

Building Strong Communities



County of Haliburton

Prepared for the City of Kawartha Lakes

By Tim Welch Consulting Inc.

Acknowledgements

The Housing and Homelessness Plan (HHP) for the City of Kawartha Lakes and Haliburton County reflects the efforts of many stakeholders. We would like to acknowledge the work of the Housing and Homelessness Plan Project Coordinating Committee in developing this plan.

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[HHP website](#)

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Background

The City of Kawartha Lakes is the Municipal Service Manager for housing for the County of Haliburton and City of Kawartha Lakes as mandated by the Province of Ontario. The Service Manager responsibilities include the delivery of:

- New affordable housing programs,
- Homelessness prevention and support programs and,
- Financial support and regulation of existing social housing

In 2010, the Province of Ontario issued its Long-Term Affordable Housing Strategy and January 1, 2012 updated its social housing administration law, now entitled the *Housing Services Act*. As part of this new legislative framework, Service Managers are required to complete a local Housing and Homelessness Plan (HHP), approved by the Council of the Service Manager, to be implemented and monitored over a ten-year period starting January 1, 2014. Included at the end of this document is a glossary that explains the various housing and government program terms used in this report.

Area context

The City of Kawartha Lakes (the City) covers a land area of 3,067 square kilometres and has over 250 lakes. The County of Simcoe and the District of Muskoka are to the northwest, the County of Haliburton to the northeast, to the east is the County of Peterborough and on the south and southwest is Durham Region.

In addition to the approximately 73,200 permanent residents there is a large seasonal population estimated at 31,000 residents each summer. The economic base of Kawartha Lakes reflects a diversified economy which includes: agriculture, manufacturing, construction, retail trade, finance and real estate, tourism, educational services and other public sector jobs.

Haliburton County (the County) also known as the Haliburton Highlands, is comprised of four separate municipalities covering over 4,000 square kilometres of natural landscapes and over 600 lakes. As previously noted, the County is to the northeast of the City and shares boundaries with the District of Muskoka, Hastings County, the District of Nipissing and the County of Peterborough.

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The permanent population is 17,026 with an estimated seasonal population of more than 48,000. The economy is in large part comprised of retail, trade and construction jobs; however, the arts, entertainment and recreation sectors also employ a large proportion of the labour force. The County's economic activity is made up of a large proportion of part-time and seasonal work.

Vision statement

Our Vision is to provide adequate, stable, affordable, well maintained and diverse housing choices with access to a variety of flexible supports enabling people to meet their housing needs throughout their lifetime.

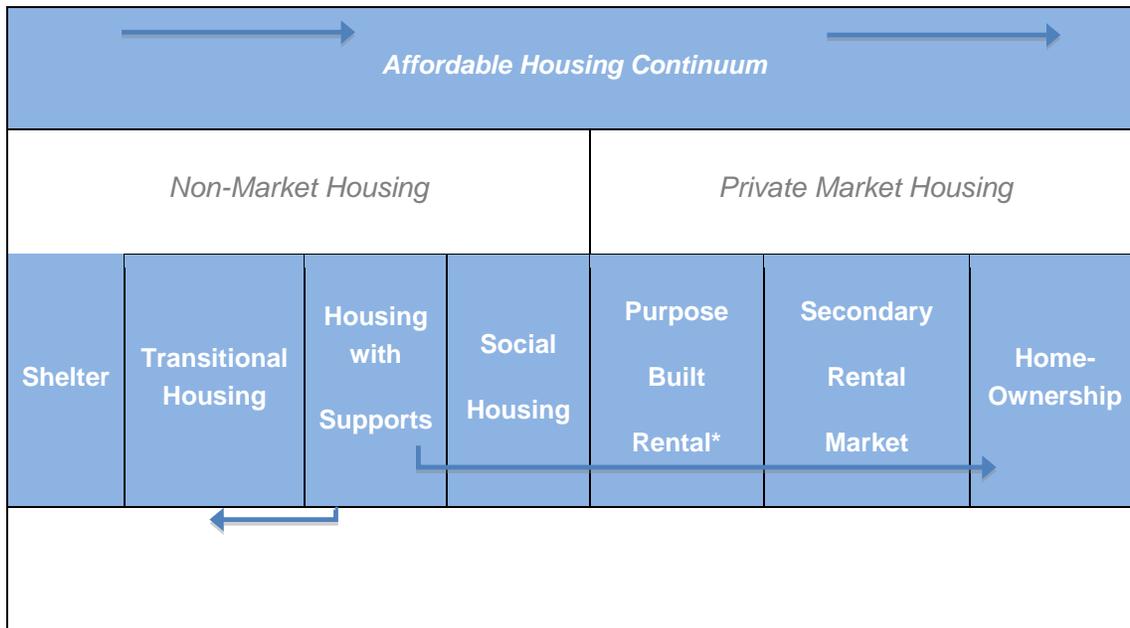
Principles underpinning the HHP

- Housing is a social determinant of health.
- Homelessness prevention and rapid rehousing through a *Housing First* approach are key to ending long-term homelessness.
- People should have access to affordable housing in good repair within or close to a community of their choice.
- All persons have the right to be treated with dignity and respect.
- Investing in affordable housing fosters inclusive communities and supports economic development.

Focus of the HHP

As Service Manager, the City has a leadership role in setting a local housing vision for affordable housing and homelessness prevention. The HHP also reflects provincial areas of interest across the full continuum of housing (Figure 1).

Figure 1: Affordable housing continuum



* Purpose built rental housing developed through government affordable housing programs bridges non-market and market categories by creating lower than average market rental units.

Research methods

The methods used to prepare the HHP involved:

- Completion of Housing Need and Demand Studies.
- Review of local reports specific to housing, homelessness and poverty reduction.
- Completion of key informant interviews.
- Consulting with Non-Profit Housing Providers, Support Service Providers and other stakeholders.
- Conducting an online survey.
- Preparing a draft plan.
- Consulting further with stakeholder groups and the public to finalize the HHP.

The goals, objectives and actions that comprise the HHP were derived from recent studies and reports and the themes generated from a combination of community consultation, a project co-ordinating committee and municipal staff input.

