be a rented house.

⁷¹ Data comes from the 2006 Community Profile, Statistics Canada; calculations by OrgCode Consulting, Inc.

Figure 23: Number of Owned Dwellings, by Municipality, 2001 and 2006⁷²

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 24: Rented Dwellings, by Municipality, 2001 and 2006⁷³

Municipality	2006	2001	% Change, 2001 to 2006
Petrolia	380	395	-3.8%
Enniskillen	205	135	51.9%
Sarnia	8940	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	12240	12045	1.6%

72 Statistics Canada, Community Profiles, 2006.

73 Statistics Canada, Community Profiles, 2001 and 2006.

Affordability has not accompanied changes in composition of the owned and rented dwellings in each municipality. Consider *figure 25* below illustrating the monthly payments for rented dwellings in each municipality from 2001 to 2006.

Figure 25: Monthly payments for rented dwelling, by Municipality, 2001 and 2006⁷⁴

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%

When considered with *figure 25* in the preceding discussion, one can see how change in availability of stock impacts overall affordability. Take, for example, Enniskillen where an increase in rented housing of more than 50% over a five-year period improved overall affordability of rented dwellings by 36%.⁷⁵ The reverse can also be seen in Plympton-Wyoming, where rented dwellings decreased by one-fifth over a five-year period and during the same time the monthly payments for rented dwellings increased 27%.⁷⁶

Another anomaly that exists within some municipalities in the County are median monthly payments for a rented dwelling⁷⁷ that are more than the median monthly payments for an owned dwelling.⁷⁸ This occurs in Dawn-Euphemia (\$606 rented versus \$484 owned), Point Edward (\$662 rented versus \$505 owned) and Plympton-Wyoming (\$699 rented versus \$642 owned). This is a new occurrence in Lambton and was not reported in the previous 2001 Census.

⁷⁴ Statistics Canada, Community Profiles, 2001 and 2006.

⁷⁵ Calculations by OrgCode Consulting, Inc.

⁷⁶ Calculations by OrgCode Consulting, Inc.

⁷⁷ As defined by Statistics Canada, this includes the monthly rent and costs of electricity, heat and municipal services paid by tenant households.

⁷⁸ As defined by Statistics Canada, this includes all shelter expenses paid by households that own their dwellings.

One of the indicators of the balance of a housing market is the ratio of owned dwellings to rented dwellings. Across Ontario, the ratio is 2.5 owned dwellings to every 1 rented dwelling. Across Lambton County, the ratio is 3.1.⁷⁹ However, there are pockets within the County where the ratio is much higher, in part because of the more rural orientation, but it is also evidence that in pockets of new development, ownership has been favoured.

Figure 26: Ratio of Owned Dwellings to Rented Dwellings⁸⁰

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

There is a strong bias towards single detached houses across the County. Like the analysis of the ratio of owned to rented dwellings, part of the composition can be attributed to the rural nature of large parts of the County. Sarnia, where one might reasonably expect to find greater diversity in its housing given the size of the City, is comparable to other Ontario municipalities of similar size. All the same, the composition of housing stock in several municipalities within Lambton is unlikely to be sustainable to support the changes in population expected with the aging of baby boomers and in and out migration.

79 Calculations by OrgCode Consulting, Inc. using Statistics Canada, Community Profiles 2006 data.

80 Calculations by OrgCode Consulting, Inc. using Statistics Canada, Community Profiles 2006 data.

Figure 27: Proportion of Housing Stock by Housing Type⁸¹

	Single Detached	Semi Detached	Row	Apartment/ duplex	Apartments <5 stories	Apartments >5 stories	Other
Petrolia	81.8	4	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	12.2	0.6
Brook-Alvinston	93.3	1	1.5	0	4.1	0	0
Dawn-Euphemia	100	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
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	3	4.5	1.5	7.1	7.2	0.8

New development across the County has also predominately been new single detached homes. As a microcosm of the bigger picture, even with greater diversity of housing types, the Sarnia CA has been overwhelmingly favouring single detached homes over the past decade, as outlined in *figure 28* below. Of the 2,590 housing starts since 1999, fully 2,163 (84%) have been single detached houses. In 8 out of the last 11 years, single detached houses have comprised 90% or more of all housing starts.⁸² This is not a sustainable approach, especially given the current and projected composition of the population where there will be more demand and pressure on rental units and smaller units of housing.

Figure 28: Housing Starts in Sarnia CA, 1999 to 2009 & Proportion of Housing Starts that were Single Detached⁸³

	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009
Single Detached	210	175	152	201	201	194	177	177	250	252	174
Total Starts	218	177	155	374	203	194	243	191	258	278	299
Single Detached as a % of all Starts	96.3	98.9	98.1	53.7	99.0	100	72.8	92.7	96.9	90.6	58.2

81 Statistics Canada, Community Profiles, 2006.

82 Canada Mortgage and Housing Corporation, 2010.

83 Canada Mortgage and Housing Corporation, 2010.

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.

Figure 29: Average Value of Owned Dwellings⁸⁴

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

Even with a dip in the overall housing market in Ontario in 2008 and 2009, the resale market within Lambton remained strong. Consider, for example, that the average resale price in Sarnia in 2009 topped \$188,500,⁸⁵ with single-detached houses selling on average for greater than \$300,000.⁸⁶

From a policy perspective, the Affordable Homeownership component of the Canada-Ontario Affordable Housing Program was an attractive option for the County and its local economic climate and housing situation. With income thresholds set at the 60th percentile—\$73,700 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 \$174,750 across the County.

The rental housing market in the local area has experienced fluctuations in vacancy rates over the decade, but this has not resulted in overall improved affordability. “Trickle down” theory⁸⁷ in the rental market is not occurring in most bedroom types. Higher vacancy rates are not resulting in lower rents with the slight exception of three or more bedroom units but they remain unaffordable to many households.

⁸⁴ Statistics Canada, Community Profiles, 2006. Note that given rural average home prices normally include large parcels of land.

⁸⁵ Service Canada, Labour Market Monitor, December 2009.

⁸⁶ Canada Mortgage and Housing Corporation, Housing Now: Ontario Region, 2010.

⁸⁷ “Trickle down” theory is an economic theory that focuses on how business adjust and flourish based upon supply and demand economics. When there is short supply and high demand, prices tend to go up. When there is plenty of supply (such as vacancy rates being high), according to the theory prices go down to attract demand. As it applies to the rental market, it has been posited is that when vacancy rates are high, landlords will lower their rents as units that are filled and make some money are better than units that remain vacant.

Figure 30: Vacancy Rate by Unit Type, Sarnia CA⁸⁸

	Bachelor	One	Two	Three	All
2000	11.2	8.5	5.9	7.5	7.3
2001	14.7	5.7	6.6	4.7	6.3
2002	2.4	5.4	3.5	4.3	4.4
2003	16.2	6.4	5.3	2.5	6.1
2004	1.6	5.8	6.3	9.2	6.1
2005	8.6	5.4	4.9	8.5	5.4
2006	5.6	5.1	4.5	3.4	4.7
2007	6.5	4.9	5.9	5.9	5.6
2008	4.5	3.1	4	4.6	3.5
2009	5.8	5	4.9	6.7	5
2010	6.5	5.4	6	7.4	5.8

Figure 31: Number of Vacant Units and Universe of All Units by Bedroom Type, Sarnia CA, 2010⁸⁹

	Vacant	Total
Bachelor	12	184
One	123	2,284
Two	167	2,778
Three	14	188

Figure 32: Private Apartment Estimate of Percentage Change (%) of Average Rent by Bedroom Type, Sarnia, CA⁹⁰

	Oct 08 to Oct 09	Oct 09 to Oct 10
Bachelor	3.3	1.7
One	2.4	2.2
Two	2.4	1.7
Three+	1.6	(1.5)

88 Canada Mortgage and Housing Corporation, Rental Market Survey, 2010.

89 Canada Mortgage and Housing Corporation, Rental Market Survey, 2010.

90n Canada Mortgage and Housing Corporation, Rental Market Survey, 2010.

Figure 33: Average Rent of Private Apartment by Bedroom Type, 2009 and 2010, Sarnia CA⁹¹

Year	Bachelor	One	Two	Three+
2009	515	625	736	957
2010	528	632	743	943

The average rent for various bedroom types and its relationship to required income to afford the unit is an important one. Considering again that there are affordability risk factors for households spending more than 30% of their gross income on housing, consider *figure 34* below that outlines the minimum income required so as not spend too much on housing.

Figure 34: Gross Annual Income Required to Afford Private Apartment by Bedroom Type, 2010, Sarnia CA⁹²

Bedroom Type	Average Monthly Rent (Annual Rent)	Gross Annual Income Required to Spend No More than 30% on Housing
Bachelor	\$528 (\$6,336)	\$21,120
One	\$632 (\$7,584)	\$25,280
Two	\$743 (\$8,916)	\$29,720
Three+	\$943 (\$11,316)	\$37,720

In the 2006 Census, the median income was \$26,722 for persons 15 years of age and older.⁹³ 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 median income of \$19,412.⁹⁴

Waiting List for Rent Geared-to-Income Housing

Waiting list information is a reflection of need, but it is not absolute. Households change throughout the year and between years. New households find themselves experiencing poverty for the first time and seek rent geared-to-income housing. One of the issues that the Provincial Long-term Affordable Housing Plan is aiming to address is what many Service Managers experience with waiting lists.

