



GREY COUNTY'S HOUSING AND HOMELESSNESS PLAN

2014-2024



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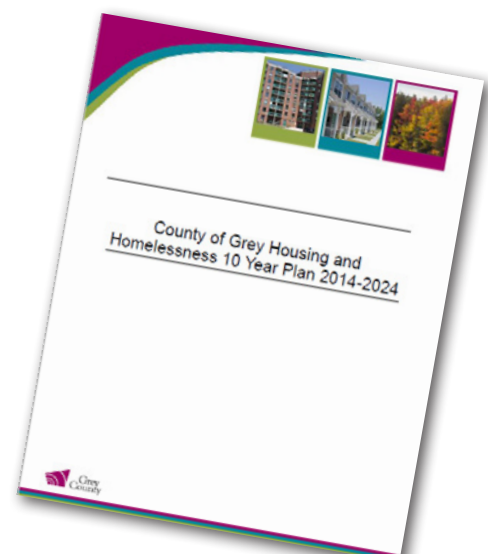
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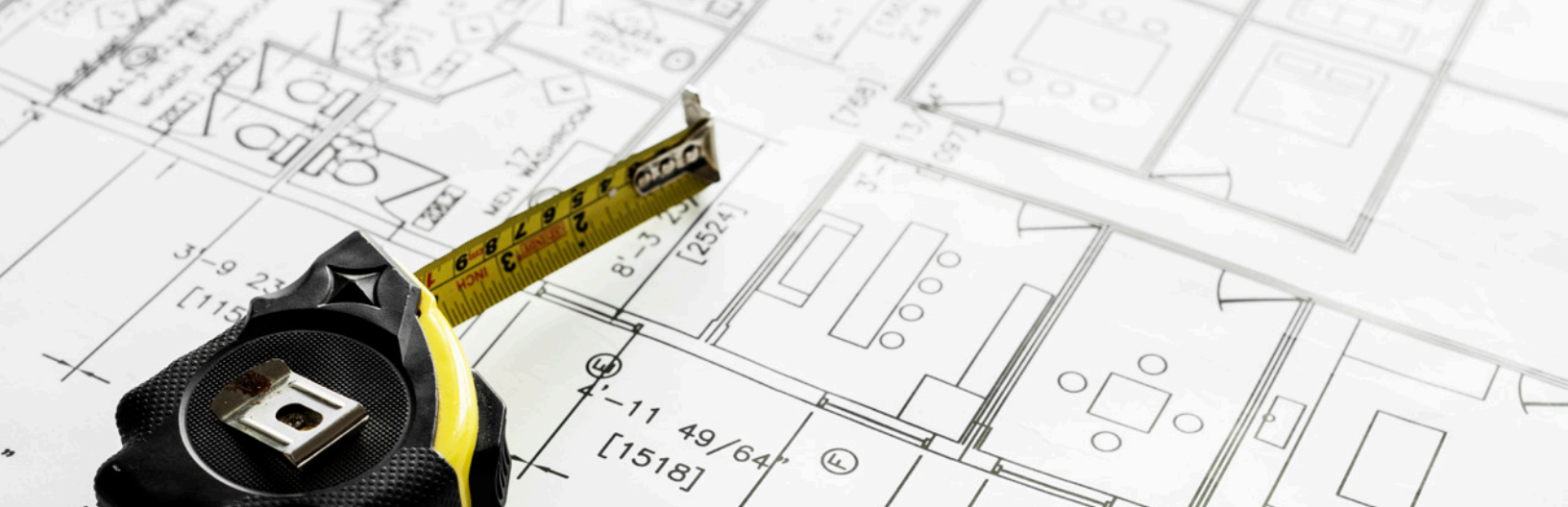


WHAT IS A 10 YEAR HOUSING AND HOMELESSNESS PLAN?

Grey County's Housing and Homelessness Plan provides a vision for how housing services and supports should be delivered and what services should be in place to meet the diverse needs of the community.

The plan identifies objectives and targets over the life of the plan to support the vision of affordable housing for all. The review identifies the strategies and action plans for the next five years of the plan. It identifies local stakeholders, sets targets and outcomes providing a process to measure progress.





PROVINCIAL REQUIREMENTS

All Consolidated Municipal Service Managers are required to create a local housing and homelessness plan by January 1, 2014 with a review of the plan by the end of 2019.