Reports informing the plan

In addition to the Provinces Long-term Affordable Housing Strategy and *Housing Services Act*, there are a number of local and provincial reports that inform the Ten Year Housing and Homelessness Plan. These include:

- City of Kawartha Lakes Community Plan for Homelessness Prevention, 2007-2011, June 2007.
- [Poverty Reduction Strategy for the City of Kawartha Lakes and the County of Haliburton, 2012](#)
- [City of Kawartha Lakes Age Friendly Project Assessment: Report to the Community, 2012 \(PDF\)](#)
- [County of Haliburton Housing Study: Phase 1, Need and Demand Report, April 2013; Phase 2, Housing Policies and Actions Report, February 2013; County of Haliburton Housing Strategy, April 2013](#)
- [City of Kawartha Lakes Housing Needs Study, July 2012, Updated September 2013](#)

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- [Community Visioning Summary for the City of Kawartha Lakes Secondary Plans, March 2012 \(PDF\)](#)
- Evaluation of Two Housing Allowance Programs: Rental Opportunities for Ontario Families (ROOF) and Short-term Rent Support Program (STRSP), December 2012.
- [Focus ON: Housing First, Ontario Non-Profit Housing Association, May 2013 \(PDF\)](#)

Community consultations

In 2011-2012 the Poverty Reduction Strategy Steering Committee¹ engaged in an extensive community consultation for their planning purposes. A key part of engaging with the community was talking to people with lived experience of poverty and 500+ people contributed by way of a survey and focus group discussions. This broad community consultation was not duplicated for this report. As housing is central to discussions of poverty, the housing related experiences and solutions that came out of the Steering Committee's consultation inform and strengthen the HHP.

The County of Haliburton (The County) also carried out significant community consultation in the preparation of their Housing Strategy 2013 and supporting documents and the results of these consultations provided significant help in the creation of this Housing and Homelessness Plan.

Building upon the work of the Poverty Reduction Strategy Steering Committee and the County's Housing Strategy, further consultation occurred between November 2012 and May 2013 for the purpose of informing the development of the HHP. A number of key

¹ Poverty Reduction Strategy Steering Committee: Rod Sutherland (Chair), City of Kawartha Lakes Social Services; Anne Kuipers (Executive Assistant), City of Kawartha Lakes; Bill Davis, County of Haliburton Council; Bill Huskinson, Poverty Coalition; Doug Elmslie, City of Kawartha Lakes; Gena Robertson, SIRCH Community Services; Laura Maw, John Howard Society of Kawartha Lakes and Haliburton County; Lisa Loader, Community Legal Clinic; Mike Perry, City of Kawartha Lakes Family Health Team; Penny Barton Dyke, United Way for City of Kawartha Lakes; Zita Devan, Access to Permanent Housing Committee.

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informants and stakeholder discussion groups with sector specific expertise were conducted. These included talking to:

- Housing, Health and Social Service Providers.
- Volunteers.
- Service Manager and Municipal Staff.
- Housing Advocates.

An online survey was conducted between May and July 31 of 2013 to provide another method for community input. Of the 114 surveys completed, 60% of respondents were not able to afford their rent/housing expenses and 75% of respondents identified the creation of affordable housing as a priority.

Key housing themes

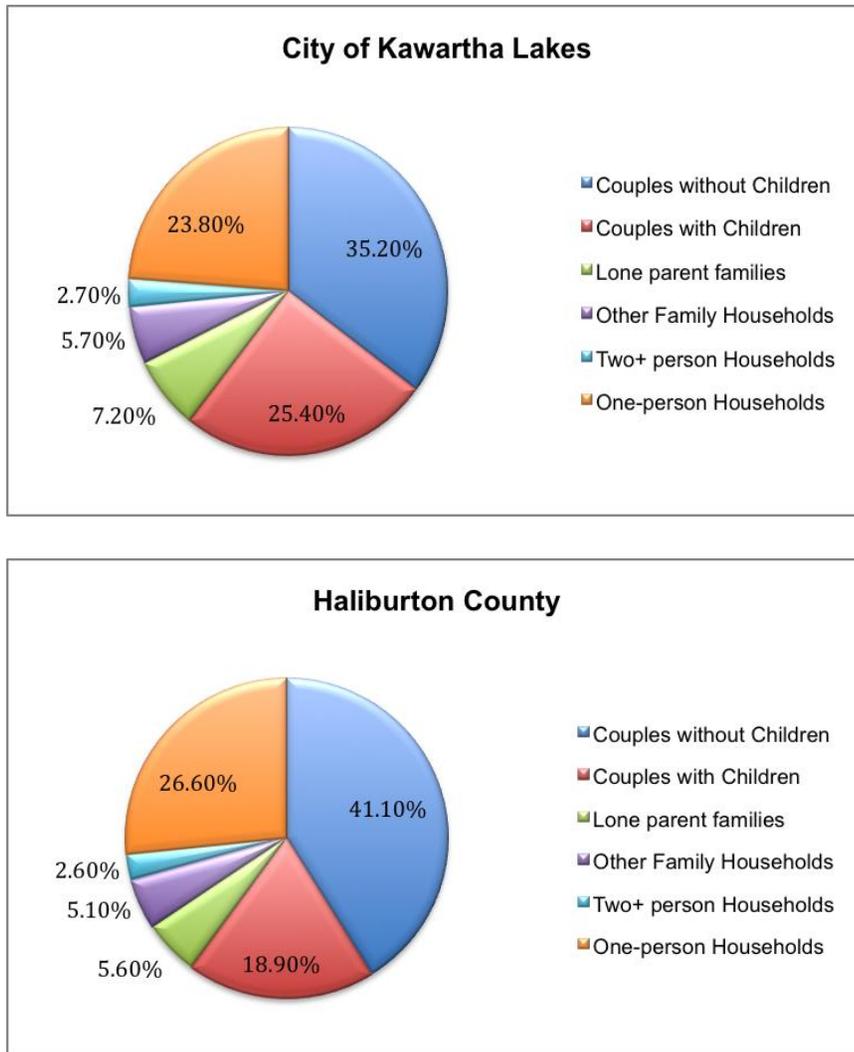
Both the City and County completed comprehensive housing need and demand studies that are available on their websites. These documents offer an overview of the demographic; employment and local housing market information and serve to validate the themes generated from the community consultations and the goals and objectives of the HHP. A snapshot of the key themes from the background reports, community consultations and Service Manager data is provided within this section.