As of December 2010, there were 9 persons on the wait list for a modified unit.⁹⁵ This includes one and two bedroom units. It has been noted that accessibility requirements and/or expectations effectively prevent facilities from being offered as accessible units. Many of the existing buildings generally cannot meet accessibility requirements.

91 Canada Mortgage and Housing Corporation, Rental Market Survey, 2010.

92 Calculations by OrgCode Consulting, Inc.

93 Statistics Canada, Community Profiles, 2006.

94 Statistics Canada, Community Profiles, 2006.

95 County of Lambton, 2010.

In February 2011, there were 529 households on the waiting list.⁹⁶ Generally, by unit type, that wait list breaks down as follows (note: some applicants may appear on the list for more than one type of unit – e.g., a single individual may be on the list for a bachelor and a one bedroom):

Figure 35: Number of Applicants by Bedroom Type⁹⁷

Bedroom Type	Number of Applicants
Bachelor	27
1 Bedroom	343
2 Bedroom	109
3 Bedroom	59
4 Bedroom	40
5 Bedroom	1

Wait times for housing are impacted by a number of factors such as where the applicant household prefers to live, whether utilities are included, apartment or townhouse preference for larger households, degree of turnover in the housing and volume of stock in good repair and ready for occupancy. Wait times are approximates. Given that most applicants in Lambton are looking for units in Sarnia, the wait lists are longer.

Figure 36 below shows approximate wait times by bedroom type in Sarnia. In instances where a household has narrowed their preference even more, the wait time may be longer than the approximate times listed below.

Figure 36: Minimum Approximate Wait Time by Housing Type in Sarnia, February 2011⁹⁸

Bedroom Type	# Households on Waiting List
1 bedroom	18-24 months
2 bedroom apartment	18 months
2 bedroom townhouse with utilities included	28 months
2 bedroom townhouse with utilities extra	25 months
3 bedroom apartment	18 months
3 bedroom townhouse with utilities included	17 months
3 bedroom townhouse with utilities extra	23 months
4 bedroom townhouse with utilities included	22 months
4 bedroom townhouse with utilities extra	18 months

⁹⁶ County of Lambton, 2010.

⁹⁷ County of Lambton, 2011.

⁹⁸ County of Lambton, 2011.

Assisting with an understanding of housing demand – and again while not absolute – is an examination more deeply into the composition of households on the waiting list for rent-geared-to-income housing, where they are currently residing, and the location within the County for the unit they are requesting. *Figure 37* below provides information as of February 2011 on the number of applicants and their bedroom unit preferences:

*Figure 37: Applicants by Current Place of Residence and Location of Housing Requested*⁹⁹

<p>There are 10 applicants that currently reside in Forest. From those 10:</p> <ul style="list-style-type: none"> — 4 are on the waitlist for a 1 bedroom unit and their only preference in location is Forest. — 2 are on the waitlist for a 1 bedroom unit and their preference in location is for either Forest or Sarnia. — 2 are on the waitlist for a 1 bedroom unit and their only preference in location is for Thedford — 1 is on the waitlist for a 1 bedroom unit and their only preference in location is for Sarnia — 1 is on the waitlist for a 3 bedroom unit and their only preference in location is for Sarnia
<p>There is 1 applicant on the waitlist who currently resides in Port Perry</p> <ul style="list-style-type: none"> — their preference in location is for Sarnia only.
<p>There are 8 applicants that currently reside in Petrolia. From those 8:</p> <ul style="list-style-type: none"> — 5 are on the waitlist for a 1 bedroom unit and their only preference in location is Petrolia — 1 is on the waitlist for a 1 bedroom unit and their preference in location is for Corunna or Sarnia — 1 is on the waitlist for a 1 bedroom unit and their preference in location is for Sarnia — 1 is on the waitlist for a 1 bedroom unit and their preference in location is for Forest or Petrolia or Sarnia
<p>There are 8 applicants that currently reside in Thedford. From those 8:</p> <ul style="list-style-type: none"> — 4 are on the waitlist for a 1 bedroom unit and their only preference in location is Sarnia — 1 is on the waitlist for a 2 bedroom unit and their only preference in location is Sarnia — 1 is on the waitlist for a 3 or 4 bedroom unit and their only preference in location is Sarnia — 1 is on the waitlist for a 1 bedroom unit and their only preference in location is Forest — 1 is on the waitlist for a 1 bedroom unit and their location preferences include Forest, Thedford and Watford
<p>There are 8 applicants that currently reside in Alvinston. From those 8:</p> <ul style="list-style-type: none"> — 1 is on the waitlist for a 1 bedroom unit and their only preference in location is Alvinston — 1 is on the waitlist for a 1 bedroom unit and their preference in locations include Alvinston or Watford — 1 is on the waitlist for a 2 bedroom unit and their only preference in location is Watford — 1 is on the waitlist for a 1 bedroom unit and their preferences in location include Alvinston, Corunna, Petrolia, Forest, Sarnia — 3 are on the waitlist for a 1 bedroom unit and their only preference in location is Sarnia — 1 is on the waitlist for a 3 or 4 bedroom unit and their only preference in location is Sarnia
<p>There is 1 applicant that currently resides in Camlachie. From that 1:</p> <ul style="list-style-type: none"> — 1 is on the waitlist for a 1 bedroom unit and their only preference in location is for Sarnia
<p>There is 1 applicant that currently resides in Port Perry. From that 1:</p> <ul style="list-style-type: none"> — 1 is on the waitlist for a 1 bedroom unit and their only preference in location is Pt. Edward

⁹⁹ County of Lambton, 2011.

There are 11 applicants that currently reside in Corunna. From those 11:

- 5 are on the waitlist for a 1 bedroom unit and their only preference in location is Sarnia
- 1 is on the waitlist for a 2 bedroom unit and their only preference in location is Sarnia
- 1 is on the waitlist for a 3 bedroom unit and their only preference in location is Sarnia
- 1 is on the waitlist for a 1 bedroom unit and their preferences include Pt. Edward and Sarnia
- 1 is on the waitlist for a 1 bedroom unit and their preferences in location include Corunna or Sarnia
- 1 is on the waitlist for a 1 bedroom unit and their preferences in location include Corunna, Pt. Edward or Sarnia
- 1 is on the waitlist for a 1 bedroom unit and their only preference in location is for Petrolia

There are 4 applicants that currently reside in London. From those 4:

- 3 are on the waitlist for a 1 bedroom unit and their only preference in location is for Sarnia
- 1 is on the waitlist for a 4 bedroom unit and their only preference in location is for Watford

There are 7 applicants that currently reside in Sombra. From those 7:

- 3 are on the waitlist for a 1 bedroom unit and their only preference in location is for Sarnia
- 1 is on the waitlist for a 1 bedroom unit and their preferences in location are for Pt. Edward or Sarnia
- 1 is on the waitlist for a 1 bedroom unit and their preferences in location are for Corunna or Sarnia
- 1 is on the waitlist for a 1 bedroom unit and their preferences in location include Petrolia or Sarnia
- 1 is on the waitlist for a 1 bedroom unit and their only preference in location is for Petrolia

There is 1 applicant that currently resides in Cambridge. From that 1:

- 1 is on the waitlist for a 1 bedroom unit in Sarnia

There are 7 applicants that currently reside in Watford. From those 7:

- 3 are on the waitlist for a 1 bedroom unit and their only preference in location is for Sarnia
- 1 is on the waitlist for a 2 bedroom unit and their only preference in location is Watford
- 2 are on the waitlist for a 1 bedroom unit and their preferences in locations include Forest, Sarnia, Watford
- 1 is on the waitlist for a 1 bedroom unit and their preferences in locations include Forest and Sarnia

There are 3 applicants that currently reside in Brights Grove. From those 3

- 3 are on the waitlist and their only preference in location is for Sarnia

There are 5 applicants that currently reside in Wyoming. From those 5:

- 3 are on the waitlist for a 1 bedroom unit and their preferences in location include Pt. Edward or Sarnia
- 1 is on the waitlist for a 1 bedroom unit and their only preference in location is for Sarnia
- 1 is on the waitlist for a 1 bedroom unit and their preferences in location include Forest, Sarnia and Corunna

There are 3 applicants that currently reside in Pt. Edward. From those 3:

- 2 are on the waitlist for a 2 bedroom unit and their only preference in location is Sarnia
- 1 is on the waitlist for a 1 bedroom unit and their preferences in locations include Pt. Edward and Sarnia