The plan must address housing and homelessness by:

- providing measures to prevent homelessness by supporting people to stay in their homes, including eviction prevention measures and the provision of supports appropriate to the clients needs;
- adopting a housing first philosophy, developed in collaboration with a broad range of stakeholders and people with lived experience;
- support innovative strategies to address homelessness; and
- include provisions of supports before and after obtaining housing.



VISION AND GUIDING PRINCIPLES OF THE PLAN

That everyone in Grey County has access to stable and affordable housing that is suitable to their needs. That everyone in Grey County has access to supports to assist them to remain housed or locate alternate housing as quick as possible.

The key principles are early intervention, housing supports, strong community partnerships and innovative local housing solutions.



DEFINING AFFORDABLE HOUSING

“Affordable Housing” is a term that encompasses a broad range of housing types and tenures. There are many definitions of what affordable housing means.

The Province of Ontario¹ defines housing as either:

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

Canada Mortgage and Housing Corporation (CMHC) definition states affordable housing costs do not exceed 30 percent of annual gross household income. For renters shelter costs includes rent and utilities for homeowner shelter includes mortgage payments, property taxes and utilities.²

This plan uses the CMHC definition and the plan is intended to address the needs of households who have very low incomes and affordability is deeper than 80 percent of market rent. For example, in 2019 the CMHC market rent for a one bedroom is \$767 and 80% of market rent is \$614 a month

¹ Province of Ontario (2015) Provincial Policy Statement

² Canada Mortgage and Housing Corporation (2013). Housing in Canada



SNAPSHOT OF TRENDS AND DATA

POPULATION

2016 census data documented a 1.4% population increase from 2011 to 93,830 residents. The demographic is largely dominated by the over 60 age group who make up over 30% of the total population.

RISE IN HOUSEHOLDS EXPERIENCING CORE HOUSING NEED

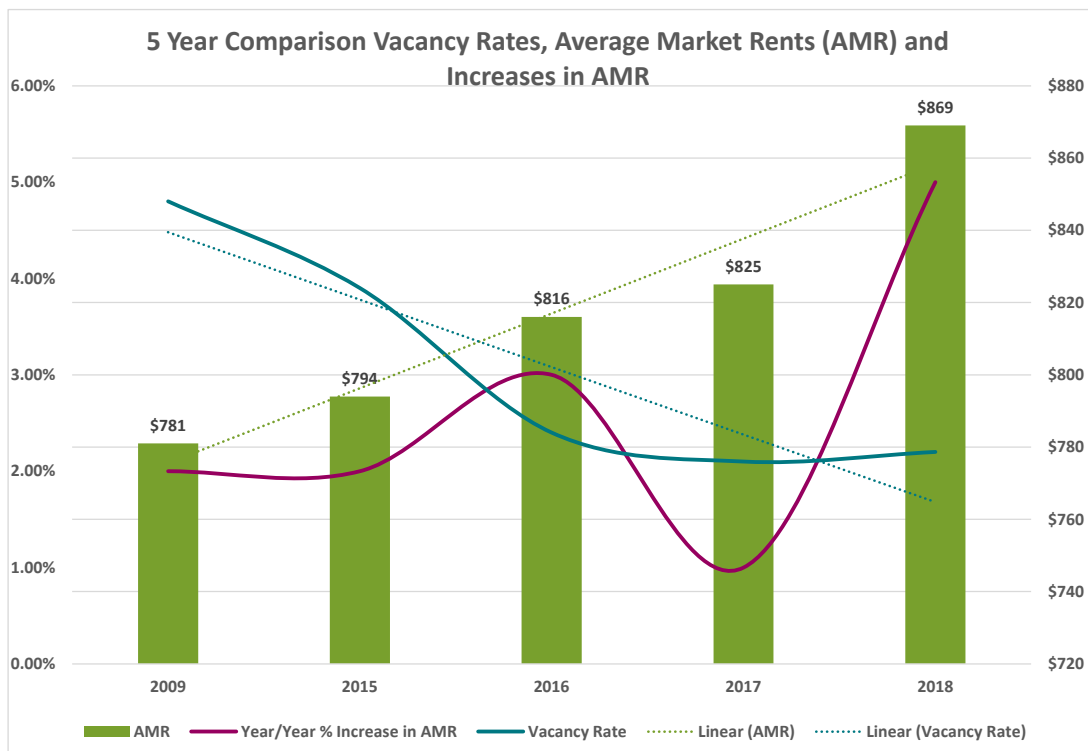
Core Housing Need (CHN) describes households that fail at least one of three criteria, affordability, suitability, or adequacy standards. These households would need to spend 30% or more of their total gross income on median rent for suitable accommodations that meet all three standards. From 2011 to 2016 the total households within Grey County in CHN rose from 8.4% to 11.4%. Removing homeowners from this data and focusing on the highest need group Renter Households, CHN represents 30.5% of all renter households, an increase of 7% between 2011-2016.