A theme that crosscut the key informant interviews was the significant challenge low-income households have in finding an affordable place to live that is in good repair. Further, key informants indicated that barrier free housing is very difficult to find in the private market.

Smaller households are the predominant household type

As shown in Figure 2, couples without children and one-person households combined are the largest proportion of household types in the City (59%) and County (67.70%) followed by couples with children. Planning for housing suited to smaller households is a key direction recommended across the Service Manager area. Research consistently shows that one-person households and lone-parent families are two household types most often facing housing affordability issues.

Figure 2: Household type in Kawartha Lakes and Haliburton County



Source: Statistics Canada, 2011 Census

A continuum of housing options are needed for a growing seniors population

As identified in the County’s Housing Strategy, seniors make up 27.8% of the County’s permanent population and this proportion of the population is anticipated to grow to 41.4% by 2036. According to 2011 census data, in Kawartha Lakes the proportion of persons over the age of 65 is 21.90% as compared to the province as a whole at 14.60%.

There is a limited supply of private market rental housing, particularly in the affordable range

Key informants talked about a lack of supply of rental housing, particularly in the affordable range. A number of community organizations are partnering with private market landlords to secure apartment units for their clients and offering housing allowances or rent supplements to help bridge the gap between household income and rent. For this strategy to be effective more rental supply is needed to ensure low-income households have choice in finding a unit in good repair. As shown in Table 1, 5.5% of the housing stock in the County is apartments and in the City apartments comprise 11.9% of the housing stock. The average rent for a one-bedroom apartment in Kawartha Lakes in 2012 was \$796, which is affordable to households with incomes of \$31,800 and above (City of Kawartha Lakes Housing Needs and Demand Study, 2013.) Therefore, not only is the availability of rental housing limited, average rents are not affordable to low-income households.

Improving the diversity of housing stock particularly for the growing percentage of seniors and smaller households is a key issue

In the City, 83.1% of all households are homeowners and 16.9% of households rent. Homeownership rates are also high in the County with 86.9% of households owning their home and 13.1% of households renting. As illustrated in Table 1, the predominant dwelling type in the City and County are single detached homes, at 84% and 93.2% respectively.

Table 1: Dwelling units by type, 2011

Dwelling Type	City of Kawartha Lakes #	City of Kawartha Lakes %	Haliburton County #	Haliburton County %
Single Detached	24,940	84.0	7,115	93.2
Semi Detached	530	1.7	25	0.3
Row House	500	1.7	45	0.6
Other Single attached	60	0.2	15	0.2
Low Rise (< 5 stories)	2,225	7.5	345	4.5
High Rise (5+ stories)	595	2.0	0	0
Duplex	715	2.4	40	0.5
Moveable	115	0.4	40	0.5
Total	29,680	100.0	7,635	100.0

Source: Statistics Canada, 2011 Census

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In order to diversify the housing stock accessible to households with a range of incomes, the following annual housing targets are proposed for new permanent dwellings and align with recent municipal plans:

Haliburton County (Haliburton Housing Strategy, April 2013)

- Housing Type – 80% single detached and 20% multi-unit developments
- Housing Tenure – 85% ownership and 15% rental
- Housing Affordability – 35% of units at rates up to affordability threshold (refer to the glossary for the definition of “affordable housing”)

City of Kawartha Lakes (City of Kawartha Lakes Secondary Plans, May 2013)

- Housing Type – 71% of new units detached/semi-detached (low density), 20% townhouse, row houses, walk-up apartments and similar housing forms (mid density) and 9% apartment units (high density).
- Housing Affordability – 25% of all new development to be affordable to low and moderate income households.

The Service Manager’s portfolio of social and affordable housing makes a significant contribution to the supply of rental housing

The City is the Service Manager responsible for the administration of 1,036 social housing/affordable housing units for the City and County. These units are located within the communities of Lindsay, Bobcaygeon, Fenelon Falls, and Omemee in the City as well as Haliburton, Wilberforce and Minden in the County (see Appendix B).

There are waiting lists for social and affordable housing across the Service Manager area. Social housing wait list data is only one indicator of the need for affordable housing across the Service Manager area. As of July 2013 there were 515 households on the wait list for rent assisted housing. The lack of housing options for smaller households is reflected in the waiting list data. The largest group on the wait list was 256 households without dependents (non-senior one person and couple households), 169 senior households and 90 households with dependents.

Energy efficiency and the quality of housing are key concerns

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While the majority of the housing stock is in reasonable repair and only requires regular maintenance or minor repairs, key informants talked about the poor quality of housing in the affordable range. Based on the 2011 National Household Survey, the proportion of units that are in need of major repairs is similar for the City, the County and Province of Ontario; 6.6%, 6.5% and 6.6% respectively. Unlike the previous Census, the 2011 National Household Survey combines the categories of minor repairs and regular maintenance. The housing stock requiring regular maintenance/minor repairs is 93.4% in the City and 93.5% in the County, which is comparable to the provincial average of 93.4%.

Energy costs continue to rise and when combined with rent or mortgage costs, can absorb more than the affordability benchmark of 30% of household income. The Poverty Reduction Strategy Steering Committee completed an in-depth Survey Report in 2011. As outlined in Table 2, survey respondents were asked what type of upgrades would be most useful to houses in their area (rental or owned) to save money on utility costs.

Table 2: Type of Upgrades Needed

Source: Poverty Reduction Strategy Appendices, Survey Responses, 2011

Type of Upgrade	City Responses = 198	County Responses = 94
New Windows	87.9%	93.6%
Insulation	84.3%	89.4%
Plastic for windows	28.8%	37.2%
Caulking/weather stripping	61.6%	64.9%

In the comments section of the survey, respondents, whether renting or owning their home, talked about the need to improve energy efficiency and reduce energy costs through:

- Properly fitted windows and doors.
- Roof repairs.
- Sealing cracks in foundations/basements.
- High efficiency heating/cooling systems.
- Energy efficient appliances and fixtures.
- Safe and high efficiency wood burning appliances.
- Affordable and alternative energy sources—solar, wind.
- Rain water and grey water systems.