<p>There are 8 applicants that currently reside in Wallaceburg. From those 8:</p> <ul style="list-style-type: none"> — 4 are on the waitlist for a 1 bedroom unit and their only preference in location is Sarnia — 1 is on the waitlist for a 2 bedroom unit and their only preference in location is Sarnia — 1 is on the waitlist for a 3 bedroom unit and their only preference in location is Sarnia — 1 is on the waitlist for a 4 bedroom unit and their only preference in location is Sarnia — 1 is on the waitlist for a 1 bedroom unit and their preferences in locations include Pt. Edward and Sarnia
<p>There is 1 applicant that currently resides in Ridgetown. From that 1:</p> <ul style="list-style-type: none"> — 1 is on the waitlist for a 1 bedroom unit and their only preference in location is for Sarnia
<p>There is 1 applicant that currently resides in Port Lambton. From that 1:</p> <ul style="list-style-type: none"> — 1 is on the waitlist for a 1 bedroom unit in Sarnia
<p>There are 5 applicants that currently reside in Kettle Point. From that 5:</p> <ul style="list-style-type: none"> — 4 are on the waitlist for a 1 bedroom unit and their only preference in location is Forest — 1 is on the waitlist for a 3 to 5 bedroom unit and their only preference in location is Thedford
<p>There is 1 applicant that currently resides in Leamington. From that 1:</p> <ul style="list-style-type: none"> — 1 is on the waitlist for a 1 bedroom unit and their preferences in location include Sarnia and Pt. Edward
<p>There is 1 applicant that currently resides in Mooretown. From that 1:</p> <ul style="list-style-type: none"> — 1 is on the waitlist for a 1 bedroom unit and their preference in location is for Pt. Edward or Sarnia
<p>There are 2 applicants that currently reside in Courtright. From that 2:</p> <ul style="list-style-type: none"> — 2 are on the waitlist for a 1 bedroom unit and their preferences in location include Pt. Edward or Sarnia
<p>There is 1 applicant that currently resides in Simcoe. From that 1:</p> <ul style="list-style-type: none"> — 1 is on the waitlist for a 1 bedroom unit and their only preference in location is Forest
<p>There is 1 applicant that currently resides in Glencoe. From that 1:</p> <ul style="list-style-type: none"> — 1 is on the waitlist for a 1 bedroom unit and their only preference in location is Sarnia
<p>There is 1 applicant that currently resides in Guelph. From that 1:</p> <ul style="list-style-type: none"> — 1 is on the waitlist for a 1 bedroom unit and their only preference in location is Sarnia
<p>There is 1 applicant that currently resides in Stratford. From that 1:</p> <ul style="list-style-type: none"> — 1 is on the waitlist for a 1 bedroom unit and their only preference in location is Sarnia
<p>There is 1 applicant that currently resides in Port Huron, Michigan. From that 1:</p> <p>1 is on the waitlist for a 1 bedroom unit and their preferences in locations include Sarnia and Corunna</p>
<p>There is 1 applicant that currently resides in Mississauga. From that 1:</p> <ul style="list-style-type: none"> — 1 is on the waitlist for a 1 bedroom unit and their only preference in location is Sarnia
<p>There is 1 applicant that currently resides in Windsor. From that 1:</p> <ul style="list-style-type: none"> — 1 is on the waitlist for a 1 bedroom unit and their preference in location includes anywhere in Lambton County (Sombra, Corunna, Petrolia, Alvinston, Watford, Thedford, Wyoming, Forest, Sarnia, Pt. Edward)
<p>From the 529 applicants on the waitlist, 104 of those applicants do not reside in Sarnia so 425 applicants are Sarnia residents.</p>

In looking at the information from a different view, a review of some of the waitlists for specific buildings outside of Sarnia demonstrates the following:¹⁰⁰

Petrolia:

- Seniors only 65 and older - 1 bedroom units - 1 person on the waitlist, current address is Sarnia, as of Feb 3, 2011 they have been waiting for 3 months;
- No age requirement - 1 bedroom units - 15 persons on the waitlist, next person on the waitlist has been waiting for 12 months, as of Feb 3, 2011. Only 3 persons on this list have a current Sarnia address, the remaining addresses vary

Wyoming:

- No age requirements - 1 bedroom units - 5 persons on the waitlist, next person on the waitlist has been waiting for 18 months, no persons on the waitlist currently reside in Sarnia. Current addresses vary of the applicants

Corunna:

- No age requirement - 1 bedroom unit - 20 persons on the waitlist, next person on the waitlist has been waiting for 10 months, 8 persons currently have a Sarnia address, the remaining current addresses vary

Alvinston:

- No age requirement - 1 bedroom units - 4 persons on the waitlist, the next person has waited for 4 months as of Feb 3, 2011. 3 persons on the list have a current address of Alvinston, 1 has a current address of Windsor

Forest:

- Seniors only 65 and older - 1 bedroom units - 5 persons on the waiting list, the next person has been waiting for 10 months as of Feb 3, 2011. 4 applicants on the list have a current Forest address. 1 applicant has an address of Simcoe
- No age requirement - 1 bedroom units - 18 persons on the waitlist, the next person has waited for 18 months as of Feb 3, 2011. 2 persons on the list have a current address of Sarnia. 6 persons have a current address of Forest. The remaining applicant's current addresses vary

Watford:

- No age requirement - 1 bedroom units - 7 applicants on the waitlist, the next person has been waiting for 4 months as of Feb 3, 2011. 1 applicant has a current address of Sarnia, 3 have a current Watford address, 2 have a current Alvinston address, 1 has a current Thedford address and 1 has a current Windsor address
- No age requirement - 2 bedroom townhouse - 2 applicants on the waitlist, the next person has been waiting for 5 months as of Feb 3, 2011. Current address of applicants is Alvinston and Watford
- No age requirement - 3 bedroom townhouse - 3 applicants on the waitlist, the next person has been waiting for 6 months as of Feb 3, 2011. 2 applicants have a current address of Sarnia, 1 applicant has a current address of Thedford
- No age requirement - 4 bedroom townhouse - 3 applicants on the waitlist, the next person has been waiting for 6 months as of Feb 3, 2011. Applicant's current addresses are Sarnia, Thedford, London

¹⁰⁰ County of Lambton, 2011.

Thedford:

- No age requirement - 1 bedroom unit - 4 applicants on the waitlist. The next person has been waiting for 6 months as of Feb 3, 2011. 2 applicants have a current address of Forest, 1 current address is Thedford and 1 is Windsor
- No age requirement - 3 or 4 bedroom townhouse - 3 applicants on the waitlist, the next applicant has been waiting for 6 months as of Feb 3, 2011. Applicant's current address is Sarnia (2) and Forest (1)

All of the data demonstrated related to the waiting lists for rent-geared-to-income housing in the County reveal the following:

- Sarnia is most in demand but it is not the only location sought throughout the County
- Demand is greatest for one bedrooms units followed by two bedroom units
- The length of time a household has to wait varies on the type of unit and location that they are seeking
- While households wait for rent-geared-to-income housing in the County, they are not necessarily residing in the County

Partnership Opportunities with Other Orders of Government and the Private Sector

The consolidation of housing and homelessness programs identified for the first phase of the Provincial Long-Term Affordable Housing Plan should improve integration of responses for various populations. It is a welcome development to see increased coordination between the Ministry of Community and Social Services and the Ministry of Municipal Affairs and Housing.

Missing from the first phase are those Provincial initiatives from other Provincial ministries that also impact housing and homeless programs. Most glaring are those initiatives funded through the Ministry of Health and Long-term Care. This has a particular impact on housing and homeless initiatives that support persons with mental health and addiction issues and may also impact geriatric and long-term care housing as well as special needs alternative housing.

The County will need to continue to work closely with the Local Health Integration Network to ensure that these important housing needs are appropriately addressed and reflect the strategic directions of the *AHP*.

The Affordable Homeownership Program component of the Canada-Ontario Affordable Housing Program is a good example of partnership between the Government of Canada, Province of Ontario and County of Lambton. Initiatives such as this should be further explored in the future. It is unfortunate that the long-term future of the Canada-Ontario Affordable Housing Program is unknown.

The approach to Expressions of Interest for development of new affordable rental or supportive housing units provided a good platform for partnership with the private sector. Requiring 10% of equity from private developers in exchange for program participation and access to forgivable capital loans is a positive balance between public resources and private sector expertise.

Throughout the consultation and interview process, several private sector developers and homebuilders expressed an interest in affordable housing—some of whom have been doing so for quite some time without government assistance. The ability to offer waived development charges or an improved tax rate for new rental housing would further entice private sector interest in affordable housing development.

An examination of effective tax rate for multi-unit residential buildings would also encourage more private sector involvement in affordable housing development. Recent reductions have been favourably viewed by landlords and the Chamber of Commerce.

Results of the Consultations, Interviews and Survey Results

Consultations, interviews and a survey were used to gather input from local stakeholders and experts for consideration in the plan as it pertains to affordable housing, special needs alternatives and homelessness. The perspectives shared through these approaches to gathering input were considered in combination with data and evidence from the literature in creating the recommendations outlined in the *AHP*. Not all suggestions or ideas shared through the consultations, interviews or survey are supported by the data or evidence-based practices, but are recorded here as a reflection of local input. The following are the general themes of conversation, not a verbatim accounting of what transpired in the sessions.

