



## HEALTH AND SOCIAL SERVICES ADVISORY COMMITTEE

Monday November 22, 2021  
9:30 a.m.

Microsoft Teams meeting

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<b>5. Update on Reports</b>	
A. From the October 25, 2021 Meeting	
<b>6. Consent Items</b>	
<b>7. Staff Reports</b>	
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<b>6.2 Public Health</b>	
A. Acting Medical Office of Health – Verbal Update	
<b>6.3 Social Services and Housing</b>	
A. Staff Report HSS 21-23 Re: Update 10 Year Housing Plan 2020-2030: Addendum Report Financial Aspects and Impacts of Actions	<b>7</b>

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#### **6.4 Quality, Planning, Accountability and Performance**

### **8. Sub-Committee Reports**

### **9. Communications**

### **10. Other Business**

### **11. Closed Session**

- A. Staff Report HSS 21-22  
Re: Provincial Child Care & Early Years

**Pursuant to the Municipal Act, 2001 section 239(2)(h) as amended, as the subject matter pertains to information explicitly supplied in confidence to the municipality or local board by Canada, a province or territory or a Crown agency of any of them.**

### **12. Adjournment**

### **13. Next Meeting – December 27, 2021 (to be discussed)**

#### **Contact Information**

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## HEALTH AND SOCIAL SERVICES ADVISORY COMMITTEE MINUTES

**9:30 a.m.**

Monday, October 25, 2021

Microsoft Teams Meeting

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**Present:** Councillor Ryan Taylor (Chair), Councillor Bernie Corbett, Councillor Stewart Patterson, Councillor Chris Van Paassen, Councillor Kim Huffman,

**Also Present:** Heidy Van Dyk-Ellis, Stephanie Rice, Lori Friesen, Stephanie Pongracz, Chimere Okoronkwo, Dr. Matt Strauss, Syed Shad, Christina Lounsbury (Recorder)

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### 1. Disclosure of Pecuniary Interest

None

### 2. Additions to Agenda

None to add.

### 3. Presentations/Deputations

### 4. Adoption/Correction of Advisory Committee Meeting Minutes

- A. Health and Social Services Advisory Committee Meeting Minutes dated September 27, 2021.

The minutes of the Health and Social Services Advisory Committee meeting dated September 27, 2021, having been distributed to all Committee Members and there being no errors reported, they were there upon declared adopted and signed by Chair Dalimonte.

Mover: Councillor Bernie Corbett

Second: Councillor Ryan Taylor

Carried.

## 5. Update on Reports

### A. From the September 27, 2021 Meeting

Syed Shad, Manager, Planning and Evaluation mentions that the Ministry of Forestry noted that hogweed is not in our jurisdiction, but they are monitoring for hogweed on a yearly basis. Residents are encouraged to report any sightings of hogweed to the Haldimand Norfolk Health Unit.

## 6. Consent Items

## 7. Staff Reports / Discussion Items

### 6.1 General Manager

### 6.2 Public Health

#### A. COVID-19 Update

Doctor Matt Strass, Medical Officer of Health, states that case rates of COVID-19 in Ontario are going down. Patients infected and transmissions are gradually decreasing. The Province is watching the 4<sup>th</sup> wave come to an end.

#### B. Staff Report HSS 21-18

Re: Annual Service Plan, Budget Submission and Funding Update – Budget Amendment

Stephanie Pongracz, Director of Public Health, presented the report and answered questions of Committee.

Mover: Councillor Bernie Corbett

Seconder: Councillor Ryan Taylor

Carried.

### 6.3 Social Services and Housing

#### A. Staff Report HSS 21-19

Re: Housing Services Operating Subsidy Agreement: Simcoe Community Homes Inc., Lynn View Terrace

Stephanie Rice, Acting Director of Social Services & Housing, presented the report and answered questions of Committee.

Mover: Councillor Kim Huffman

Seconder: Councillor Stew Patterson

Carried.

#### B. Staff Report HSS 21-20

Re: Ontario Works Business Plan 2021

Stephanie Rice, Acting Director of Social Services and Housing, presented the report and answered questions of Committee.

Mover: Councillor Bernie Corbett  
Seconder: Councillor Ryan Taylor

Carried.

#### **6.4 Quality, Planning, Accountability and Performance**

### **8. Sub-Committee Reports**

### **9. Communications**

#### **Other Business**

##### **A. Canada Emergency Response Benefit (CERB)**

Councillor Corbett asked about the CERB and any impact on internal recruitments.

Heidy VanDyk, Acting General Manager of Health and Social Services states there is no concern in our internal recruitment.

As positions become vacant in any of our departments, we are actively recruiting. She stated she is aware that there are recruitment pressures in Health Human Resources overall, not just within the Health & Social Services Division but in the broader health care sector, due to COVID-19 fatigue and burnout.

##### **B. Dunnville Office Update**

Councillor Corbett asked for a status update on the renovations in the Dunnville office and the office re-opening.

Heidy Van Dyk, Acting General Manager of Health & Social Services shared that the Dunnville office is open to Social Services and Housing staff and that renovations are completed.

The team is actively working on getting staff back to Caledonia in the near future.

##### **C. Average Market Rent**

Councillor Corbett asked for a status update on the staff report related to Alternate Average Market Rents.

Heidy Van Dyk responded that a request for information has been sent out to other municipalities through the Ontario Municipal Social Services Association (OMSSA) about the use of alternate average market rents in other municipalities. Three responses have been received so far. The staff report will be brought back to the November meeting of the Advisory Committee.

Homelessness Enumeration

Councillor Huffman asked that she be contacted to volunteer with the upcoming

Homelessness Enumeration.

Stephanie Rice, Acting Director of Social Services & Housing responded that she would ensure Councillor Huffman was contacted with details so that she could participate.

**10. Adjournment**

Mover: Councillor Kim Huffman

Seconder: Councillor Chris van Paassen

**11. Next Meeting** – Monday November 22, 2021 at 9:30 a.m.

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Chair

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Secretariat



## **Advisory Committee Meeting – November 22, 2021**

### **Council-in-Committee – December 14, 2021**

Subject: Updated 10-Year Housing and Homelessness Plan 2020-2030:  
Addendum Report: Financial Aspects and Impacts of Actions

Report Number: HSS 21-23

Division: Health and Social Services

Department: Haldimand Norfolk Social Services and Housing

Purpose: For Decision

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#### **Executive Summary:**

This is an addendum report to outline the financial aspects and/or impacts of the Housing Action Plan as outlined in the 10 Year Housing and Homeless Plan. The 10 Year Housing and Homeless plan was presented to Council in report HSS 20-05 in July 2020. Staff were directed to provide a follow up report on the financial aspects and implications of the action plan. Due to circumstances outside of staff control, this was delayed. Staff have been able to gather the information for this report and have attached the details to this report in Appendix 4: Housing and Homeless Plan, Financial Impacts Chart.

#### **Discussion:**

The purpose of the 10 Year Housing and Homeless Plan is to ensure a long range action plan is in place with goals for staff to achieve in addressing housing needs in our communities.

As outlined in Appendix 4, the majority of these action plan items have no discernable financial impact. However, as some of these action plan items could have financial impacts to Haldimand and Norfolk Counties, staff have consulted with our partners in Planning and Finance to obtain details on these items. Several of the items note financial impacts that would be dependent on the size and scope of the project, while several others are noted to have potential impact to the levy.

Staff would bring any item to Council for decision should there be any potential financial impacts related to any of the action items. The action items are meant to provide opportunities to explore ways to address the urgent housing needs in Haldimand and Norfolk Counties. Staff would only proceed with an action item having financial impacts with Council approval.

Included in this report as Appendix 4 is a presentation that was to be presented to Council by SHS when report HSS-20-05 was presented. Unfortunately, due to the impacts of COVID, this was not possible. Staff have attached the presentation as information but are happy to do their best to answer questions.

### **Financial Services Comments:**

#### **Norfolk**

The 10-year housing and homelessness plan is utilized for guidance when developing the operating budget each year with the Housing Services department. Based on this plan and actions there are future financial implications however, these impacts are difficult to determine at this time. Any financial impacts are anticipated to be partially offset from funding.

As a result, as actions move forward that include any program or service level change, a comprehensive financial review will be completed to determine any levy impact and a subsequent report will need to be brought forward to Council for consideration.

#### **Haldimand**

Haldimand Finance staff have reviewed this report and agree with the information provided by Norfolk Financial Services. Any future impacts would be cost shared based on the applicable cost sharing agreement, and should be ranked and evaluated during the appropriate budget process.

### **Interdepartmental Implications:**

#### **Norfolk**

#### **Haldimand**

This report and Appendix 4 have been provided to the General Manager, Community & Development Services and to the Manger, Planning & Development with commentary provided as follows: [As part of the Official Plan Update, Haldimand retained the same consultant that completed the 10 year plan to complete a housing study and develop Official Plan policies related to targets, affordability, potential incentives, etc. That work is a direct response to many of the action items in the Appendix 4 that fall to Planning. Haldimand staff worked the Norfolk team reviewing the consultant report and the draft policies, which provided valuable input and full support for the work moving forward.](#)

The Official Plan (Phase 2) is scheduled to be presented in March 2022 to Haldimand Council for consideration with the aforementioned policies being presented at that time.



It is understood that any potential financial impacts related to any of the action items will be brought forward for review and comment at a future Advisory Committee meeting; or as part of an annual budget process. Haldimand staff will provide comments as applicable at that time.

**Consultation(s):**

**Strategic Plan Linkage:**

This report aligns with the 2019-2022 Council Strategic Priorities “Foster Vibrant, Creative Communities”.

In accordance with the *Housing Service Act, 2011*, Consolidated Municipal Service Managers are required to have a 10-Year Housing and Homelessness Plan, and are further required to review these Plans every five years. The data and evidence collected as part of the HHP Review enabled the creation of specific recommendations in relation to housing needs within the community. The HHP is a foundational document which includes an implementation strategy intended to assist Council in decision-making towards the creation of vibrant, creative communities.

**Conclusion:**

The purpose of this report is to gain Council approval to the Updated Haldimand and Norfolk 10-Year Housing and Homelessness Plan 2020-2030.

**Recommendation(s) of Health and Social Services Advisory Committee:**

**Recommendation(s):**

THAT Staff Report HSS 20-05 Updated 10-Year Housing and Homelessness Plan 2020-2030, be received as information (Appendix 1);

AND THAT Council approve the Updated 10-Year Housing and Homelessness Plan 2020-2030 as attached as Appendix A to Staff Report HSS 20-05;

AND FURTHER THAT staff be directed to advise the Ministry of Municipal Affairs and Housing of the approval of the Updated 10-Year Housing and Homelessness Plan 2020-2030.

**Attachment(s):**

**Appendix 1: Report HSS 20-05, Updated 10 Year Housing and Homeless Plan**

Appendix 2: Proposed Updated 10-Year Housing & Homelessness Review 2020-2030

Appendix 3: Housing and Homeless Plan: Council Presentation

Appendix 4: Housing and Homeless Plan: Financial Impacts Chart

Submitted and Reviewed By:

Heidy VanDyk

Acting General Manager, Health and Social Services

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Prepared By:

Stephanie Rice

Acting Director, Social Services and Housing

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Co-Author:

Tricia Givens

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## Advisory Committee Meeting – March 19, 2020

### Council-in-Committee – April 14, 2020

Subject: Updated 10-Year Housing and Homelessness Plan 2020-2030  
 Report Number: HSS 20-05  
 Division: Health and Social Services  
 Department: Haldimand Norfolk Social Services and Housing  
 Purpose: For Decision

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#### Executive Summary:

In accordance with the *Housing Services Act, 2011*, the Social Services and Housing Department undertook a five-year review of the Haldimand and Norfolk 10-Year Housing and Homelessness Plan (HHP), commencing in the spring of 2019. The plan review process followed the project Terms of Reference, as approved by Norfolk County Council on May 14, 2019, and was completed with the assistance of SHS Consulting Inc. by the provincial deadline of December 31, 2019.

The purpose of the HHP review was to update the plan to reflect the current housing needs of the community and to identify strategies and actions that Haldimand and Norfolk Counties can undertake to meet these needs. The Housing Services team was the lead for the review project with the assistance of the consultant. The funding for this consultant was approved during the 2019 levy operating budget deliberations and was 100% funded from the social housing reserve, with no impact on the municipal levy for either County.

The purpose of this report is to present the draft final plan for consideration. The content of the staff report provides key highlights of the updated plan. SHS Consulting will deliver a presentation of the full plan for both Haldimand and Norfolk Councils.

#### Discussion:

The *Housing Services Act, 2011* (Act) is Provincial legislation that governs the provision of community/social housing within Ontario. The Act has the primary purpose of ensuring the provision of community based planning and delivery of housing and homelessness services. The legislation identifies that it is a matter of provincial interest that there be a system of housing and homelessness services that works within the framework of 12 identified functions. The Act identifies that each Service Manager shall have a Plan to address housing and homelessness.

The 10-Year Housing and Homelessness Plan (HHP) for Haldimand and Norfolk Counties was presented in July and August of 2013 to the Advisory Committee and then to Council for approval in its draft form in order that it could be provided to the Ministry of Municipal Affairs and Housing (MMAH) by September 1, 2013 for Ministerial review and comment. The Plan was then submitted to the Province by December 31, 2013 for final approval.

In accordance with the Act, at least once every five years, Service Managers are required to review its housing and homelessness plan and amend it as the Service Manager considers necessary or advisable. Updating the HHP offers an opportunity to reflect on and offer suggestions towards the system of housing and homelessness in order to improve outcomes within the context of Haldimand and Norfolk.

The core objective is to meet the requirements of the *Housing Services Act, 2011* through a comprehensive review of the Haldimand-Norfolk 10-Year Housing and Homelessness Plan incorporating community engagement to ensure updates and revisions are reflective to the needs of the Service Manager area.

The proposed updated Haldimand and Norfolk Housing & Homelessness Plan is attached as Appendix A to this report. The content of this staff report provides brief highlights of the content within the full Updated HHP.

### **Housing Gaps in Haldimand & Norfolk**

Although there has been some limited development of new affordable housing within Haldimand and Norfolk, which was made possible through the various federal – provincial programs, the needs assessment completed by SHS Consulting as part of the HHP review indicates that there are a number of housing system gaps. They are summarized as follows (please refer to the full Updated HHP for greater detail, Appendix A):

1. There is a need for affordable rental housing options for households with low-incomes and priority populations.
2. There is a need for a broader range of dwelling types, tenures and uses throughout Haldimand and Norfolk.
3. There is a need for additional supportive housing units for people who need housing with supports to live with dignity and as independently as possible.
4. There is a need for more emergency and transitional housing options and supports for people who are homeless or at risk of homelessness.

### **Community Engagement**

As part of the review process, multiple types of engagement sessions were organized in order to provide a variety of opportunities for stakeholders, members of the public, and those with clients with various types of lived experience were able to provide their input. In total, seven sessions, facilitated with various groups and in various locations between Haldimand and Norfolk were conducted by SHS Consulting. The findings and feedback gathered from these sessions was further presented and validated through a working-

session with the Haldimand and Norfolk Advisory Committee along with various staff and stakeholders on the Housing & Homelessness Plan Advisory Committee.

All of these findings formed part of the final vision, goals, foundational actions, and actions presented as part of the Updated HHP. Additionally, this input assisted in the prioritization of each item within the proposed Implementation Plan.

### **Housing Action Plan & Recommended Key Directions**

Based on the input and analysis completed during the course of the project, the following are presented as the updated Vision, Housing Goals, Foundational Actions; and Actions:

**Housing Vision:** Communities in Haldimand and Norfolk Counties are complete, inclusive and interconnected communities which have safe, adequate and appropriate housing and support services for all residents to live with dignity.

### **Housing Goals:**

Goal 1: To encourage a broad range of dwelling types and tenures which meet the needs of current and future residents of Haldimand and Norfolk Counties.

Goal 2: To ensure there is an adequate and appropriate supply of rental housing for households with low incomes and priority population groups.

Goal 3: To ensure there are sufficient options for housing with supports to facilitate aging in place and for people who require supports to live with dignity and as independently as possible.

Goal 4: Ensure a person-centered housing, homelessness and support system is in place where all housing and homelessness service providers are working in collaboration so that everyone who needs help is able to access it in a timely manner and functional zero end to homelessness is achieved.

Within the HHP, each Goal has specific “actions” which are prioritized for action and, in the Implementation Plan section, assigned a timeline, lead agency, and other potential agency involvement. The HHP also identifies progress reporting with a summary of outcomes and targets, as well as specific measures related to each Housing Goal.

In addition to actions linked to each “Housing Goal”, the HHP also identifies two specific Foundational Actions. The first Foundational Action is to develop a Housing and Homelessness Plan Implementation Committee to guide the implementation of the Plan. The purpose of the committee is to meet on a regular basis and to help coordinate and oversee the implementation of the HHP as approved by the Service Manager. It is recommended that the Committee be made up of decision makers from different community agencies, community housing providers, and staff from Haldimand and Norfolk Counties. It is further recommended that the Committee include three people with lived or living experience of homelessness or housing instability or who represent a

population group who is more likely to be facing housing issues in Haldimand or Norfolk, as identified in the research.

The second Foundational Action is to create a Haldimand Norfolk “Yes in My Backyard (YIMBY) Team” to lead efforts related to education, raising awareness, community engagement, and advocacy. Ideally, this group would be made up of representatives from some housing partners as well as champions from the community. This could be a sub-committee of the overall Implementation Committee.

**Financial Services Comments:**

**Norfolk**

There are no direct financial implications within the report as presented.

The Approved 2019 Levy Supported Operating Budget includes \$50,000 as a one-time initiative for the HHP review, funded from the Social Housing Reserve. The reserve is outlined in Table 1.

**Table 1 - Social Housing Reserve**

2018 Audited Actuals	\$262,970
2019 Unaudited Actuals (based on the Approved Budget)	\$173,970
2029 Projected Balance (based on the 2020 Capital Plan)	\$10,570

The \$50,000.00 budget for the HHP review includes actuals of \$39,612.29 (unaudited). Without any additional expenses, this would result in a surplus of \$10,387.71.

**Haldimand**

**Interdepartmental Implications:**

**Norfolk**

**Haldimand**

Staff support this initiative and recognize that this is a Council priority – to have affordable housing within Haldimand County.

**Consultation(s):**

Extensive consultation occurred as part of the HHP Review. Details of the consultation are outlined in sections entitled “Community Engagement” and “What We Heard” of the Plan.

**Strategic Plan Linkage:**

This report aligns with the 2019-2022 Council Strategic Priorities “Foster Vibrant, Creative Communities”.

In accordance with the *Housing Service Act, 2011*, Consolidated Municipal Service Managers are required to have a 10-Year Housing and Homelessness Plan, and are further required to review these Plans every five years. The data and evidence collected as part of the HHP Review enabled the creation of specific recommendations in relation to housing needs within the community. The HHP is a foundational document which includes an implementation strategy intended to assist Council in decision-making towards the creation of vibrant, creative communities.

**Conclusion:**

The purpose of this report is to gain Council approval to the Updated Haldimand and Norfolk 10-Year Housing and Homelessness Plan 2020-2030. The review process followed the approved Terms of Reference and was completed with the assistance of SHS Consulting with the final draft document being submitted to the province by the December 31, 2019 deadline.

The Plan includes a summary of housing needs in Haldimand and Norfolk as well as the findings from engagements with residents, people with lived experience, and key housing stakeholders in both Counties. Outcomes and recommended actions to achieve these outcomes have also been included in this Plan. The Housing Vision for the next ten years is that communities in Haldimand and Norfolk Counties are complete, inclusive and interconnected communities which have safe, adequate and appropriate housing and support services for all residents to live with dignity.

**Recommendation(s) of Health and Social Services Advisory Committee:**

**Recommendation(s):**

THAT Staff Report HSS 20-05 Updated 10-Year Housing and Homelessness Plan 2020-2030, be received as information;

AND THAT Council approve the Updated 10-Year Housing and Homelessness Plan 2020-2030 as attached as Appendix A to Staff Report HSS 20-05;

AND FURTHER THAT staff be directed to advise the Ministry of Municipal Affairs and Housing of the approval of the Updated 10-Year Housing and Homelessness Plan 2020-2030.