AFFORDABLE HOMEOWNERSHIP IN GREY COUNTY

The average resale price for a home in Grey County in July 2019 peaked at \$410,439 jumping over 15% from July 2018 according to Realtors Association of Grey Bruce Owen Sound (RAGBOS). At publication of our original H&H plan in 2014 the average resale price in the County of Grey was \$242,000. The quick, substantial increase in average resale value has led to unaffordability for many households. For households at or below the 60th percentile with a gross household income totalling less than \$80,200 an affordable purchase price would be \$284,200.

5 YEAR LOOK AT VACANCY RATES AND RENTAL COST IN GREY COUNTY

A five year look at vacancy rates and average market rent (AMR) in Grey County shows a correlation between the two. For a household to spend 30% or less of their gross household income on the AMR of \$869 the household would need to earn a minimum of \$2,985 monthly to be considered affordably housed. This results in over 8,000 households in Grey County falling into an income bracket in which the AMR is unaffordable (Census, 2016).



HOUSING NEEDS IN GREY COUNTY

	Emergency/ Temporary Housing	Affordable Permanent Housing		
		Households with earnings of \$21,200 or Less*	Households with earnings of \$21,201 to \$54,600*	Supportive Housing
Who are they?	Households and individuals without permanent accommodations. Could be temporary in nature or chronic depending on the individual.	Households in receipt of Social Assistance or employed casual and part time.	<ul style="list-style-type: none"> Single earner households earning <\$30/hr full time Dual earner households averaging \$15/hr 	Household or individuals who need permanent supportive housing to live day to day.
What or Where is the gap?	<p>Emergency Accommodation usage increased by 24% 2017 to 2018.</p> <ul style="list-style-type: none"> 1,600 nights of emergency shelter provided to 400 households (2018) Lack of upfront diversion/prevention Lack of transitional support for Youth/ Victims of Domestic Violence Lack of identifying by-name list to provide targeted supports 	<ul style="list-style-type: none"> Affordable Housing not exceeding 80% market rent for the area (2019) 1 Bedroom - \$614 2 Bedroom - \$726 3+ Bedroom- \$796 Housing that accommodates <ul style="list-style-type: none"> Seniors Persons living alone People with a disability 	<ul style="list-style-type: none"> Affordable Homeownership Multiple family households Lack of Purpose-Built Rentals 	<ul style="list-style-type: none"> Housing and supports for people with: <ul style="list-style-type: none"> Mental illness Physical disabilities Frail health Substance abuse & Addictions
Type of housing required	<ul style="list-style-type: none"> Integrated by name list to reduce chronic homelessness Quicker more targeted access to permanent housing Support attached to housing providing the best opportunity for success Transitional housing 	<ul style="list-style-type: none"> Rental housing which costs no more than \$530** per month (30% Gross Household income of \$21,200) 1-bedroom units Purpose Built Rentals 	<ul style="list-style-type: none"> Homeownership that costs no more than \$236,300*** Rental housing which averages \$947.52**** per month 	<ul style="list-style-type: none"> Affordable supportive housing units Rent supplements to assist with affordability

*Income groups based on 2016 Census Data, deciles broken down into equal population groups.

**Based on 30% of monthly gross household income for the highest earners in this income group

***Based on 30% of maximum expenditure for household within this income group.

****Based on 30% of monthly gross household income for the average earner within this income bracket

Source, Statistics Canada Custom Tabulation data 2016



MORE HOUSING

MORE SUPPORTS

SYSTEM TO ADDRESS
HOMELESSNESS

HOW WE ENGAGE COMMUNITY AND SERVICE PROVIDERS

The plan was developed with input from the community and service agencies through:

- public consultation, focus group discussions, facilitated discussions, and surveys;
- input from people with lived experience;
- Grey County's Official Plan consultation;
- Homelessness Enumeration;
- joint Strategic Planning with the Canadian Mental Health Association, Grey Bruce Health Services, Grey County and Bruce County to develop a shared understanding of the current housing and homelessness challenges in Grey County; and
- ongoing consultation with the poverty task force.