Consultations and Interviews

The input from more than 24 one-on-one and small group interviews and the 99 people who participated in the seven consultation sessions that were conducted resulted in the following input considered in the development of the *AHP*:

Affordable Housing

- Support for sweat equity, like Habitat for Humanity, as a vehicle for recipients to give back and provide the equity in lieu of a down payment
- Acknowledging existing issues with transportation throughout the County and within Sarnia, a desire to see new affordable housing near services and to take advantage of existing transportation
- A desire to create opportunities to involve people around their buildings to give them pride in where they live and increase connection to the community
- Suggested that education be improved in several areas:
 - Educate tenants about resources and requirements
 - Educate landlords about affordable housing, rent geared-to-income and the like so they understand win-win situation
 - Public education about affordable housing
 - That mixed income housing will not affect property values negatively
 - Cooperation across silo areas – housing, homelessness and special needs providers; need forums for people to effectively come together and problem solve
 - A website for education and information
 - To help administrators better understand the detailed requirements of families in need, including disability payments
 - To help neighbourhoods better understand mental health and physical challenges of residents rather than living in fear or relying on stereotypes
- Suggested that more integration with health care professionals and other services on site
- A desire to improve life skills training and supports for individuals where rent geared-to-income housing is their last resort and they have poor history of maintaining units
- An interest in converting surplus buildings to affordable housing with more incentives for the private sector

- A desire to do more for Aboriginal people off-reserve and an interest in finding funding to do so
- Suggested that rural communities set up independent financial deposits that would act as reserves for local community needs and form a pool of incentives for builders or developers
- Suggested that retirees be encouraged to provide a room for people in need of housing
- An interest in seeing landlords licensed to help standardize housing and maintain health and safety
- Suggested that legislation be changed to make tenants more accountable
- Recommended that no more seniors housing be created in rural Lambton
- Increase supports to people in housing, especially for seniors, people with special needs and formerly homeless people
- Suggested that farms with houses be sought to be converted to rental units
- A desire to see smaller homes created, not unlike post-WWII housing
- An interest in seeing mortgage lenders lobbied to use assumable mortgage options in Lambton
- An interest in seeing existing housing stock brought up to standard

Builders, Landlords and Developers

- Suggested that reduced tax rate on multi-unit residential housing would increase private sector interest in developing new rental housing
- Suggested that reducing municipal levies, fees and development charges would increase interest in developing new affordable housing
- A desire to see incentives to build green housing that will reduce pressure on those people that have trouble paying utilities
- An interest in converting larger houses into smaller units for affordable housing
- Suggested that pro formas take into account that different levels of rent are needed to carry a multi-use property
- Suggested that more incentives are needed to include utilities with rent
- A desire to see the planning, permits and approvals process expedited for affordable housing
- Suggested that a term other than “affordable housing” be used given its stigma
- An interest in looking at alternate models of housing like shared housing

Serving Aboriginal People

- An interest in seeing Aboriginal housing off-reserve to help Aboriginal people create community with Aboriginal people
- A desire to see more supports for Aboriginal people with Fetal Alcohol Spectrum Disorder and Concurrent Disorders in maintaining their housing, and receiving culturally appropriate support
- An acknowledgement that the long wait list for affordable housing On-Reserve means that many Aboriginal people have their housing needs met Off-Reserve while they wait for their opportunity to access housing On-Reserve
- It was suggested that there is considerable couch-surfing amongst Aboriginal people

Income Supports

- Broadly accepted that affordability problems for many would be resolved if Ontario Works, Ontario Disability Support Programs and Old Age Security were increased
- It was suggested that Circles Program is making a difference in helping Ontario Works recipients achieve better long-term financial security

- A desire to make the business case that rent supplements are a better use of discretionary resources than a shelter per diem
- Suggested that rules and regulations are too rigid
- An interest in seeing rent consistently paid direct to landlord to decrease budget stress for tenants and improve rent payment for landlords
- It was remarked that time will tell if the boomers have saved adequately for their retirement or if a tidal wave of need is about to emerge in the County

Transportation

- It was suggested that seniors would better be able to age in place if there was improved transportation
- A desire to see new affordable housing development near existing transportation routes
- It was suggested that more services are not necessarily needed in rural Lambton, just improved transportation to existing services
- A desire to see the existing Sarnia subsidized bus pass program expanded
- Suggested that transportation was especially lacking for persons with special needs

Seniors

- It was suggested that rural Lambton does not need more affordable housing for seniors and cannot fill the units quickly that are already there; that many residents are paying market rent
- A desire to see expanded supports that would allow seniors to better age in place, maintain independence and prevent hospitalization
- Suggested that adaptations to larger homes could allow seniors to move in together and build community with informal supports for each other
- An interest in seeing seniors mentoring younger families who could return the favour by providing assistance
- A desire to see qualifications for entry to seniors housing (income, age or other qualifications) changed
- An interest in seeing new affordable housing for seniors focused on disabled access with a feeling that there are an insufficient number of units

Supports to People in Housing

- A desire to see mental health consultation services available to landlords to assist with some tenant situations
- An interest in seeing better community integration for people once they get into housing rather than "ghettos" created
- Suggested that mental health and addiction resources need to be expanded and improved training for support workers
- An interest in seeing consistent case management services for people with complex needs
- An interest in seeing more trusteeships available to assist with financial management and more direct payment of rent to landlords

Special Needs Alternatives

- It was suggested that co-housing and/or other models of shared housing may be appropriate for some families supporting people with special needs
- An interest in seeing the depth of need better quantified with several people acknowledging that there

is no good source of information on the number of people with special needs in the County

- Suggested that consideration be given to converting existing social housing or under-used social housing into special needs housing
- A desire to see an integrated housing plan with the Local Health Integration Network
- An interest in seeing integration of special needs housing with other housing as much as possible to decrease stigma

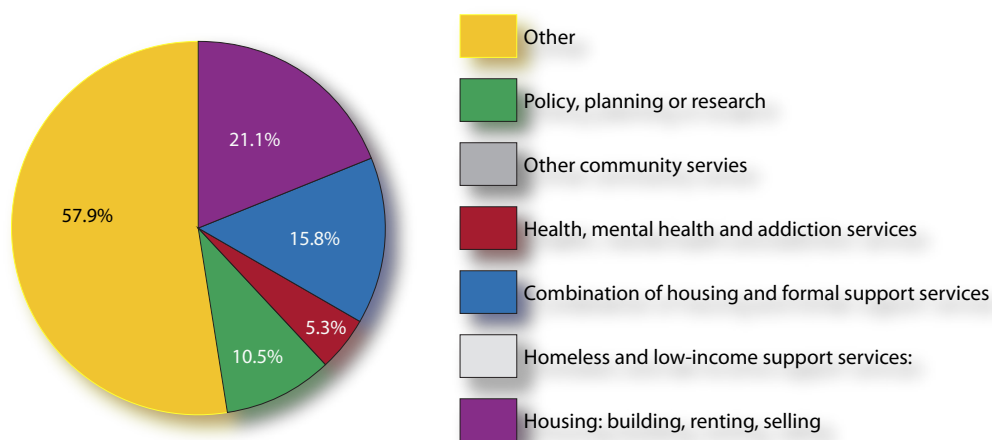
Homelessness

- An interest in focusing attention on housing as the solution to homelessness, as well as focus on root problems that lead to homelessness: mental illness, poverty, addictions, etc.
- Suggested that greater coordination and cooperation is needed amongst agencies and the development of strategic partnerships
- A desire to see a one-stop communication centre to coordinate programs for those people in need of housing
- Suggested that professional responses are required; not services by untrained people
- Suggested that a lottery should be created to provide funds to pay for housing homeless people
- An interest in knowing the number of people who are homeless in Sarnia and Lambton, and a concern that planning without knowing the number is a problem
- A desire to see a move away from band-aid solutions like food banks and charitable approaches
- An interest in seeing prevention that deals with behavioral and financial matters
- Suggested that one website with all resources available for prevention and services for people if homeless be created
- A desire to see additional rent supplements especially for people moving out of homelessness
- An interest in expanding transitional housing
- Suggested that the Domiciliary Hostel program be expanded through non-profits and run by the County
- Suggested that it be mandatory for people to learn budgeting and life skills in high school as a way of preventing homelessness later
- A desire to create job opportunities specifically for people experiencing homelessness

Local Initiatives Survey

Running for 12 weeks, the 22-question survey provided organizations throughout the County the opportunity to provide input on Affordable Housing, Special Needs Alternatives and Homelessness. A snowball technique was used to fan the survey out to as many interested parties as possible. Altogether there were 19 responses to the survey.

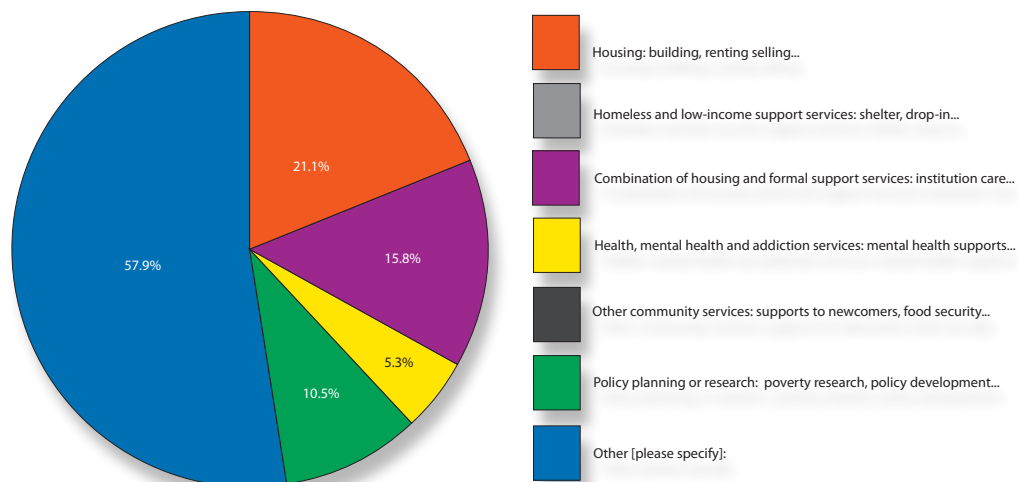
What is the primary purpose for your organization to exist? [check only one]



Respondents who selected "other" as the primary purpose of their organizations were municipal or representatives of services provided by other orders of government such as Ontario Works and the Ontario Disability Support Program.

