

**A REPORT TO INFORM THE COUNTY  
OF LAMBTON HOUSING AND  
HOMELESSNESS PLAN – REVIEW AND  
UPDATE**

**HOUSING AND  
HOMELESSNESS  
NEEDS**



# TABLE OF CONTENTS

1.	Introduction	03
2.	Demographic Profile	04
3.	Profile of Existing Housing Stock	09
4.	Affordable and Special Needs Housing	14
5.	Housing Affordability	17
6.	Homelessness	20

# INTRODUCTION

The County of Lambton Housing and Homelessness Plan - 2014-2024 has provided direction for housing and homelessness services in Lambton County from 2014 to Fall 2019. The County of Lambton is conducting a five-year review and update of the County of Lambton Housing and Homelessness Plan. To inform the update of the Plan, this document reviews the current (as of 2019) and future housing and homelessness needs in Lambton County based on existing data.



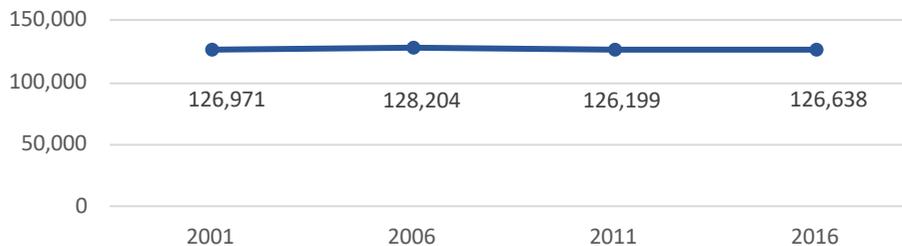
# DEMOGRAPHIC PROFILE

Several factors contribute to demand for housing. Household growth is a key factor. Population growth and age composition are key contributors to household growth. This section explores these factors.

## POPULATION

According to the 2016 Census, Lambton County had a Census population of 126,638. The population remained relatively unchanged over the 15-year period from 2001 to 2016, with a small growth in population (to 128,204) between 2001 and 2006, but a subsequent decline to 126,199 in 2011.

### Population, Lambton County, 2001-2016

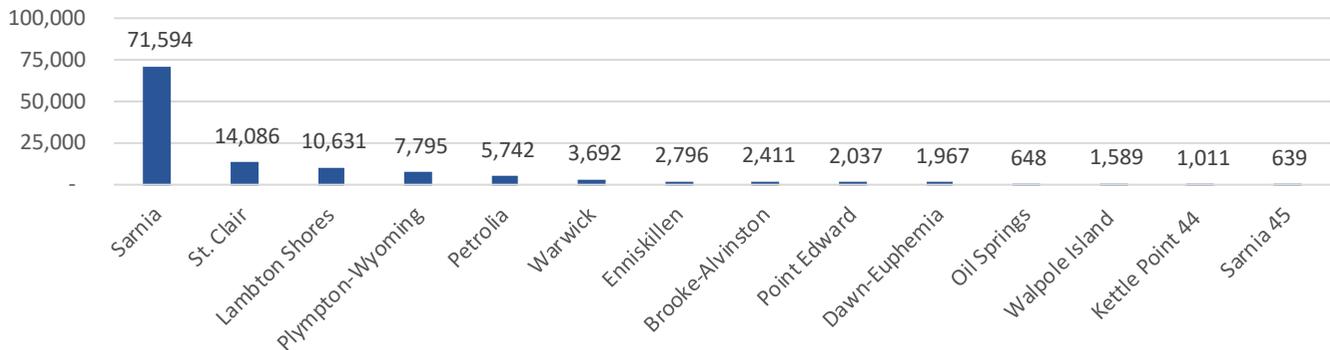


Source: Statistics Canada, 2016 Census

### POPULATION DISTRIBUTION BY LOCAL MUNICIPALITY

The City of Sarnia accounts for 57% of the population in the geographic area of Lambton County (including the First Nations Reserves), distantly followed by the Township of St. Clair (11%), the Municipality of Lambton Shores (8%), Town of Plympton-Wyoming (6%), and Town of Petrolia (5%). The remaining seven local municipalities and three First Nations Reserves each account for less than 5% of the total population of the geographic area.

