

**A 10-Year Housing and Homelessness Plan  
for Stratford, Perth County and St. Marys**  
**2014 Annual Report**





# A 10-Year Housing and Homelessness Plan for Stratford, Perth County and St. Marys

## 2014 Annual Report



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## Key Housing Facts

### Stratford, St. Marys and Perth County



438

**Housing Needs:** In 2014, 438 individuals and families accessed emergency housing accommodation in Stratford, St. Marys and Perth County.

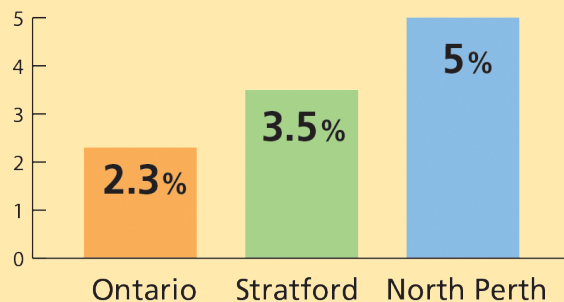
1,263



**Social Housing Stock:** Currently, there are 1,263 social housing units in Stratford, St. Marys and Perth County.

29,390

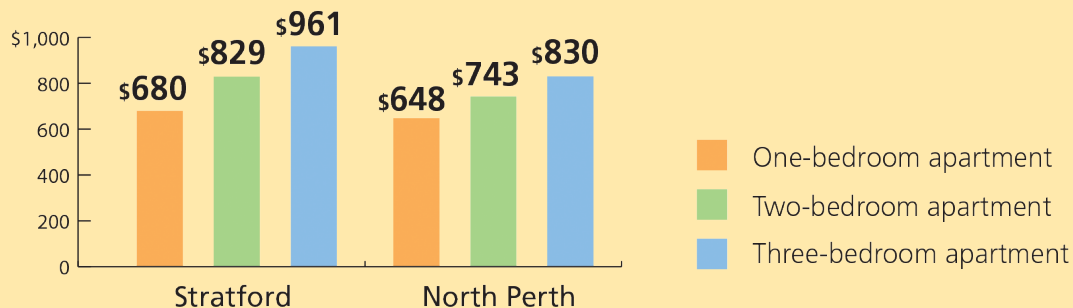
**Total Housing Stock:** Currently, there are 29,390 occupied homes or apartments in Stratford, St. Marys and Perth County.



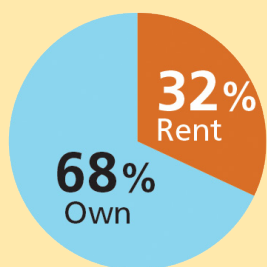
**Rental Vacancy:** From 2013 to 2014, Ontario's rental market vacancy rate declined from 2.6% to 2.3%. During the same time period, Stratford's apartment rental market vacancy rate remained the same, at 3.5%, while North Perth's apartment rental market vacancy rate was 5%.<sup>1</sup>

<sup>1</sup> CMHC, "Rental Market Report Ontario Highlights" Fall 2014.

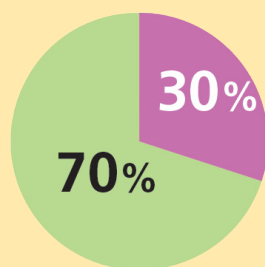




**Rental Costs:** The average monthly cost for a one-bedroom apartment is \$680 in Stratford and \$648 in North Perth.<sup>2</sup>



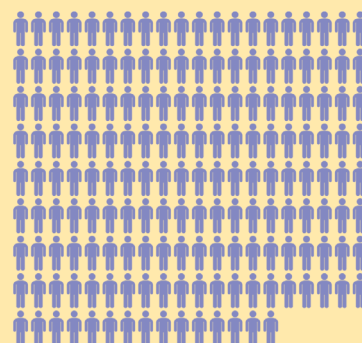
Rent vs Own



Income on Rent

**Rental Rates:** 3,905 of the 12,495 households in Stratford (32%) rent their homes. Almost a quarter of the area's renters spend more than 30% of their income on housing.<sup>3</sup>

175



**Waiting List:** As of December 2014, there were 175 on the waiting list for social housing.

<sup>2</sup> CMHC, "Rental Market Report Ontario Highlights" Fall 2014.

<sup>3</sup> CMHC and Statistics Canada, "Core Housing Need."



## Background About the Plan

The City of Stratford is the Consolidated Municipal Service Manager ("Service Manager") for Stratford, Perth County and St. Marys. As such, the City administers provincially-mandated public and social housing and homelessness programs.