**Attachment(s):**

Appendix A: Proposed Updated 10-Year Housing & Homelessness Review 2020-2030

Submitted By:  
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# Haldimand and Norfolk Housing and Homelessness Plan

2020 - 2030

## Acknowledgement

We would like to thank Tricia Givens for her direction, input and assistance throughout this project.

We would also like to thank all the key housing stakeholders, including municipal staff and councillors from both Haldimand and Norfolk, as well as residents who participated in the engagement activities and provided valuable information and insights into housing and homelessness in Haldimand and Norfolk.

## Project Team

The review and update of the Haldimand and Norfolk Housing and Homelessness Plan was undertaken by **SHS Consulting**. The project team for this project was:

Ed Starr, Partner

Johanna Hashim, Senior Consultant

Jan van Deursen, Housing Consultant

Isanna Biglands, Research and Policy Analyst

Arfeen Qaiser, Financial Analyst

Atif Siddiqui, Research and Communications Coordinator

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## Introduction

The renewed Haldimand and Norfolk Housing and Homelessness Plan (the Plan) sets a ten-year direction for Norfolk County, as the Service Manager for Haldimand and Norfolk, and its housing partners in their efforts to help residents access safe, appropriate and affordable housing options in the community and in achieving a functional end to homelessness.

The original Plan was developed in 2013, and this 5-year update reflects the most recent changes in Haldimand and Norfolk's housing market and economy, as well as policy changes at the federal and provincial levels, including the introduction of the federal National Housing Strategy and provincial introduction of the More Homes More Choice Act and the Community Housing Renewal Strategy. This Plan also fulfills the provincial requirements for Municipal Service Managers to review their long-term strategies that address affordable housing and homelessness every five years.

This Plan includes a summary of the housing needs in Haldimand and Norfolk as well as the findings from engagements with residents, people with lived experience, and key housing stakeholders in the Counties. Outcomes and recommended actions to achieve these outcomes have also been included in this Plan.

## Development of the Plan

The Haldimand and Norfolk Housing and Homelessness Plan is a community-based plan founded on the analysis of data and information on housing and homelessness in the Counties and engagements with Haldimand and Norfolk's housing stakeholders and residents.

### Housing Needs Assessment

A housing needs assessment for Haldimand and Norfolk was undertaken during the summer of 2019. This housing needs assessment examined data from Statistics Canada, Canada Mortgage and Housing Corporation (CMHC), the results of the 2018 Haldimand and Norfolk homelessness enumeration, as well as data and information provided by the Counties, non-profit housing providers and other community stakeholders.

The quantitative data described above was augmented with qualitative information collected during engagement sessions undertaken as part of developing the Plan.

The housing needs assessment resulted in a number of key housing gaps that exist in the Haldimand and Norfolk communities. These gaps were used to develop the vision, outcomes and actions that are part of this Plan.

## Community Engagements

The development of the Plan included a series of engagement activities to gain information from Haldimand and Norfolk residents, key housing stakeholders, and persons with lived experience.

- A workshop with 31 key housing stakeholders including representatives of community agencies, non-profit housing providers, non-profit developers and County staff on September 11<sup>th</sup>, 2019.
- Small group discussions with people with lived and living experience including individuals experiencing homelessness, seniors, youth, persons with physical and developmental disabilities, persons with mental health issues, LGBTQ, victims of domestic violence, Indigenous peoples, lone parents, and individuals with substance abuse issues. A total of five (5) small group discussions were conducted on September 10<sup>th</sup> and September 11<sup>th</sup>, 2019 with a total of 20 people.
- One additional phone interview with an individual with lived experience was conducted.
- A workshop with the Haldimand and Norfolk Health and Social Services Advisory Committee which includes County Councillors from both Haldimand and Norfolk Counties was conducted on September 19<sup>th</sup>, 2019.
- A final workshop with key housing stakeholders who are directly involved in the implementation of the Plan was held on October 30, 2019 to review and confirm the draft Plan,

prioritize the actions, and identify lead agencies for implementation.

# Accomplishments 2014 – 2019

The first Housing and Homelessness Plan was developed in 2013. This plan included a total of 32 actions organized over five (5) directions. These directions are:

1. Direction 1: Ensure all residents of Haldimand and Norfolk Counties have access to suitable, safe, and affordable housing opportunities.
2. Direction 2: Keep people housed.
3. Direction 3: Expand support opportunities to meet increasingly complex needs.
4. Direction 4: Collaborate and coordinate responses to homelessness.
5. Direction 5: Advocate to senior levels of government for adequate and sustained funding for services, supports and programming

Since its adoption by both County Councils in 2013, significant work has been done to implement the Housing and Homelessness Plan. The following provides an overview of the key accomplishments that were achieved from 2014 to 2019 as reported by the annual Housing and Homelessness Plan Progress Reports and conversations with County staff.

## Direction 1:

- A total of 49 new affordable rental units were constructed in Simcoe and Dunnville, of which 14 were for seniors and 35 had on-site support services. Of the 49 units, 17 were accessible. In addition, County staff continues to work with private landlords to help fill any vacant units they might have with individuals with lived experience.
- An additional 40 housing allowances were added to the portfolio by using funding from the Social Infrastructure Fund and the Investment in Affordable Housing Program. Housing Support Workers have also used short term CHPI (Community Homelessness Prevention Initiative) housing allowances to support people experiencing homelessness to exit to stable housing, most notably those in receipt of social assistance.
- From 2017 to 2019, 16 households received assistance in accessing affordable homeownership through down payment assistance, but expensive real estate prices have prohibited many families from making use of this opportunity. In 2019, Haldimand and Norfolk Counties started to explore opportunities to support Habitat for Humanity to provide access to affordable homeownership moving forward.
- A comprehensive regeneration study to identify surplus land opportunities was completed in 2017 by Haldimand



and Norfolk Housing Corporation with funding by Norfolk County. and

- Direction was received to develop a renewed shareholder agreement between the Counties of Haldimand and Norfolk and the Haldimand and Norfolk Housing Corporation (HNHC) that includes the ability to explore affordable housing development opportunities.
- The County of Norfolk conducted a Zoning By-Law review in 2015, a housing study in 2016 and updated the housing policies in its Official Plan in 2017. Haldimand County is currently in the process of finalizing its Comprehensive Zoning By-Law and starting the Official Plan Review process.
- Norfolk County Council approved a staff recommendation to partner with Indwell towards the redevelopment of the former Norfolk Inn to an additional 32 affordable housing units with supports.

### Direction 2:

- A Community Homelessness Prevention Initiative (CHPI) Program review was conducted in 2016 and County staff has moved forward with implementing its recommendations; including the implementation of a coordinated access system which started in 2019.
- Based on the recommendations of the CHPI Program Review, a Homelessness Prevention Services Team with one (1) intake diversion worker, three (3) housing support

workers and one (1) program manager, was started in 2018. This team is responsible for implementing an emergency housing program, including a central intake, housing supports, housing stability bank, and other homelessness prevention or diversion services.

- A system was developed and implemented in 2017 that provides an overview of all tenants with rent arrears who are housed by housing providers. The system ensures housing providers send these tenants notifications with information before taking action through the Landlord and Tenant Board. This, in combination with the efforts of the intake and diversion worker to prevent evictions, and the implementation of the housing stability bank, have resulted in a significant decrease in the number of evictions and loss of subsidies in Haldimand and Norfolk.
- The Homelessness Prevention Team commenced meetings with housing stakeholders and potential partners to improve service delivery and identify opportunities for collaboration.

### Direction 3:

- Two discussion meetings were organized to explore partnerships between the Local Health Integration Network (LHIN), local support agencies and Norfolk County as the Service Manager for the area.
- In 2019, as part of the coordinated access system, a priority list of individuals and families who are homeless or

who are housed but are in need of subsidized housing and support services was established.

- A request for proposals to develop transitional housing with supports in Haldimand and Norfolk was issued in November 2019.
- In 2019, Homelessness Prevention Services (HPS) started participating in a Health Link in Haldimand County led by the Haldimand War Memorial Hospital to implement coordinated care management.
- County Staff of both Haldimand and Norfolk Counties maintain a strong working relationship with Ride Norfolk and have initiated collaborations with any agency looking to offer transportation services.

#### Direction 4:

- The VI-SPDAT system was implemented in 2016 for measuring acuity of individuals who are homeless or at risk of homelessness.
- Training and opportunities for training were provided to funded partners to use the SPDAT suite of tools for measuring acuity among individuals who are homeless or at risk of homelessness.
- A homelessness enumeration was conducted in 2018.
- Building on the work conducted as part of the CHPI program review, a re-design of the housing and homelessness system was presented to County Councils in 2016 and implemented from 2017 to 2019. This includes

the aforementioned implementation of the coordinated access system and the Homelessness Prevention Services Team, as well as a re-organization of the Housing Services Team to align with Housing First principles.

- An evaluation of the effectiveness of the current implementation of the housing and homelessness system was started in 2019 in collaboration with the Quality Planning Accountability and Performance Team as well as the Continuing Quality Improvement Team to assess the new approach and understand the quality of life after service for residents who received services.
- In 2019, the Homelessness Prevention Services team have initiated meetings with system of care partners to develop a protocol for exit planning from health services to better transition residents from care to housing and reduce housing instability or homelessness.

#### Direction 5:

- Applied for funding under a number of provincial and federal programs to increase funding for services, supports and programming.
- Approved the continued funding of Ride Norfolk (transit system) in 2017.
- County staff met with senior levels of government to assist local developers in the application for federal funding opportunities and provided letters of support as part of the application process for additional rental housing funding.



## Key Housing Gaps in Haldimand and Norfolk

While the initiatives discussed in the previous section have increased the stock of affordable housing and support services available to residents in Haldimand and Norfolk, a needs assessment in both communities conducted as part of this review identified a number of housing system gaps. These are as follows.

There is a need for affordable rental housing options for households with low-incomes and priority populations.

While there are many reasons for homelessness, the primary reason is an insufficient supply of affordable housing in a community, specifically, housing that is affordable to households with low incomes. In 2015, a fifth (8,430 households) of all households in Haldimand and Norfolk spent 30% or more of their household income on shelter. Among low-income households in Haldimand County and Norfolk County, this proportion was 50.5% and 54.4% respectively, suggesting a greater need among households with low incomes in the first to the third income deciles earning \$53,407 or less in Haldimand and \$47,277 or less in Norfolk.

Certain household types were more likely to have low incomes than others and were also more likely to face housing affordability issues. These include renters, lone parents, single person households, Indigenous households, households with a

member with a disability or mental health problems, visible minority households and youth households. This indicates the greatest need for affordable rental housing options can be found among these priority groups.

Lastly, there were an average of 340 applicants on the centralized waitlist for Community Housing and average wait times ranged from one to three years for priority populations, and up to 8 years for general applicants.

There is a need for a broader range of dwelling types, tenures and uses throughout Haldimand and Norfolk.

The vast majority of dwellings in Haldimand and Norfolk in 2016 were owned (81.3%) and single-detached dwellings (83.8%). The rapid increase in the average house price from \$313,599 in 2016 to \$521,912 in 2019 (a 66.4% increase), meant that only households in the 8<sup>th</sup> income decile in Haldimand and the 9<sup>th</sup> income decile in Norfolk could afford the average house price in 2019. This indicates an increasing number of households will start to search for rental apartments as homeownership becomes increasingly unaffordable. This could partly explain why the overall vacancy rate for purpose-built rental housing in Haldimand was 0.0% in October 2018 and 2.4% in Norfolk and suggests a significant need for additional purpose-built rental units. The need for rental units

is particularly significant in Haldimand County. There is also a need for more affordable ownership options, such as townhomes and condominium apartment units.

In addition, considering the high proportion of households led by an older adult (43.1% of all households) and senior (31.7% of all households) and the shift to smaller households with two persons or less (64.2% of all households), the demand for non-single detached dwelling types and non-ownership tenures is likely to increase further as the population continues to age and household sizes continue to shrink. These households could be better served by smaller units or units that require less maintenance as opposed to family sized dwellings like single detached homes.

Furthermore, a more diverse housing stock could help encourage young adult (aged 25-44) and youth (aged 24 or younger) households, who are not yet capable of or willing to purchase a family-sized home, to remain in the community. As such, a broader range of dwelling types and tenures will help

meet the wide range of needs of all residents in the community moving forward.

There is a need for additional supportive housing<sup>1</sup> units for people who need housing with supports to live with dignity and as independently as possible.

The results of email and phone interviews with supportive housing providers show there were 289 individuals and families on a wait list for supportive housing with just three organizations, suggesting there are even more people in need of this type of housing throughout Norfolk and Haldimand Counties. In addition, a large proportion of respondents to the 2018 homeless enumeration indicated they became homeless because of substance abuse issues. Furthermore, the proportions of households with a member with a physical or a cognitive disability, as well the proportion of households with a member with a mental health or psychological issue were higher in Norfolk (25.5%, 6.9% and 10.5% respectively) and Haldimand (25.3%, 6.7% and 9.7% respectively) compared to Ontario as a whole (22.7%, 6.4% and 9.3% respectively). The affordability analysis showed households with a disability or mental health issues were more likely to have low incomes and are more likely to face housing affordability issues.

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<sup>1</sup> Supportive housing, in this context, is housing that provides a physical environment that is specifically designed to be safe, secure, enabling and home-like, with support services such as social services, provision of meals,

housekeeping and social and recreational activities, in order to maximize residents' independence, privacy and dignity.

Key stakeholders confirmed these findings on the need for supportive housing, particularly among individuals with developmental or cognitive disabilities and individuals with mental health issues, who they felt are often overlooked. Furthermore, key stakeholders noted that many people with disabilities are currently being cared for by aging parents. These individuals will likely require supportive housing in the near future when their parents are no longer able to care for them.

Having an adequate supply of supportive housing options as well as support services will allow individuals and families with support needs to remain housed and as independent as possible. These supportive housing options should include transitional housing options for people who only need short-term supports, in particular for individuals with substance abuse issues, to help them move from homelessness to permanent housing, as well as permanent supportive housing options.

There is a need for more emergency and transitional housing options and supports for people who are homeless or at risk of homelessness.

Over the course of a homeless enumeration exercise in May 2018, over 500 individuals were surveyed in Haldimand and Norfolk. During this enumeration process, 79 of those surveyed identified as homeless. It is important to note that during any homeless enumeration exercise, the count of

homelessness is typically underestimated. However, nearly 15% of those surveyed were experiencing homelessness. The challenge for those experiencing homelessness is the limited number of emergency shelter beds and access to transitional housing units in Haldimand and Norfolk, particularly for some of the groups most likely to be homeless, including males, visible minorities and Indigenous peoples.

Furthermore, 6.7% of households (2,900) were spending 50% or more of their household income on shelter, indicating they are facing severe housing affordability issues and could be at risk of losing their home.

In addition, conversations with priority populations and individuals with lived experience show it is often family or friends who provide emergency shelter and that it is unclear to many individuals where they should go to seek help to find or maintain housing. Key stakeholders confirmed this need for additional services to individuals experiencing homelessness or at risk of becoming homeless as well as to better connect these individuals with existing services that can help them find or maintain permanent housing.

## What We Heard

As part of a half-day workshop on September 11<sup>th</sup>, 2019, key housing stakeholders in Haldimand and Norfolk validated the key housing gaps and co-designed the renewed Housing and Homelessness Plan. During this session, a total of 31 housing stakeholders representing 19 organizations participated, including community agencies, non-profit housing providers, non-profit developers and staff of both Haldimand and Norfolk Counties.

In addition, five group discussions were organized on September 10<sup>th</sup>, 2019 with individuals with lived and living experience and priority populations to capture their experience with the housing system in Haldimand and Norfolk.

The findings from these sessions were validated with local councillors and staff on the Housing and Homelessness Plan Advisory Committee.

This section outlines the key themes of what we heard during these engagements.

“We would like to make use of the existing infrastructure to repurpose a number of buildings. [...] Also, we could engage service partners and the community who might be using the building.”

- Key Stakeholder

## Workshop with Key Housing Stakeholders

The following are some of the themes that came up during the key stakeholder session.

There are insufficient emergency housing options and services for individuals who are homeless or at risk of becoming homeless.

- There is no men's shelter in Haldimand and Norfolk and the motel program is not conducive to helping some people transition from their current situation into permanent housing.

There is a need to develop more supportive housing options for individuals to live independently in the community or for those in need of 24-hour care.

- Finding housing with supports in the community is difficult due to a limited number of spaces and long waitlists.
- Many individuals with a developmental disability or mental health issue live with their parents or other family members and are frequently overlooked when assessing the need for supportive housing.
- Family members or other caregivers of individuals in need of supportive housing are aging and individuals do not always have other people around to support them when their current caregivers are no longer able to do so.

“When I’m looking for a place, I don’t mention my identity (Metis) because that will influence if the landlord takes me. You are not accepted by everyone.”

- Person with lived experience

There is an opportunity to use the existing housing stock in more efficient ways by engaging with private landlords and repurposing underutilized or vacant buildings.

- Moving forward it would be important to identify and repurpose underutilized and vacant buildings to increase the supply of housing options and create more interconnected communities where people with a different range of needs can live together.
- The renovation of the Norfolk Inn and Hambleton Hall could be a template for future developments of this kind.
- While repurposing existing infrastructure is important, it would also be important to engage with landlords and secure some of the available stock for at-risk individuals.
- Engaging with landlords and helping them become familiar with the needs of potential tenants who are homeless or at risk of becoming homeless could prevent stigmatization and discrimination in the future.

“When you find some place, they have credit checks and they pick the best person. Unless you’re good at lying you won’t get in.”

- Person with lived experience

## Conversations with Individuals with Lived Experience and Priority Populations

The following are some of the themes that came up during the conversations with individuals with lived experience and priority populations.

### Individuals become homeless due to a range of circumstances

- People who become homeless are often dealing with a number of issues. It is seldom just a single issue.
- Some participants indicated they had substance abuse issues, while others lost their jobs, left their home because of domestic violence or experienced a combination of these factors.
- The lack of emergency housing and supports means family and friends are frequently the first to provide housing and financial support to individuals who are homeless or at risk of becoming homeless.

It is difficult to find the right organization or person who can help secure housing and supports.

- Participants were not aware of a central number they can call to request help finding housing and supports but would like to have someone they could talk to. Having printed brochures or documents and a phone number that reaches a real person would be a great help.

“I get a \$10 food coupon. I pay my rent and phone bill and for the rest of the month I see what happens.”

- Person with lived experience

- Participants mentioned support agencies are not always referring individuals to the right organization, causing individuals to get stuck in the “system” and matched with services or programs that might not fit their needs.
- It was also mentioned that when individuals tried to reach out, they felt they were not a priority or treated like a child, potentially because they were referred to the wrong organization.

There are insufficient market-rate and affordable housing options in Haldimand and Norfolk.

- There are very limited market-rate rental options and people are often competing for these units even when they are not in the best condition, allowing private landlords to discriminate against some potential tenants.
- The waitlists for affordable housing are very long, and people have to compete against one another for the few options available.
- The new affordable units that are created are generally one- or two-bedroom apartments which are too small for families and single mothers.

Many individuals face barriers to housing and the options that are available are frequently not affordable, safe or appropriate.

- Market rents are not affordable for individuals receiving Ontario Works (OW) and Ontario Disability Support Program (ODSP) benefits.
- Many participants indicated they frequently need to choose between paying rent or buying food and have trouble paying for hydro.

“We need a central agency or something, to find the proper places [to live]. It’s hard. I was referred to a place, and then to another place, where they told me I was not a priority?”

- Person with lived experience



- Landlords frequently discriminate against individuals who are currently homeless or with a history of homelessness.
- The frequent presence of drugs in and around the units that are available is a concern for people, in particular for those who have children.
- Tenants are often afraid to complain about landlord abuses and/or deficiencies in their units for fear of losing their housing.
- Not all landlords accept pets in their buildings, even though pets can provide a lot of mental comfort for those dealing with housing challenges or homelessness.
- Transportation is another barrier as the options are very limited and taxis can cost up to \$100 per trip.