### Population by Local Municipality, County of Lambton, 2016

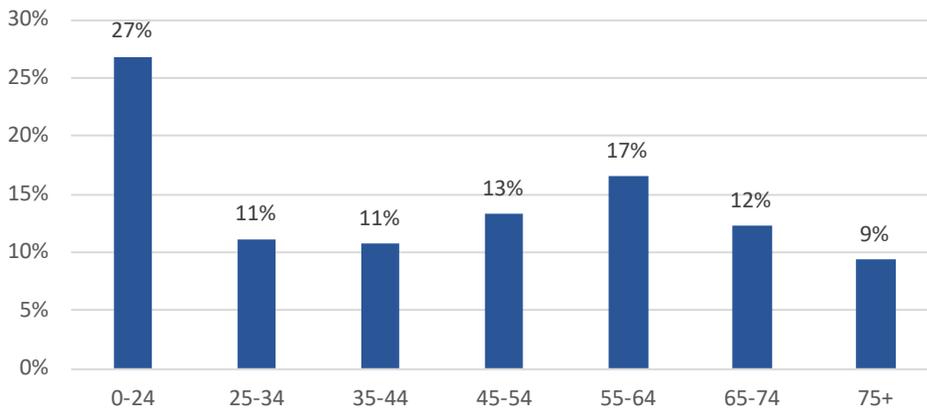


Source: Statistics Canada, 2016 Census

### AGE

The largest 10-year population group of Lambton County is the age group between 55 and 64 years old. Lambton County has an older population than the province as a whole. In 2016, the average age of Lambton County's population was 43.6, compared to an average age of 41.0 for the province. 21.6% of Lambton County's population in 2016 were ages 65 and over, compared to 16.7% for Ontario.

### Population by Age, Lambton County, 2016

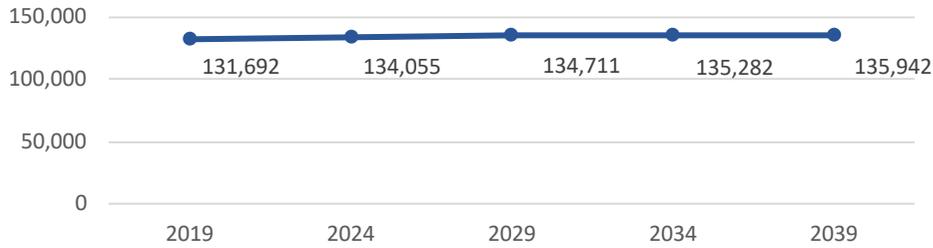


Source: Statistics Canada, 2016 Census

### PROJECTED POPULATION

Population projections prepared for Ontario's Ministry of Finance anticipate that Lambton County's future population growth will be modest. A population increase of 1.8% is projected over the five years between 2019 and 2024. Population increases are anticipated to be marginal in subsequent five-year periods from 2024 to 2029 (0.5%) and 2029 to 2034 (0.4%).

### Projected Population, Lambton County, 2019-2039

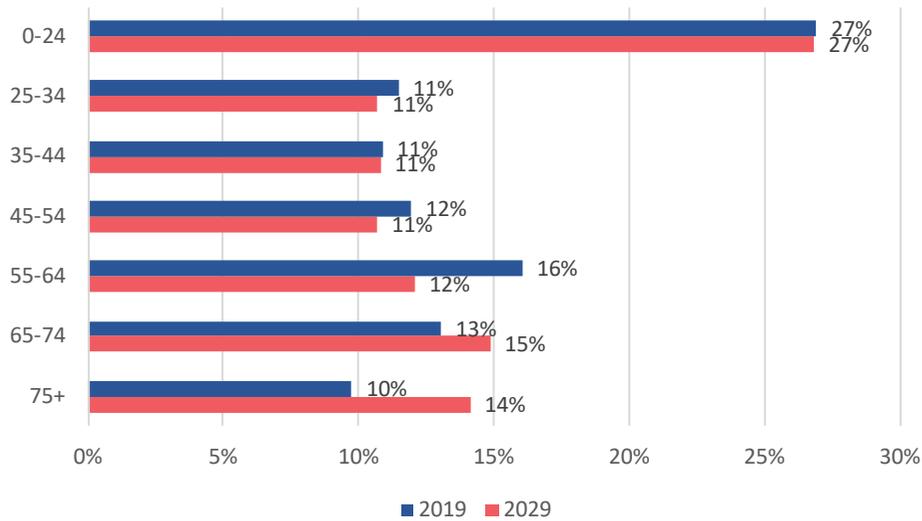


Source: Ontario Ministry of Finance, Population Projections, 2018

### PROJECTED POPULATION BY AGE

Lambton County's population is anticipated to continue to age. Its population age 65 and over is estimated at 23% of the total population in 2019 and projected to grow to 29% by 2029 and 31% by 2039.

### Projected Population by Age, Lambton County, 2019 and 2029

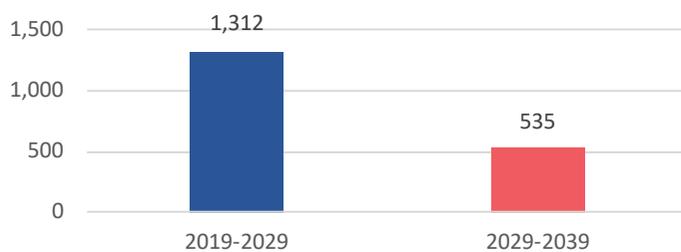


Source: Ontario Ministry of Finance, Population Projections, 2018

# HOUSEHOLDS

As of 2016, the Census reported that there were 54,480 households in Lambton County. The estimated total number of households in 2019, including the census-undercount, was 57,257, based on the Ministry of Finance's population projections. Based on the Ministry's population projections and an average household size of 2.3 persons per household, Lambton County is anticipated to see an additional 1,312 households between 2019 and 2029 and another 535 households between 2029 and 2039.