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There are very few culturally-specific housing options and services for aboriginal households

According to the 2011 census, 1,385 persons or 1.9% of the population of the City are of aboriginal ancestry. In the County, the census showed 305 persons (1.8%) of Aboriginal ancestry.

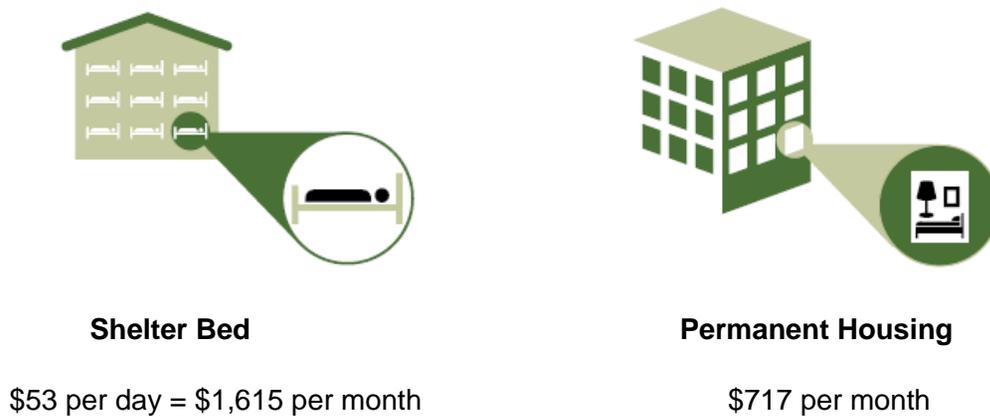
Wigwamen is a non-profit housing provider based in Toronto that provides 31 scattered detached units in the County and 33 in the City to aboriginal and non-aboriginal families throughout the rural areas. Other culturally specific social services, such as Nijkiwendidaa Anishnaabekwewag Services Circle providing services to women leaving domestic violence, are located in Peterborough and provide services to City and County Aboriginal residents on an outreach basis.

There is a provincial government policy shift away from emergency shelter and short-term solutions to addressing homelessness towards providing permanent, affordable housing with supports

The personal cost of poverty and homelessness is well documented in the Poverty Reduction Strategy for the City of Kawartha Lakes and County of Haliburton, 2012. Research has also shown that investing in permanent housing solutions is more cost-effective than emergency shelters. As outlined in Figure 3, the cost of a shelter bed is \$53 per day or \$1,615 per month as compared to the cost of permanent housing, which is \$717 per month. *Housing First* is an approach that helps those who are homeless quickly access affordable housing with support services. This approach has not been undertaken in the City or County. Outside Lindsay, the challenges of providing support services to a dispersed population -- transportation issues and the limited supply of affordable rental housing -- would need to be addressed in order to implement a *Housing First* approach (Focus ON Housing First, Ontario Non-Profit Housing Association, 2013). Further, given the limited capacity of the current shelter system in the City and County (one shelter in Lindsay supplemented by short-term use of motel rooms in other parts of the City and County) there is no intention to reduce or eliminate this important service but rather to consider *Housing First* objectives in system planning endeavours moving forward.

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Figure 3: Cost of emergency shelter as compared to permanent housing



Source: Ontario's Long-Term Affordable Housing Strategy, 2010

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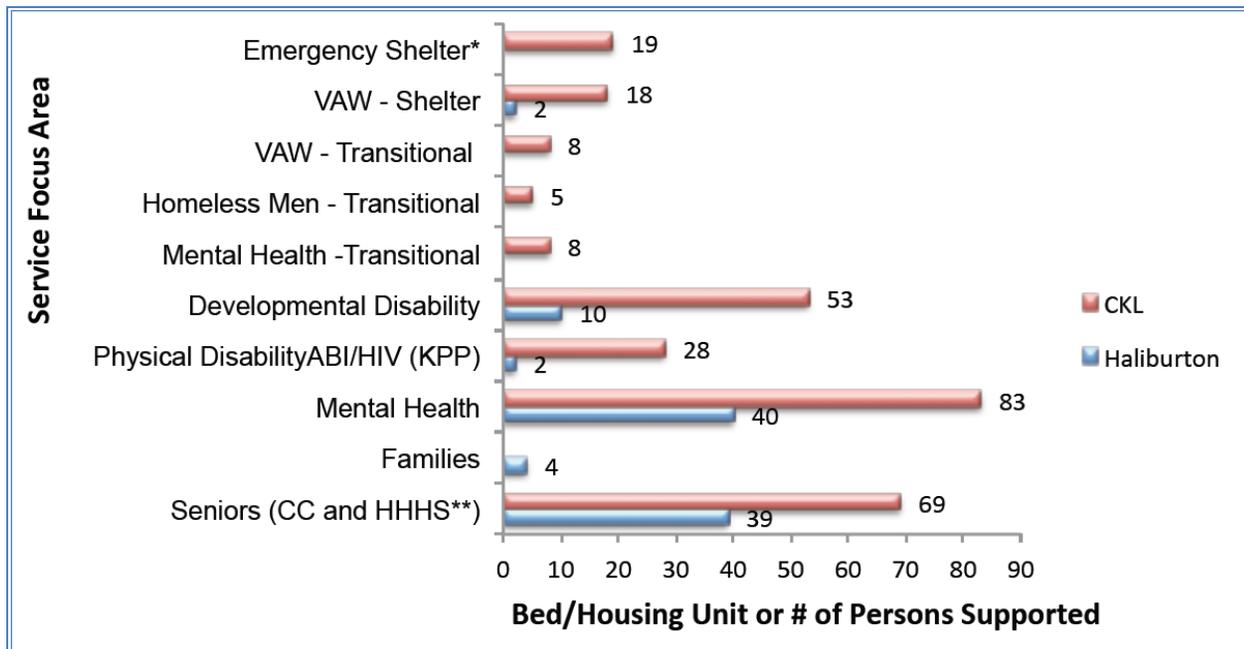
Building upon the system's capacity to provide housing with supports is a necessary strategy to reduce homelessness

There are a number of community organizations that receive provincial funding through the Ministry of Health and Long-term Care or the Ministry of Community and Social Services to provide support services linked with affordable housing to designated groups. It was raised by key informants that an affordable place to live in good repair is a necessary starting point in order for support services to be truly effective in enhancing a person's quality of life and well being.