“People need a roof over their head today. We need something where people can go tonight.”

- Key Stakeholder

# Housing Action Plan

On September 11, 2019, a facilitated co-design process was undertaken with a wide range of key housing stakeholders from Haldimand and Norfolk Counties, including representatives of community agencies, community housing providers, and municipal staff. Participants were led through an exercise to review and update the vision for the Housing and Homelessness Plan. Participants were also led through an exercise to review and update the key directions of the Plan based on the current and emerging housing system gaps identified through the housing and homelessness needs assessment. In addition, the vision and key directions were presented and validated with the Haldimand and Norfolk Health and Social Services Advisory Committee through a workshop held on September 19, 2019. The following reflects the housing vision and key directions identified and validated by key housing stakeholders.

## Housing Vision

**Communities in Haldimand and Norfolk Counties are complete, inclusive and interconnected communities which have safe, adequate and appropriate housing and support services for all residents to live with dignity.**

## Housing Goals

The following are the housing goals and desired future outcomes for the housing system in Haldimand-Norfolk which were identified by key housing stakeholders in the two communities. Recommended actions have been identified under each of these housing goals.

**Goal 1: To encourage a broad range of dwelling types and tenures which meet the needs of current and future residents of Haldimand and Norfolk Counties.**

**Goal 2: To ensure there is an adequate and appropriate supply of rental housing for households with low incomes and priority population groups.**

**Goal 3: To ensure there are sufficient options for housing with supports to facilitate aging in place and for people who require supports to live with dignity and as independently as possible.**

**Goal 4: Ensure a person-centred housing, homelessness and support system is in place where all housing and homelessness service providers are working in collaboration so that everyone who needs help is able to access it in a timely manner and functional zero end to homelessness is achieved.**

The following sections outline the recommended actions under each of the housing goals. In addition, the following are foundational actions that should be implemented as a first step to implementing the updated Housing and Homelessness Plan. Additional detail on recommended timelines and leads for implementation are identified in the implementation plan section.

### Foundational Actions

Develop a **Housing and Homelessness Plan Implementation Committee** to guide the implementation of the Plan. The purpose of this committee is to meet on a regular basis to help coordinate and oversee the implementation of the Plan as approved by the Service Manager. This would also include identifying opportunities and making recommendations about how to better align the resources of each partner to meet the goals and action of the Plan, and to increase the capacity of the sector.

This should be made up of decision makers from the different community agencies, community housing providers, and staff from Haldimand and Norfolk Counties who will be involved in the implementation of the Plan. In addition, this committee should include at least three people with lived or living experience of homelessness or housing instability or who represent a population group who is more likely to be facing housing issues in Haldimand and Norfolk, as identified in the research, to ensure implementation of the Plan is reflective of the actual needs of the people who will be most affected by it.

Create an **H-N Yes In My Backyard (YIMBY) Team** to lead efforts related to education, raising awareness, community engagement, and advocacy. Ideally, this team would be made up of representatives from some of the housing partners as well as champions from the different communities. This could be a sub-committee of the overall Implementation Committee.

**Goal 1:** To encourage a broad range of dwelling types and tenures which meet the needs of current and future residents of Haldimand and Norfolk Counties.

- 1.1 As part of an Official Plan review, consider updating and refining the targets for housing which is affordable to households with low and moderate incomes and identify targets by tenure (i.e. rental and ownership) and type.
- 1.2 As part of an Official Plan and Zoning By-law review, explore any opportunities to ensure there are no policy or process barriers to the development of a more diverse range of housing options in Haldimand and Norfolk.
- Examples of potential barriers may include minimum dwelling sizes which go beyond the requirements of the Ontario Building Code, minimum lot sizes which are larger than what would be required based on good planning principles or allowing only single detached dwellings in areas which are well-served by services and amenities.
- 1.3 Building on the previous action and as part of a Zoning By-law review, consider making policies more flexible to ensure there are no barriers to the development of innovative housing options, such as modular homes, flexible homes, and four- or six-plexes.
- 1.4 As part of an Official Plan and Zoning By-law review, consider rezoning commercial areas as mixed-use areas to allow for a mix of land uses, such as apartments over stores and to allow live-work spaces.
- 1.5 As part of a Zoning By-law review, examine any areas that could be rezoned to allow for increased densities, such as townhouses and low- and mid-rise residential apartments, particularly in areas with municipal servicing.
- 1.6 As part of a Zoning By-law review, consider ensuring there are no barriers to co-housing and co-living<sup>2</sup> arrangements in appropriate areas, particularly where municipal servicing is available.
- 1.7 Building on provincial legislation, consider equalizing the tax rates for multi residential developments with the tax rates for residential dwellings to encourage a more diverse housing supply.
- 1.8 Building on the More Homes More Choice Act, consider deferring development charges for market-rate rental developments with three or more units for at least six years and waiving any interest payments.

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<sup>2</sup>Co-living is a form of shared living or intentional community where residents live in a house or building and share common spaces and amenities. While the terms “co-housing” and “co-living” are often

interchangeable, co-housing generally refers to smaller-scale intentional communities built around private homes while co-living usually refers to dorm-style apartment buildings.

- 1.9 To encourage the development of more rental housing throughout Haldimand and Norfolk Counties, examine the feasibility of providing forgivable loans or grants for homeowners for the creation of secondary suites if these are rented out for a minimum of ten years.
- 1.10 Building on the previous action, consider waiving, or providing a grant in lieu of, planning application and building permit fees for secondary suites if these are rented out for a minimum of ten years.
- 1.11 Building on current Official Plan policies and as part of an Official Plan and Zoning By-law review, incorporate the review and/or update of policies to consider the permission of two secondary residential units in all areas where dwellings are permitted, subject to health and safety standards and adequate servicing<sup>3</sup>.
- 1.12 Work with local employers to investigate opportunities for these employers to purchase existing homes and convert these to rental housing for employees.
- Staff from Haldimand and Norfolk Counties may assist by identifying potential sites or properties and facilitating partnerships.

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<sup>3</sup>The More Homes More Choice Act updates the Planning Act to permit two additional residential units on a lot for a total of three residential units (this would include the primary dwelling, a secondary unit within the primary

- 1.13 Building on previous initiatives, continue to host a housing summit every two years to raise awareness of the need for a broad range of housing options, including affordable housing, as well as to promote opportunities for collaborations and partnerships among key stakeholders, residential developers, elected officials, and residents.

Whenever possible and appropriate, incorporate this event with other housing- or homelessness-related activities/events. Also consider making this a paid event or partnering with other housing partners, such as CMHC, to fund this event.

- 1.14 As part of an ongoing education and awareness strategy, create a comprehensive housing developer's handbook which would include information on what dwelling types are needed in the community based on the findings from the needs assessment, what municipal, provincial and federal incentives and funding programs are available to support the development of a more diverse housing supply, including affordable housing and market-rate rental housing, and potential not-for-profit partners.

This handbook should be developed by staff from both Haldimand and Norfolk Counties, including, but not limited to, staff from the Planning, Building, and Health and Social Services Departments. As part of efforts to

dwelling, and another secondary unit on-site, such as a coach house or a dwelling above a garage).

support climate change and environmental sustainability, the handbook should also include information on energy efficient and environmentally sustainable design features as well as funding available for these features. Consider focusing on rental housing as a first step or in the first version of the handbook.

- 1.15 Building on the work for this Housing and Homelessness Plan, consider updating the housing strategy for Haldimand County to better understand the current and emerging housing needs and gaps for Haldimand County, similar to the work undertaken for Norfolk County as part of their last Official Plan review.

Ensure this housing strategy is in line with the recommendations of this Housing and Homelessness Plan, the County's Growth Management Strategy, and results of the Official Plan and Zoning By-law review.

**Goal 2:** To ensure there is an adequate and appropriate supply of rental housing for households with low incomes<sup>4</sup> and priority populations.

- 2.1 Building on current initiatives, consider developing a Housing Master Plan and financing strategy which identifies where and how affordable housing will be built.

The Housing Master Plan should also identify any opportunities for infill or redevelopment of existing Haldimand and Norfolk Housing Corporation sites and other community housing provider sites.

- 2.2 Building on the actions under Goal 4 related to the coordinated housing and homelessness access system, consider undertaking a review of applicants who are currently on the centralized waitlist for rent-geared-to-income housing to identify protocols and opportunities to better connect people with alternatives to a subsidized housing unit, such as providing portable housing allowances.

- 2.3 Building on current Official Plan policies, consider developing an approach to securing land for affordable housing development, including a policy to give priority to affordable housing development in the disposition of surplus land, land banking, and land sharing<sup>5</sup>.

- 2.4 Building on current Official Plan policies, consider implementing a Haldimand-Norfolk Affordable Housing Program which would provide incentives for the development of purpose-built rental housing that includes affordable rental units for households with low incomes. Incentives may include the following.

- a) Building on the More Homes More Choice Act, waive, defer or provide a grant in lieu of, development charges for affordable housing projects.
- b) Provide a property tax exemption for a minimum of 25 years for affordable housing units in new and existing purpose-built affordable rental units.
- c) Waive, defer or provide a grant in lieu of, planning application and building permit fees for affordable housing developments.

Consider implementing this as a pilot program and evaluating its impact after three years. Also consider providing incentives on a sliding scale based on the level of affordability achieved by the proposed project and whether the proposed project is receiving funding from

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<sup>4</sup> Households with low incomes refers to households with incomes in the 1<sup>st</sup> to 3<sup>rd</sup> income deciles who were earning \$53,407 or less in 2019.

<sup>5</sup> Examples of land sharing may include intensification of community housing sites, including affordable housing in other community facilities such as community centres, using a portion of parking lots for affordable housing, and incorporating affordable housing units above shopping plazas.

another level of government or from another municipal program.

- 2.5 Building on the previous action, examine the feasibility of providing a capital grant or forgivable loan for affordable housing developments which meet Passive House, LEED (even if they do not obtain certification), or similar standards.

Consider requiring evidence, such as the results of a building inspection, if the applicant project does not have certification.

- 2.6 Building on the previous actions, examine the feasibility of providing a capital grant or forgivable loan for affordable housing developments which exceed the Ontario Building Code's accessibility and visitability requirements.
- 2.7 Explore the feasibility of providing a property tax discount for property owners who donate or lease their property at below-market value for the purpose of developing affordable housing.
- 2.8 Facilitate partnerships among community agencies, private developers, and private property owners to identify opportunities to renovate vacant or underutilized properties into affordable and/or supportive housing<sup>6</sup>.

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<sup>6</sup> As an example, Raising the Roof's Reside program renovates vacant or underutilized spaces such as heritage homes into new affordable housing options for people who are homeless or at risk of homelessness. For

- 2.9 Work with housing partners to develop a landlord engagement strategy to build better relationships with private landlords and address discrimination against people who may be 'hard to house'.

**PRIORITY**

- 2.10 Advocate to the federal government to expand the Co-Investment fund, or any similar future programs, to provide increased capital funding for affordable housing projects, including increased funding to allow for deeper levels of affordability and the unique circumstances in rural communities as well as to improve timelines for approvals and execution of agreements, including the release of funds.

Advocacy actions should be undertaken in collaboration with other housing partners and may take the form of formal letters to relevant federal and provincial agencies and ministries or as part of the bi-annual housing summit where representatives of the federal and provincial governments are invited.

- 2.11 Advocate to the federal and provincial governments to increase funding for the Canada Housing Benefit, or other similar future programs.
- 2.12 Advocate to the federal and provincial governments to fully exempt charitable non-profit organizations from HST for new affordable housing projects.

additional information: <https://www.raisingtheroof.org/what-we-do/our-initiatives/reside/>



- 2.13 Advocate to the provincial government to expand the Ontario Priorities Housing Initiative program, or similar future programs, to provide increased capital funding to build new affordable housing projects. Funding amounts should be reflective of the needs of Service Managers, including increased building costs in small, rural communities.

**Goal 3:** To ensure there are sufficient options for housing with supports to facilitate aging in place and for people who require supports to live with dignity and as independently as possible.

**PRIORITY**  
3.1 As part of an Official Plan and Zoning By-law review, ensure there are no barriers<sup>7</sup> to the development of a range of supportive housing options throughout the different communities.

Barriers may include minimum distancing by-laws for group homes and more stringent requirements for group homes and supportive housing projects.

3.2 Work with housing partners to provide education on basic life skills similar to the RentSmart training courses<sup>8</sup>, such as being 'rent ready' and budgeting, as a standard part of the process for people moving from homelessness to permanent housing to support housing stability.

3.3 Building on current initiatives, consider implementing an enhanced and standardized approach to eviction prevention to be developed by the Service Manager in collaboration with all community housing providers,

including the Haldimand and Norfolk Housing Corporation.

This approach should include enhanced communication on the issue that may lead to eviction, providing information on available funding and support services, basic life skills training based on the previous action if the tenant has not had this training yet, and a repayment plan if arrears are the issue.

3.4 Examine opportunities to expand the current Housing Allowance Program to assist more households in achieving housing stability.

3.5 Work with housing partners to identify opportunities to provide office space and infrastructure<sup>9</sup> in central locations throughout Haldimand and Norfolk which different community agencies can use to provide support services.

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<sup>7</sup> Barriers may include minimum distancing by-laws for group homes and more stringent requirements for group homes and supportive housing projects.

<sup>8</sup> RentSmart Basics training is a three-hour introductory course facilitated by RentSmart educators. This course is usually the precursor to the RentSmart Certificate course. This Certificate course is a 12-hour course which covers tenant rights and responsibilities, landlord responsibilities and expectations, living with roommates, housemates and neighbours, effective communication skills, budgeting and planning for housing affordability and stability,

maintenance do's and don'ts, and crisis management, safety and pests. Participants earn a Certificate of Completion when they complete this course and this certificate can act as a reference they can show potential landlords. Additional information:

<https://www.readytorentbc.org/programs/>

<sup>9</sup> This may include internet access and phone lines.

- 3.6 Encourage and support non-profit housing providers to explore options for a shared services model<sup>10</sup> to build capacity in the sector.
- 3.7 Consider working with one or more community agencies to develop and implement a Home Share Program which pairs homeowners with extra bedrooms with single individuals looking for affordable housing.
- The Service Manager may choose to provide funding for the program while the administration, including vetting individuals, is undertaken by a community agency(ies).
- 3.8 Encourage and support social enterprises which provide employment to people with disabilities or mental health issues, as well as people receiving Ontario Works and Ontario Disability Support Program benefits.
- 3.9 As part of an education and awareness strategy, raise awareness of support services available, particularly for people with disabilities and mental health issues and work with housing partners to address the stigma associated with disabilities and mental health issues<sup>11</sup>.

- 3.10 Building on the work with Health Link, consider participating in Ontario Health Team collaborations and networks to identify opportunities to coordinate efforts to address housing and support service needs of Haldimand-Norfolk residents with other stakeholders, including hospitals, doctors, and home care providers.
- 3.11 As part of an education and awareness strategy, facilitate training opportunities among community agencies and non-profit support service providers to initiate and develop successful partnerships with private developers to develop accessible and supportive housing options.
- 3.12 Advocate to the federal, provincial and municipal governments to increase capital funding as well as funding for supports for persons with disabilities and mental health.

**PRIORITY**

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<sup>10</sup> Examples of this would include joint purchasing of goods and services, peer mentorship, and sharing information.

<sup>11</sup> Some ideas for addressing this stigma is to include people with disabilities and mental health issues as ambassadors to raise awareness of the issue

and supports available. Another is to publish success stories around people who have found appropriate supportive housing to help them realize their full potential.

**Goal 4:** Ensure a person-centred housing, homelessness and support system is in place where all housing and homelessness service providers are working in collaboration so that everyone who needs help is able to access it in a timely manner and functional zero end to homelessness is achieved.

**PRIORITY**  
4.1 Implement a coordinated access system based on a 'no wrong door' approach which builds on the current pilot and reflects the results of the evaluations of the two year pilot coordinated access system and the approach to Housing First.

The coordinated access system should incorporate a Housing First approach that offers access to housing and supports for people who are homeless or at risk of homelessness as well as anyone needing permanent affordable housing and/or supports to maintain their housing. Building on the recommendations from the CHPI<sup>12</sup> Program Review, the system should be designed based on a 'no wrong door' approach where any service provider can link a person needing assistance to the appropriate services no matter where or how they enter the system. As part of this work, consider a simplified application process which combines multiple applications for subsidized housing programs and support services provided by the Service manager and other housing and service providers.

**PRIORITY**  
4.2 Building on the recommendations from the CHPI Program Review and expanding on the ongoing training initiatives, work with all housing and homelessness service providers to move to a common approach to collecting and sharing data and information, a common intake and assessment process using tools such as the SPDAT suite of products, a common referral process, and a cloud-based database that can be accessed by all members.

4.3 Building on the previous action, as well as recommendations from the CHPI Program Review, consider prioritizing organizations who are part of the coordinated access system, who currently use the common processes and database, and who have completed the required training, for any future funding programs.

**PRIORITY**  
4.4 Building on the existing prioritization list<sup>13</sup>, consider opportunities to expand this list to incorporate any current evidence-based tools and

<sup>12</sup> Community Homelessness Prevention Initiative

<sup>13</sup> The existing prioritization list goes beyond people who are homeless or at risk of homelessness to include people who may be housed but may be in

need for another housing option and/or support services. As such, there is an opportunity to expand the prioritization list to reflect the changing needs as well as to support action 4.1.

practice to ensure continued quality improvement of service prioritization and delivery.

- 4.5 Identify opportunities to engage with people with lived and living experience on an ongoing basis to inform service system planning and implementation.
- 4.6 Based on the recommendations in the CHPI Program Review and Service Manager staff recommendations, examine the feasibility of adding one or two more staff to the current Homeless Prevention Team through the realignment and reallocation of resources from all housing and homelessness service providers who are part of the coordinated access system.
- 4.7 Work with housing partners to examine opportunities to include emergency and transitional accommodation in churches, community centres, new community housing projects, and any other community facilities in central locations to allow easier access to services.

- 4.8 Building on the work undertaken as part of the housing needs assessment, develop a comprehensive inventory of housing and homelessness services available for Haldimand and Norfolk residents and publish this inventory on the Health and Social Services website as well as other online platforms, brochures, and e-newsletters to all community agencies to improve system navigation.
- 4.9 Work with community partners to raise awareness of all housing and homelessness services by distributing information brochures on these services through the emergency department of hospitals, Emergency Medical Services (EMS), churches, and through the police.
- 4.10 Explore the possibility of implementing a ride sharing and transit partnership to address issues related to the availability and affordability of transportation<sup>14</sup>.

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<sup>14</sup> Instead of traditional transit options or relying on taxis, consider a partnership with a ride share company with set fees for specific destination within Haldimand and Norfolk and discounted fees for other destinations.

One example is the Town of Innisfil's partnership with Uber. For more information: <https://www.uber.com/ca/en/u/innisfil/>

# Roles of Housing Partners

Implementing this updated Haldimand-Norfolk Housing and Homelessness Plan and successfully addressing the housing system gaps in Haldimand and Norfolk is a shared responsibility and depends on a collaborative relationship among all housing partners, including people with lived and living experience and the residents of Haldimand and Norfolk Counties.