WHAT WE HEARD

- ➔ Need for more housing stock
- ➔ Maintain existing stock
- ➔ More mental health supports
- ➔ Diverse supports for people to remain housed
- ➔ A system for people experiencing chronic homelessness
- ➔ Rent supplements to make rising rents more affordable for people on a fixed income
- ➔ More awareness of poverty, food insecurity and unstable housing
- ➔ Incentives for private developers to build more types of housing, townhouses, semi detached, purpose-built rentals
- ➔ Culturally appropriate housing services



IDENTIFIED VULNERABLE GROUPS IN GREY COUNTY

Throughout the community consultation process several groups were identified as more likely to have difficulty finding and retaining housing.

Seniors with fixed incomes: Seniors with limited incomes that are not living in subsidized housing are at risk of experiencing unaffordability with housing.

People on Ontario Works or Ontario Disability Support Program: People receiving social assistance that are not living in subsidized housing simply do not have enough income to live in market rent housing or housing that is 80% of market rent housing.

The working poor: Often this group struggles to pay market rent and has no other form of assistance available to them.

Youth: Youth not living at home have low incomes and face challenges to find appropriate accommodations and supports.

People who need support due to mental health or addictions: not only is there often an affordability problem but a lack of support services for those in need can lead to unsuccessful tenancies.

Single men on social assistance: This group is over represented in using emergency accommodations and on the waitlist for RGI housing.

Victims of Domestic Violence and Human Trafficking: This vulnerable group needs supports to leave their abuser and obtain housing quickly.

Indigenous: There are often negative stereotypes that can result in a landlord being reluctant to rent to this group and a lack of culturally appropriate services.



COST OF HOMELESSNESS

A study in 2010 at St. Michael's Hospital in Toronto compared people experiencing homelessness to low income earners from the general population based on the year of birth and sex. The study found that rates of emergency department encounters were 9 times higher among men experiencing homelessness and 12 times higher among women experiencing homelessness. Rates of hospitalization were 8.5 times higher for men and 4.6 times higher for women experiencing homelessness.³

Research has shown it is less expensive to provide homelessness services and affordable housing than to ignore the problem. The Ministry (of Housing) reported that the average cost of providing social housing is about \$613 per month, providing a shelter bed costs \$2,100 per month, providing a correctional facility bed costs \$4,300 per month and one hospital bed costs an average of \$13,500 per month.⁴

Average Monthly Cost of Housing A Person Experiencing Homelessness			
Rent Geared to Income Housing \$613 ^x	Rent Supplement (Ontario Works Income) \$560	Emergency Accommodations \$1,950 ^x	Correctional \$4,300 ^x Hospital \$13,500 ^x

^x Office of the Auditor General 2017 Report chapter 3.14

^x http://www.auditor.on.ca/en/content/annualreports/arreports/en17/v1_314en17.pdf

³ Hwang SW., Henderson MJ. (2010) Health care utilization in homeless people: translating research into policy and practice. Agency for Healthcare research and quality working paper no. 10002

⁴ Office of the Auditor General 2017 Report Chapter 3.14. p. 703

HOUSING AND HOMELESSNESS REVIEW 2014-2019

Below are some of the outcomes achieved since the release of the Housing and Homelessness Plan in 2014.

Affordable Housing Programs (2014 to March 31, 2019)		
Homeownership	\$827,125 Distributed	Program was able to provide 97 households with a 5% down-payment as a forgivable loan to assist with the purchase of a home.
Ontario Renovates	\$1,497,190 Distributed	Program provided forgivable loans for much needed home repairs in order to allow 118 households to remain in their home.
New Affordable Units <i>Rental Builds & Rental Supplements</i>	\$5,168,000 Distributed	Affordable housing provided/created for 107 households.

24 HOUR WINTER EMERGENCY LINE FOR HOMELESSNESS

New in 2018 an agreement was struck to provide a 24-hour emergency service line in the winter months for individuals or families experiencing homelessness. The services operated by the YMCA Community Initiatives staff allow residents experiencing homelessness to contact a worker any time of day to secure accommodations. Follow up services are then provided to assist the individuals to find accommodations and apply for related housing programs.