Figure 4 provides a high-level look at the number of housing units or beds where there is a link to transitional or ongoing support services, categorized by service focus area for the City and County. Within the service focus areas there are some fixed sites such as group homes and transitional housing that offer a location to which people apply and must meet eligibility criteria. This type of housing is for designated groups such as people with a serious mental illness, a developmental disability or women leaving domestic violence. Also included in the chart, is housing located in the private market, which has linked support services and rental assistance in order to deepen affordability for low-income households. There are wait lists -- often lengthy -- for the housing with supports listed. Further, there are gaps created when people don't meet eligibility criteria, or if housing with support options don't exist in particular communities.

Figure 4: Housing with supports in Kawartha Lakes and Haliburton County

Source: Community Organizations²



*Although there is not an emergency shelter in Haliburton County there is assistance to secure shelter in other communities.

**Haliburton Highlands Health Services provides support services with access to 24/7 response for seniors (largest group served), people with an acquired brain injury, physical disability and/or HIV in non-profit and private market housing in Minden, Haliburton and Wilberforce.

The Service Manager is also a key provider of housing for households requiring support services. Through its Special Needs Priority Policy, the Service Manager offers priority

² A Place Called Home, Women’s Resources, Haliburton Emergency Rural SafeSpace (HERS), John Howard Society, CMHA Haliburton Kawartha Pine Ridge, Haliburton Highlands Mental Health Services, Community Living Kawartha Lakes, Christian Horizons, Community Living Haliburton County, Kawartha Participation Projects (KPP), Places for People, Community Care City of Kawartha Lakes and Haliburton Highlands Supportive Housing Services.

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status on the centralized social housing wait list for persons who require accessibility modifications and/or provincially funded support services in order to live independently in the community. The groups identified are: persons over the age of 60, persons with physical disabilities (see Table 3), persons with chronic mental illness and persons with a developmental delay. As mandated by the Province, Service Managers also provide priority status on the social housing wait list for victims of violence. The special priority policy does not preclude people who require other support services to apply; however, they remain on the chronological wait list.

Table 3: Number of modified units for persons with a physical disability

City		County	
Lindsay	33	Haliburton	7
Fenelon Falls	7	Minden	6
Bobcaygeon	0	Wilberforce	3
Total	40		16

Source: Social Housing Department, City of Kawartha Lakes, 2013

The range of organizations providing support services to designated groups is an important community asset. A theme across the key informant interviews was that there is not enough housing with supports in each service focus area and there are also significant gaps for certain groups across the City and County.

Groups, for which there is no, or very limited housing with supports are youth, persons with an acquired brain injury, those with addictions or dual diagnosis. Key informants identified that there are households that have one or more challenges or those that do

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not meet criteria for specialized services. There are also gaps within service focus areas requiring people to relocate to Lindsay or in some cases other centres such as Peterborough or the Greater Toronto Area. There are a number of issues to consider in designing a system that offers people choice and housing with supports appropriate to their needs, when they need it.

There is a high degree of collaboration between community organizations providing information and practical supports to help at-risk households prevent homelessness

The City, as Service Manager, has funding agreements with a number of community organizations to provide information and practical supports to households who are homeless or at-risk of homelessness. Support and information are provided, often on a crisis basis, either by phone, in-office or on an outreach basis to help the household avoid the loss of their housing or to help secure another place to live. Key informants talked about the high degree of informal collaboration that happens between community organizations to assist households on a case-by-case basis. The types of services that are offered are listed below in Table 4.

Table 4: Homelessness prevention services and income supports

Category	Description	Service Provided
<p>Prevention Services</p>	<p>Includes a range of programs and services aimed at helping prevent people from becoming homeless or to help them find another place to live.</p>	<ul style="list-style-type: none"> • Landlord/Tenant liaison • Financial Management support • Transportation support • Advocacy • Help to complete forms • Linkages to community resources • Identification replacement clinic
<p>Income Supports</p>	<p>Programs that offer income support to help households maintain their housing</p>	<ul style="list-style-type: none"> • Rent Bank • Utility Bank • Trusteeships

Source: Social Services Department, City of Kawartha Lakes, 2013

The Plan: Goals, Objectives and Actions for 2014-2023

Goals

To plan for affordable housing and homelessness needs for 2014 to 2023, the **seven goals** of the City of Kawartha Lakes as the Service Manager for the City and the County of Haliburton are to:

1. Increase the supply of affordable housing
2. Align municipal financial and planning policies with affordable housing objectives
3. Integrate homelessness prevention programs to use resources more effectively and ensure person-centred access to services.
4. Identify gaps and collaborate in planning for housing with supports
5. Ensure the long-term viability and affordability of the existing social housing stock
6. Improve the quality of private market housing including new barrier free housing
7. Identify, Monitor and Evaluate System Outcomes

Objectives and actions for achieving the seven goals are described in tabular form following the section on Current and Projected Funding.

While City Council approval of the HHP is required by the Province for the Plan to be implemented on January 1st, 2014, separate Council approval of specific objectives by the City and/or County Councils will still be required, including hard targets, when detailed reports are brought forward for consideration.

Current and projected funding sources

Ongoing implementation of this HHP over the 10-year period will require funding for various initiatives. The City, as Service Manager has several funding sources upon which it may be able to draw to meet the goals and objectives of the HHP. Amounts shown in the Table 5 for Community Homelessness Prevention Initiative (CHPI), Community Social Investment Fund (CSIF) and 2013 Ontario Works (OW) - upload

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savings are taken from the 2013 approved operating budget, and are subject to annual budgetary commitments by the Province on the one hand (CHPI) and the City and the County on the other (CSIF and 2013 OW upload savings). All CHPI funding can be considered to fall within the scope of the HHP. Portions of the CSIF and 2013 OW upload savings shown in Table 5 could be committed to HHP initiatives subject to program and budgetary decisions by the City and County Councils. The Federal Government has renewed its IAH commitment for an additional five (5) years beginning April 2014. Provincial matching IAH funds are contingent upon successful negotiations underway between the Province and the Federal government at the time this plan was written. Over the ten year HHP, there may be other financial support such as in-kind initiatives in addition to the funding sources outlined in Table 5.