## Federal Government

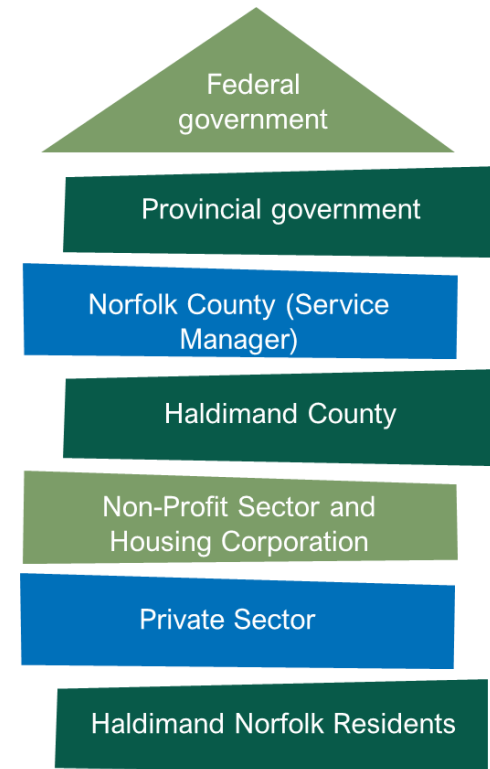
The federal government, through CMHC, provides mortgage insurance to homeowners as well as funding and implementing various funding programs, such as the Co-Investment Fund and Rental Construction Financing, for the construction of affordable and rental housing. The federal government released the first National Housing Strategy in 2017. This Strategy offers direction on Canada's approach to ensuring all citizens have the housing they need. The Strategy is also tied to funding for specific programs, including a housing benefit, repairs and retrofits of social housing units, funding for supportive housing, and supports to make homeownership more affordable.

## Provincial Government

The Ontario government has a broad role in housing through legislation, regulation and funding programs. The provincial government helps set the housing agenda for the province and assists communities in meeting housing needs through the provision of transfer payments to the municipalities and the funding of programs for housing and homelessness. In addition, the Province provides municipalities with legislative tools to meet housing need in communities. The Province recently released its More Homes More Choice Housing Supply Action Plan as well as the Community Housing Renewal Strategy with the goal of increasing the housing supply, including community housing.

## Norfolk County

Norfolk County, as Service Manager, is primarily responsible for the provision of subsidized housing and the administration of funding from senior levels of government. The County is also responsible for administering homelessness programs. In addition, the County



establishes the policy and regulatory framework which guides the development of housing throughout Norfolk County through its Official Plan and Zoning By-law. Moving forward, there is an opportunity for the County to take a more prominent role in directing the type of housing that should be built throughout Norfolk. In addition, there is an opportunity for the County to take a more active role in facilitating collaborations among the different housing partners to address the housing gaps.

### Haldimand County

As an upper-tier municipality, Haldimand County establishes the policy and regulatory framework which guides the development of housing throughout Haldimand County through its Official Plan and Zoning By-law. Moving forward, there is an opportunity to take a more prominent role in directing the type of housing that should be built throughout Haldimand as well as an opportunity to contribute to the development of affordable housing through in-kind and financial assistance.

### Haldimand and Norfolk Housing Corporation and Non-Profit Sector

The local housing corporation and non-profit sector play a major role in affordable housing and/or support services to residents. This sector also raises awareness of housing need and advocates for housing and homelessness programs. Moving forward, there is an opportunity for the non-profit sector to enhance their partnerships and collaborations to ensure the most effective use of scarce resources.

### Private Sector

The private sector provides the majority of housing in a community, including ownership and rental housing. Investors and funders also contribute to the construction and operation of affordable housing projects. Moving forward, there is an opportunity to engage with the private sector in a more intentional way and to expand their role in the housing system.

### Haldimand and Norfolk Residents

The primary role of Haldimand and Norfolk residents is as advocates for safe, appropriate affordable and attainable housing in their communities. In addition, some residents can choose to create rental units within their dwellings or provide land or buildings for the purpose of affordable housing.

## Reporting on Progress

Measuring and reporting on progress is important to ensure the Plan remains relevant and efforts are focused on the greatest need in Haldimand and Norfolk. The following reporting template for progress on the updated Housing and Homelessness Plan includes targets for each of the key directions and indicators to measure progress.

Housing Goals	Outcomes and Targets	Measures	Annual Progress
<p>Goal 1: To encourage a <b>broad range of dwelling types and tenures</b> which meet the needs of current and future residents of Haldimand and Norfolk Counties.</p>	<ul style="list-style-type: none"> <li>• Increase of 15%<sup>15</sup> in new dwellings which are appropriate for smaller households</li> <li>• Rental vacancy rate of 3% in both Haldimand and Norfolk Counties</li> <li>• Increase in secondary suites</li> <li>• Decrease of 10% in the proportion of homes requiring major repairs</li> <li>• Increase in housing developments which meet Passive House, LEED, or other environmental sustainability standards</li> </ul>	<ul style="list-style-type: none"> <li>• Residential building permits by dwelling type</li> <li>• Residential building permits by tenure (i.e. ownership and rental)</li> <li>• Purpose-built rental housing vacancy rates</li> <li>• Building permits for secondary suites</li> <li>• Proportion of dwellings requiring major repairs updated every five years based on Statistics Canada Census data</li> <li>• Residential building permits for dwellings with environmental sustainability features which go beyond the requirements of the Ontario Building Code</li> </ul>	
<p>Goal 2: To ensure there is an <b>adequate and appropriate supply of rental housing</b> for</p>	<ul style="list-style-type: none"> <li>• Increase in the supply of rental housing which is affordable to households with low incomes</li> </ul>	<ul style="list-style-type: none"> <li>• Number of affordable housing units built based on planning applications and funding applications</li> </ul>	

<sup>15</sup> Based on the increase in the number and proportion of smaller households.



Housing Goals	Outcomes and Targets	Measures	Annual Progress
households with low incomes and priority population groups.	<ul style="list-style-type: none"> <li>• Decrease of 50% in the number of applicants on the waiting list for subsidized housing<sup>16</sup></li> <li>• Decrease of 20% in the number and proportion of households with low incomes spending 50% or more of their income on housing costs</li> </ul>	<ul style="list-style-type: none"> <li>• Number of applicants on the waiting list for subsidized housing</li> <li>• Number and proportion of households with low incomes spending 50% or more of their income on housing costs (to be updated every five years based on the Statistics Canada Census)</li> <li>• Number of rent supplement units</li> </ul>	
<p>Goal 3: To ensure there are <b>sufficient options for housing with supports</b> to facilitate aging in place and for people who require supports to live with dignity and as independently as possible.</p>	<ul style="list-style-type: none"> <li>• Increase in the supply of housing with supports, particularly for people with mental health issues and/or substance abuse issues and developmental disabilities</li> <li>• Increase of 20% in the supply of accessible units for frail seniors and persons with physical disabilities</li> <li>• Increase of 50% in the number of households who were at risk of homelessness who achieved housing stability</li> </ul>	<ul style="list-style-type: none"> <li>• Number of supportive housing units built based on planning applications and funding applications</li> <li>• Number of accessible built based on residential building permits</li> <li>• Number of successful interventions in eviction prevention based on data from the Haldimand and Norfolk Housing Corporation and other community housing providers</li> <li>• Number of households receiving housing allowances</li> </ul>	
<p>Goal 4: Ensure a <b>person-centred housing, homelessness and support system is in place</b> where all housing and homelessness service</p>	<ul style="list-style-type: none"> <li>• Coordinated access system with participation of all housing and homelessness service providers</li> <li>• Quality prioritization list</li> <li>• Comprehensive inventory of housing and homelessness services</li> </ul>	<ul style="list-style-type: none"> <li>• Number of housing and support service providers participating in the coordinated access system</li> <li>• Prioritization list which is updated monthly (at a minimum) and includes data on housing and support needs</li> </ul>	

<sup>16</sup> The number of applicants on the wait list increased by 21.6% from 2013 (282 households) to 2018 (343 households).

Housing Goals	Outcomes and Targets	Measures	Annual Progress
<p>providers are working in collaboration so that everyone who needs help is able to access it in a timely manner and functional zero end to homelessness is achieved.</p>	<ul style="list-style-type: none"> <li>• No one is discharged into homelessness from an institutional setting, such as a hospital or correctional facility</li> <li>• Increase of 50% in the number of people/households who move from homelessness to permanent/long-term housing</li> <li>• Decrease of 50% in the number of households who return to homelessness from permanent housing</li> </ul>	<ul style="list-style-type: none"> <li>• Number of people/households who are chronically homeless who move to permanent/long-term housing</li> </ul>	

# Implementation Plan

The following implementation plan identifies timelines, lead agencies and other agencies involved in the implementation of each of the recommended actions. The timelines are as follows. In addition, priority actions, which have been identified by key stakeholders, have been highlighted in the following plan.

- Short term: 1-3 years
- Medium term: 3-5 years
- Long term: 6-10 years
- Ongoing: actions are to be implemented on an ongoing basis

Recommended Actions	Timelines	Lead	Other Agencies Involved
<b>Goal 1: To encourage a broad range of dwelling types and tenures which meet the needs of current and future residents of Haldimand and Norfolk Counties.</b>			
1.1 As part of an Official Plan review, consider updating and refining the targets for housing which is affordable to households with low and moderate incomes and identify targets by tenure (i.e. rental and ownership) and type.	Short – Medium term	Haldimand Planning Department and Norfolk Planning Department	Service Manager – Housing Services
1.2 As part of an Official Plan and Zoning By-law review, explore any opportunities to ensure there are no policy or process barriers to the development of a more diverse range of housing options in Haldimand and Norfolk.  Examples of potential barriers may include minimum dwelling sizes which go beyond the requirements of the Ontario Building Code, minimum lot sizes which are larger than what would be required based on good planning principles or	Short – Medium term	Haldimand Planning Department and Norfolk Planning Department	Service Manager – Housing Services

Recommended Actions	Timelines	Lead	Other Agencies Involved
allowing only single detached dwellings in areas which are well-served by services and amenities.			
1.3 Building on the previous action and as part of a Zoning By-law review, consider making policies more flexible to ensure there are no barriers to the development of innovative housing options, such as modular homes, flexible homes, and four- or six-plexes.	Short – Medium term <b>Priority</b>	Haldimand Planning Department and Norfolk Planning Department	Service Manager – Housing Services
1.4 As part of an Official Plan and Zoning By-law review, consider rezoning commercial areas as mixed-use areas to allow for a mix of land uses, such as apartments over stores and to allow live-work spaces.	Short – Medium term	Haldimand Planning Department and Norfolk Planning Department	Service Manager – Housing Services
1.5 As part of a Zoning By-law review, examine any areas that could be rezoned to allow for increased densities, such as townhouses and low- and mid-rise residential apartments, particularly in areas with municipal servicing.	Short – Medium term	Haldimand Planning Department and Norfolk Planning Department	Service Manager – Housing Services
1.6 As part of a Zoning By-law review, consider ensuring there are no barriers to co-housing and co-living arrangements in appropriate areas, particularly where municipal servicing is available.	Short – Medium term	Haldimand Planning Department and Norfolk Planning Department	Service Manager – Housing Services
1.7 Building on provincial legislation, consider equalizing the tax rates for multi residential developments with the tax rates for residential dwellings to encourage a more diverse housing supply.	Short term	Haldimand Finance Department and Norfolk Finance Department	Service Manager – Housing Services Haldimand Planning Department and Norfolk Planning Department

Recommended Actions	Timelines	Lead	Other Agencies Involved
1.8 Building on the More Homes More Choice Act, consider deferring development charges for market-rate rental developments with three or more units for at least six years and waiving any interest payments.	Short – Medium term	Haldimand Finance Department and Norfolk Finance Department	Service Manager – Housing Services  Haldimand Planning Department and Norfolk Planning Department
1.9 To encourage the development of more rental housing throughout Haldimand and Norfolk Counties, examine the feasibility of providing forgivable loans or grants for homeowners for the creation of secondary suites if these are rented out for a minimum of ten years.	Short – Medium term	Service Manager – Housing Services	Haldimand and Norfolk Departments: Planning, Finance, Economic Development and Building
1.10 Building on the previous action, consider waiving, or providing a grant in lieu of, planning application and building permit fees for secondary suites if these are rented out for a minimum of ten years.	Short – Medium term	Haldimand Planning Department and Norfolk Planning Department	Haldimand and Norfolk Departments: Planning, Finance, Economic Development and Building
1.11 Building on current Official Plan policies and as part of an Official Plan and Zoning By-law review, incorporate the review and/or update of policies to consider the permission of two secondary residential units in all areas where dwellings are permitted, subject to health and safety standards and adequate servicing.	Short – Medium term	Haldimand Planning Department and Norfolk Planning Department	Service Manager – Housing Services
1.12 Work with local employers to investigate opportunities for these employers to purchase existing homes and convert these to rental housing for employees.  Staff from Haldimand and Norfolk Counties may assist by identifying potential sites or properties and facilitating partnerships.	Ongoing	Service Manager – Housing Services	Haldimand and Norfolk Departments: Economic Development, Legal Services, Planning, and Corporate Services

Recommended Actions	Timelines	Lead	Other Agencies Involved
<p>1.13 Building on previous initiatives, continue to host a housing summit every two years to raise awareness of the need for a broad range of housing options, including affordable housing, as well as to promote opportunities for collaborations and partnerships among key stakeholders, residential developers, elected officials, and residents.</p> <p>Whenever possible and appropriate, incorporate this event with other housing- or homelessness-related activities/events. Also consider making this a paid event or partnering with other housing partners, such as CMHC, to fund this event.</p>	Ongoing	Service Manager – Housing Services and HN YIMBY Team	
<p>1.14 As part of an ongoing education and awareness strategy, create a comprehensive housing developer’s handbook which would include information on what dwelling types are needed in the community based on the findings from the needs assessment, what municipal, provincial and federal incentives and funding programs are available to support the development of a more diverse housing supply, including affordable housing and market-rate rental housing, and potential not-for-profit partners.</p>	Short term	Service Manager – Housing Services	Haldimand and Norfolk Departments: Planning, Building, Economic Development, Finance, and Public Works
<p>1.15 Building on the work for this Housing and Homelessness Plan, consider updating the housing strategy for Haldimand County to better understand the current and emerging housing needs and gaps for Haldimand County, similar to the work undertaken for Norfolk County as part of their last Official Plan review.</p> <p>Ensure this housing strategy is in line with the recommendations of this Housing and Homelessness Plan, the County’s Growth Management Strategy, and results of the Official Plan and Zoning By-law review.</p>	Short term	Haldimand Planning Department	Service Manager – Housing Services

Recommended Actions	Timelines	Lead	Other Agencies Involved
<b>Goal 2: To ensure there is an adequate and appropriate supply of rental housing for households with low incomes and priority populations.</b>			
<p>2.1 Building on current initiatives, consider developing a Housing Master Plan and financing strategy which identifies where and how affordable housing will be built.</p> <p>The Housing Master Plan should also identify any opportunities for infill or redevelopment of existing Haldimand and Norfolk Housing Corporation sites and other community housing provider sites.</p>	Short term	Service Manager – Housing Services and Haldimand and Norfolk Housing Corporation (HNHC)	All community housing providers
<p>2.2 Building on the actions under Goal 4 related to the coordinated housing and homelessness access system, consider undertaking a review of applicants who are currently on the centralized waitlist for rent-geared-to-income housing to identify protocols and opportunities to better connect people with alternatives to a subsidized housing unit, such as providing portable housing allowances.</p>	Medium term	Service Manager – Housing Services	All community housing providers
<p>2.3 Building on current Official Plan policies, consider developing an approach to securing land for affordable housing development, including a policy to give priority to affordable housing development in the disposition of surplus land, land banking, and land sharing<sup>17</sup>.</p>	Short – Medium term	Service Manager – Housing Services	Haldimand and Norfolk Departments: Planning, Economic Development, Finance, Corporate Services, and Legal Services
<p>2.4 Building on current Official Plan policies, consider implementing a Haldimand-Norfolk Affordable Housing Program which would provide incentives for the development of purpose-built rental housing that</p>	Short – Medium term	Service Manager – Housing Services	Haldimand and Norfolk Departments: Planning, Building and Finance

<sup>17</sup> Examples of land sharing may include intensification of community housing sites, including affordable housing in other community facilities such as community centres, using a portion of parking lots for affordable housing, and incorporating affordable housing units above shopping plazas.

Recommended Actions	Timelines	Lead	Other Agencies Involved
<p>includes affordable rental units for households with low incomes. Incentives may include the following.</p> <ul style="list-style-type: none"> <li>a) Building on the More Homes More Choice Act, waive, defer or provide a grant in lieu of, development charges for affordable housing projects.</li> <li>b) Provide a property tax exemption for a minimum of 25 years for affordable housing units in new and existing purpose-built affordable rental units.</li> <li>c) Waive, defer or provide a grant in lieu of, planning application and building permit fees for affordable housing developments.</li> </ul> <p>Consider implementing this as a pilot program and evaluating its impact after three years. Also consider providing incentives on a sliding scale based on the level of affordability achieved by the proposed project and whether the proposed project is receiving funding from another level of government or from another municipal program.</p>			
<p>2.5 Building on the previous action, examine the feasibility of providing a capital grant or forgivable loan for affordable housing developments which meet Passive House, LEED (even if they do not obtain certification), or similar standards.</p> <p>Consider requiring evidence, such as the results of a building inspection, if the applicant project does not have certification.</p>	Short – Medium term	Service Manager – Housing Services	Haldimand and Norfolk Departments: Building and By-law Enforcement
<p>2.6 Building on the previous actions, examine the feasibility of providing a capital grant or forgivable loan for affordable housing developments which exceed the Ontario Building Code’s accessibility and visitability requirements.</p>	Long term	Service Manager – Housing Services	Haldimand and Norfolk Departments: Building and By-law Enforcement



Recommended Actions	Timelines	Lead	Other Agencies Involved
2.7 Explore the feasibility of providing a property tax discount for property owners who donate or lease their property at below-market value for the purpose of developing affordable housing.	Medium term	Service Manager – Housing Services Haldimand and Norfolk Finance Departments	
2.8 Facilitate partnerships among community agencies, private developers, and private property owners to identify opportunities to renovate vacant or underutilized properties into affordable and/or supportive housing <sup>18</sup> .	Ongoing	Service Manager – Housing Services	Haldimand Planning Department and Norfolk Planning Department
2.9 Work with housing partners to develop a landlord engagement strategy to build better relationships with private landlords and address discrimination against people who may be ‘hard to house’.	Short term <b>Priority</b>	HN YIMBY Team and Housing and Homelessness Plan Implementation Committee	Housing and homelessness service providers
2.10 Advocate to the federal government to expand the Co-Investment fund, or any similar future programs, to provide increased capital funding for affordable housing projects, including increased funding to allow for deeper levels of affordability and the unique circumstances in rural communities as well as to improve timelines for approvals and execution of agreements, including the release of funds.  Advocacy actions should be undertaken in collaboration with other housing partners and may take the form of formal letters to relevant federal and provincial agencies and ministries or as part of the bi-annual housing summit where representatives of the federal and provincial governments are invited.	Short – Medium term	HN YIMBY Team and Housing and Homelessness Plan Implementation Committee	

<sup>18</sup> As an example, Raising the Roof’s Reside program renovates vacant or underutilized spaces such as heritage homes into new affordable housing options for people who are homeless or at risk of homelessness. For additional information: <https://www.raisingtheroof.org/what-we-do/our-initiatives/reside/>

Recommended Actions	Timelines	Lead	Other Agencies Involved
2.11 Advocate to the federal and provincial governments to increase funding for the Canada Housing Benefit, or other similar future programs.	Short – Medium term	HN YIMBY Team and Housing and Homelessness Plan Implementation Committee	
2.12 Advocate to the federal and provincial governments to fully exempt charitable non-profit organizations from HST for new affordable housing projects.	Short – Medium term	HN YIMBY Team and Housing and Homelessness Plan Implementation Committee	
2.13 Advocate to the provincial government to expand the Ontario Priorities Housing Initiative program, or similar future programs, to provide increased capital funding to build new affordable housing projects. Funding amounts should be reflective of the needs of Service Managers, including increased building costs in small, rural communities.	Short – Medium term	HN YIMBY Team and Housing and Homelessness Plan Implementation Committee	
<b>Goal 3: To ensure there are sufficient options for housing with supports to facilitate aging in place and for people who require supports to live with dignity and as independently as possible.</b>			
3.1 As part of an Official Plan and Zoning By-law review, ensure there are no barriers to the development of a range of supportive housing options throughout the different communities.  Barriers may include minimum distancing by-laws for group homes and more stringent requirements for group homes and supportive housing projects.	Short – Medium term  <b>Priority</b>	Haldimand Planning Department and Norfolk Planning Department	
3.2 Work with housing partners to provide education on basic life skills similar to the RentSmart training courses , such as being 'rent ready' and budgeting, as a standard part of the process for people moving from homelessness to permanent housing to support housing stability.	Ongoing	Service Manager – Housing Services	Literacy Council