## Projected Household Growth, Lambton County, 2019-2039

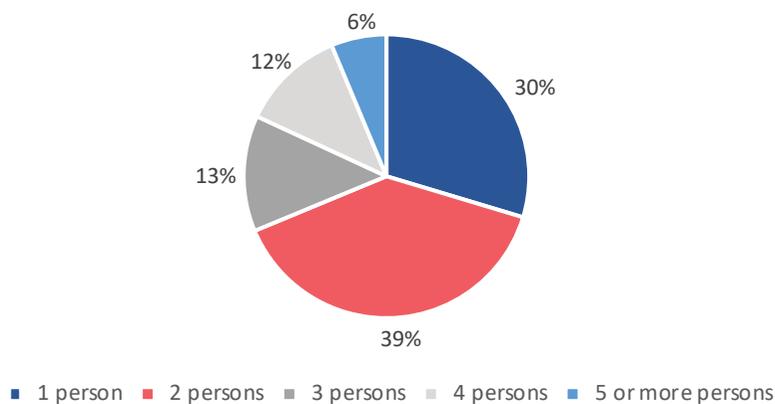


Source: Calculations based on Statistics Canada Census, 2016 and Ontario Ministry of Finance, Population Projections, 2018

## HOUSEHOLD SIZE AND TYPE

Most households (70%) have two or more persons, but 30% are one-person households. Of the households with two or more persons, the vast majority of households are one census-family, without additional persons. 6% of all households are other households with two or more persons.

## Household Size, Lambton County, 2016



Source: Statistics Canada, 2016 Census

## INDIGENOUS HOUSEHOLDS AND IMMIGRANT HOUSEHOLDS

The 2016 Census reported 1,455 Indigenous households (2.7% of total households) living off-reserve in Lambton County. 615 households (1.2% of total households) had immigrated to Canada in the prior 10 years.

## HOUSEHOLD INCOME

The median household income in 2015 was \$70,022<sup>1</sup>. This is up 13% from 2010, increasing above the rate of inflation (which was 9%).

For housing policy purposes we are particularly concerned about low and moderate income households, as the private market tends to meet the housing needs of higher income households without any policy intervention. Based on the Provincial Policy Statement (2014), we define low and moderate income renters as households with incomes in the lowest 60% of the income distribution of renter households. We define low and moderate income owners as households with incomes in the lowest 60% of the income distribution of all households. In Lambton County, the estimated income of renters at the 60th income percentile (i.e. threshold of the lowest 60% of the income distribution) was \$45,200 in 2018<sup>2</sup>. The estimated income of households at the 60th income percentile of all households was \$91,600.

# PROFILE OF EXISTING HOUSING STOCK

## DWELLING TYPES

Based on data from Real Property Solutions (2017 data), 93% of the housing stock in Lambton County is detached units. Another 4% are semi-detached and 2% are row units or apartments.

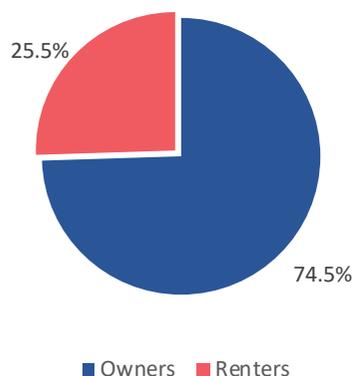
### Dwellings by Type, Lambton County, 2017

Source: Real Property Solutions, 2018 (2017 data)

## TENURE

Most of Lambton County's households own their own homes (74.5%), while just over one quarter rent (25.5%)<sup>3</sup>. Based on self-declared information from the Census, 14.1% (1,910 of 13,575) renter households live in subsidized rental housing. Propensity to own increases with age up to 64 years of age, and then decreases slightly for adults age 65 years and over.

### Tenure, Lambton County, 2016

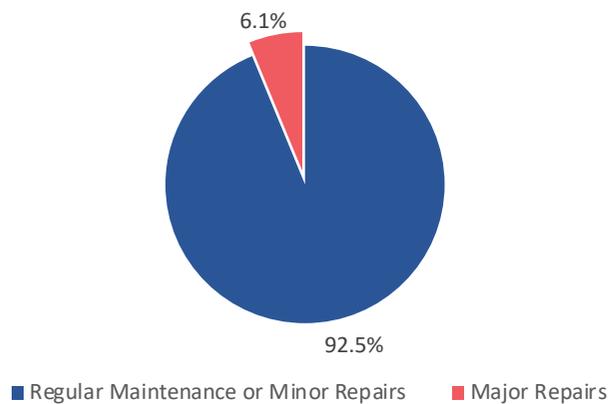


Source: Statistics Canada, 2016 Census

## AGE AND CONDITION OF THE HOUSING STOCK

Lambton County has an older housing stock than the province as a whole; 37% of dwellings were built before 1960, compared to 25% across the province<sup>4</sup>. Despite the older stock, housing stock in Lambton County is in relatively good condition, based on self-reporting of the occupants. 7.1% of the stock requires major repairs, while 92.5% requires only regular maintenance or minor repairs. This compares to 6.1% of dwellings in need of major repairs across the province.