Question #7 of the Survey asked about services provided to specific populations and the results included other responses that referred to the fact that the services were provided by the County versus the City of Sarnia

As part of your organization's mission, mandate, business model or strategic direction, are there any specific populations that you seek and attempt to serve. [check all that apply]



All respondents thought that people in the County, whether rural or urban, were under-served when it came to affordable housing, special needs or homelessness

When asked about the number of units of affordable housing that would be required to close the perceived gap, respondents ranged from "unknown since the exact need has not been determined" to "500 units" to "50 units per 50,000 people" — the latter translates to approximately 125 units. Some respondents mentioned the waiting list of 18-24 months, especially for one and two-bedroom units

81% of the respondents thought that homeless programs or services in the County were either totally lacking or that the County was under-serving this population. Housing was the predominant solution that the respondents offered to solve the homelessness services challenge in the County, including: interim, transitional, permanent, emergency shelters (regulated) and RGI Housing; provisions for income assistance and education were also mentioned by respondents. Definitions of homelessness included people who were "at risk" due to the high cost of housing and utilities, spending more than 50% of income on housing and people with no fixed address and were "couch surfing" with family and friends over extended periods of time.

Affordable housing definitions clustered around <30% of total monthly income to <50% of income per month, including all related housing costs such as utilities, maintenance, etc.

The single biggest barrier to providing affordable housing in the County of Lambton was "funding" with NIMBY issues and the lack of incentives for private sector participation being offered by the government.

The single biggest barrier to meeting the needs of homeless people in Lambton was also focused on funding as well as the integration of services that would help people sustain their housing and not "fall through the cracks"; transitional housing and affordable housing were offered as solutions to homelessness but also gaining public support through "awareness" campaigns — education of the public was a common theme throughout the seven public consultations.

The conversion of existing buildings that would address the housing needs of people with special needs and their families was offered by the respondents as a solution to the gaps that exist in the County relative to special needs — also emerged during the public consultations and interviews, specifically the 5-6 bedroom units that were built in Thedford to help accommodate Mexican Mennonites who subsequently migrated out of the County after the units were completed. One respondent mentioned the opportunity in the Downtown Retail Area of Sarnia and how 36 additional housing units could be built while another respondent suggested providing services to people in their housing units to prevent homelessness.

Solutions to homeless included: single point of contact to help homeless people navigate the system or a “help center”; long-term federal housing strategy, addiction services, mandatory education to Grade 12 and determining the actual need throughout the County.

Special Needs services improvements included: transportation, mental health supports, transitional housing supports and for all service provider funding to be handled locally to match the dollars to the identified needs.

Recommended Targets, Opportunities & Solutions

Targets

OrgCode Consulting, Inc. has developed a proprietary housing forecast model that takes into consideration more than 24 variables to create potential housing scenarios. The model is not a “crystal ball”. It 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.¹⁰¹

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.

A simplified overview of the factors that go into each scenario are as follows:¹⁰²

Low range forecast – assumes existing vacancy rate stays at current level or increases even further resulting in rents decreasing; assumes that rent-geared-to-income 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.

¹⁰¹ It should be noted that much of the most recent Statistics Canada available for the forecast model for Lambton comes from 2006.

¹⁰² These are intended to provide the reader a sense of the types of considerations that go into the model, but are not exhaustive.

Moderate range forecast - assumes vacancy rate makes a slight decline and that rent levels stay relatively the same (when adjusted for inflation); assumes that rent-geared-to-income 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 rent-geared-to-income housing increases with lower vacancy rates than current levels and that the universe of rent-geared-to-income housing experiences significant shrinkage; assumes consistent or slight increase in unemployment and decrease in labour force participation; assumes rate of rental 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.

Low Range Forecast

To meet the low range forecast, between January 2011 and December 31, 2020, the County of Lambton would need to facilitate:

- 200 units of affordable rental housing
- 70 affordable homeownership dwellings
- 80 units for special needs alternatives

The 200 units of affordable rental housing and 80 units of 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% (40 units) of the affordable rental housing units come by way of rent supplements.

Within the 200 units of affordable rental housing, it is recommended that 130 of the units be affordable to renter households at the 40th percentile or lower of income within the municipality where the housing is being located. The remaining 70 units should be affordable to renter households between the 40th and 60th percentile of income within the municipality where the housing is being located.

While the 200 units of affordable rental housing should seize the best development and land use opportunities across the County, and keeping in mind earlier discussion of looking at regional points within the County anchored to “main streets” consideration must also be given to needs within individual municipalities within the County. To that end, the projections below in *figure 38* are intended to provide a sense of scale—though not absolutes—in distribution considerations for the 200 units of affordable rental housing throughout the 10 years of the forecast:

Figure 38: Distribution Considerations of Affordable Rental Housing Throughout Member Municipalities of the County, Low Range Forecast

Petrolia	14
Enniskillen	7
Sarnia	102
Brooke-Alvinston	5
Dawn-Euphemia	6
Lambton Shores	22
Oil Springs	5
Plympton-Wyoming	6
Point Edward	6
St. Clair	19
Warwick	8

For the 70 affordable homeownership dwellings, consideration should be given to prioritizing existing social housing and/or affordable housing tenants as the priority group for 35 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 39* below.

Figure 39: Distribution Considerations of Affordable Homeownership Dwellings Throughout Member Municipalities of the County, Low Range Forecast

Petrolia	5
Enniskillen	3
Sarnia	29
Brooke-Alvinston	3
Dawn-Euphemia	3
Lambton Shores	10
Oil Springs	2
Plympton-Wyoming	4
Point Edward	3
St. Clair	8
Warwick	5

For 80 units of special needs alternatives housing, all units should rent for no more than the shelter allowance portion of Ontario Disability Support Program benefits. There is insufficient data to provide comment on possible distribution considerations for the special needs alternatives housing.

Moderate Range Forecast

To meet the moderate range forecast, between January 2011 and December 31, 2020, the County of Lambton will need to facilitate:

- 430 units of affordable rental housing
- 105 affordable homeownership dwellings
- 105 units for special needs alternatives

The 430 units of affordable rental housing will require at least 230 of the units to be new construction. The remaining 200 units can be met through new construction, adaptation and re-use of existing stock. For the 105 units of special needs alternatives housing, at least 25 units need to be new construction. The remaining 80 units can be a combination of new construction, adaptation and re-use of existing stock. It is recommended that no more than 35% (151) of the affordable rental housing units come by way of rent supplements.

Within the 430 units of affordable rental housing, it is recommended that 220 units be affordable to renter households at the 40th percentile or lower of income within the municipality where the housing is located. Another 115 units should be affordable to renter households between the 40th and 60th percentile of income within the municipality where the housing is located. The remaining 95 units should be 10% or more below average market rent for the same type of unit.

While the 430 units of affordable rental housing should seize the best development and land use opportunities across the County, and keeping in mind earlier discussion of looking at regional points within the County anchored to “main streets”, consideration must also be given to needs within individual municipalities within the County. To that end, the projections below in *figure 40* are intended to provide a sense of scale—though not absolutes—in distribution considerations for the 430 units of affordable rental housing throughout the 10 years of the forecast:

Figure 40: Distribution Considerations of Affordable Rental Housing Throughout Member Municipalities of the County, Moderate Range Forecast

Petrolia	30
Enniskillen	13
Sarnia	208
Brooke-Alvinston	12
Dawn-Euphemia	18
Lambton Shores	41
Oil Springs	8
Plympton-Wyoming	16
Point Edward	22
St. Clair	45
Warwick	17

For the 105 affordable homeownership dwellings, consideration should be given to prioritizing existing social housing and/or affordable housing tenants as the priority group for 35 of the dwellings and this will 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 41* below.

Figure 41: Distribution Considerations of Affordable Homeownership Dwellings Throughout Member Municipalities of the County, Moderate Range Forecast

Petrolia	7
Enniskillen	6
Sarnia	36
Brooke-Alvinston	5
Dawn-Euphemia	5
Lambton Shores	14
Oil Springs	3
Plympton-Wyoming	7
Point Edward	4
St. Clair	11
Warwick	7

For 105 units of special needs alternatives housing, all units should rent for no more than the shelter allowance portion of Ontario Disability Support Program benefits. There is insufficient data to provide comment on possible distribution considerations for the special needs alternatives housing.

High Range Forecast

To meet the high range forecast, between January 2011 and December 31, 2020, the County of Lambton will need to facilitate:

- 915 units of affordable rental housing
- 120 affordable homeownership dwellings
- 165 units for special needs alternatives

The 915 units of affordable rental housing will require at least 465 of the units to be new construction. The remaining 450 units can be met through new construction, adaptation and re-use of existing stock. For the 165 units of special needs alternatives housing, at least 85 units need to be new construction. The remaining 80 units can be a combination of new construction, adaptation and re-use of existing stock. It is recommended that no more than 40% (366) of the affordable rental housing units come by way of rent supplements.

Within the 915 units of affordable rental housing, it is recommended that 580 units be affordable to renter households at the 40th percentile or lower of income within the municipality where the housing is located. Another 260 units should be affordable to renter households between the 40th and 60th percentile of income within the municipality where the housing is located. The remaining 75 units should be 10% or more below average market rent for the same type of unit.