In September 2013, Stratford City Council approved a 10-Year Housing and Homelessness Plan ("Plan") for Stratford, Perth County and St. Marys. In accordance with provincial requirements, this Plan:

- Identifies current and future housing needs;
- Sets out objectives and targets (goals) relating to housing needs;
- Proposes actions to meet the goals;
- Establishes a process to measure and report progress towards meeting the goals.

In addition, it is expected that the Plan be reviewed every five years, with annual public reporting on the results.

**Read the City's 10-Year Housing and Homelessness Plan at:**

[www.stratfordcanada.ca/en/insidecityhall/resources/10-Year-HHP.pdf](http://www.stratfordcanada.ca/en/insidecityhall/resources/10-Year-HHP.pdf)





## Strategic Priorities

The Plan identifies five strategic priority areas:

- 1 Systems reorientation to improve coordination and collaboration in the delivery of housing services and supports;
- 2 Enhance the capacity for gathering data and sharing information between service providers;
- 3 Increase access to affordable housing options;
- 4 Focus homelessness prevention on the individuals and families who are at greatest risk;
- 5 Transform the provision of emergency accommodation in Stratford, Perth County and St. Marys to focus on helping individuals and families return to permanent housing.



## Purpose

This annual report highlights the achievements made in Year 1 (2014) of the Plan. It presents a summary of the progress made to date, according to each of the five strategic priorities, as well as planned activities for Year 2 (2015).





## Building Community Capacity

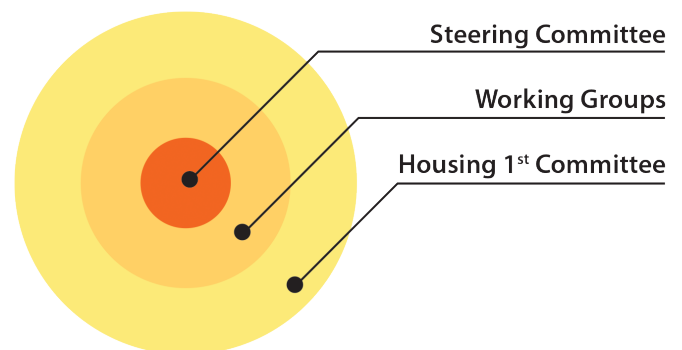
The **Service Manager** has an important leadership role with respect to improving the coordination and collaboration of housing services and supports locally. The involvement of multiple stakeholders such as housing providers, health and social service agencies, community groups, planners, landlords and developers, local municipalities, and individuals with lived experience are essential in providing greater coordination and improvement of housing services. Accomplishing the goals of the Plan requires the support and commitment of multiple stakeholders within the housing and homelessness system.

In the past year, the former **Perth County Prevention of Homelessness Committee** was revitalized and restructured in order to better align its work with the goals of the Plan, and to ensure that it has appropriate representation from key stakeholder groups. The Committee has adopted a new name and mandate – **Housing First Committee** – to demonstrate the community's commitment to the Housing First Philosophy. The new Committee structure consists of three levels, as outlined in the figure below, and described as follows:

- **Steering Committee** – works with and provides strategic advice to the City, with respect to the implementation of the Plan.
- **Working groups** – established as needed, to carry out specific tasks/activities that will help further the Plan's strategies and priorities.
- **Housing First Committee** – an inclusive community group, open to all community members with an interest in affordable housing and homelessness. The focus is on raising community awareness and understanding, information sharing, education and networking, and advocacy.

### Structure and Representation:

Housing First Committee of Stratford, Perth County and St. Marys



### Who?

- Individuals with lived experience
- Tenants
- Housing providers
- Social and health service providers
- Corrections
- Planners
- Government
- Landlords
- Developers
- Real estate boards
- Faith groups
- Service clubs



## 2014 (Year 1) Achievements



### Strategic Priority 1

### Coordination and Collaboration

#### ISSUE

Currently, services are often duplicated and providers are not always able to effectively support each other's work with individual clients. In addition, clients in Perth County's rural areas face challenges in accessing services.

#### PROGRESS

- ❑ The Housing First Committee has been reconfigured, with representation from all stakeholder groups across the Service Area, to improve service coordination and collaboration and to build community support for affordable housing, supportive housing and homelessness prevention initiatives (see Building Community Capacity for detail).
- ❑ A delegation of Housing First Committee members attended the National Housing Day Workshop in Brantford in November 2014.
- ❑ The Service Manager has been actively supporting plans to establish the Huron-Perth Situation Table (HUB), which will bring together front-line staff from multiple agencies and sectors on a weekly basis to collaboratively address clients with complex needs.







## Strategic Priority 2

### Data Gathering and Sharing

#### ISSUE

The incidence of homelessness in the Service Area is not well understood and the impacts of the different programs that provide homelessness-related services and supports are not consistently measured. To craft housing and homelessness policies and review their effectiveness, the right kind of information is essential.