### Occupant-Reported Dwelling Conditions, Lambton County, 2016



Source: Statistics Canada, 2016 Census

## HOUSING PRICES

The average resale house price for all dwelling types in Lambton County in 2018 was \$299,822<sup>5</sup>. In 2019, up to the end of October, the average price was \$336,755, up 8% over 2018. The average price of resale single-detached houses was \$311,348, compared to \$235,037 for a condo apartment, \$177,138 for a semi-detached house, and \$175,942 for a townhouse. If a household were searching for the lowest priced units available, the realistic bottom end of the market (10th percentile) was \$114,732 for a townhouse, \$124,288 for a semi-detached house, \$145,154 for a condo apartment, and \$151,380 for a single-detached houses.

Average house prices rose 39% between 2015 and 2019 (January – October), while the overall inflation rate was 10%<sup>6</sup>.

### House Price Increase Versus Inflation, Lambton County, 2015-2019 (January - October)



Source: Calculations based on Real Property Solutions House Price Index proprietary data, 2018 and Statistics Canada, Consumer Price Index

## RENTS

In 2018, the overall average rent for purpose-built apartment units was \$983<sup>7</sup>. Average rents ranged from \$689 for bachelor units and \$840 for one-bedroom units, to \$1,008 for two-bedroom and \$1,320 for three-bedroom units. If a household were searching for the cheapest rents, the realistic bottom end of the market (10th percentile) was \$513 for bachelor units, \$625 for one-bedroom units, \$725 for two-bedroom units, and \$900 for three-bedroom units.

### Average Rent by Bedroom Count, Lambton County, 2018



Source: CMHC Rental Market Survey, 2018

The rental market has not seen as much price escalation as the ownership housing market; average rents increased just above the rate of inflation (7% versus 6%) between 2015 and 2018<sup>8</sup>.

### Average Rent Increase Versus Inflation, Lambton County, 2015-2018

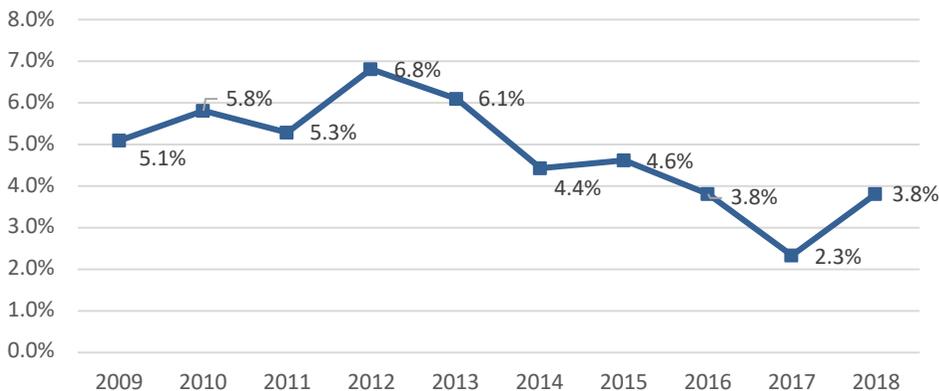


Source: Calculations based on CMHC Rental Market Survey, 2015-2018 and Statistics Canada, Consumer Price Index, 2015-2018

## VACANCY RATES

In 2018, the overall vacancy rates for purpose-built apartments was 3.8%<sup>9</sup>. This is up from 2.3% in 2017, but still one of the lowest rates the County has seen over the past ten years (with a ten year average vacancy rate of 4.8%). Because of limited availability of data, vacancy rate data for 2018 by bedroom count was only available for one-bedroom and two-bedroom units, which had vacancy rates of 4.1% and 3.4%, respectively.

### Vacancy Rates Purpose-Built Apartments, All Bedrooms, Lambton County, 2009-2018

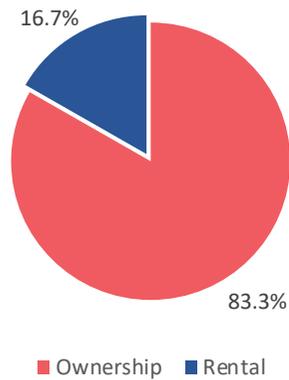


Source: CMHC Rental Market Survey, 2009-2018

## RECENT HOUSING MARKET ACTIVITY

Over the five-year period from 2014 to 2018, an average of 293 housing units were completed per year in Lambton County<sup>10</sup>. Data on completions by intended market is only available up to 2017. For the five year period from 2013 to 2017, 1,303 housing units were completed and 217 of these were intended for the rental market (16.7%).