While the 915 units of affordable rental housing should seize the best development and land use opportunities across Lambton County, and keeping in mind earlier discussion of looking at regional points within the County anchored to “main streets,” consideration must also be given to needs within individual municipalities within the County. To that end, the projections below in *figure 42* are intended to provide a sense of scale—though not absolutes—in distribution considerations for the 915 units of affordable rental housing throughout the 10 years of the forecast:

Figure 42: Distribution Considerations of Affordable Rental Housing Throughout Member Municipalities of the County, High Range Forecast

Petrolia	47
Enniskillen	18
Sarnia	524
Brooke-Alvinston	20
Dawn-Euphemia	26
Lambton Shores	72
Oil Springs	16
Plympton-Wyoming	30
Point Edward	62
St. Clair	72
Warwick	28

For the 120 affordable homeownership dwellings, consideration should be given to prioritizing existing social housing and/or affordable housing tenants as the priority group for 55 of the dwellings. This will make rental locations available for other households in need.

Respecting 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 43* below.

Figure 43: Distribution Considerations of Affordable Homeownership Dwellings Throughout Member Municipalities of the County, High Range Forecast

Petrolia	9
Enniskillen	7
Sarnia	39
Brooke-Alvinston	6
Dawn-Euphemia	6
Lambton Shores	16
Oil Springs	4
Plympton-Wyoming	8
Point Edward	5
St. Clair	12
Warwick	8

For 165 units of special needs alternatives housing, all units should rent for no more than the shelter allowance portion of Ontario Disability Support Program benefits. There is insufficient data to provide comment on possible distribution considerations for the special needs alternatives housing.

Recommendations

The recommendations listed below are organized into general thematic areas.

For each recommendation, there is an indication of projected implementation. Short-term refers to the first three years; Medium refers to years 4 through 7; Long refers to years 8 through 10. As projections, the order and immediacy of how these are achieved may change based upon local circumstances, changes in funding, new opportunities, etc.

A rationale for each recommendation is also provided. While not exhaustive, this provides an indication of the thinking and evidence that supports the reasoning for the specific recommendation.

Figure 44: Lambton Affordable Housing Recommendations, 2011-2020

AHP Recommendations		
Leadership, Support & Advocacy	Project Implementation	Comment — Rationale, Risks and Benefits
1. Increase cooperation, participation and leadership at the local level to increase affordable housing and special needs alternatives housing	Short	To be successful and sustainable, increased participation, cooperation and leadership is required at the local level. This must be strength based, building upon local knowledge. The intent it not to be alienating, but rather to increase capacity and acceptance.
2. Work with other orders of government to build momentum on existing programs that have proven to be successful in Lambton	Short	While the work remains ongoing, the short-term aspect of this recommendation is for the County to remain engaged in discussions on maximizing opportunities that may emerge through the Long-Term Affordable Housing Plan and the continuation of the Canada-Ontario Affordable Housing Program. It may be appropriate for Mayors of member municipalities and the County Warden to also write the Premier of Ontario, the Prime Minister of Canada and relevant Ministers to express support for ongoing investment in affordable housing, special needs alternatives and funding that works to end homelessness.
3. Advocate with other orders of government for changes in legislation and regulations that support the initiatives and directions of the Plan; actively participate in implementation of Housing Services Act, 2010, amendments to Planning Act, increases in OW and ODSP rates, etc.	Short	These advocacy efforts should begin early in 2011 as the Ministry of Municipal Affairs and Housing begins to work through the first phase of consolidated homeless and housing programs and the further consultation on regulation components of the Housing Services Act making its way through the Ontario Legislature. Other efforts on income supports, benefits for older adults and the like are also within the direct purview of advocacy efforts.

AHP Recommendations		
4. The Housing Services Department work in partnership with local municipalities, community agencies, the private sector and other orders of government to implement this Plan	Short	While this will continue throughout the lifespan of the Plan, one of the first orders of business will be sharing the Plan once approved by County Council, throughout the County. Copies of the Plan should also be shared with local MPs and MPPs, relevant Ministries in Other Orders of Government and other stakeholders within and outside Lambton.
Homeless Services	Project Implementation	Comment on Rationale, Risks and Benefits
5. Continue to support and focus on a comprehensive continuum of services to meet the needs of homeless individuals and families with effective access points throughout the County.	Short	As an ongoing initiative, the work on this important file continues. Over the longer term, the continuum should continue to be strengthened. This will include ongoing engagement with the community-based sector, landlords, people with lived experience and other affected groups. Awareness of the issue should continue throughout the County. Access points to services will continue to be made known throughout the County such that people in need regardless of where they are in the County will know which services are available and how to access them.
Special Needs Alternatives Housing	Project Implementation	Comment on Rationale, Risks and Benefits
6. Work with Local Health Integration Network and Ministry of Health and Long-term Care to increase special needs alternatives housing in the County, integrated with the strategic directions of this Plan	Medium	It is acknowledged that the County and local community partners have ongoing communication with the Local Health Integration Network. Given health initiatives are outside the mandate of the Housing Services Department, ongoing partnership work will be required to meet the special needs alternatives housing elements outlined in the Plan, as well as some of the support components suggested.

AHP Recommendations		
7. Thoroughly assess the number of persons and households within the County that require special needs alternatives in their housing	Long	<p>One of the anticipated outcomes of this exercise was to have a better understanding on the extent of the need of special needs alternatives housing throughout the County. While there was general agreement in those key informant interviews pertaining to this subject that more housing for special needs was needed, there was no common understanding of the depth or amount of need. Special needs housing was articulated in several of the consultation sessions but there was no clear idea of depth or amount of need. Conversations with health professionals and service providers revealed no clear direction. What resonated well, however, was empowering those people with special needs and their families to have a voice in that process. There is a desire to have a process that is methodologically sound and rigorous. It is most likely a study unto itself.</p> <p>Therefore, before updating the Affordable Housing Plan in the future and in partnership with the Local Health Integration Network and community partners, there needs to be a better assessment of the number of persons and households in the County that require special needs alternatives in their housing. This needs to extend beyond those persons and households accessing services, as it has been noted that this is likely duplicating some individuals. The more information gleaned about the nature of the needs to be accommodated will also better inform housing solutions.</p>
8. Between January 2011 and December 31, 2020, facilitate the creation of a minimum of 80 units of special needs alternatives housing	Long	<p>To bring this recommendation to fruition will require partnership from the Ministry of Health and Long-term Care and the Local Health Integration Network. While the County and its member municipalities as well as community agencies, charities and the private sector may be partners in the development of these units, it is more appropriate for the capital and operating costs associated with this housing to be provided by the Ministry of Health and Long-term Care. To cover the costs for this element of the Plan, it is anticipated that approximately \$12,160,000 in capital funding will be required.</p>

AHP Recommendations		
Existing Housing Stock	Project Implementation	Comment on Rationale, Risks and Benefits
9. Review the impacts of Maxwell Park Place on the waiting list	Short	When Maxwell Park Place is initially rented and again after 18 months of operation, the impact of Maxwell street on the waiting list should be examined.
10. Adaptively reuse underused housing resources: co-housing for special needs; seniors; etc.	Medium	The process can start in the near term by identifying those housing resources that are currently under-utilized, and 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, for example, Abbeyfield ¹⁰³ . The existing Lambton County Developmental Services (LCDS) has proven to be successful in providing a special needs alternative housing program.
11. Review the effective tax rate on multi-unit residential properties and prepare a 10 year forecast	Medium	In recent years, the examination of the multi-unit residential tax rate on rental buildings was supported by landlords and the Chamber of Commerce. It is possible that further changes in the tax rate may help stimulate additional investment and development in affordable rental housing and/or make housing more affordable. As such, a review is warranted.
12. Maintain and preserve existing housing assets and seize opportunities to renovate and improve other housing stock for the purpose of affordable and special needs housing	Long	Maintaining & preserving existing housing assets is the first element of this recommendation. Generally speaking, the portfolio is in a state of good repair, but the buildings are ageing as part of the normal and expected life cycle. The second part of this recommendation begins with an inventory of assets and opportunities that may be suitable for affordable and special needs housing, followed by a financial review of whether the investment is prudent versus new build alternatives.

¹⁰³ Abbeyfield is a non-profit housing option for seniors. Abbeyfield offers seniors a form of congregate living in a home based setting, providing the opportunity to have the privacy of their own living area and the support of a house coordinator who manages the building and cooks meals. See www.abbeyfield.ca

AHP Recommendations		
Affordable Rental Housing and Affordable Homeownership	Project Implementation	Comment on Rationale, Risks and Benefits
13. Expand housing options for low-income lone parent families, with particular attention on female led lone parent families who have very low incomes compared to other households	Short	In facilitating the creation of the additional 200 affordable rental units and the affordable homeownership dwellings, consideration should be given to better meeting the needs of low-income lone parent families, especially those that are female led. This is noted as a short-term recommendation given the consideration on how to achieve this needs to start in the program and design phase. It is acknowledged that the actual housing for this client group may be medium or long-term in nature.
14. Initiatives that increase affordable rental housing or help households access existing rental housing focus first on those renter households at the 40th income percentile or less ¹⁰⁴	Short	In the program design for the creation of the minimum 200 units of affordable rental housing, special attention must be paid to those renter households that are at the 40th percentile or less of market area income. While previous initiatives have focused on the 60th percentile, there is clear evidence that those of lower income in the County are particularly disadvantaged and if their housing needs are not met, they are more likely to be a bigger financial strain on emergency resources like shelter and rent banks. This is noted as a short-term recommendation given the consideration on how to achieve this needs to start in the program and design phase. It is acknowledged that the actual housing for this client group may be medium or long-term in nature.
15. Initiate a Working Group to explore the creation of culturally appropriate Off-Reserve Aboriginal housing, with a goal of creating a minimum of 35 units or affordable homeownership dwellings specifically for Off-Reserve Aboriginal persons — included as part of other targets	Short	Co-chaired by Housing Services Department and a representative from the local First Nations, the intent of this work group is to work through the myriad jurisdictional, funding and cultural issues in building and potential program design, to most meaningfully create culturally-appropriate Off-Reserve Aboriginal Housing. The Work Group should be initiated in Year One of the Plan and the recommendations/insights of the group may inform affordable rental housing or homeownership or special needs housing creation in later years of the Plan.