#### PROGRESS

- ❑ The Social Research Planning Council of Perth-Huron, a key member of the Housing First Committee, released a Quality of Life indicator report in 2014.
- ❑ The Service Manager has been actively supporting the Social Research Planning Council's plans to work toward the establishment of a community data consortium.



#### FACT

The waitlist for social housing in Stratford, St. Marys and Perth County decreased by 7% from 2013 to 2014, from 188 to 175 households.

In 2014, the average wait time for social housing in Stratford, St. Marys and Perth County was between 18 months and 2 years, compared with an average wait time across Ontario of almost 4 years (45 months).



## Strategic Priority 3

### Affordable Housing Options

#### ISSUE

Across the service area, there is a limited supply of permanent supportive housing options for people who have special needs, including people with developmental and physical disabilities, but also people with complex mental health and addiction-related needs. Private landlords are typically unwilling to rent to these individuals, and some of these individuals are evicted from rent-geared-to-income housing because of dangerous or criminal behaviours that put other tenants at risk. The available supports, including the Huron Perth Healthcare Alliance Assertive Community Treatment Team, are insufficient to enable this “hard to house” group to maintain housing.

The supply of affordable rental housing in Stratford, Perth County and St. Marys is insufficient to meet residents’ current needs, and there is a need for additional rent-geared-to-income and low-end market rate housing options suitable for people at different life stages.

#### PROGRESS

- ❑ The Service Manager engaged Community Living St. Marys and Area to provide in-situ rent support for 5 individuals with developmental disabilities.
- ❑ The Investment in Affordable Housing (2014 Extension) funds were used to support:
  - 2 new affordable rental housing units in St. Marys;
  - 3 physically accessible rental units in partnership with Community Living St. Marys and Area; and
  - 4 home ownership loans for low-income households.
- ❑ On December 31, 2014 the number of households on the centralized waitlist for social housing was 175. This is a 7% decrease from 2013, when 188 households were waiting.

- ❑ In 2014, households in the Service Area faced an average wait time of 2 years. In comparison, the average wait time for all households across Ontario was 3.8 years.
- ❑ An updated Building Condition Audit was conducted, comprising of approximately 10% of the units at seven properties maintained by the Local Housing Corporation.
- ❑ The Service Manager is investigating the merits of selling off some of the maintenance-intensive, older family homes in the Perth and Stratford Housing Corporation portfolio. Appraisals have been completed on three units, all of which are 2 or 3 bedroom detached family homes built in the 1950s on large municipal lots.
- ❑ Energy efficient LED lighting has replaced incandescent lighting in tenant units in the Public Housing Division portfolio.
- ❑ The Service Manager has engaged several local community agencies and private sector developers about potential partnerships for the creation of affordable rental housing options for vulnerable populations.



## FACT

**In 2014, Stratford's Emergency Energy Program provided more than \$50,000 in support to help 150 households pay utility arrears, security deposits and reconnection fees. This is a 61% increase from the 93 households helped in 2013.**





## Strategic Priority 4

### Eviction and Homelessness Prevention

#### ISSUE

Services that help prevent individuals and families from becoming homeless reduce the costs of providing emergency accommodation and support. The Service Manager offers a number of preventative programs, but there is a need for ongoing evaluation of the outcomes of those programs to ensure that resources are being allocated efficiently and that they are targeted toward those areas where there is a higher degree of need.

#### PROGRESS

- ❑ The Service Manager, in collaboration with the Perth-Huron Legal Clinic, conducted a Landlord Information and Training Session in November 2014, involving 64 participants.
- ❑ Two tenant education sessions were held in 2014, including an education session at a local high school regarding tenant obligations and rights.
- ❑ In 2014, the Emergency Energy program provided \$50,644 to 150 households to assist in their payment of energy utility arrears, security deposits and reconnection fees. This is a 61% increase from 2013, when 93 households were helped.
- ❑ In 2014, the Rent Bank provided \$77,822 to landlords to help 104 households who were in short-term arrears and facing eviction. This is a 41% increase from 2013, when 74 households were helped.

- ❑ In 2014, the Rent Start-Up program provided \$100,250 to 217 households who required help with last-month rent deposits, moving or storage fees. This is an 82% increase from 2013, when 119 households were helped.
- ❑ In 2014, Outreach Services were provided to 92 public housing tenants and Ontario Works clients to help them overcome barriers or challenges that threaten their tenancy or eligibility. This is a 5% increase from 2013, when 88 households were helped. An in-house Outreach Worker position has also been established to provide continuous housing support services to tenants.