### Housing Completions by Intended Market, Lambton County, 2013-2017

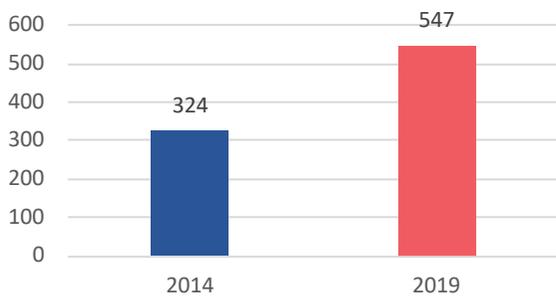


Source: Canada Mortgage and Housing Corporation Starts and Completions Survey, 2013-2017

# AFFORDABLE AND SPECIAL NEEDS HOUSING

The County of Lambton provides housing assistance to over 2,000 residents<sup>11</sup>. This includes households in the over 1,300 social housing units<sup>12</sup>. As of December 2019, 599 households were on the wait list for Rent-Geared-to-Income assistance, which results in rents that are typically set at 30% of the household's income<sup>13</sup>. The wait list has grown over the past five years, from 324 households at the end of 2014<sup>14</sup>.

## Rent-Geared-to-Income Waiting List, Lambton County, 2014 and 2019



Source: County of Lambton, 2019 (October) and ONPHA Waiting List Report, 2015

## AFFORDABLE HOUSING PROGRAMS

Various versions of affordable housing capital programs have been used to increase the supply of affordable rental housing in Lambton County since 2006. There have been 16 developments funded under these programs, generating 192 new affordable rental housing units<sup>15</sup>. An additional 20 units are scheduled to begin construction in Spring 2020. The average rents in the developments are required to be a maximum of 80% of the Average Market Rent in Lambton County for units with the same number of bedrooms.

# SUPPORTIVE HOUSING

There are several supportive housing options for persons with special needs within the County of Lambton. Overall there are, at a minimum, 568 supportive housing units/beds (including people living in their own home) for people living with mental health issues, physical and developmental disabilities in Lambton County<sup>16</sup>. Where information is available it has been summarized below.

## Supportive Housing Supply, Lambton County

Provider	Population	Number of Beds/units	Access	Assessment tool
Canadian Mental Health Association (CMHA)	Persons living with mental health illness and addiction concerns who are homeless or at risk, CMHA assists all within the community	320 spaces/beds	Coordinated Access, Hospital, CKHA, Family, Policy, OW, ODSP, CAS, Self etc.	InterRAI, mental health assessments
Community Living Sarnia	Children, youth and adults with an intellectual (developmental) disability	12 24/7 supportive homes with 50 beds, 3 SIL homes with 10 beds, 4 leased apartments/beds (SIL), 14 (SIL) (5 via Lambton County Housing)	Developmental Services Ontario (DSO)	Supports Intensity Scale (SIS)
Christian Horizons	Adults with developmental disabilities	2-3 (SIL), 5 (Group)	DSO	Supports Intensity Scale (SIS), ADSS
March of Dimes	Persons with a permanent physical disability over the age of 16	36 units in 3 buildings 9 beds in Congregate Care Home	Self, health care	RAI CHA Assessment
St. Francis Advocates	Persons with developmental disabilities	51 beds in 12 locations	DSO	DSO (Supports Intensity Scale (SIS))
Lambton County Developmental Services	Persons with developmental disabilities	80	DSO	DSO (Supports Intensity Scale (SIS))

## WAITING LISTS FOR SUPPORTIVE HOUSING

Supportive housing providers in the County of Lambton do generally keep waiting lists. Data from March of Dimes shows 22 individuals waiting for supportive housing and CMHA had a wait list of 28 people (November 2019)<sup>17</sup>.

For Community Living Sarnia, Lambton County Developmental Services, St. Francis Advocates and Christian Horizon's referrals come from Development Services Ontario (DSO). Information provided by DSO shows that there are currently 232 people waiting for supported independent living and 172 waiting for group living in Lambton as of November 2019 (some people may be on more than one list).



# HOUSING AFFORDABILITY

10,180 households were spending 30% or more of their income on housing costs in 2016<sup>18</sup>. Of these, 4,090 were owners and 6,085 were renters. 3,375 of the owners spending 30% or more of their income on housing had a mortgage. 910 households were living in subsidized rental housing but were paying 30% or more of their income on housing. Of those renters not in subsidized housing, 5,175 were spending 30% or more of their income on shelter costs.

10.7% of owner households were spending 30% or more of their income on shelter costs in 2016, while 45.1% of renter households were spending 30% or more of their income on shelter.

34.5% of renter households were in core housing need in 2016 (4,455 households)<sup>19</sup>. Affordability was the primary reason for being in core housing need. 32.8% of renter households fell below the affordability standard. Only 5.0% fell below the adequacy standard, and 1.8% fell below the suitability standard.