Table 5: HHP funding sources

Program	Funding Source	2013 Budget Funding Level
Community Homelessness Prevention Initiative (CHPI)	Ministry of Municipal Affairs and Housing (Province)	\$941,449 (2013-14 fiscal allocation)
Community Social Investment Fund (CSIF)	City of Kawartha Lakes and County of Haliburton	\$373,334
2013 Ontario Works Upload Savings If annualized to support current service levels (net of Ontario Municipal Partnership Fund Reductions in 2013)	City of Kawartha Lakes County of Haliburton Total	\$405,200 \$67,800 \$473,000

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Program	Funding Source	2013 Budget Funding Level
Ontario Works Discretionary Benefits*	Provincial/municipal cost share	
Investment in Affordable Housing (IAH) contingent upon federal provincial agreement	Matching federal and provincial funding	

*Discretionary Benefits cover a wide range of benefits, a portion of which may include homelessness-related services

Goal 1 – Increase the supply of affordable housing

Objectives	Initial actions within year 1 of plan approval	Medium term (2-5 years)	Long term (6-10 years)
Objective 1.1: Create a housing allowance program for persons with affordability needs in the City and County	City Council expand its housing allowance program	This action would continue for the life of the HHP, subject to annual budgetary approval	This action would continue for the life of the HHP, subject to annual budgetary approval
Objective 1.2: Increase the number of municipally funded rent supplements (current typical cost of one rent supplement unit based on a one bedroom apartment at average market rent is \$4,800 per year)	2014 Budget Process City: City Council to fund ten additional rent supplement units County: County Council to fund two additional rent supplement units	Both actions would continue for the life of the HHP, subject to annual budgetary approval	Both actions would continue fro the life of the HHP, subject to annual budgetary approval
Objective 1.3: Allocate a portion of the expected five year extension of Federal-	City Council allocate a portion of available funds toward smaller, cost effective capital	Allocate a portion of available IAH funds for small capital projects	

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Objectives	Initial actions within year 1 of plan approval	Medium term (2-5 years)	Long term (6-10 years)
Provincial Investing in Affordable Housing funds towards the capital cost of new affordable units with a focus on one bedroom apartments, some of which would be accessible	projects in both the City and County if any IAH funding announcements are made for 2014-18		
Objective 1.4: Provide homeownership down payment assistance for moderate-income renters, freeing up existing rental units	(1) Review administrative criteria for down payment assistance while preparing for announcement of extension of IAH funds; (2) Review of current practices	Allocate a portion of available IAH for home ownership down payment assistance	
Objective 1.5: Continue to explore opportunities for leveraging existing KLHHC single detached and semi-detached units to increase the total number of units of	Continue development of Hamilton Court	Completion of Hamilton Court Search for land for further opportunities	Search for land for further opportunities

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Objectives	Initial actions within year 1 of plan approval	Medium term (2-5 years)	Long term (6-10 years)
<p>affordable housing and make the KLHHC portfolio more energy efficient and more accessible</p> <p>*Hamilton Court: (through selling 10 existing scattered units, 16 new KLHHC units will be created in the Hamilton Court Humanity ownership homes)</p>			
<p>Objective 1.6*: Complete Complete Official Plan policy and zoning by-law changes to permit secondary units</p>	<p>*This objective creates potential for increasing the supply of affordable housing and is now required by the Province. The actions for this objective are specified under Goal 2 – aligning municipal policies with affordable housing objectives</p>	<p>*This objective creates potential for increasing the supply of affordable housing and is now required by the Province. The actions for this objective are specified under Goal 2 – aligning municipal policies with affordable housing objectives</p>	<p>*This objective creates potential for increasing the supply of affordable housing and is now required by the Province. The actions for this objective are specified under Goal 2 – aligning municipal policies with affordable housing objectives</p>

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Objectives	Initial actions within year 1 of plan approval	Medium term (2-5 years)	Long term (6-10 years)
Objective 1.7: Set affordable housing targets in Official Plans with the percentage of affordable units to be determined by the City and County	City: Consistent with the Official Plan, City Council shall strive for 25% of all new development to be affordable to low and moderate income households	County: County Council adopts an affordable housing target with four lower-tier municipalities to include policies in their local plans that facilitate target	City: Review results of 25% affordable housing goal County: Lower-tier municipalities implement County's affordable housing target; review results of affordable housing target
Objective 1.8: Engage private sector builders and developers to create housing that meets the full range of affordability	City staff advises developers of affordable housing target at pre-consultation stage	Information posted on website and forum with developers	Information posted on website and forum with developers
Objective 1.9: To explore methods for stimulating the creation of new purpose built rental housing	Planning and Social Housing staff research the feasibility of incentives to stimulate new purpose built rental housing	Planning and Social Housing staff research the feasibility of incentives to stimulate new purpose built rental housing	Planning and Social Housing staff research the feasibility of incentives to stimulate new purpose built rental housing

Goal 2 – Align municipal financial and planning policies with affordable housing objectives

Objectives	Initial actions within year 1 of plan approval	Medium term (2-5 years)	Long-term (6-10 years)
<p>Objective 2.1: Complete Official Plan policy and zoning by-law changes to facilitate the creation of second units (some of which could be made available to lower income persons assisted through housing allowances)</p>	<p>City: Secondary Plans including draft policies re. second units to be approved by Council in November 2013 and then by MMAH</p>	<p>City: As these planning changes come into effect, pilot a program to promote and educate homeowners on the creation of second residential units</p> <p>County: County Council adopts second unit policies</p>	<p>County: Lower-tier municipalities develop policies that facilitate the implementation of County second unit policy</p>
<p>Objective 2.2: Each municipality in the Service Manager (SM) area establish a new multi-residential tax class which will financially assist in the creation of new affordable and new market rental housing (to encourage both private and non-profit</p>	<p>City: City Secondary Plans approved</p>	<p>City: City By-law completed</p> <p>County: County By-law and area municipality By-law completed</p>	