Recommended Actions	Timelines	Lead	Other Agencies Involved
			<p>All housing and homelessness service providers</p> <p>Persons with lived and living experience</p>
<p>3.3 Building on current initiatives, consider implementing an enhanced and standardized approach to eviction prevention to be developed by the Service Manager in collaboration with all community housing providers, including the Haldimand and Norfolk Housing Corporation.</p> <p>This approach should include enhanced communication on the issue that may lead to eviction, providing information on available funding and support services, basic life skills training based on the previous action if the tenant has not had this training yet, and a repayment plan if arrears are the issue.</p>	Short term	Service Manager – Housing Services and HNHC	<p>All community housing providers</p> <p>Persons with lived and living experience</p>
<p>3.4 Examine opportunities to expand the current Housing Allowance Program to assist more households in achieving housing stability.</p>	Short term	Service Manager – Housing Services	
<p>3.5 Work with housing partners to identify opportunities to provide office space and infrastructure in central locations throughout Haldimand and Norfolk which different community agencies can use to provide support services.</p>	Medium term	Housing and Homelessness Implementation Committee	
<p>3.6 Encourage and support non-profit housing providers to explore options for a shared services model to build capacity in the sector.</p>	Medium term	Housing and Homelessness Implementation Committee	<p>All community housing providers</p> <p>Ontario Non-Profit Housing Association (ONPHA)</p> <p>Service Manager – Housing Services</p>

Recommended Actions	Timelines	Lead	Other Agencies Involved
<p>3.7 Consider working with one or more community agencies to develop and implement a Home Share Program which pairs homeowners with extra bedrooms with single individuals looking for affordable housing.</p> <p>The Service Manager may choose to provide funding for the program while the administration, including vetting individuals, is undertaken by a community agency(ies).</p>	Short – Medium term	Housing and Homelessness Implementation Committee	
<p>3.8 Encourage and support social enterprises which provide employment to people with disabilities or mental health issues, as well as people receiving Ontario Works and Ontario Disability Support Program benefits.</p>	Ongoing	Service Manager – Housing Services	
<p>3.9 As part of an education and awareness strategy, raise awareness of support services available, particularly for people with disabilities and mental health issues and work with housing partners to address the stigma associated with disabilities and mental health issues.</p>	Ongoing	HN YIMBY Team	People with disabilities and support service providers
<p>3.10 Building on the work with Health Link, consider participating in Ontario Health Team collaborations and networks to identify opportunities to coordinate efforts to address housing and support service needs of Haldimand-Norfolk residents with other stakeholders, including hospitals, doctors, and home care providers.</p>	Medium term	Housing and Homelessness Implementation Committee	
<p>3.11 As part of an education and awareness strategy, facilitate training opportunities among community agencies and non-profit support service providers to initiate and develop successful partnerships with private developers to develop accessible and supportive housing options.</p>	Medium term	HN YIMBY Team	HNHC, real estate board, housing and homelessness service providers who have partnered with the private sector

Recommended Actions	Timelines	Lead	Other Agencies Involved
3.12 Advocate to the federal, provincial and municipal governments to increase capital funding as well as funding for supports for persons with disabilities and mental health.	Short term <b>Priority</b>	Housing and Homelessness Implementation Committee and HN YIMBY Team	
<b>Goal 4: Ensure a person-centred housing, homelessness and support system is in place where all housing and homelessness service providers are working in collaboration so that everyone who needs help is able to access it in a timely manner and functional zero end to homelessness is achieved.</b>			
<p>4.1 Implement a coordinated access system based on a 'no wrong door' approach which builds on the current pilot and reflects the results of the evaluations of the two year pilot coordinated access system and the approach to Housing First.</p> <p>The coordinated access system should incorporate a Housing First approach that offers access to housing and supports for people who are homeless or at risk of homelessness as well as anyone needing permanent affordable housing and/or supports to maintain their housing. Building on the recommendations from the CHPI Program Review, the system should be designed based on a 'no wrong door' approach where any service provider can link a person needing assistance to the appropriate services no matter where or how they enter the system. As part of this work, consider a simplified application process which combines multiple applications for subsidized housing programs and support services provided by the Service manager and other housing and service providers.</p>	Short term and Ongoing <b>Priority</b>	Service Manager – Housing Services	
4.2 Building on the recommendations from the CHPI Program Review and expanding on the ongoing training initiatives, work with all housing and homelessness service providers to move to a common approach to collecting and sharing data and information, a common intake and assessment process using tools such as the SPDAT suite of products, a	Ongoing <b>Priority</b>	Service Manager – Housing Services	

Recommended Actions	Timelines	Lead	Other Agencies Involved
common referral process, and a cloud-based database that can be accessed by all members.			
4.3 Building on the previous action, as well as recommendations from the CHPI Program Review, consider prioritizing organizations who are part of the coordinated access system, who currently use the common processes and database, and who have completed the required training, for any future funding programs.	Ongoing	Service Manager – Housing Services	
4.4 Building on the existing prioritization list, consider opportunities to expand this list to incorporate any current evidence-based tools and practice to ensure continued quality improvement of service prioritization and delivery.	Short term and Ongoing <b>Priority</b>	Service Manager – Housing Services	
4.5 Identify opportunities to engage with people with lived and living experience on an ongoing basis to inform service system planning and implementation.	Ongoing	Service Manager – Housing Services	All housing and homelessness service providers
4.6 Based on the recommendations in the CHPI Program Review and Service Manager staff recommendations, examine the feasibility of adding one or two more staff to the current Homeless Prevention Team through the realignment and reallocation of resources from all housing and homelessness service providers who are part of the coordinated access system.	Short term	Service Manager – Housing Services and Housing and Homelessness Plan Implementation Committee	
4.7 Work with housing partners to examine opportunities to include emergency and transitional accommodation in churches, community centres, new community housing projects, and any other community facilities in central locations to allow easier access to services.	Ongoing	Service Manager – Housing Services and Housing and Homelessness Plan Implementation Committee	

Recommended Actions	Timelines	Lead	Other Agencies Involved
4.8 Building on the work undertaken as part of the housing needs assessment, develop a comprehensive inventory of housing and homelessness services available for Haldimand and Norfolk residents and publish this inventory on the Health and Social Services website as well as other online platforms, brochures, and e-newsletters to all community agencies to improve system navigation.	Short term and Ongoing	Service Manager – Housing Services	All housing and homelessness service providers
4.9 Work with community partners to raise awareness of all housing and homelessness services by distributing information brochures on these services through the emergency department of hospitals, Emergency Medical Services (EMS), churches, and through the police.	Ongoing	Service Manager – Housing Services and HN YIMBY Team	
4.10 Explore the possibility of implementing a ride sharing and transit partnership to address issues related to the availability and affordability of transportation.	Short term	Service Manager – Housing Services	Ride Norfolk Service providers with transportation

## Appendix A: Summary of Changes

The Haldimand and Norfolk Housing and Homelessness Plan 2020 – 2030 sets a renewed ten-year direction for Haldimand and Norfolk and its housing partners in their efforts to help residents have safe, appropriate and affordable housing options in the community and in achieving a functional end to homelessness.

This summary provides a high-level overview of the approach to developing the renewed Plan, as well as highlighting the key changes compared to the 2013 Plan.

### Approach to Renewing the Plan

The Haldimand and Norfolk Housing and Homelessness Plan 2020 – 2030, was developed by conducting a housing needs assessment, engagement sessions with Haldimand-Norfolk's key housing stakeholders and residents, as well as a review of the original Housing and Homelessness Plan implemented in 2013 and the communities' key accomplishments since then.

### Housing Needs Assessment

A housing needs assessment for Haldimand-Norfolk was undertaken examining qualitative and quantitative data.

The housing needs assessment resulted in a number of key housing gaps that exist in the Haldimand-Norfolk communities. These gaps are:

- There is a need for emergency and transitional housing options and supports for people who are homeless or at risk of homelessness.
- There is a need for affordable rental housing options for households with low incomes and priority populations.
- There is a need for additional supportive housing units for people who need housing with supports to live with dignity and as independently as possible.
- There is a need for a broader range of dwelling types, tenures and uses throughout Haldimand and Norfolk.

### Community Engagements

In addition to collecting data and information, a number of engagement sessions with Haldimand and Norfolk residents, key housing stakeholders, and persons with lived experience were undertaken. The purpose of these sessions was to validate the preliminary findings, obtain a more in-depth understanding of the housing and support needs, develop a renewed vision, and identify goals and actions to support this vision. The engagements included the following.

- A total of two (2) workshops with key housing stakeholders.



- Small group discussions and a phone interview with people with lived and living experience and priority populations from both Haldimand and Norfolk Counties.
- A workshop with the Haldimand-Norfolk Health and Social Services Advisory Committee.

## Developing the Renewed Plan

A review of the 2013 Housing and Homelessness Plan, as well as the accomplishments to date was completed. The vision of the 2013 Plan was:

Residents of Haldimand and Norfolk will be able to live in safe, appropriate, accessible and affordable housing with support opportunities.

This vision was updated for the renewed 2020 – 2030 Plan.

Communities in Haldimand and Norfolk Counties are complete, inclusive and interconnected communities which have safe, adequate and appropriate housing and support services for all residents to live with dignity.

The 2013 Plan included five key directions and 32 actions. The key directions were:

1. Ensure all residents of Haldimand and Norfolk Counties have access to suitable, safe, and affordable housing opportunities.
2. Keep people housed.
3. Expand support opportunities to meet increasingly complex needs.
4. Collaborate and coordinate responses to homelessness.
5. Advocate to senior levels of government for adequate and sustained funding for services, supports and programming

Based on the findings from the housing needs assessment and community engagements, the renewed 2020 – 2030 Plan includes a total of four goals and 50 recommended actions to address current and emerging needs as well as to better align with current provincial and federal policies, priorities and programs, including the National Housing Strategy, the revised Provincial Policy Statement, the Canada Ontario Community Housing Initiative (COCHI) and the Ontario Priorities Housing Initiative (OPHI).

The goals for the renewed Plan are as follows.

1. To encourage a broad range of dwelling types and tenures which meet the needs of current and future residents of Haldimand and Norfolk Counties.
2. To ensure there is an adequate and appropriate supply of rental housing for households with low incomes and priority population groups.

3. To ensure there are sufficient options for housing with supports to facilitate aging in place and for people who require supports to live with dignity and as independently as possible.
4. Ensure a person-centred housing, homelessness and support system is in place where all housing and homelessness service providers are working in collaboration so that everyone who needs help is able to access it in a timely manner.

In addition to the 50 actions recommended under the four goals, the renewed Plan includes two foundational actions to assist in the implementation and ongoing monitoring of the renewed Plan. These foundational actions are as follows.

1. Develop a Housing and Homelessness Plan Implementation Committee to guide the implementation of the plan.
2. Create a Haldimand-Norfolk Yes in My Backyard (YIMBY) Team to lead efforts related to education, raising awareness, community engagement and advocacy.

## Appendix B: Housing Needs Assessment

In the past five years Haldimand and Norfolk Counties have undertaken several initiatives to address housing need in the community. However, a housing needs assessment conducted as part of this study, as well as consultations with priority populations, people with lived experience of homelessness and key housing stakeholders identified there is still a significant need for affordable housing within both communities. This section gives an overview of the housing needs and gaps that exist in the community.

### Housing Demand Analysis

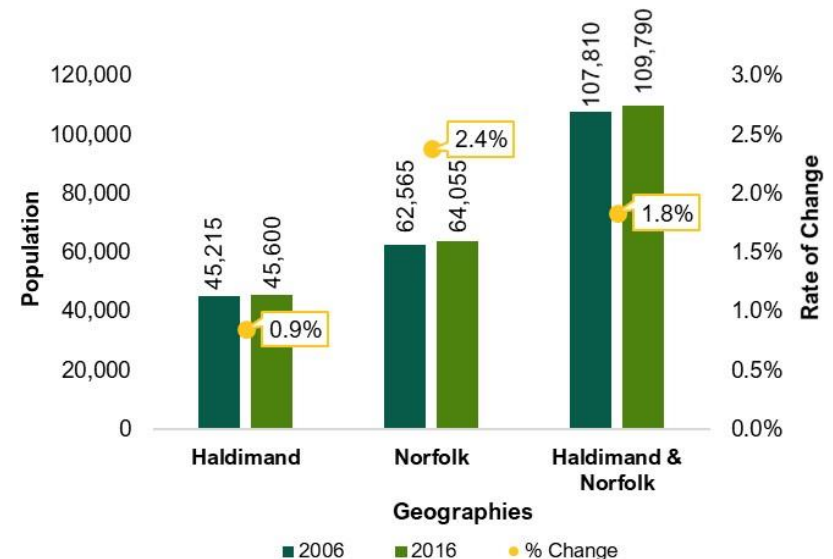
Population and household characteristics are important indicators of housing demand in a community. This section gives an overview of the demand for affordable housing in Haldimand and Norfolk. Some of the key indicators include the age of the population, household size, type tenure as well as household incomes.

### Population Trends and Projections

Data obtained from Statistics Canada show there were 109,790 people living in Haldimand and Norfolk, up by 1.8% from 2006. The majority of the population in Haldimand and Norfolk lived in Norfolk (64,040 people) while a smaller group lived in Haldimand (45,610 people) in 2016.

When comparing population growth in Haldimand and Norfolk to Ontario as a whole, the data show that Haldimand-Norfolk grew at a significantly slower rate than Ontario (1.8% compared to 10.6%) from 2006 to 2016. Within Haldimand and Norfolk it is possible to see the majority of population growth occurred in Norfolk (2.4% growth) compared to 0.9% growth in Haldimand over that same time period.

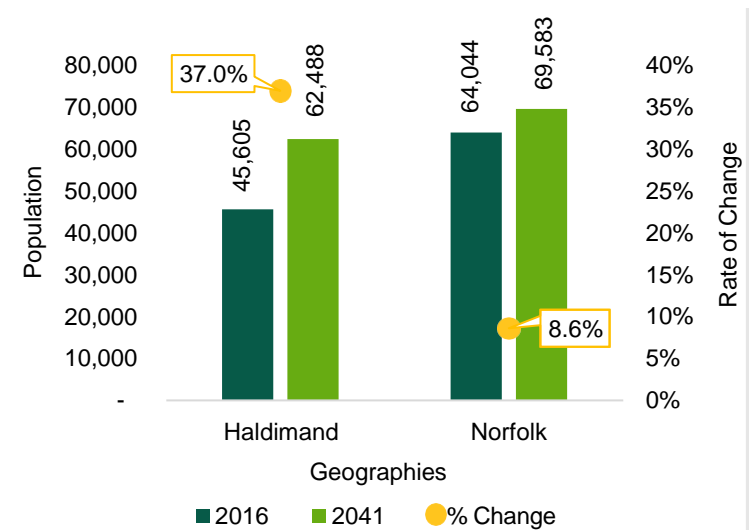
**Graph 1: Population Trends: Haldimand and Norfolk; 2006 – 2016**



Source: Statistics Canada, Community Profiles; 2006 & 2016.

The Haldimand-Norfolk population is expected to continue to grow in the near future. Forecasts indicate that by 2041 the population will grow by another 23.5% to 135,138 individuals. Haldimand is expected to grow at a faster pace (37.0%) to 45,610 by 2041 while Norfolk is estimated to grow by only 8.7% to 64,040 by 2041. However, population growth from 2006 to 2016 indicates Norfolk grew at a faster rate than Haldimand. This indicates there is a need for additional dwellings in both Norfolk and Haldimand. If insufficient dwellings are created in Haldimand moving forward, the forecasted growth for the County will not occur.

**Graph 2: Population Projections : Haldimand and Norfolk ; 2016 - 2041**



Source: Statistics Canada, Community Profiles; 2016.

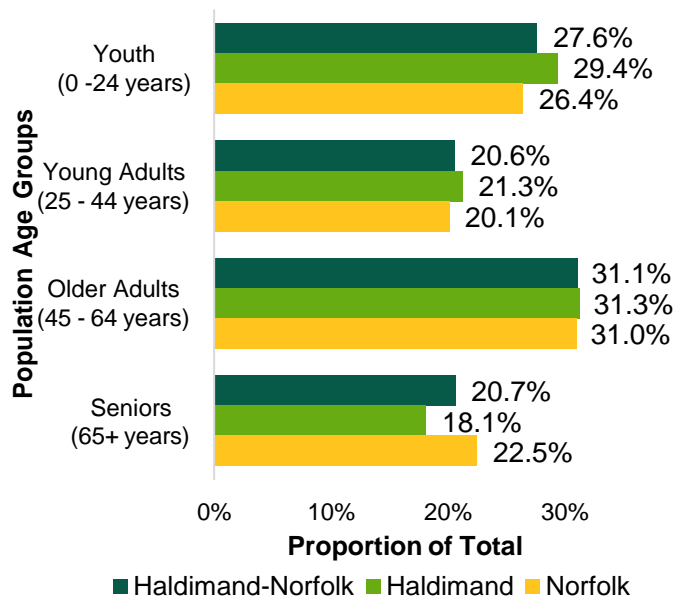
Norfolk County – 2018 Development Charges Report Background Study; 2018.

Haldimand County – Population Housing and Employment Forecast, Update and Land Needs Assessment; 2019.

## Population by Age

In 2016, a total of 27.6% of the people in Haldimand-Norfolk were youth under the age of 25, while 20.7% were seniors over the age of 65 years. Young adults aged 25 to 44 years made up 20.6% of the population in. while older adults aged 45 to 64 made up 27.8% of all residents. Norfolk had a higher proportion of seniors than Haldimand (22.5% and 18.1% respectively), while Haldimand had a higher proportion of youth compared to Norfolk (29.4% and 26.4% respectively). Both areas had a similar proportion of young and older adults.

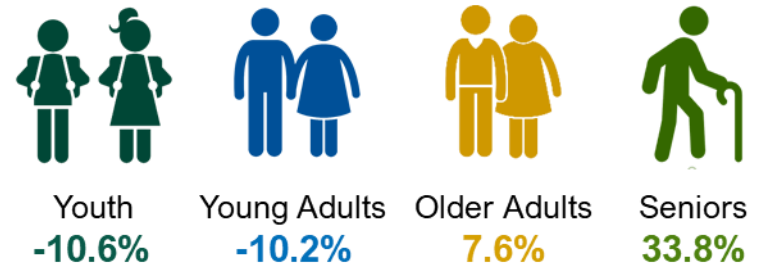
**Graph 3: Population by Age, Haldimand and Norfolk; 2016**



Source: Statistics Canada, Community Profiles; 2016.

In addition, from 2006 to 2016, the number of seniors in Norfolk-Haldimand grew significantly faster (33.8%) than the population as a whole (1.8%). The number of youth on the other hand declined over that same time period (-10.6%). The proportion of young adults saw a similar decline (-10.3%) while the population of older adults increased (7.6%). This indicates both counties are aging and are likely to continue to age in the near future. When comparing Haldimand and Norfolk, Haldimand is aging at a slightly faster pace compared to Norfolk (see table below). Both areas are aging at a similar but at a slower pace than Ontario.

**Graph 4: Population Growth by Age: Haldimand and Norfolk; 2006-2016**



Source: Statistics Canada, Community Profiles; 2006 & 2016.

## Homelessness

The Canadian Observatory on Homelessness defines homelessness as:

“The situation of an individual or family without stable, permanent, appropriate housing, or the immediate prospect, means or ability of acquiring it.”<sup>19</sup>

Homelessness can take many forms. While people living on the street or in their cars are the most obvious forms of homelessness, people who have no permanent homes, such as those who are couch surfing or living in motels, are also considered part of the homeless population.

To get a better understanding of the characteristics of the homeless population in Haldimand and Norfolk, Norfolk County conducted a homeless count as mandated by Ontario from May 7<sup>th</sup> to May 11<sup>th</sup>, 2018.