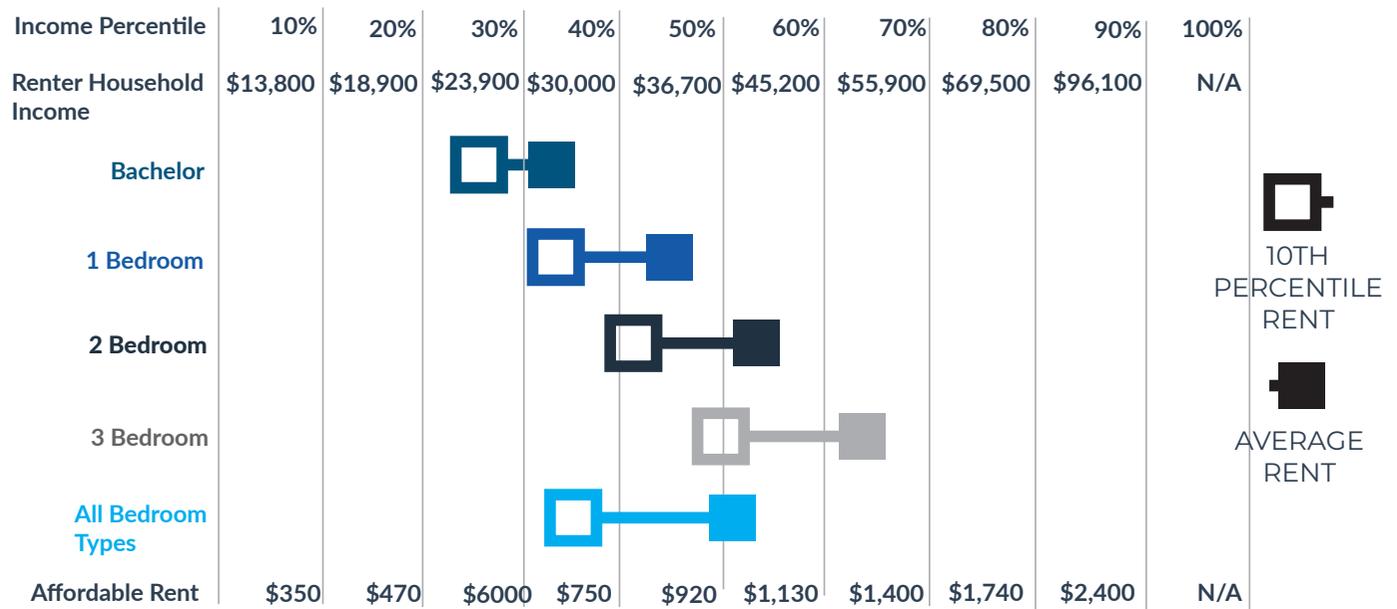
4.7% of owners were in core housing need in 2016 (1,755 households). For almost all of these households, the issue was related to affordability.

## RENTAL HOUSING AFFORDABILITY

51% of renter households cannot afford the median market rent in Lambton County<sup>20</sup>. 57% of renters cannot afford the median rent for a three-bedroom unit, 49% cannot afford the median two-bedroom rent, 43% cannot afford the median rent for one-bedroom and 38% cannot afford the median rent for a one-bedroom unit.

Renters with incomes in the bottom third of incomes are essentially priced out of the market, with only 10% of available units affordable to them. These units are generally bachelor and one-bedroom units, so larger households face particular difficulties finding lower cost housing. Approximately 4,656 households cannot afford the units at the starting rents.

### Rental Housing Affordability, Lambton County, 2018



Source: MMAH, Common Local Indicators, 2018

Some 6,325 renter households with incomes below \$37,465 fall into the group of renters who cannot afford the median market rent. In other words, they require affordable rental housing. Some of these households already have their housing needs met either through social housing that is geared to their income or through affordable rental housing offered by the private market. Still, an estimated 3,545 renter households are living in housing that is unsuitable, inadequate, or unaffordable, are not receiving rental assistance that is geared to their income and need affordable rental housing<sup>21</sup>.

**This number – 3,545 households – represents the current “gap” between the supply and demand for affordable rental housing<sup>22</sup>.**