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Objectives	Initial actions within year 1 of plan approval	Medium term (2-5 years)	Long-term (6-10 years)
sector)			
Objective 2.3: Ensure an adequate supply of multi residential zoned land in the urban/designated growth areas of the SM area		Create an inventory of land currently zoned for multi-residential development and list on municipal websites	
Objective 2.4: Provide waivers or offsetting grants for development charges and various fees for new affordable housing		Build on recent practice to develop a formal policy	

*See Appendix A for Table of Municipal Affordable Housing Indicators

Goal 3 – Integrate homelessness prevention programs to use resources more effectively and ensure person-centered access to services

Objectives	Initial actions within year 1 of plan approval	Medium term (2-5 years)	Long term (6-10 years)
Objective 3.1: Develop a service delivery model that addresses the full continuum of needs across the SM area and strengthens person-centered access to homelessness prevention and housing retention programs	Develop and implement a service delivery model to service the entire SM area; this will include the areas of interest as specified in the HSA		
Objective 3.2: Collaborate with Aboriginal organizations in the Central East region to ensure access to social housing and homelessness prevention services for Aboriginal households living off-reserve	Initiate a review that includes the identification of housing needs and potential barriers to accessing services and social housing for Aboriginal peoples		

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Objectives	Initial actions within year 1 of plan approval	Medium term (2-5 years)	Long term (6-10 years)
Objective 3.3: Develop and pilot a Housing First Approach with the emergency shelter to provide both housing and support services		System planning with stakeholder groups to develop Housing First model suited to local context	

Goal 4 – Identify gaps and collaborate in planning for housing with supports

Objectives	Initial actions within year 1 of plan approval	Medium term (2-5 years)	Long-term (6-10 years)
Objective 4.1: Review implementation of Special Priority Policy for victims of domestic violence including the provision of supports available once housed	In consultation with stakeholder groups, develop a comprehensive approach to assessing, addressing and measuring the progress of activities towards meeting the housing needs of victims of violence		

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Objectives	Initial actions within year 1 of plan approval	Medium term (2-5 years)	Long-term (6-10 years)
<p>Objective 4.2: Consult with Housing Providers (HP) and other stakeholders to evaluate the City’s Priority Policy for Special Needs on waiting list to: (1) ensure the policy meets SM and HP specified objectives; (2) ensure the current and future housing needs of victims of violence and persons with disabilities are fully considered; (3) Identify the intended and unintended impacts on the social housing waiting list</p> <p>Consider other possible priority groups disadvantaged by a chronological list such as youth, terminally ill and those</p>		<p>Consult with stakeholders; revise policies as necessary</p>	

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Objectives	Initial actions within year 1 of plan approval	Medium term (2-5 years)	Long-term (6-10 years)
who are experiencing absolute or chronic homelessness			
Objective 4.3: Collaborate with the various support service sectors, including Aboriginal organizations and government funders to identify gaps and plan for a range of housing with supports across the SM area	Continue City staff involvement in system planning activities to enhance continuum of housing with supports		
Objective 4.4: Continue to foster partnership opportunities with organizations that can offer support services to tenants in social housing	Housing staff continue to liaise with support organizations including Aboriginal organizations		

Goal 5 – Ensure the long-term viability and sustainability of the existing housing stock

Objectives	Initial actions within year 1 of plan approval	Medium term (2-5 years)	Long-term (6-10 years)
Objective 5.1: Develop a plan to avoid loss of rent subsidized units as non-profit housing providers' obligations end under their operating agreements (EOA) with the provincial and federal government	<p>Provide input to housing and municipal sector organizations to lobby for continuation of federal housing subsidies</p> <p>Develop tools, resources and financial mitigation strategies for both City and Housing providers in addressing EOA issues</p>	Both initial actions are ongoing	
Objective 5.2: Support sector organizations in lobbying for Federal and Provincial funding to undertake capital upgrades/energy efficient renovations to existing social	Ongoing	Ongoing	Ongoing

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Objectives	Initial actions within year 1 of plan approval	Medium term (2-5 years)	Long-term (6-10 years)
housing stock			

Goal 6 – Improve the quality of private market housing including new barrier free housing

Objectives	Initial actions within year 1 of plan approval	Medium term (2-5 years)	Long-term (6-10 years)
Objective 6.1: Develop a home repair/renovation/energy-efficiency improvement program for low-income homeowners, considering interest free or low interest loan options that leverage existing or new funding sources	Develop policy and program details and begin implementation Post information on municipal website	Renovation and home repair program delivery	
Objective 6.2: Ensure barrier free design criteria are	Ongoing	Ongoing	

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Objectives	Initial actions within year 1 of plan approval	Medium term (2-5 years)	Long-term (6-10 years)
incorporated into all new affordable housing developments administered by the SM to recognize the significant percentage of seniors (many with mobility issues) in the community			
Objective 6.3: In cooperation with Housing Providers and Service Providers establish a communication protocol for filling vacant modified units that cannot be rented from the social housing waiting list		Establish working group to review and update policy	

Goal 7 – Identify, monitor and evaluate system outcomes

Objectives	Initial actions within year 1 of plan approval	Medium term (2-5 years)	Long-term (6-10 years)

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Objectives	Initial actions within year 1 of plan approval	Medium term (2-5 years)	Long-term (6-10 years)
<p>Objective 7.1: As SM, monitor outcomes and communicate results to funders, stakeholders and the broader community at regular intervals</p>	<p>Develop an implementation plan that specifies how progress towards the HHP goals, objectives and actions will be measured</p> <p>The implementation plan will include but is not limited to a report on the following progress indicators: CHPI Performance Indicators, Waiting List data, number of Rent Supplement and Housing Allowances, Modified Units, Special Priority and Special Need Policy, Service Level Standards, Official Plan Targets, Second Units, Homeownership, and Home Repairs quarterly</p> <p>Continue with KLHHC tenant</p>	<p>End of first five years of HHP evaluate and update the progress of the Housing and Homelessness Plan, with evaluation input from housing providers and community organizations</p>	

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Objectives	Initial actions within year 1 of plan approval	Medium term (2-5 years)	Long-term (6-10 years)
	satisfaction survey		

Conclusion

Building on the work of the municipalities, service providers, volunteers and people with lived experience of poverty this report pulls together and elaborates upon key goals and actions for addressing homelessness and housing needs over the next ten years. Given the strong networks responding to housing and homelessness issues locally, the City and County are well positioned to move these planning efforts forward. This will require investment from senior and municipal levels of government as well as optimizing community assets across the Service Manager area.