The results of the count found there were 79 homeless individuals in Haldimand and Norfolk who were homeless in

2018. Of the 79 homeless individuals, 25 (31.6%) were located in Haldimand and 54 (68.4%) in Norfolk. A total of 37 individuals (46.8%) were chronically homeless<sup>20</sup>.

Breaking down the homeless population by demographics, the data show the majority of the homeless individuals were male (51.9%), while 43.0% were female. A small group of 3.8% identified as non-binary<sup>21</sup>. In addition, a significant majority of 64.6% were aged 25 to 49 years, while only 18.9% were youth and 16.5% were 50 years or older<sup>22</sup>.

The data also show that certain population groups were more likely to be homeless than others. For example, Indigenous peoples made up 3.1% of the general population in 2016 but 7.6% of the homeless population in 2018. Other visible minorities made up 2.0% of the population in 2016 compared to 6.3% of the homeless population. In contrast, 82.2% of the homeless population identified themselves as a non-visible minority, even though non-visible minorities made up 94.8% of all individuals Haldimand and Norfolk<sup>23,24</sup>.

<sup>19</sup> Gaetz, Donaldson, Richter, & Gulliver (2013), The State of Homelessness in Canada 2013. Accessed from:

<http://homelesshub.ca/sites/default/files/SOHC2103.pdf>

<sup>20</sup> Gaetz, Donaldson, Richter, & Gulliver (2014), The State of Homelessness in Canada 2014. Accessed from:

<https://www.homelesshub.ca/sites/default/files/attachments/SOHC2014.pdf>

<sup>21</sup> Some of the percentages in this section might not add up to 100% as several respondents might have refused to answer one or more questions.

<sup>22</sup> Norfolk County (2018). 2018 Haldimand and Norfolk Counties Homeless Registry Week – Final Report.

<sup>23</sup> Norfolk County (2018). 2018 Haldimand and Norfolk Counties Homeless Registry Week – Final Report.

<sup>24</sup> Statistics Canada (2016). Haldimand-Norfolk Health Unit Community Profile. Retrieved from: <https://www12.statcan.gc.ca/census-recensement/2016/dp-pd/prof/details/page.cfm?Lang=E&Geo1=HR&Code1=3534&Geo2=PR&Cod>

The largest proportion of homeless individuals were staying with family or friends (couch surfing) (32.9%) while only 17.7% were staying in a shelter. In addition, the largest proportion of homeless individuals indicated they had become homeless because of substance abuse (34.2%). In contrast, only 10.8% mentioned job-loss or abuse by a partner or spouse. This indicates there is a need to address homelessness in both Norfolk and Haldimand, in particular for homeless individuals with substance abuse issues.

## Household Trends and Projections

While population trends and characteristics are important indicators of housing need, the characteristics of households are more directly related to housing need as each household requires a housing unit. As such, it is important to understand the trends in the number, tenure, size, and type of households in a community to understand the housing need in that community.

Census data from 2016 show there were 43,510 households living in Haldimand and Norfolk, up by 7.3% from 2006. The majority of households (59.7%) were located in Norfolk (26,010 households) compared to 17,500 (40.3%) who lived in Haldimand.

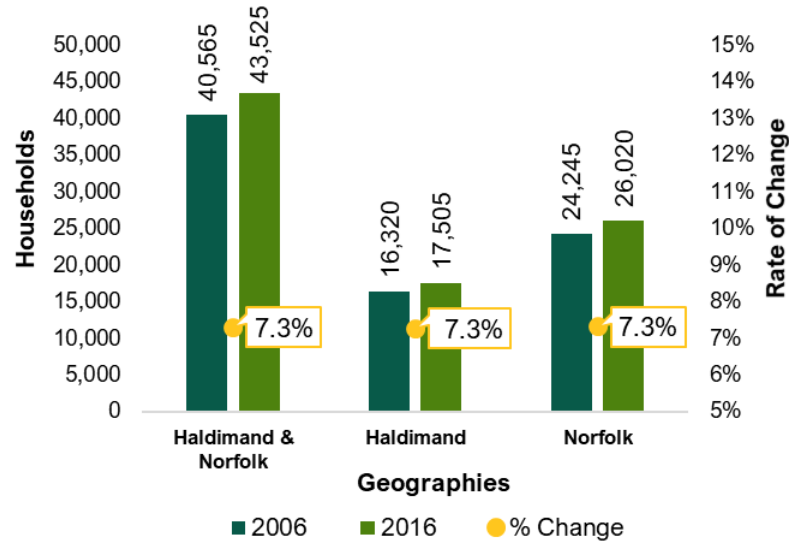
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[e2=35&SearchText=Haldimand-Norfolk&SearchType=Begin&SearchPR=01&B1=Visible%20minority&TABID=1&type=0](#)

The number of households in Haldimand and Norfolk grew by more than 3 times the rate (7.3%) compared to the population in general (1.8%). This indicates households have been getting smaller. This is a trend often observed in aging communities as seniors are more likely to live in small households (households with 2 persons or less). The number of households in both Haldimand and Norfolk County individually grew at the same rate as the average for Haldimand and Norfolk as a whole (7.3%) from 2006 to 2016.

The number of households is projected to continue to grow to 55,340 households or 27.2% in 2041. This is faster than the projected population growth (23.5%) over that same time period, which indicates household sizes in Haldimand and Norfolk are expected to continue to get smaller in the foreseeable future.

**Graph 5: Household Trends: Haldimand and Norfolk;  
2006 - 2016**



Source: Statistics Canada, Community Profiles; 2006 & 2016.

## Households by Age

In 2016, the largest proportion of households in Haldimand and Norfolk (43.1%) were led by adults aged 45 to 64 years. Households led by seniors (aged 65 years and over) made up 31.7% of all households, while households led by young adults (aged 25 to 44 years) made up 23.4%. Households led by youth aged 24 and below represented only 1.7% of all households.

The proportion of senior households was slightly higher in the County of Norfolk (33.9%) compared to the County of Haldimand (28.4%), however, Haldimand had a higher proportion of households led by an older adult (44.8%) compared to Norfolk (42.0%). Similar to the trends in population and number of households this indicates that while the current housing need is focused on dwellings that are suitable for the working population aged 25 to 64 making up 66.5% of all households, the need for housing that facilitates seniors to age in place is likely to continue to increase considering the proportion of households led by an older adult or a senior.



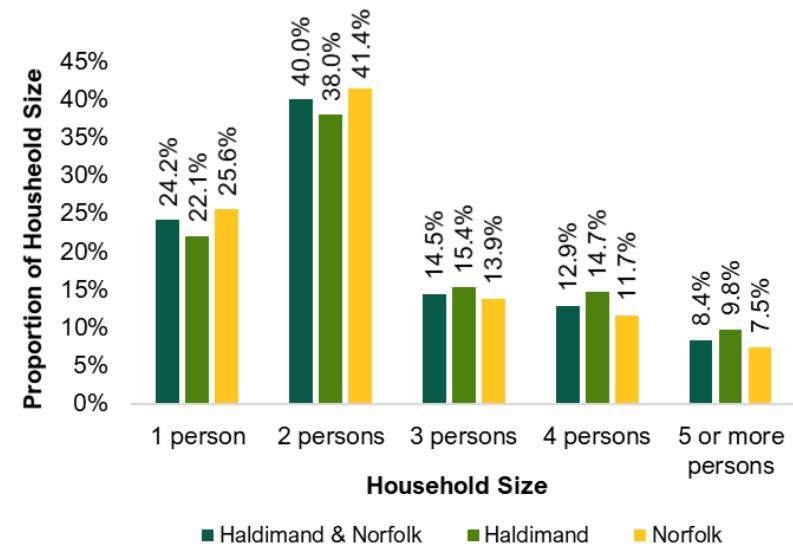
## Households by Size

In 2016, the majority (60.1%) of households in Haldimand and Norfolk were small households with one or two persons. One-person households made up 24.2% and two-person households made up 40.0%. Haldimand had a lower proportion of small households (60.1%) compared to Norfolk (67.0%). In comparison, small households in Ontario made up only 58.7% of all households. The large proportion of small households could be related to the higher proportion of households led by seniors (aged 65 years and over) in Haldimand and Norfolk.

Larger households with three or more persons made up 39.8% of all households in Haldimand and Norfolk. Haldimand had a larger proportion of larger households (39.9%) compared to Norfolk (33.0%). A total of 40.6% of the larger households in Haldimand and Norfolk were three person households while 36.0% were households of four persons and only 23.4% were households with five persons or more.

The analysis above shows that the greatest need in terms of housing in Haldimand and Norfolk is for smaller units. However, some households will continue to need larger units albeit, based on trends in household size, for a large proportion of these households two- or three-bedroom homes will be sufficient. In Norfolk the need for smaller units is higher than in Haldimand where there is a higher proportion of larger households with three persons or more.

**Graph 6: Households by Household Size: Haldimand and Norfolk; 2016**



Source: Statistics Canada, Community Profiles; 2016.

## Households by Type

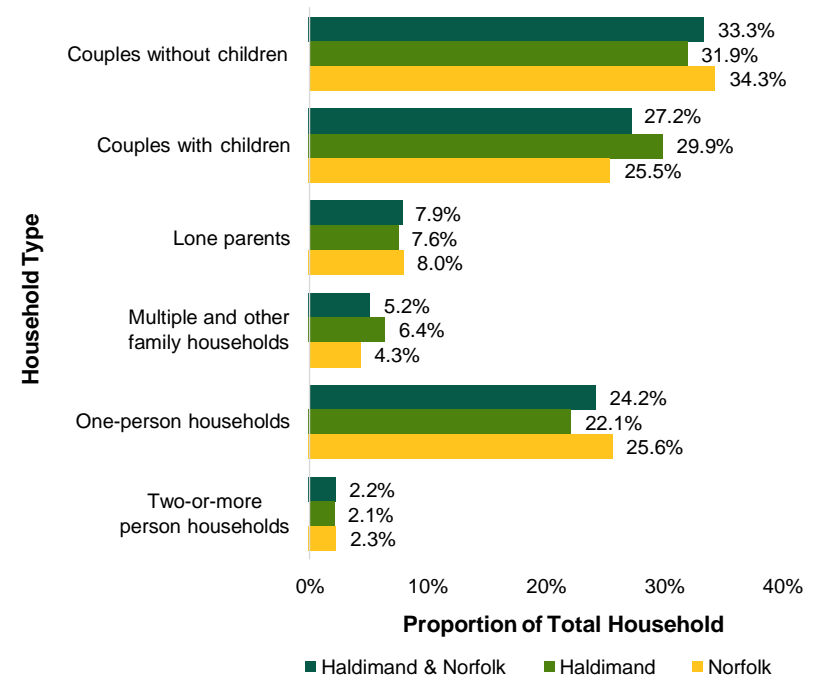
In 2016, couples without children made up 33.3% of all households in Haldimand and Norfolk compared to 24.3% in Ontario. Haldimand had a lower proportion of couples without children (31.9%) compared to Norfolk (34.3%). Persons living alone made up almost a quarter (24.2%) of all households in Haldimand and Norfolk and the number of people living alone increased by 19.5% from 2006 to 2016 compared to a 7.3% increase in all households over that same time period. The highest rate of increase was seen for non-family households with two or more persons, increasing by 39.1% from 2006 to

2016 although this household category made up only 2.2% of all households in Haldimand and Norfolk in 2016.

Couples with children made up 27.2% of all households in Haldimand and Norfolk in 2016; decreasing from 31.3% of all households in 2006. Haldimand had a higher proportion of couples with children (29.9%) compared to Norfolk (25.5%). The number of couples with children also decreased by 12.8% from 2006 to 2016 and was the only household type to see a decrease in numbers. This finding is supported by population trends mentioned above which show a decrease in the number of youth and young adult residents throughout Haldimand and Norfolk as well as the lower growth rate for the population compared to the number of households.

The data show that based on household type, similar to the previous analysis on household size, the greatest housing need is for smaller households such as singles and couples without children as they made up 57.5% of all households (25,090 households). However, couples with children made up 27.2% of all households. As such, housing suitable for families is also needed in particular in Haldimand where the proportion of couples with children was higher compared to Norfolk.

**Graph 7: Households by Household Type: Haldimand and Norfolk; 2016**



Source: Statistics Canada, Community Profiles; 2016.

## Indigenous Households

Indigenous households made up 3.1% of all households in Haldimand and 2.4% in Norfolk in 2016. In comparison, Indigenous households make up 2.6% of all households in the Province of Ontario. The higher proportion of Indigenous households in Haldimand could partially be explained by its closer proximity to the Six Nations of Grand River Reserve, the largest First Nations reserve in Canada.

Homeless enumeration data showed 7.6% of the homeless population identified as Indigenous in Haldimand and Norfolk. Indigenous peoples are more likely to be homeless compared to other households and this suggests it is important to consider the needs of Indigenous peoples when developing services for households who are homeless or at risk of homelessness.

## Households with a Member with a Disability

In 2016, 25.5% of households in Haldimand (4,465) and 25.3% of households in Norfolk (6,5854) had a member with a physical disability compared to 22.7% in Ontario overall. Similarly, 6.9% (1,215) of households in Haldimand and 6.7% (1,745) of the households in Norfolk had a member with a cognitive disability. A total of 10.5% of households in Haldimand (1,845) and 9.7% (2,510) households in Norfolk had a member with a psychological or mental disability. In comparison, 6.4% of Ontario households had a member with a cognitive disability and 9.3% had a member with a psychological or mental disability.

The greater proportions of households with a member with a disability may be partly due to the fact that Haldimand and Norfolk has a larger proportion of older households who might have mobility challenges or dementia compared to the province as a whole.

The data presented above suggests a need in Haldimand and Norfolk for housing with supports for people with disabilities or psychological and mental health problems. This need would include housing with accessibility and Universal Design features as well as support services to help people live as independently as possible. Key stakeholders and individuals with lived and living experience confirmed this need for supportive housing and mentioned individuals with cognitive disabilities or mental health issues are frequently overlooked when assessing the need for supportive housing. Therefore, it is important to consider these population groups when developing supportive housing moving forward.

## Immigrant Households

Immigrant households made up only 11.2% of all households in Haldimand and 13.8% in Norfolk in 2016. In comparison, immigrant households made up a much larger proportion (34.2%) of all households in Ontario in 2016.

Of the immigrant households living in Haldimand and Norfolk in 2016, 1.0% and 2.4% respectively were recent immigrants<sup>25</sup>. In comparison, 7.3% of immigrant households in Ontario were recent immigrants.

### Visible Minority Households

Similar to immigrant households, Haldimand (1.5% of households) and Norfolk (1.4% of households) had a lower proportion of visible minority households compared to Ontario (23.2%). This can be explained by the more rural character of the area which is generally characterized with lower proportions of visible minority households in Canada. However, homeless enumeration data showed 6.3% of the homeless population were a visible minority in Haldimand and Norfolk. This indicates visible minorities are more likely to be homeless compared to other households and suggests the needs of this group should be considered when developing services for households who are homeless or at risk of homelessness.

### Households by Tenure

In 2016, the majority of households in Haldimand and Norfolk owned their home (81.3%) compared to 69.7% in Ontario as a whole. Haldimand had a higher proportion of ownership (83.3%) compared Norfolk (79.9%).

While ownership is the predominant tenure throughout Haldimand and Norfolk, the number of renter households increased at a faster rate (10.3%) from 2006 to 2016 than the number of homeowners (6.7%) and households as a whole (7.3%). This is an indication that the demand for rental housing is increasing. The faster increase in the proportion of renter households could partially be explained by the rapid increase in non-family households with two or more persons, who generally are more likely to rent. A rapid increase in renter households is also a trend that is frequently observed in areas with an aging population where many seniors prefer to rent and use the equity from their homes to finance any supports they might need.

### Economic Context

Changing economic conditions influence the demand for housing within a community, both in terms of the number of housing units required as well as the ability of households to afford housing in the community.

### Employment Sectors

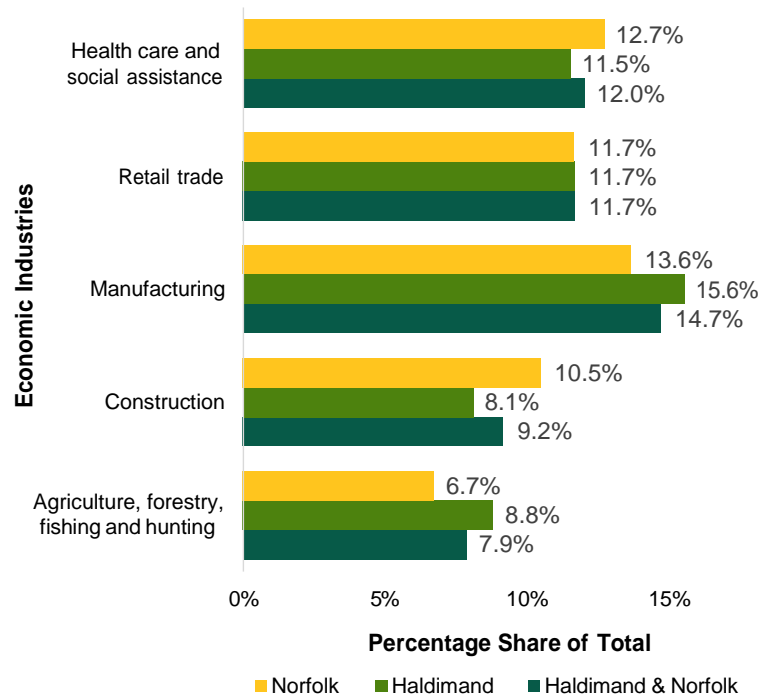
The primary sectors of employment in Haldimand and Norfolk in 2016 were manufacturing (14.7%), healthcare and social assistance (12.0%), retail/trade (11.7%), construction (9.2%) and agriculture (7.9%). The construction sector as a proportion

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<sup>25</sup> Recent immigrants are defined as immigrants who moved to Canada in the last five years from the census year.

of all jobs was larger in Norfolk (10.5%) compared to Haldimand (8.1%) while Haldimand had a larger manufacturing (15.6% compared to 13.6% in Norfolk) and agriculture (8.8% compared to 6.7% in Norfolk) sectors.

**Graph 8: Employment by Sector: Haldimand and Norfolk; 2016**



Source: Statistics Canada, Community Profiles, 2016.

The largest employers in Norfolk in 2019 were Toyotetsu Canada Inc. (850 employees), Scotlynn Commodities (850 employees), Norfolk County (700 employees) and Norfolk General Hospital (500 employees)<sup>26</sup>. The largest employers in Haldimand in 2019 were Selco US Steel (1,500 employees), CGC Inc (300 employees), Imperial Oil (260 employees) and Original Foods (150 employees)<sup>27</sup>.

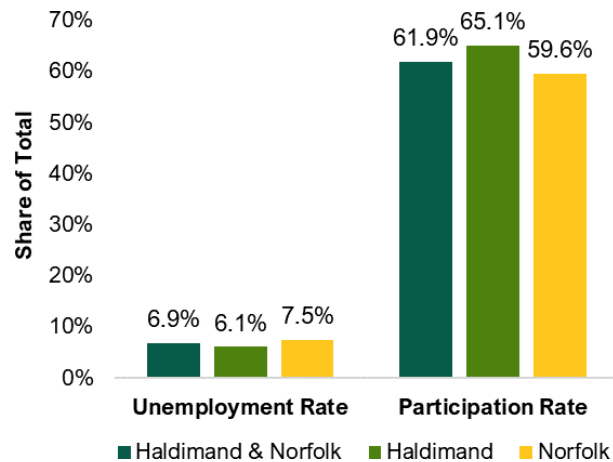
### Labour Participation and Unemployment

In 2015, 61.9% of the population 15 years and older in Haldimand and Norfolk were in the labour market, either as employees or as people looking for jobs. This proportion decreased from 66.2% in 2005 and is lower than the participation rate in Ontario in 2015 (64.7%). This trend may be partly due to the aging of the population and the fact that seniors make up a larger proportion of the population in Haldimand and Norfolk. This may also be due to limited work opportunities, particularly as the unemployment rate in Haldimand and Norfolk increased from 6.0% in 2005 to 6.9% in 2015. Haldimand had a higher participation rate and lower unemployment rate in 2015 (65.1% and 6.1%) compared to Norfolk (59.6% and 7.5%).