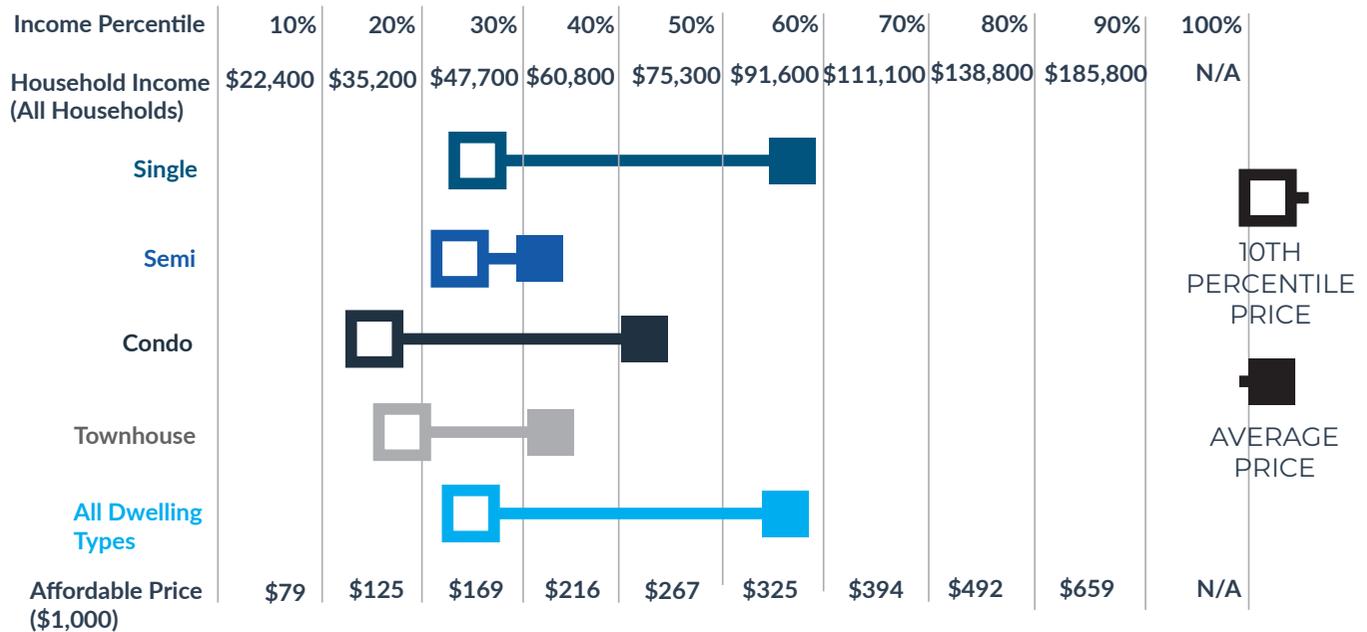
## OWNERSHIP HOUSING AFFORDABILITY

In terms of the affordable homeownership market, the threshold price considered to be affordable ownership housing was approximately \$269,840 in 2018, which represents 10% below the average home price (\$299,822)<sup>23</sup>. This price is affordable to approximately half of all households and 60% of owners<sup>24</sup>.

Condo apartments had an average price of \$235,037, and median, or typical price of, \$189,310, affordable to 66% of Lambton County’s households. Condo apartment prices were higher than both semi-detached houses and townhouses, which had median prices of \$155,907 and 152,913, respectively. Just over one quarter (26%) of Lambton County’s households cannot afford the median townhouse price (13,829 households with incomes below \$42,700). Among owner households, 16% of owners cannot afford the median townhouse price (8,510 households).

Households in the bottom 20% of Lambton County’s income distribution (households with incomes below \$35,200) are virtually priced out of the ownership market, with only 10% of available units affordable to them. These units are primarily townhouses and semi-detached units.

**Ownership Housing Affordability, Lambton County, 2018**



Source: MMAH, Common Local Indicators, 2018

**An estimated 3,338 owner households with a mortgage are spending 30% or more of their income on their homes and cannot afford the affordable ownership house price<sup>25</sup>. This represents the “gap” between the current supply and demand for affordable ownership housing.**

# HOMELESSNESS

Lambton County conducted its first homelessness enumeration in 2018. During the two-week enumeration period, 345 people were identified through surveys as experiencing homelessness, observed to be homeless, or known by agencies to be experiencing homelessness<sup>26</sup>. This represents a snap-shot in time, however, people move into and out of homelessness over time. During 2018, 822 people stayed in emergency shelters in Lambton County<sup>27</sup>. The number of people over the course of the year experiencing absolute homelessness, sleeping in places unfit for human habitation, is not known, nor is the number of people staying with someone else temporarily.

We do know, though, that homelessness in Lambton County takes a variety of forms. Of those surveyed, 4% were experiencing absolute homelessness, 30% were emergency sheltered, 42% were in hospital, jail, treatment centre, or staying with someone else temporarily, and 18% were in transitional housing<sup>28</sup>.

For most people, homelessness is a short, one-time event, but others experience homelessness multiple times (known as episodic homelessness when someone is homeless for three or more times in a year) or for a long duration (known as chronically homeless when someone is homeless for six or more months of a year). Among those surveyed during the homelessness enumeration, 20% were identified as episodically homeless and 36% identified as chronically homeless (some may be experiencing both chronic and episodic homelessness).

Some population groups are over-represented among Lambton County's homeless population:

- » 26% of the individuals surveyed during the homelessness enumeration identified as Indigenous
- » 28% of the individuals surveyed were unaccompanied youth
- » 18% were part of the LGBTQI2S community<sup>29</sup>.

## POPULATION AT HIGH RISK OF HOMELESSNESS

Households spending 50% or more of their income on housing are at high risk of homelessness because any unexpected expense or change in income could result in a housing loss. In 2016, there were 1,850 renter households and 1,070 owner households in Lambton County spending 50% or more of their income on housing<sup>30</sup>. Almost two-thirds (63%) of households spending 50% or more of their income on housing were one-person households. One third (33%) were one-census-family households (without additional persons). About 12% were immigrants (the vast majority of these long-term immigrants) and 6% were Indigenous households.

# HOMELESSNESS SERVICE SYSTEM COMPONENTS

## PREVENTION

The Lambton County community is involved in a range of measures to prevent homelessness. These include financial assistance programs that can be categorized as eviction prevention and housing stabilization. This includes assistance for rental arrears or first or last month's rent, the provision of essential housing items and assistance for utilities arrears. Also, people at-risk of homelessness or experiencing homelessness obtain referrals or service navigation with the assistance of Connectors. In addition, Community Support Workers provide outreach and counselling to tenants and their families and advocate on behalf of individuals to maintain their housing. Another service is transportation for those in need, such as elderly or persons with disabilities, to keep people connected in their community and maintain their housing.