## FACT

**In 2014, Stratford provided more than \$100,000 in support to 217 households through its Rent Start-Up Program, to help with rent deposit, moving or storage fees. This is an 82% increase from the 119 households helped in 2013.**

**In 2014, Stratford's Rent Bank Program provided more than \$77,000 to help 104 households who were facing eviction to cover short-term arrears payments to landlords. This is a 41% increase from the 74 households helped in 2013.**



## Strategic Priority 5

### Homelessness Reduction

#### ISSUE

The Service Manager will currently accommodate individuals and households who qualify for social assistance and who are homeless for up to 10 days in a motel; a subset of these households will not be able to return to housing without more support. A concerted effort is needed to assist those individuals and families who become homeless in the Service Area and who are not able to access housing within the 10 day emergency accommodation period that the Service Manager provides.

#### PROGRESS

- ❑ In 2014, a total of 2,430 nights of emergency accommodation were provided at an average cost of \$75.39 per night.



#### FACT

In 2014, a total of 2,430 nights of emergency accommodation were provided to residents in need from Stratford, St. Marys and Perth County.





## Next Steps

The Housing First Committee has completed a priority setting process, and will be establishing working groups to focus on the following three issues in Year 2:

### **Landlord and tenant engagement –**

Establishing an incentive and education program to encourage more private sector landlords to get involved in the rent supplement program. This may involve identifying the education and mediation needs of both landlords and tenants.

### **Wraparound services and supports**

– Improving the coordination of support services available for individuals with complex needs due to aging, disabilities, mental health issues and addictions. This may include exploring the need for and feasibility of establishing a centralized access system for supportive housing (intake, assessment and matching).

### **Homelessness –**

Applying the Housing First approach, plans will be put in place to reduce the length of time and number of people that experience homelessness, and to create emergency and transitional housing options that better meet the needs of individuals and families experiencing homelessness.

In addition, the Housing First Committee identified land use planning as a fourth priority. The Service Manager will conduct further research on municipal regulations and incentives with respect to affordable housing, to inform the Committee's future work in this area.

The Service Manager has released a Request for Proposal for the Year 2 (2015-16) Investment in Affordable Housing, and is anticipated to formalize pre-development approvals with the successful proponents by December 31, 2015.

The Service Manager is also continuing to engage with the federally supported housing providers (92 seniors units) whose operating agreements are coming to an end.

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**You can find this report online, in PDF format, at:**

[www.stratfordcanada.ca/en/insidecityhall/resources/10-Year-HHP-2014-Annual-Report.pdf](http://www.stratfordcanada.ca/en/insidecityhall/resources/10-Year-HHP-2014-Annual-Report.pdf)

## Glossary

**Affordable Housing:** Housing with a market price or rent that is affordable to low- and moderate-income households, equal to or less than 30% of their gross household income, not including government subsidies.

**Consolidated Municipal Service Manager (CMSM):** A municipal government responsible for carrying out the funding and administrative responsibilities of the Housing Services Act. A CMSM could be a regional government, a county or a separated city, depending on the local circumstances.

**District Social Service Administration Board (DSSAB):** Special agencies created by the Province and given the funding and administrative responsibilities of a Service Manager. These were created in northern Ontario, in areas where there are no existing municipal governments with the legal jurisdiction to act as a Service Manager.

**Public Housing:** Housing developed predominantly by the Ontario Housing Corporation (OHC) in the 1960s after the Canada Mortgage and Housing Corporation's mandate broadened to include housing for low-income families. Downloaded from the Province to Municipal Service Managers in 2001, these are now called Ontario's Local Housing Corporations.

**Rent Bank:** Community-based organizations providing assistance to individuals and families who cannot afford to pay their rent. The type and range of assistance varies from organization to organization.

**Rent-Geared-to-Income (RGI) Rent Subsidy:**

A subsidy paid to a social housing provider and guaranteed for the life of the mortgage. In Ontario, the RGI Rent Subsidy equals the difference between the actual rent paid by a low-income tenant and the government approved market rent of a unit.

**Service Manager:** The term used in the Housing Services Act for a Consolidated Municipal Service Manager (CMSM) or District Social Service Administration Board (DSSAB). The term has been misperceived as a job position within a municipality or DSSAB.

**Social Housing:** Housing built with the financial assistance of governments to provide assistance to low- and moderate-income households. It includes public housing, non-profit and co-operative housing and rent supplements.

### Investment in Affordable Housing for Ontario Programs

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**Homeownership Component:** A program that aims to help low-to-moderate-income renters to purchase affordable homes by providing down payment assistance in the form of a forgivable loan.

**Ontario Renovates Component:** A program that provides financial assistance to renovate and/or rehabilitate affordable owned and rented properties.

**Rental Housing Component:** A program that aims to increase the supply of rental housing for households on, or eligible to be on, social housing waiting lists. This may include constructing new housing, acquiring and rehabilitating existing housing, or converting non-residential buildings or units into rental housing.

**City of Stratford**  
**Social Services Department – Housing Division**

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