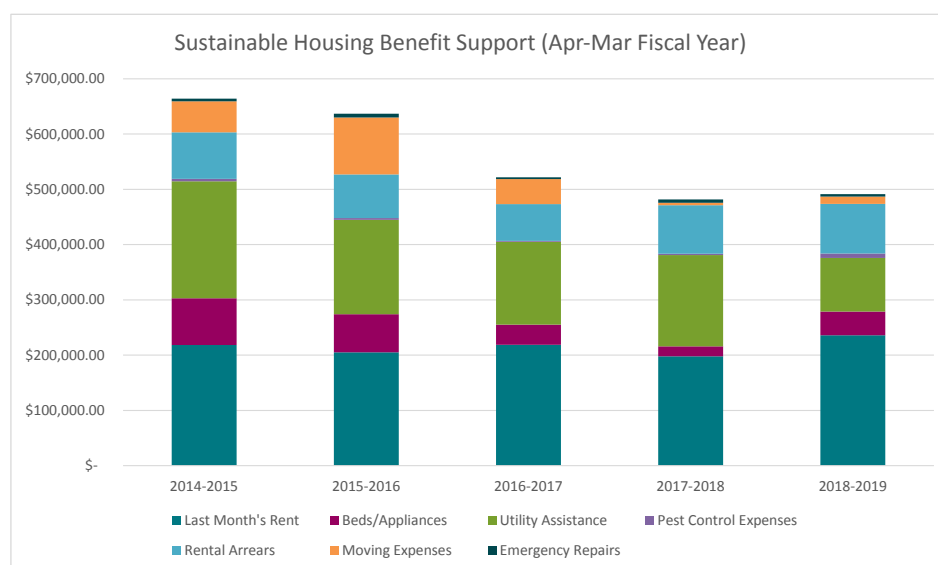
HOUSING WITH RELATED SUPPORTS

Grey County provides ongoing financial supports to five housing with related supports providers averaging \$600,000 a year. This funding provides over 25,000 nights of supportive accommodations each year. These facilities assist with laundry, medication distribution, meals and aid residents who need help with managing day to day needs

HOUSING AND HOMELESSNESS REVIEW 2014-2019

SUSTAINABLE HOUSING BENEFIT

The Sustainable Housing Benefit (SHB) provides financial support to Grey County residents aiding them to obtain or maintain housing. Funding was provided to over 6,300 households at risk of homelessness or experiencing homelessness. The introduction of additional energy saving measures introduced since 2014 have provided some yearly savings. Additionally, providing assistance to move households into suitable accommodations has led to less repeat applications.



COMMUNITY SERVICES SUPPORTED

Through the Community Homelessness Prevention Initiative Grey County was able to support community groups delivering homelessness supports across a wide geographic area. Services provided include, meal programs, laundry, assistance with applying for programs, finding accommodations, socialization and other emergency costs for individuals and families experiencing homelessness.

These community groups are vital moving forward to support people in their home communities. People need people in order to thrive and grow in their own communities.



DEVELOP COUNTY WIDE COMMUNITY IMPROVEMENT PLAN (CIP)

The County Wide Community Improvement Plan provides opportunities for member municipalities to address their affordable housing challenges. The Grey County CIP proposes a menu of incentives to promote and support the following five types of development and revitalization projects:

- Increase attainable housing stock, including secondary suites, multi-unit housing, purpose built rental housing, rooming house developments and apartment dormitory style developments;
- Increase value added agricultural uses, agri-tourism, and facility improvement projects;
- Promotion of the development, redevelopment and/or conversion of brownfield, vacant, and grey field properties;
- Support for downtown revitalization of store fronts, publically-used frontages, and streetscapes; and
- Support adaptive re-use of commercial, industrial and institutional buildings.

Some of the incentives that could be offered through the CIP's to increase attainable housing stock can include grants for fixing up and repurposing properties into affordable housing, selling surplus land at a reduced cost to develop affordable housing, and delaying or waiving development charges and application fees for affordable housing projects.