¹⁰⁴ Income percentile: if a household is at the 40th income percentile, 39% of the households in the population being studied have less income and 59% of the households have more income.

AHP Recommendations		
16. Emphasize access to one and two bedroom units to address affordable housing pressure points, the needs of many special needs households and to improve the range of housing options available to single individuals who are homeless and single-parent families that are homeless	Short	The pressure point on the waiting list for housing, as well as inventory analysis of CMHC data points to one and two bedroom units being needed that are affordable to meet the needs of the people of low-income in the County. Many special needs households also require units in these sizes. This is noted as a short-term recommendation given the consideration on how to achieve this needs to start in the program and design phase. It is acknowledged that the actual housing for this client group may be medium or long-term in nature.
17. Create a private developer and homebuilder roundtable to develop a five point plan to increase private involvement in increasing affordable housing across the County	Short	Co-chaired by Housing Services Department and a private developer, with representatives from Planning and Buildings Services and Administrators, the intent of this roundtable is to be an action-oriented and strategic vehicle to align the interest expressed by private interests in the consultations to improvements in private investment in affordable housing. In addition to private developers and homebuilders on the roundtable, consideration may be given to including other business interests as well.
18. Persuade local municipalities and private developers to dedicate surplus lands for affordable housing and special needs alternatives housing or the sale of those lands to affordable housing and special needs alternatives	Medium	This recommendation echoes a similar recommendation made in the 2005 Affordable Housing Plan. While ultimately an ongoing piece of work, this recommendation is noted as medium so that relevant stakeholders have the time to look at land inventories and establish strategic meetings for discussions on transfer.
19. Integrate new affordable housing into "main streets" of municipalities within the County as a first step to develop new affordable housing	Medium	Aligning with the node concept discussed in the Plan, the intent is to see the scale and location of new affordable housing blend with the character of the "main streets" of various locations in the County as the starting point, while also looking at distribution of units across the County as suggested in the model forecasts.

AHP Recommendations		
20. Between January 2011 and December 31, 2020, facilitate the creation of a minimum of 200 units of affordable rental housing	Long	<p>Work on these 200 units can begin immediately, but this is noted as long-term given that the completion of the 200 rental units will take ten years. Fulfilling this recommendation will be contingent on securing additional funding from other orders of government, charitable donations or private contributions with interest in affordable rental housing. While it is expected that the County and individual municipalities contribute financially or in lieu to the development of these units, it is not appropriate for the County to cover all costs. To cover hard and soft costs for the development of these units and including estimates of potential inflationary changes, it is anticipated that approximately \$30,400,000 will be required. Up to 20% (20 units) of the creation may be met through new rent supplements.</p> <p>The development of these 200 units is in addition to all other units created, occupied or under construction prior to January 2011.</p>
21. Between January 2011 and December 31, 2020, facilitate the affordable homeownership of a minimum of 70 owned dwellings	Long	<p>Subject to available funding, work on this homeownership plan can begin immediately as an extension of the most recent homeownership program under the Canada-Ontario Affordable Housing Program. Eligibility criteria, income thresholds and purchase price of the home would be expected to be similar, if not the same. This is noted as long-term given that the last of the dwellings likely won't occur until the final year of the Plan. Fulfilling this recommendation will be contingent on securing funding from other orders of government, charitable donations or private contributions. To cover the costs for this element of the Plan, it is anticipated that approximately \$1,305,000 will be required.</p>
22. Create a comprehensive incentives toolkit for the County and each municipality focused on the mechanisms available locally to stimulate more affordable and special needs housing — waived fees, grants in lieu, reduced tax rate, etc.	Long	<p>In time for the next update of the Affordable Housing Plan, it is recommended that each municipality and the County as a whole articulate incentives that they are willing to provide from a planning, approvals or funding perspective to expedite affordable housing or special needs alternatives as a matter of policy rather than exception, and that these toolkits be transparent and available to applicants looking to develop housing.</p>

AHP Recommendations		
Housing Supports	Project Implementation	Comment on Rationale, Risks and Benefits
23. Increase supports to maintain housing: seniors, special needs, formerly homeless persons, etc.	Medium	In partnership with community partners both funded by the County as well as those directly funded by the Local Health Integration Network or other sources, efforts should be made to increase supports to maintain people in their housing, especially in more rural areas of the County. The increased supports may be a re-profiling of existing resources instead of new resources; this element of the Plan may be aligned with elements of the continuum of supports.
Updating the Plan	Project Implementation	Comment on Rationale, Risks and Benefits
24. County Staff to update the targets and strategies within five years of the launch of this Plan and/or at any other times when there are significant policy, program or funding shifts from other orders of government that would impact the implementation of the goals of this Plan	Medium	Ongoing planning and attention to the targets is required to make the best use of opportunities that will emerge and circumstances that will change throughout the lifespan of this Plan.

Monitoring

In this section, for each of the recommendations, metrics are proposed for how each one can be monitored. This monitoring can be undertaken as part of the internal performance and resource management process of Housing Services. It is the purview of Housing Services to report this information to County Council as appropriate, and to report out to the broader community as appropriate.

Figure 45: Proposed Monitoring Metrics, Lambton Affordable Housing Plan, 2011-2020

Leadership, Support & Advocacy	Proposed Metrics
1. Increase cooperation, participation and leadership at the local level to increase affordable housing and special needs alternatives housing	<ul style="list-style-type: none"> • Discussion of Plan at local Councils • Number of affordable rental units and buildings created by municipality, annually and cumulatively • Number of affordable homeownership units created by municipality, annually and cumulatively • Number of special needs alternatives housing created by municipality, annually and cumulatively
2. Work with other orders of government to build momentum on existing programs that have proven to be successful in Lambton	<ul style="list-style-type: none"> • Communications with other orders of government on existing programs that have proven to be successful • Number of programs where momentum was continued • Amount of investment in those program
3. Advocate with other orders of government for changes in legislation and regulations that support the initiatives and directions of the Plan; actively participate in implementation of Housing Services Act, 2010, amendments to Planning Act, increases in OW and ODSP rates, etc.	<ul style="list-style-type: none"> • Plan shared with other orders of government • Number and type of advocacy activities that directly or indirectly support the Plan • Demonstrated active participation in provincial Long-term Affordable Housing Plan
4. The Housing Services Department work in partnership with local municipalities, community agencies, the private sector and other orders of government to implement this Plan	<ul style="list-style-type: none"> • Connections between Housing Services Department and local municipalities, community agencies, the private sector and other orders of government to implement the plan (e.g., meetings, presentations, communications, etc.)
Homeless Services	Proposed Metrics
5. Continue to support and focus on a comprehensive continuum of services to meet the needs of homeless individuals and families with effective access points throughout the County.	<ul style="list-style-type: none"> • Updated Community Plan on Homelessness throughout the time period of this Plan

Special Needs Alternatives Housing	Proposed Metrics
6. Work with Local Health Integration Network and Ministry of Health and Long-term Care to increase special needs alternatives housing in the County, integrated with the strategic directions of this Plan	<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 2011 and 2020
7. Thoroughly assess the number of persons and households within the County that require special needs alternatives in their housing	<ul style="list-style-type: none"> Number and needs of households requiring special needs alternatives housing determined
8. Between January 2011 and December 31, 2020, facilitate the creation of a minimum of 80 units of special needs alternatives housing	<ul style="list-style-type: none"> Number of new affordable special needs alternative housing units created as a result of the Plan, annually and cumulatively between 2011 and 2020
Existing Housing Stock	Proposed Metrics
9. Review the impacts of Maxwell Park Place on the waiting list	<ul style="list-style-type: none"> Decreased demand on rent geared to income waiting list at time of full occupancy. Decreased demand on rent geared to income waiting list after 18 months of full operation.
10. Adaptively reuse underused housing resources: co-housing for special needs; seniors; etc.	<ul style="list-style-type: none"> Number of adaptations to existing housing resources to meet housing needs, by type of group affected.
11. Review the effective tax rate on multi-unit residential properties and prepare a 10 year forecast	<ul style="list-style-type: none"> Review completed. 10 year forecast prepared.
12. Maintain and preserve existing housing assets and seize opportunities to renovate and improve other housing stock for the purpose of affordable and special needs housing	<ul style="list-style-type: none"> Building condition inventory. Affordable housing maintained throughout 10 years. Number of units and buildings renovated for purpose of affordable housing. Number of units and buildings renovated for purpose of special needs housing.
Affordable Rental Housing and Affordable Homeownership	Proposed Metrics
13. Expand housing options for low-income lone parent families, with particular attention on female led lone parent families	<ul style="list-style-type: none"> Number of low-income lone parent families housed by gender of household head. Type of housing option achieved for low-income lone parent families (e.g., rent supplement; affordable private unit; rent geared to income; adaptive reuse, etc.)