Glossary of terms

Affordable Housing

Affordable housing costs less than 30% of before-tax household income. Shelter costs include the following:

- **For renters:** rent and any payments for electricity, fuel, water and other municipal services;
- **For owners:** mortgage payments (principal and interest), property taxes, and any condominium fees, along with payments for electricity, fuel, water and other municipal services.

Emergency Shelter – Is short-stay accommodation sometimes with meals provided for individuals, couples or families. Emergency shelters provide single or shared bedrooms or dorm-type sleeping arrangements, with varying levels of support to individuals. Shelters usually provide access to a variety of other support services.

Housing First – a philosophy and an intervention that involves providing people who are homeless with immediate access to housing with supports. No pre-conditions, such as seeking treatment for an addiction are required before being housed.

Housing with Supports

- 1) **Housing with some ongoing financial support to make rent affordable for the tenants** (for example: RGI, Rent Supplement, Housing Allowance or another agency funding source designated to provide some or all of the housing cost to the resident)
- 2) **Supports are provided.** This may be in the form of support staff that are available on-site or staff that are available on a mobile/on-call basis or some combination of the two. The key is that the supports provided to the person are required in order to make it possible for that person to attain, retain and maintain their housing and live a decent quality of life that otherwise would not be possible without those supports in place.

End of Operating Agreements (EOA) – EOA refers to both the expiry of federally signed operating agreements as well as the expiry of mortgages and capital financing obligations in housing in Ontario under the Housing Services Act (HSA).

Rent-geared-to-income housing (RGI) - common in social housing, where the amount of rent to be paid by the tenant(s) is based on the amount of income earned by the tenant(s), often as a percentage of the tenant's income.

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Social Housing – Refers to housing built with the financial assistance of governments to provide assistance to low and moderate-income households. Social housing is owned and managed by municipal non-profits corporations, private non-profit corporations or co-operative housing organizations and offers tenants rent geared to household income rental housing.

Special Needs Housing – The Service Manager defines Special Needs Housing for the purpose of their Special Needs Priority Policy as a unit that is occupied by or is made available for occupancy by a household having one or more individuals who require accessibility modifications or provincially-funded support services in order to live independently in the community, and they are eligible for rent-geared-to-income assistance or affordable housing

Appendix A – Table of municipal affordable housing indicators

Local Official Plan	Promote Mixture of Housing	Definition of Affordable Housing	Affordable Housing Targets	Monitor Affordable Housing Trends	Land Inventory	Tools/Strategies To Encourage Affordable Housing	Participate In Fed/Prov. Housing Programs	Second Suites Policies	Shared Rental Housing Policies
City of Kawartha Lakes	Policy in place	Policy in place	Policy in place	Recommended to include in Official Plan and/or to implement	Recommend to include in Official Plan and/or to implement	Recommend to include in Official Plan and/or to implement	Policy in place	Policy in place	Recommended to include in Official Plan and/or to implement
County of Haliburton	Recommended to include in Official Plan and/or to implement	Recommended to include in Official Plan and/or to implement	Recommend to include in Official Plan and/or to implement Housing Targets are set by the County of Haliburton with the four	Recommended to include in Official Plan and/or to implement	Recommend to include in Official Plan and/or to implement Action 9 – Create an inventory of all land available and suitable for	Recommend to include in Official Plan and/or to implement	Policy in place	Strengthen existing policy	Recommended to include in Official Plan and/or to implement

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Local Official Plan	Promote Mixture of Housing	Definition of Affordable Housing	Affordable Housing Targets	Monitor Affordable Housing Trends	Land Inventory	Tools/Strategies To Encourage Affordable Housing	Participate In Fed/Prov. Housing Programs	Second Suites Policies	Shared Rental Housing Policies
			lower tier municipalities to include policies in local plans that facilitate these targets.		residential development, in collaboration with local municipalities . (County of Haliburton Housing Strategy, April 2013)				
Municipality of Dysart et al.	Recommended to include in Official Plan and/or to implement	Recommended to include in Official Plan and/or to implement				Strengthen existing policy		Recommended to include in Official Plan and/or to implement	Strengthen existing policy

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Local Official Plan	Promote Mixture of Housing	Definition of Affordable Housing	Affordable Housing Targets	Monitor Affordable Housing Trends	Land Inventory	Tools/Strategies To Encourage Affordable Housing	Participate In Fed/Prov. Housing Programs	Second Suites Policies	Shared Rental Housing Policies
Township of Minden Hills	Recommended to include in Official Plan and/or to implement	Recommended to include in Official Plan and/or to implement				Recommend to include in Official Plan and/or to implement		Recommended to include in Official Plan and/or to implement	Strengthen existing policy
Municipality of Highlands East	Recommended to include in Official Plan and/or to implement	Recommended to include in Official Plan and/or to implement				Strengthen existing policy		Recommended to include in Official Plan and/or to implement	Strengthen existing policy
Township of Algonquin Highlands	Recommended to include in Official Plan and/or to	Recommended to include in Official Plan and/or to				Recommend to include in Official Plan and/or to implement		Recommended to include in Official Plan and/or to	Strengthen existing policy

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Local Official Plan	Promote Mixture of Housing	Definition of Affordable Housing	Affordable Housing Targets	Monitor Affordable Housing Trends	Land Inventory	Tools/Strategies To Encourage Affordable Housing	Participate In Fed/Prov. Housing Programs	Second Suites Policies	Shared Rental Housing Policies
	implement	implement						implement	

Source: Adapted from Linda Lapointe Consulting Template

✓ - Policy in place

R – Recommend to include in Official Plan and/or to implement

S – Strengthen existing policy

* Housing Targets are set by the County of Haliburton with the four lower tier municipalities to include policies in local plans that facilitate these targets.

** Action 9 – Create an inventory of all land available and suitable for residential development, in collaboration with local municipalities. (County of Haliburton Housing Strategy, April 2013)

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Appendix B – Affordable and social housing location maps