NEXT STEPS

- Work in partnership with local municipalities to develop local CIP's using the County CIP Program as a guide.
- Local municipalities to consult with developers, Downtown Improvement Areas, Chambers of Commerce, Ministry of Municipal Affairs, and the public on the proposed local CIP's.
- Update the County's Development Charges By-law to exempt new rental housing, non-profit housing, and more types of secondary suites from having to pay County Development Charges.
- Update the County's Fees and Services By-law to allow for planning application fees to be reduced or waived for affordable housing projects that are eligible for incentives under the local CIP's.

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HOUSING AND HOMELESSNESS PLAN 2020-2024

OUTCOMES

- Increase availability of affordable housing for low income earners
- Increase availability of affordable housing for middle income earners
- Reduced Chronic Homelessness
- Increased availability to supportive housing
- Strong community partnerships and engagement

4 STRATEGIES TO ACHIEVE OUR OUTCOMES

	STRATEGY 1: Create More Affordable Housing		STRATEGY 2: Preserve Existing Stock
	STRATEGY 3: Reduce Chronic Homelessness		STRATEGY 4: Increase Supportive Housing



STRATEGY 1 CREATE MORE AFFORDABLE HOUSING

Grey County like most areas of Ontario has a shortage of affordable housing. Housing is too expensive relative to income. Private market housing is pricing out low income earners and the wait list for community housing indicates there is not enough subsidized housing. Grey County is making progress by developing new affordable units with non profits and private developers. Grey County also provides rent supplements to make units affordable however more strategies are needed to meet demand.

Strategies such as exploring opportunities with surplus lands, regenerating existing units with additional units and working with local municipalities to develop a Community Improvement Plan that identifies land use policies and processes to support affordable housing. Identify community groups and non profits that are interested in building affordable housing and build capacity and community interest.

TARGETS

1. Complete 100+ units of Housing
2. Add 20+ Rent Supplement Units
3. Assist 30 Households with down payment assistance
4. Assist 30 Households with home repairs to remain suitably housed.

ACTION ITEMS

- Complete/fund phase three and phase four of current affordable housing build in Owen Sound (54 units of affordable and market rent housing for a total of 90 units)
- Complete 15-unit affordable housing build in Durham
- Provide additional rent supplements to private and non-profit landlords to increase affordable housing options.
- Continue to explore options for build opportunities in Grey County through regeneration of existing units
- Identify surplus or vacant lands for future affordable housing builds
- Implement policy and planning tools to facilitate more affordable housing through Community Improvement Plans.
- Explore the possibility of dedicated amounts of County funding for affordable housing development.
- Build capacity and readiness within the non-profit sector group to increase affordable housing stock.
- Explore new approaches to creating affordable units such as innovative second units.



STRATEGY 2 PRESERVE EXISTING HOUSING STOCK

The protection of existing public assets to keep the existing 1251 rent geared to income housing units and 138 affordable units available to Grey County residents. We will preserve existing housing stock by conducting a review of the non profit operating agreements which will expire in the next 10 years. The resulting impact on community housing stock from the expiration of these operating agreements will set the course for entering into new agreements with the nine non profit housing providers in Grey County.

ACTION ITEMS

- Maintain existing community and affordable housing stock through capital planning and repair.
- Provide updated building condition assessments and energy audits for all County owned buildings and non-profit housing providers.
- Work with non-profit housing providers to establish a five-year capital plan.
- Enter into end of operating or end of mortgage agreements with non-profit housing providers to ensure operating and capital sustainability preserving affordable and community housing.
- Explore Energy Saving initiatives and grants.

TARGETS

1. 5-Year capital plans completed for nine non-profits
2. Complete 3 new agreements with non-profits whose agreements expire and begin planning for the remaining 6 to be completed by October 2030
3. Building condition assessments completed and a capital plan for Grey County housing stock



STRATEGY 3

REDUCE CHRONIC HOMELESSNESS

Currently Grey County provides funding for homelessness prevention, emergency housing, a store front operation and community grants to local service agencies. These agencies provide services to people at risk of homelessness or experiencing homelessness. Grey County and local partners are developing a collaborative homelessness system using a by-name list to identify and provide supports and housing to those most in need.

ACTION ITEMS

- Create a Homelessness Response Table (HRT) to respond to individual needs of those experiencing chronic homelessness consisting of housing, community services and health services

TARGETS

1. 50% decrease in chronic homelessness
2. Creation of a Homelessness Response Table and a quality By-Name list
3. Increase the number of individuals who are successfully housed for a period of at least six months.