<sup>26</sup> The County of Norfolk – Economic Development (2019). Top Employers. Retrieved from: <https://www.norfolkbusiness.ca/top-employers/>

<sup>27</sup> The County of Haldimand (2019). Community Profile. Retrieved from: <https://www.haldimandcounty.ca/wp-content/uploads/2019/02/Labour-Force.pdf>

**Graph 9: Labour Participation and Unemployment Rate: Haldimand and Norfolk; 2016**



Source: Statistics Canada, Community Profiles; 2016.

## Household Incomes

The financial capacity of a household is an important element in determining housing need. As such, this section looks at the income of households in Haldimand and Norfolk. Household income has been calculated for 2019 using the growth rate in the consumer price index for Ontario for 2015 to 2019<sup>28</sup> of 7.7%.

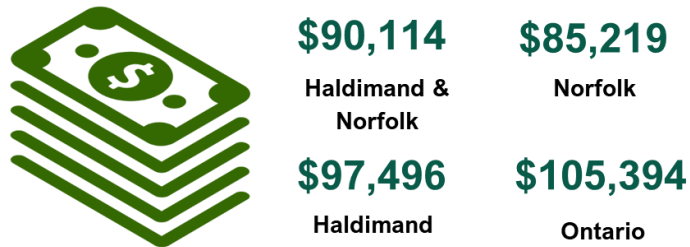
## Average and Median Household Income

The estimated average household income in the Norfolk-Haldimand Service Area in 2019 was \$90,114 while the estimated median household income was \$76,131. In comparison, the estimated average household income in Ontario in 2019 was \$105,394 while the estimated median household income was \$80,010.

The estimated average household income in Haldimand was significantly higher in 2019 (\$97,496) compared to Norfolk (\$85,219). While this is on average lower than of the average household income in Ontario, the average household income in Haldimand and Norfolk increased by 34.6% from 2005 to 2019 compared to an increase of 26.1% in the Consumer Price Index over that same time period. This indicates that households in Haldimand and Norfolk in 2019 on average had a greater purchasing power compared to households in 2005. Household incomes from 2005 to 2019 increased at a faster rate in Haldimand (39.2%) compared to Norfolk (31.4%).

<sup>28</sup> The average CPI was taken for January to July 2019 and this was used to calculate the growth rate from 2015 to 2019.

**Graph 10: Average Household Income: Haldimand and Norfolk and Comparators; 2015**



Source: Statistics Canada, Community Profiles; 2016.

## Household Income Deciles

While the average and median household incomes provide a general sense of a household's economic capacity, looking at the distribution of income within the local context provides greater detail of the economic capacity of households and their ability to afford housing. Household income deciles divide the total universe of households into ten equal portions of income groups. This means that there is a tenth (or 10%) of all households in each income decile. These income deciles are used throughout the following sections and in the affordability analysis to provide a more detailed picture of the economic profile of households in Haldimand and Norfolk Counties. Household incomes for 2019 were estimated based on the growth rate of the Ontario CPI.

Please note that in all tables and graphs, the upper range of each income decile is used except for the tenth household income decile as the upper range has been suppressed based

on Statistics Canada's confidentiality rules. The tenth income decile represents all household incomes which are one dollar or more than the upper range of the ninth income decile.

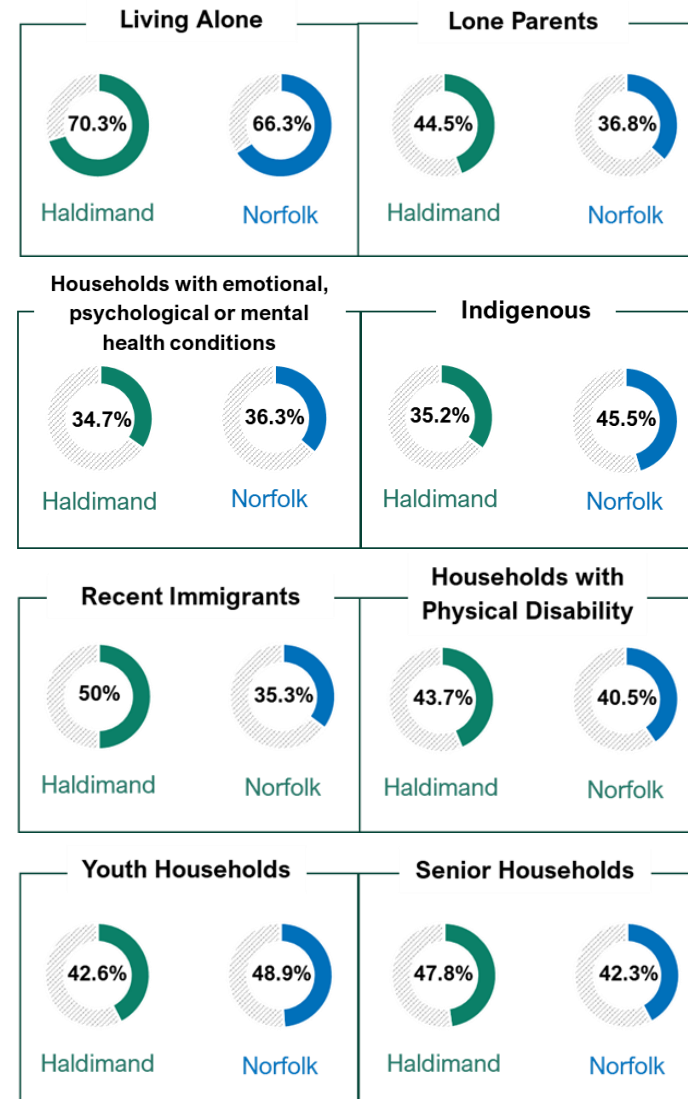
For the purposes of this study, **households with low incomes** refers to households with incomes in the **first to the third income deciles** (\$53,409 in Haldimand and \$47,279 in Norfolk); **households with moderate incomes** refers to households with incomes in the **fourth to sixth income deciles** (from \$53,410 to \$97,897 in Haldimand and from \$47,280 to \$86,505 in Norfolk); and **households with high incomes** refers to households with incomes in the **seventh to tenth income deciles** (\$97,898 and above in Haldimand and \$86,506 and above in Norfolk).



## Household Types by Household Income Deciles

Certain household types are more likely to fall in the low-income category in both Haldimand and Norfolk Counties. This includes people living alone (70.3% in Haldimand and 66.3% in Norfolk), youth households, recent immigrants, lone parents, Indigenous households, households with a member with a cognitive or physical disability or a psychological or mental health issue, senior-led households and visible minority households. This indicates that these household types have a greater need in terms of affordable housing. This also indicates that the housing affordability challenges faced by some of these groups are intertwined with a need for support services such as dwellings with accessibility features, and culturally appropriate services.

**Graph 11: Low Income by Household Type: Haldimand and Norfolk; 2016**



Source: Statistics Canada, Custom Tabulations; 2016



## Key Findings

This section provides a brief overview of the nature of housing demand in Haldimand and Norfolk.

The population of Haldimand and Norfolk is increasing and projected to continue to increase but at a slower rate compared to Ontario, suggesting the need for dwellings will continue to grow.

- From 2006 to 2016 the population in Haldimand and Norfolk Counties grew by 1.8% compared to 10.6% in Ontario
- Haldimand saw a lower growth rate (0.9%) from 2006 to 2016 compared to Norfolk (2.4%).
- Population forecasts indicate the population in Haldimand and Norfolk is expected to grow by 23.5% to 2041.

Older adults and seniors make up a large proportion of the population in Haldimand and Norfolk and the share of seniors is expected to continue to increase in the next five to ten years, indicating a need for dwellings that allow seniors to age in place.

- In 2016 in Haldimand and Norfolk, 20.7% of the population was aged 65 years or older and 31.1% were aged 45 to 64 years compared to 16.7% and 28.5% respectively in Ontario.

- Working-age young adults (25 to 44 years) made up a smaller share (20.6%) of Haldimand and Norfolk's population compared to Ontario (25.7%) in 2016 and this population group decreased by 10.2% since 2006.
- Norfolk had a higher proportion of seniors (22.5%) compared to Haldimand (18.1%).

Homelessness exists in Haldimand and Norfolk and certain population groups were more likely to be homeless compared to others, indicating there is a need for housing and support services particularly for these population groups.

- As part of a homeless enumeration exercise undertaken in May 2018, over 500 individuals were surveyed in Haldimand and Norfolk and, of those, 79 individuals stated that they were homeless. It should be noted that homelessness counts generally underestimate the actual number of people who are homeless.
- The majority of the homeless individuals were male (51.9%) and predominantly aged 25 to 49 years (64.6%)
- Indigenous peoples and visible minorities made up 7.6% and 6.3% respectively of the homeless population compared to 3.1% and 2.0% of the general population. In contrast, 82.2% of the homeless population identified themselves as a non-visible minority, while non-visible minorities made up 94.8% of the general population.

- A significant proportion of homeless individuals indicated they had become homeless because of substance abuse (34.2%).

Household sizes in Haldimand and Norfolk are shrinking and the majority of households are made up of couples without children and persons living alone. This suggests a need for smaller dwelling sizes.

- Small households with one or two persons made up 64.2% of all households in Haldimand and Norfolk in 2016 compared to 58.7% in Ontario.
- Haldimand had a lower proportion of small households (60.1%) compared to Norfolk (67.0%).
- With 57.5%, couples without children and one-person households made up the majority of households in Haldimand and Norfolk in 2016.
- The number and share of couples with children decreased from 2006 to 2016 by 12.8%.

The average household income in Haldimand and Norfolk increased at a higher rate than inflation but certain households are more likely to have low-incomes suggesting a need for affordable housing for these households.

- The average household income in Haldimand and Norfolk was estimated at \$90,114 in 2019 compared to \$105,394 in Ontario.

- Estimated average household incomes were higher in Haldimand (\$97,496) compared to Norfolk (\$85,219) in 2019.
- The average household income in Haldimand and Norfolk increased by 34.6% from 2005 to 2019 compared to a 26.1% increase in Ontario's consumer price index, indicating households have, on average, more disposable income now compared to 2015.
- However, among households in Haldimand, 30% (5,250 households in Haldimand and 7,790 households in Norfolk) had low incomes and certain household types were more likely to have low incomes, including people living alone, youth households, recent immigrants, lone parents, Indigenous households, households with a member with a cognitive or physical disability or a psychological or mental health issue, senior-led households and visible minority households

## Housing Supply

Housing supply is measured by the available housing options in a community. An important aspect of assessing housing supply is to examine recent housing activity, the tenure and condition of dwellings, and the supply of housing for residents with unique needs. This allows an analysis of the extent to which housing supply matches housing need and helps identify gaps in the current housing supply.

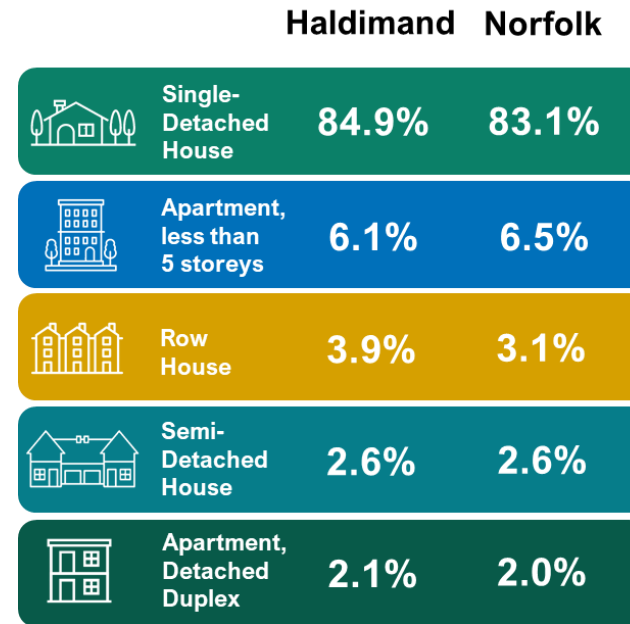
### Overall Housing Supply

The majority of dwellings in Haldimand and Norfolk are single detached dwellings, making up 83.8% of all dwellings in 2016 compared to 54.3% in Ontario. The proportion of single detached dwellings as a proportion of all dwellings was slightly higher in Haldimand (84.9%) compared to Norfolk (83.1%).

The second largest proportion of dwellings was low-rise apartment buildings with five storeys or less (6.3%), row houses (3.4%) and semi-detached dwellings (2.7%).

Norfolk had a higher proportion of low-rise apartment buildings (6.5%) compared to Haldimand (6.1%), while Haldimand had a higher proportion of row houses (3.9%) compared to Norfolk (3.1%). Both Haldimand and Norfolk had a similar proportion of semi-detached dwellings (2.6% in Haldimand and 2.8% in Norfolk).

Graph 12: Dwellings by Type: Haldimand and Norfolk ; 2016



Source: Statistics Canada, Community Profiles; 2016.

While single detached homes may be the ideal for many households, particularly larger families with children, they may not be the most appropriate dwelling type for other households, such as seniors wanting to downsize, young adults looking for their first home, persons with disabilities, or persons living alone. Single detached homes are generally less accessible due to the presence of stairs and the need for more maintenance inside and outside the home. In addition, single detached homes are generally less affordable compared to other dwelling types, such as condominium apartments or row houses. As such, having a housing supply which is composed

of predominantly single detached homes limits the options for certain households.

The analysis of housing need in Haldimand and Norfolk shows households are becoming more diverse in terms of housing need. This includes an aging population and a shift to smaller households of predominantly couples without children. This indicates a need for a more diverse housing supply that will allow seniors to age in place and young adults to settle more easily in the community.

### Housing Completions

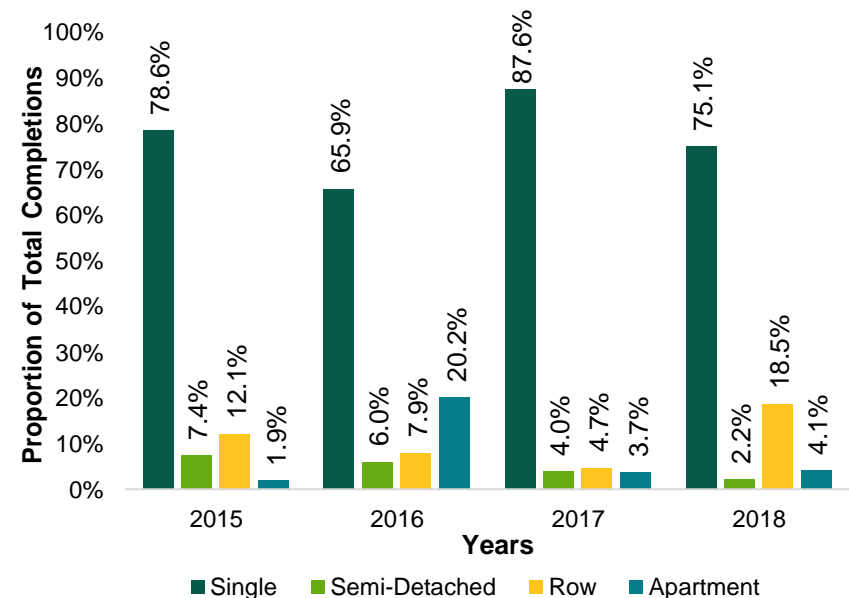
According to CMHC, there were 631 housing completions in Haldimand and Norfolk in 2018, up by 35.4% from 466 completions in 2016. Haldimand had a higher number of completions in 2018 (370) compared to 261 completions in Norfolk.

The majority of housing completions in 2018 in Haldimand and Norfolk were single detached dwellings, making up 75.4% of all housing completions. Row/ townhouses made up 18.5% of all completions while apartments made up 4.1% and semi-detached dwellings 2.2% of all completions.

In addition, the share of completions of single detached homes increased from 65.9% of all completions in 2016 to 75.4% in 2018. While completions of row houses increased (from 12.1% in 2016 to 18.5% in 2018) as well as the completions of apartments (from 1.9% in 2016 to 4.1% in 2018), these

dwelling types still made up only a very small proportion of all completions in Haldimand and Norfolk.

**Graph 13: Completions by Type: Haldimand and Norfolk; 2015-2018**



Source: CMHC Information Portal; 2015–2018.

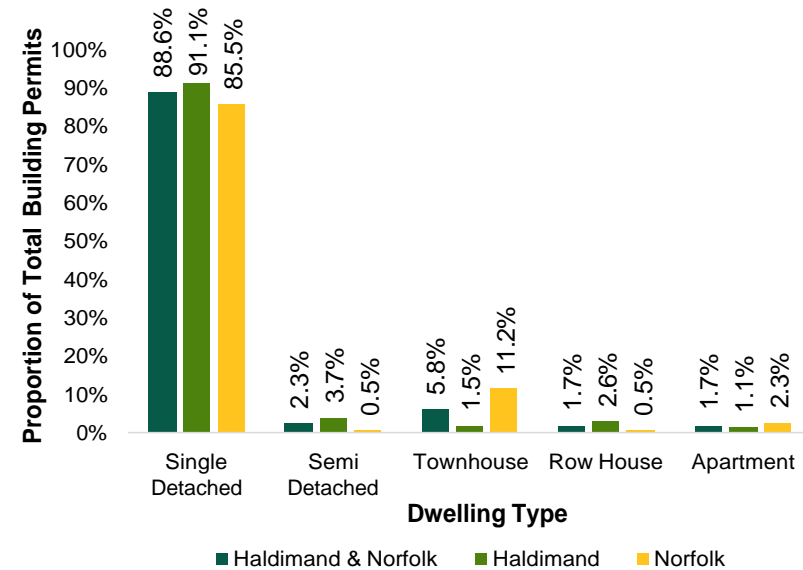
In 2018, rental housing completions made up only 0.3% (2 units) of all housing completions in Haldimand and Norfolk while ownership and condominium dwellings made up 99.7%. Furthermore, there were no rental housing completions in 2017 although there were 70 rental dwellings were completed in 2016, making up 15.0% of all completions in 2016.

## Building Permits

When looking at building permits issued in 2018, the data confirms the trend identified in the previous section on completions. A total of 88.6% of building permits issued in Haldimand and Norfolk in 2018 were for single detached dwellings while only 5.8% of permits was issued for new townhouse units, 2.3% for semi-detached units, 1.7% for row houses and 1.7% for apartment units. Haldimand had a slightly higher proportion of permits issued for single detached dwellings in 2018 (91.1%) compared to Norfolk (85.5%). Norfolk had a higher proportion of permits issued for townhouse (11.2%) and apartment dwellings (2.3%) in 2018 compared to Haldimand (1.5% and 1.1% respectively).

These findings show that, while some diversification in terms of dwelling type is occurring, the vast majority of new dwellings are still single detached homes. As previously mentioned, while this is an ideal housing form for many households, there are many households, particularly older households, young adults without children and individuals with a disability who would require a different dwelling type.

**Graph 14: Building Permits by Type: Haldimand and Norfolk; 2018**



Source: Norfolk County – 2018 Development Charges Report Background Study; 2018.

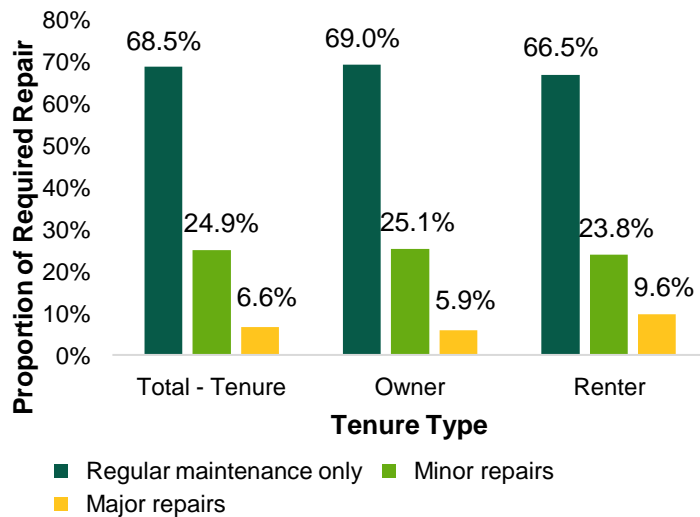
Haldimand County – Population, Household & Employment forecast Update 2011-2041; 2014.