<p>14. Focus initiatives that increase affordable rental housing or help households access existing rental housing focus first on those households at the 40th income percentile or less</p>	<ul style="list-style-type: none"> • Number of affordable rental units created through new construction, renovation and/or adaptive reuse for households at the 40th income percentile or less. • Number of rent supplements made available to households at the 40th income percentile or less.
<p>15. Initiate a Working Group to explore the creation of culturally appropriate Off-Reserve Aboriginal housing, with a goal of creating a minimum of 35 units or affordable homeownership dwellings specifically for Off-Reserve Aboriginal persons — included as part of other targets</p>	<ul style="list-style-type: none"> • Working group formed. • Exploration of the creation of culturally appropriate Off-Reserve Aboriginal housing completed (e.g., report; briefing paper; charette; etc.) • 35 or more units of affordable rental units or affordable homeownership dwellings created specifically for Off-Reserve Aboriginal persons.
<p>16. Emphasize access to one and two bedroom units to address affordable housing pressure points, the needs of many special needs households and to improve the range of housing options available to single individuals who are homeless and single-parent families that are homeless</p>	<ul style="list-style-type: none"> • Number of one and two bedroom units created through new construction, renovation and/or adaptive reuse for single individuals who are homeless and single-parent families that are homeless • Number of one and two bedroom units made accessible to single individuals who are homeless and single-parent families that are homeless through rent supplements • Number of single individuals who are homeless who access housing each year through this initiative • Number of single parent families that are homeless that access housing each year through this initiative
<p>17. Create a private developer and homebuilder roundtable to develop a five point plan to increase private involvement in increasing affordable housing across the County</p>	<ul style="list-style-type: none"> • Roundtable formed. • Five point plan created. • Increase in private involvement in increasing affordable housing across the County • Number of new affordable units and buildings created across the County as a result of the roundtable.

18. Persuade local municipalities and private developers to dedicate surplus lands for affordable housing and special needs alternatives housing or the sale of those lands to affordable housing and special needs alternatives	<ul style="list-style-type: none"> • Connections (e.g., meetings, presentations, communications, etc.) with local municipalities and private developers related to surplus lands. • Number of parcels of land provided by municipalities for affordable housing. • Number of parcels of land provided by municipalities for special needs housing. • Amount of money generated from sale of surplus municipal lands for the purpose of affordable housing • Amount of money generated from sale of surplus municipal lands for special needs alternatives housing • Amount of money generated from sale of private land for affordable housing • Amount of money generated from sale of private land for special needs housing
19. Integrate new affordable housing into “main streets” of municipalities within the County as a first step to develop new affordable housing	<ul style="list-style-type: none"> • Number of affordable units and buildings developed on “main streets” of municipalities within the County
20. Between January 2011 and December 31, 2020, facilitate the creation of a minimum of 200 units of affordable rental housing	<ul style="list-style-type: none"> • Number of new affordable rental housing units created as a result of the Plan, annually and cumulatively between 2011 and 2020
21. Between January 2011 and December 31, 2020, facilitate the affordable homeownership of a minimum of 70 owned dwellings	<ul style="list-style-type: none"> • Number of new affordable homeownership dwellings achieved as a result of the Plan, annually and cumulative between 2011 and 2020
22. Create a comprehensive incentives toolkit for the County and each municipality focused on the mechanisms available locally to stimulate more affordable and special needs housing — waived fees, grants in lieu, reduced tax rate, etc.	<ul style="list-style-type: none"> • Creation of County toolkit to stimulate more affordable and special needs housing • Creation of toolkit in each municipality to stimulate affordable and special needs housing
Housing Supports	Proposed Metrics
23. Increase supports to maintain housing: seniors, special needs, formerly homeless persons, etc.	<ul style="list-style-type: none"> • Amount of money invested in housing supports annually to help maintain people in their housing by type of population served • Types of supports provided to people, by population, to help them maintain their housing • Number of households that maintain their housing as a result of the supports provided, annually and cumulatively from 2011 through 2020

Updating the Plan	Proposed Metrics
24. County Staff to update the targets and strategies within five years of the launch of this Plan and/or at any other times when there are significant policy, program or funding shifts from other orders of government that would impact the implementation of the goals of this Plan	<ul style="list-style-type: none">• Targets and Plan updated

Conclusion

This Plan presents the best available evidence on the housing and special needs alternatives housing needs within the County of Lambton. It has also adequately reviewed homelessness within the County. The information was collected through multiple methods. It reflects the most recently available data, opinion of local experts and information gleaned through interviews, survey and key informant interviews. The course for the next 10 years has been charted, with an opportunity to make mid-course adjustments as new opportunities become available.

The County of Lambton has demonstrated professional excellence in working to meet their housing mandate. The County has a proven track record in maximizing opportunities when there is funding made available from other orders of government for creating new affordable rental units and buildings, and in affordable homeownership dwellings.

There are some populations that warrant particular attention moving forward as articulated in this report. If attention is not paid to these populations, then needs are most likely going to become more acute and may result in more dire circumstances.

Addressing the needs of these populations will require diligence in implementation to ensure there is not drift to other populations. For example, meeting the housing needs in a sustainable manner for single persons who are below the 40th income percentile is no easy task. It is likely going to require intensive and deep capital investments to reduce carrying costs sufficiently.

The County has laudable goals to better address special needs alternatives housing. Throughout the County this study has demonstrated that nobody has a firm handle on the number or extent of needs of this population. For implementation to be fully evidence-based, more work is required to ensure a prudent investment of resources that is reflective of needs.

The County cannot do it alone. The local municipalities will need to do their part for this Plan to be successful. The private sector will need to be an active participant in the realization of the goals of this Plan. Other orders of government will need to work with the County through financial investment and program innovation for the County to be successful.

Undoubtedly the County can be successful in meeting the recommendations laid out within this Plan under the right conditions. Some of those conditions are within the purview of the County to control and groom for success. Other conditions can be influenced by the advocacy efforts of County staff and political leadership. But the County is not a complacent entity. Its destiny in meeting the affordable housing, special needs housing and homeless program needs of its residents is within its grasp to satisfactorily influence.

Community Summary

Figure 46: Summary of Affordable Housing, Special Needs Alternatives and Homelessness by Municipality within the County

Municipality	Affordable Housing	Special Needs Alternatives	Homelessness
Brooke-Alvinston	Decent existing affordability, except for households of very low income, and strong opportunity for integration of additional stock into community	Insufficient local resources indicated in research, with strong reliance on services in Strathroy	Noted as a rare occurrence that often manifests itself as couch surfing, staying in other structures on people's property that are not designed for human habitation or staying in one's car or RV.
Dawn-Euphemia	Has seen increases in rents, and existing rental supply can be increased effectively while integrating with local community. Currently, there is a woeful lack of diversity of types of rental accommodation in the community. Efforts should be made to increase without disrupting local character	Insufficient local resources indicated in research, with strong reliance on services in Wallaceburg	Noted as a rare occurrence that often manifests itself as couch surfing, staying in other structures on people's property that are not designed for human habitation or staying in one's car or RV.
Enniskillen	Recent increases in overall rental stock has improved overall affordability with increased balance in the local market	Insufficient local resources indicated in research, with strong reliance on services in Petrolia	Noted as a rare occurrence that often manifests itself as couch surfing, staying in other structures on people's property that are not designed for human habitation or staying in one's car or RV.
Lambton Shores	Recent increases in rental accommodation demonstrate acceptance of rental housing tenure; greater opportunity for improved affordability and very strong opportunity for integration	Adaptations to some existing affordable housing stock may increase special needs housing opportunities; reliance on services from Strathroy	Noted as a rare occurrence that often manifests itself as couch surfing, staying in other structures on people's property that are not designed for human habitation or staying in one's car or RV.

Municipality	Affordable Housing	Special Needs Alternatives	Homelessness
Oil Springs	Slight increase in rental stock would be of benefit. That stock which does exist is generally affordable.	No requirements noted from people in consultations; assistance likely sought from Petrolia	Noted as a rare occurrence that often manifests itself as couch surfing.
Petrolia	Increases in rents in recent years has made rents unaffordable to low income earners	Depth of need is unknown, but research indicated more resources would be beneficial	Noted as a rare occurrence that often manifests itself as couch surfing or staying in a car or RV
Point Edward	Would benefit from more affordable rental dwellings	Most special needs noted from consultations pertain to the needs of seniors; additional reliance on services from Sarnia	Noted that people make the short trek to Sarnia if they experience homelessness.
Plympton-Wyoming	Increasingly unaffordable rents, though decent amount of stock overall.	Depth of need is unknown, but research indicated more resources would be beneficial and size of existing rental universe may support conversions for this purpose; additional reliance on services from Sarnia	Noted that people tend to go to Sarnia if they experience homelessness, though there are reports of couch surfing and even rare incidents of homeless camping
Sarnia	Largest volume of existing rent geared-to-income housing and private market housing. Higher vacancy rates are not resulting in lower rents overall, and remain unaffordable to low-income households. High incidence of poverty would suggest needs are still high. Can be a magnet to others across the County seeking affordable housing.	Has the greatest number of resources and infrastructure for persons and households with special needs. Many from across the County need to access these resources in Sarnia. Insufficient respite resources.	About 20-25 homeless people accommodated in shelters nightly. Residents come from across the County. Main hub for homeless prevention as well.
St. Clair	Existing rents are generally not affordable to renters at or below the 60th percentile.	Strong reliance on available resources in Sarnia noted	Noted as a rare occurrence that often manifests itself as couch surfing
Warwick	Existing rents are generally affordable. Strong candidate for having a node of additional affordable housing and resources.	Insufficient resources to meet local needs shared in consultation; reliance likely on Strathroy	Noted as a rare occurrence that often manifests itself as couch surfing