- Ensure individuals and households can connect with housing and community supports and services that are appropriate to their needs
- Develop a by-name list for people experiencing chronic homelessness
- Research and implement a common assessment tool.
- Become a Built for Zero Community
- Provide community outreach supports for those experiencing homelessness
- Provide rent supplements and explore innovative solutions for immediate housing options for individuals involved in the HRT
- Support local initiatives for indigenous outreach services
- Continue housing prevention services and focus on strategies for those most at risk of eviction.
- Expand the existing Housing Outreach Worker Program within community housing which has proven success in preventing evictions within social housing and improving quality of life as well as community for tenants
- Develop partnerships to deliver temporary support services to tenants in their permanent housing
- Develop a collective impact framework to measure progress towards ending homelessness



STRATEGY 4 INCREASE SUPPORTIVE HOUSING

People need people. Consultation sessions clearly identified the need for more support services to ensure successful tenancies. Grey County will work with local service agencies to enhance and increase support services and available supportive housing.

ACTION ITEMS

- Work with supportive housing providers to provide solutions to barriers and develop more supportive housing
- Explore strategies to increase access to supportive housing using existing housing units
- Support local initiatives for culturally appropriate indigenous supportive housing
- Increase access to permanent supportive housing by partnering with service provider agencies, to deliver supports in situ with housing and non-profit housing providers
- Increase rent supplement supports for service provider agencies

TARGETS

1. Provide 20+ Rent Supplements to allow for Affordable Housing tied to Supportive Services in partnership with local Support service providers
2. Fund Outreach Worker with assistance with community partners

READINGS/STUDIES

Government of Alberta. (2015). *Supporting Health and Successful Transitions to Adulthood: A Plan to Prevent and Reduce Youth Homelessness*. Edmonton, AB: Government of Alberta.

SUMMARY

Explores the causes of youth homelessness and the Provinces plan to reduce youth homelessness through health transitions and outreach supports versus shelters and emergency services.

Report Title: Winnipeg Final Report at Home/Chez Soi Project

Distasio, J. (2014). *Winnipeg Final Report at Home/chez Soi Project*. Mental Health Commission of Canada.

SUMMARY

Purpose of Study: At Home/Chez Soi was designed to help to identify what works, at what cost, for whom, and in which environments. The Winnipeg model was based on creating and maintaining culturally safe partnerships among local Aboriginal and non aboriginal organizations

Strategies for Engaging Youth Experiencing (or at risk of) Homelessness in Rural Areas: Literature Review Lukawiecki, J Sawatzky, A., Arsic, V., & Brown, D. (2018) *Strategies for engaging youth experiencing or at risk of experiencing homelessness in rural areas*. Guelph, ON: Community Engaged Scholarship Institute.

SUMMARY

Purpose of Study: to look at the differences in rural youth homelessness compared to urban youth homelessness. To identify challenges for youth engagement and outreach strategies in rural areas and identify promising examples of outreach and prevention

Elias, B.M. (2009). *Rural responses to uncovering hidden aspects of homelessness in Ontario 2000 to 2007*. Retrieved from <https://tspace.library.utoronto.ca/handle/1807/19142>

SUMMARY

Impact of moving from an urban focus to one that includes smaller communities when exploring homelessness initiatives. Provides a policy review, a policy agenda framework and a case study of National Homelessness Initiatives

Kauppi, C., O'Grady, B., Schiff, R., Martin, f. Ontario Municipal Social Services Association. (2017). *Homelessness and Hidden Homelessness in Rural and Northern Ontario*. Guelph, ON: Rural Ontario Institute. Retrieved from: <http://www.ruralontarioinstitute.ca/file.aspx?id=ae34c456-6c9f-4c95-9888-1d9e1a81ae9a>

SUMMARY

Research provided by service providers and focus groups with a key focus on the examination of hidden homelessness that exists in rural and Northern Ontario

Falvo, N. Addressing Canada's Lack of Affordable Housing. Prepared for Canadian Economics Association, Dalhousie University, Halifax, Nova Scotia. 2007. Retrieved from: https://homelesshub.ca/sites/default/files/attachments/Falvo_CEA2007_1.pdf

SUMMARY

Look at alternatives to addressing lack of affordable housing in Canada including building non-profit housing, rent supplements, tax credit system for developers of rental housing and an income security approach.