The number of clients served in some of the prevention programs in 2018 are as follows:

- » Rent/utility banks: 274, plus 1,951 for Municipal Residency Benefit
- » Transportation: 366
- » Connectors: 200<sup>31</sup>.

## EMERGENCY ACCOMMODATION

Individuals experiencing homelessness can access emergency accommodation through one of three service providers listed below. In addition, when emergency accommodation is not available through one of these service providers, the County may cover the costs of a hotel for a limited time.

### Emergency Accommodation, Lambton County

Provider	Population	Number of Beds	Occupancy Rate 2018	Clients Served 2018
River City Vineyard	Males	40	100%	73
Good Shepherd's Lodge	Adults and Families	25 beds + 2 family rooms	100%	749
Haven Youth Shelter	Youth	9	Varies	

Source: data provided by County of Lambton

## HOUSING ASSISTANCE AND SUPPORTS

Lambton County has four different types of programs that provide housing assistance and supports to people experiencing or at risk of homelessness, which are outlined in the table below. Most of the programs are accessed directly through the agency delivering the service and none use a standardized assessment tool to determine level of acuity.

### Housing Assistance and Supports for People Experiencing or At Risk of Homelessness, Lambton County

Service Provider	Type of Service	Population Served	Number of Units / Caseload Capacity	Occupancy/ Fill Rate 2018	Clients Served 2018	Intake
Rebound	Transitional housing	Youth	7	Varies	27	Intake at Agency
Good Shepherd's Lodge	Transitional housing	Adults	16	80%	N/A	Intake at Agency
Lambton Elderly Outreach	Subsidy for supportive housing in a retirement home	Seniors	N/A	Varies	68	Hospital / treatment centre
Canadian Mental Health Association	Permanent Intensive Case Management and affordability assistance in private rental housing	Adults	30	100%	30	Inn of Good Shepherd
Balas Residential	Domiciliary hostel (long term and transitional housing to individuals that are in need of assistance living independently)	Adults	6	100%	6	Intake at Agency

Source: Homelessness Services Survey, 2019

## Endnotes

- 1 Source: Statistics Canada, 2016 Census
- 2 Source: MMAH, Common Local Indicators, 2018
- 3 Source: Statistics Canada, 2016 Census
- 4 Source: Statistics Canada, 2016 Census
- 5 Source: Real Property Solutions House Price Index proprietary data, 2018
- 6 Source: Calculations based on Real Property Solutions House Price Index proprietary data, 2018 and Statistics Canada, Consumer Price Index
- 7 Source: CMHC Rental Market Survey, 2018
- 8 Source: Calculations based on CMHC Rental Market Survey, 2015-2018 and Statistics Canada, Consumer Price Index, 2015-2018
- 9 Source: CMHC Rental Market Survey, 2018
- 10 Source: Canada Mortgage and Housing Corporation Starts and Completions Survey, 2014-2018
- 11 Source: County of Lambton website, accessed December 2019
- 12 Source: SMAIR, 2017, does not include Limited Dividend and Non-Profit Housing Section 26 and 27 units
- 13 Source: data provided by the County of Lambton
- 14 Source: County of Lambton, 2019 (October) and ONPHA Waiting List Report, 2015
- 15 Source: data provided by the County of Lambton
- 16 Source: Survey of Supportive Housing Providers, 2019
- 17 Source: Survey of Supportive Housing Providers, 2019
- 18 Source: Statistics Canada, 2016 Census
- 19 Source: Statistics Canada, 2016 Census, Custom Data run
- 20 Source: Statistics Canada, 2016 Census, Custom Data run  
Source: Vink Consulting calculations based on Statistics Canada Census data  
Calculated by taking the 4,450 renter households in core housing need and subtracting out 910 households living in subsidized housing spending 30% or more of their income on housing, as we have assumed that they substantively have their housing needs met
- 21 Source: Vink Consulting calculations based on Statistics Canada Census data
- 22 Source: MMAH, Common Local Indicators, 2018
- 23 Source: MMAH, Common Local Indicators, 2018
- 24 Based on the estimated number of owner households in Sarnia CA with a mortgage that are spending 30% or more of their income on their homes and cannot afford the affordable ownership house price (2,120 households) and applied the same percentage of owner households with a mortgage to the other municipalities not in the CA (resulting in an additional 1,218 households).
- 25 Source: County of Lambton, Homelessness Enumeration, 2018
- 26 Source: data provided by the County of Lambton
- 27 Source: County of Lambton, Homelessness Enumeration, 2018
- 28 Source: County of Lambton, Homelessness Enumeration, 2018
- 29 Source: Statistics Canada, 2016 Census
- 30 Source: data provided by the County of Lambton
- 31 Acuity levels by duration or frequency of homelessness (ie. experiencing chronic, episodic, or transitional homelessness or at high-risk of homelessness) were estimated based on data from other Ontario communities with By-Name Lists of everyone experiencing homelessness that are using standardized assessment tools.
- 32 Source: MMAH, Common Local Indicators, 2018