## Condition of Dwellings

In 2016, 6.6% of all dwellings in Haldimand and Norfolk required major repairs. This is higher than the proportion in Ontario as a whole (6.1%). Haldimand had a slightly higher proportion of dwellings in need of major repairs (6.7%) compared to Norfolk (6.5%).

Rental dwellings were more likely to be in need of major repairs in 2016 (9.6%) compared to owned dwellings (5.9%) in Haldimand and Norfolk.

**Graph 15: Condition of Dwellings by Tenure: Haldimand and Norfolk; 2016**



Source: Statistics Canada, Community Profiles; 2016.

## Market Housing Supply

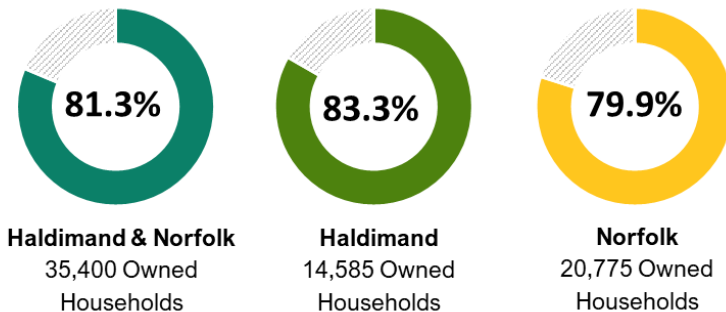
The majority of housing units in a community are private market housing units and include both rental and ownership units. This section looks at the trends in the supply of ownership and rental housing as well as average housing costs.

### Market Ownership Housing

Home ownership is a valuable form of personal investment and is often viewed as the most important way to build personal assets. For many households, home ownership is the ideal form of housing and can offer a form of investment, security of tenure, and quality in accommodation.

There were 35,400 owned dwellings in Haldimand and Norfolk in 2016. Owned dwellings made up 81.3% of all dwellings in Haldimand and Norfolk in 2016. The proportion of owned dwellings in Haldimand was higher (83.3%) compared to Norfolk (79.9%). The proportion of owned dwellings in Ontario was significantly lower (69.7%).

**Graph 16: Proportion of Owned Dwellings: Haldimand and Norfolk; 2016**



Source: Statistics Canada, Community Profiles; 2016.

### Average House Price

Based on a point in time scan<sup>29</sup> of the average house price in Haldimand and Norfolk in August of 2019, it was found the average house price in Haldimand and Norfolk was \$512,912; up by 66.4% from 2016. In comparison, the growth rate of the consumer price index in Ontario was 7.7% from 2016 to 2019. The environment scan showed the average value of a dwelling was higher in Haldimand (\$569,396) compared to Norfolk (\$476,995).

The average value of all dwellings in 2016 was \$313,599; up by 46.9% from \$213,466 in 2006<sup>30</sup>. Average house prices increased at a faster rate in Haldimand (48.5%) compared to

Norfolk (45.8%) from 2006 to 2016. In comparison, the average value of all dwellings in Ontario increased by 70.2% from 2006 to 2016.

While the average property values for all dwellings in Haldimand and Norfolk increased by 46.9% from 2006 to 2016, the average household income increased by 25.0% and the Ontario CPI increased by 19.2% during the same time period. This indicates that while households have greater buying power for other goods in 2016 compared to 2006, household incomes are not keeping pace with the increase in house prices and home ownership is becoming less affordable to households with low and moderate incomes in Haldimand and Norfolk.

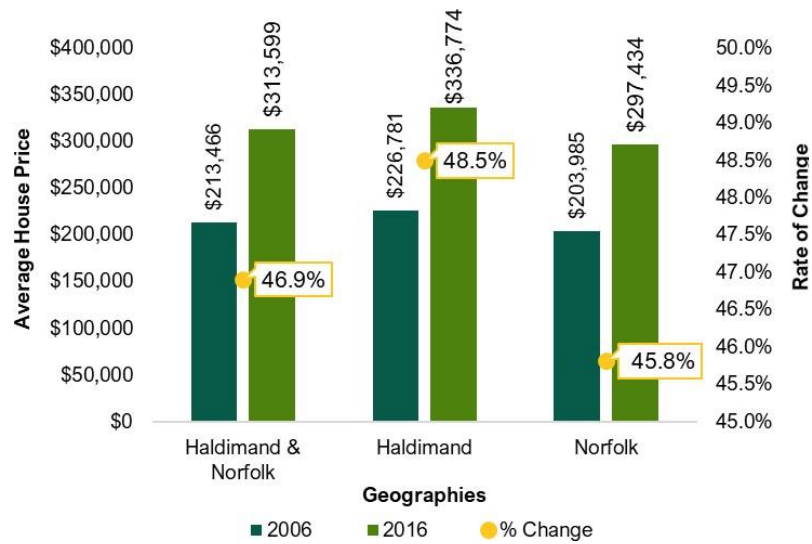
<sup>29</sup> CMHC does not provide average house prices for Haldimand County. In addition, only 51 listings were included in CMHC's report for Norfolk. Therefore, a point in time scan was conducted in August 2019 of 72 listings

throughout both counties. The average for Norfolk was compared with the available CMHC data, and differed by less than 2.0%.

<sup>30</sup> Based on self-assessment data obtained from Statistics Canada Community profiles for 2016 and 2006.



**Graph 17: Average House Prices (2016) and Proportion Change: Haldimand and Norfolk; 2006 - 2016**



Source: Statistics Canada, Community Profiles; 2006 & 2016.

## Market Rental Housing

Rental housing fulfills a number of important roles in the housing market in a community. It offers a flexible form of accommodation, provides relief from day-to-day maintenance, and often provides more modest-sized units. In addition, rental housing is generally more affordable compared to ownership housing. In most cases, rented dwellings tend to have lower monthly costs and only require the first and last months' rent as deposit. The flexibility and affordability of rental housing is ideal for some households, such as seniors wishing to downsize or who are on a fixed income, young adults starting their career, or people living alone.

Until the mid-1970's, rental housing as a tenure was more prevalent than it was today, particularly in urban areas. It was common to rent even among high-income earners<sup>31</sup>. However, a reform of the Canadian tax code in 1972 shifted the balance in the housing market to an ownership-based model which provided tax incentives for homeowners while removing tax incentives for the construction of purpose-built rental apartments. Recent changes in provincial legislation have provided more support for rental housing and more security for tenants, however, there is still a very strong focus on home ownership, particularly in more rural communities.

<sup>31</sup> Suttor G. 2015. Rental Paths from Post-war to Present: Canada Compared. Retrieved from: <http://www.urbancentre.utoronto.ca/redirects/rp218.html>



### Rental Market Universe

The rental market in a community is generally made up of the primary rental market and the secondary rental market. The **primary rental market** includes all self-contained rental units where the primary purpose of the structure is to house rental tenants. The primary rental market includes purpose-built rental apartments and rowhouses.

The **secondary rental market** represents self-contained units that were not built specifically as rental housing but are currently being rented out. These units include rented single-detached, semi-detached, row/townhouses, duplex apartments (i.e. one above the other), rented accessory apartments/secondary, rented condominium units, and one or two apartments which are part of a commercial or other type of structure.

According to CMHC, there were a total of 1,375 rental units in the primary market in Haldimand and Norfolk; up from 1,368 units in 2016. The majority of these units are located in Norfolk (66.4%; 913 units) while 33.6% (462 units) were located in Haldimand. The low number of primary rental units in Norfolk County is partly explained by the very low rates of rental housing completions in the past years. Since 2015, only 78 rental units were constructed of which 70 were constructed in just one year.

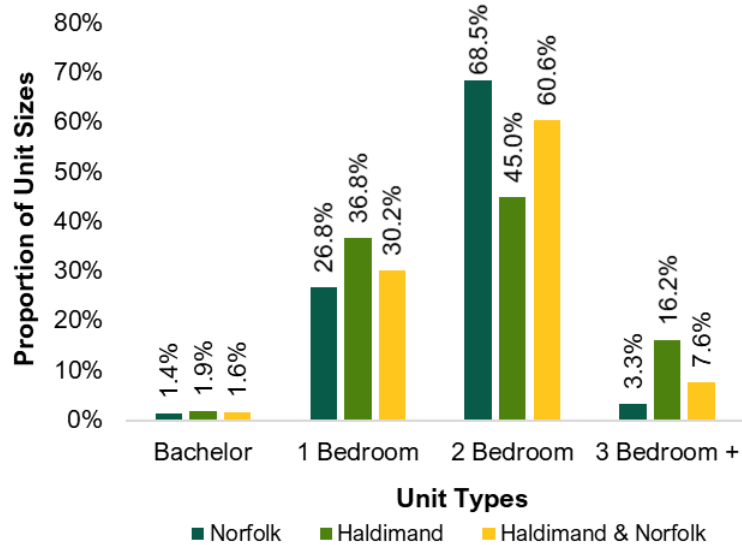
The County of Norfolk is currently working with Indwell, a local non-profit developer, to add 32 purpose built rental dwellings

with supports to the housing stock, which will further increase the supply of purpose-built rental dwellings in Norfolk County.

In 2018, two-bedroom units made up the largest proportion of primary rental units in the Haldimand and Norfolk Service Area; making up 60.6% of all units, up from 59.4% in 2016. One-bedroom units made up 30.2% of all primary rental market units in 2018, down slightly from 31.2% in 2016. The proportion of one-bedroom units in the primary rental market was higher in Haldimand (36.8%) compared to Norfolk (26.8%), while the proportion of two-bedroom apartments was higher in Norfolk (68.5%) compared to Haldimand (45.0%).

Considering that one- and two-person households made up 64.2% of all households in Haldimand and Norfolk in 2016, the make-up of the primary rental market supply matches the demographic profile of Haldimand and Norfolk.

**Graph 18: Primary Rental Market Universe by Unit Size: Haldimand and Norfolk; 2018**



Source: CMHC, Information Portal; 2018.

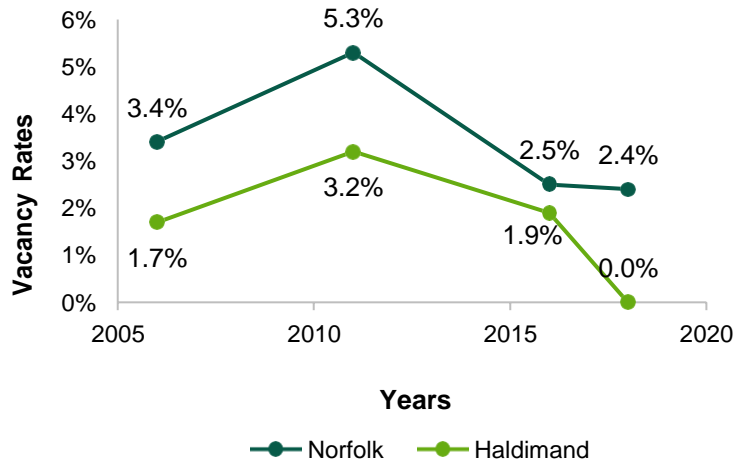
When compared with the number of renter households in Haldimand and Norfolk, primary rental units made up only 16.8% of all rental units in 2016. Approximately 6,787 rental units (83.2%) are in the secondary rental market. While the secondary rental market provides a good supply of rental housing in a community, particularly a more rural community, this is an unstable supply as owners/ landlords can more easily remove these units from the market. In addition, it may be more challenging to monitor the condition of these rental dwellings, particularly in the more rural areas of Haldimand and Norfolk.

### Vacancy Rates

A healthy vacancy rate is generally considered to be 3.0%. This indicates there is a balance between the supply and demand for rental units. When the vacancy rate moves above 3.0%, there tends to be more options for renters and pressure for landlords to reduce rents. However, when vacancy rates become too high, there is less incentive for developers to build rental units. Vacancy rates below 3.0% indicate there is less choice for renters in terms of unit types and affordability. Low vacancy rates also generally coincide with an upward trend in rent levels, making rental housing less affordable.

In 2018, the vacancy rate for primary rental units in Norfolk was 2.4%. In contrast, in Haldimand the Vacancy rate was 0.0%. One-bedroom and two-bedroom apartments in Haldimand both had vacancy rates of 0.0% while in Norfolk both unit types had a vacancy rate of 2.5%. Vacancy rates for apartments with 3 bedrooms or more, as well as bachelor apartments were suppressed for both areas.

**Graph 19: Primary Rental Market Vacancy Rates: Haldimand and Norfolk; 2006 - 2018**



Source: CMHC, Information Portal; 2006, 2011, 2016 & 2018.

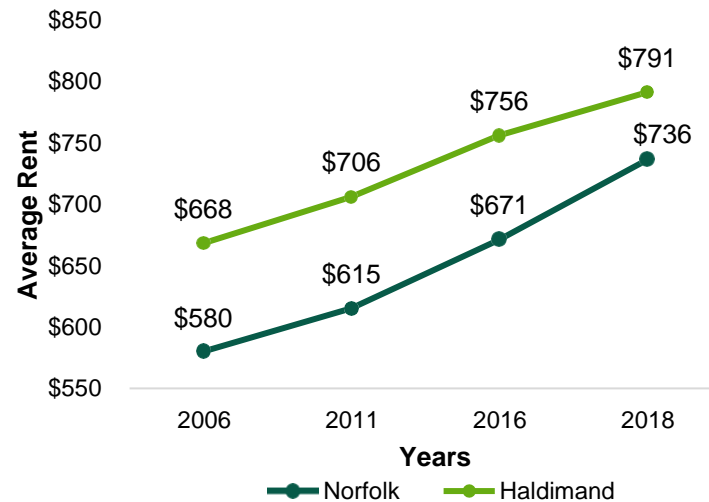
This indicates that the overall supply in the primary rental market is not meeting the demand for these units. In particular, the demand in Haldimand is far exceeding the supply of rental units. Considering that one-bedroom and two-bedroom units already make up the largest proportion of primary rental units in Haldimand and Norfolk, the low vacancy rate for these unit types suggests a greater demand for this unit size. In addition, household trends showing a growing number of senior and small households indicate the demand for one and two bedrooms is likely to continue to grow further in the near future and indicates a need for more purpose built rental apartments in Haldimand and Norfolk.

### Average Market Rents

The total average market rent for units in the primary rental market in Haldimand was \$791 in 2018; up by 4.6% from \$756 per month in 2016 to \$791 in 2018. Average rents in Norfolk were generally lower but increased at a faster rate by 9.7% from \$671 per month in 2016 to \$736 in 2018. This is faster than inflation (5.7%) over that time period.

The average market rent for one-bedroom apartments saw the highest rate of increase from 2016 to 2018 in both Haldimand and Norfolk; increasing by 16.3% to \$736 in Norfolk and 5.3% to \$778 in Haldimand. Rents for two-bedroom apartments increased at a slower rate by 7.2% in Norfolk and 3.3% in Haldimand.

**Graph 20: Primary Rental Market Average Rents: Haldimand and Norfolk; 2006 - 2018**



Source: CMHC, Information Portal; 2006, 2011, 2016 & 2018.

In the secondary market, rents are generally higher than in the primary market. In Haldimand and Norfolk a similar trend can be observed. CMHC does not track rents in the secondary rental market but based on an environment scan of 50 listings undertaken in early October 2019, the average rent in the secondary market was \$1,388. This is significantly higher than the average market rent in the primary market.

In Haldimand the average rent was (\$1,492 per month), while in Norfolk, average rents were slightly lower (\$1,291 per month).

## Non-Market Housing Supply

Non-market housing is made up of emergency accommodation and permanent housing units where monthly rent rates are geared-to-income or set at below-market rates. These housing units are generally provided by the non-profit and public sectors.

## Emergency Shelters

The need for emergency shelters and transitional housing is driven by many factors, such as family break-up, loss of employment, illness, domestic violence, or recent release from the hospital or the correctional system. While these factors contribute to the need for emergency shelters and transitional housing, in general, the main factor which influences the need for these housing types is the lack of permanent affordable housing in a community.

There is currently one shelter in Haldimand and Norfolk operated by the Haldimand and Norfolk Women's Services. This shelter is located in Simcoe (Norfolk County) and offers beds to survivors of domestic and sexual violence. The shelter has 21 beds and occupancy rates were 95.0% for 2019 year to date (August 2019). The average length of stay was about 8 weeks.

## Need for Emergency Shelters

Data obtained from the Homeless Enumeration in 2018 showed there were 79 homeless individuals in Haldimand-Norfolk in 2018, the majority of which were males (51.9%). Other priority groups who were overrepresented among the homeless population were visible minorities and Indigenous peoples. Many respondents indicated they became homeless because of substance abuse issues. There are very limited options available for these population groups. This is supported by the fact that the largest proportion of homeless individuals surveyed in the enumeration of 2018 indicated they were couch surfing (32.9%).

There are many factors which contribute to homelessness, but the main reason is a lack of housing which is affordable to households with low incomes and which includes supports individuals need to remain housed. While Norfolk County, as the Service Manager for Haldimand and Norfolk, should allocate most of its resources to the creation of more permanent affordable and supportive housing options, considering the lack of emergency shelters in the community

for a number of priority populations, Haldimand and Norfolk Counties may want consider adding additional emergency shelter beds appropriate for males, visible minorities, Indigenous peoples and individuals with substance abuse issues. Key stakeholders and individuals with lived experience confirmed the need for additional emergency and transitional housing services for individuals who are homeless.

### Transitional Housing

Transitional housing provides temporary accommodation for those who have experienced homelessness or who are coming from emergency shelters. It is meant to bridge the gap between emergency shelters and permanent housing. Transitional housing usually includes support services provided on site to help with residents' housing stability and self-sufficiency to assist them in moving to permanent housing. There were two organizations offering transitional housing with a total of 20 units. Both organizations have a maximum stay of one year. Similar to the previous section on emergency shelters, there is a lack of transitional housing available for males, visible minorities, Indigenous peoples and individuals with substance abuse issues.

**Table 1: Transitional Housing: Haldimand and Norfolk ; 2019**

Agency Name	Geography	Target Population	Number of Beds/Units
Canadian Mental Health Association Brant-Haldimand-Norfolk	Norfolk County	Persons experiencing mental illness	4 units
South & Metcalfe Non-Profit Housing Corporation, including Quetzal Family Homes	Norfolk County	Women and their children who are victims of/or experiencing domestic abuse	16 units
<b>Total</b>			<b>20 units</b>

*Source: Haldimand and Norfolk Housing Corporation 2019, Canadian Mental Health Association Brant-Haldimand-Norfolk 2019.*

## Supportive Housing

Supportive housing is permanent housing which may have accessibility design features as well as support services to help people with unique needs to live as independently as possible. There are a number of organizations in Haldimand and Norfolk providing a total of 198 supportive units or beds. The majority of these beds are located in Norfolk (155), while 44 were located in Haldimand. A total of 30 rent supplements with supports are provided throughout both Counties to individuals with a developmental disability.

Even though there are a number of supportive housing units available in Haldimand and Norfolk, the existing units are not able to meet the current need. For example, according to the CMHA, there were 30 people on its wait list for supportive housing as of August 2019 and Indwell Community Homes indicated there were 98 people on its waitlist. Wait times can be 2 years or more. Developmental Services Ontario reports there were 161 individuals with developmental disabilities in need for residential services in Haldimand and Norfolk.

**Table 2: Supportive Housing: Haldimand and Norfolk ; 2019**

Agency Name	Geography	Target Population	Number of Beds/Units
Canadian Mental Health Association Brant-Haldimand-Norfolk	Norfolk	Individuals experiencing mental illness	86 units
Haldimand-Norfolk R.E.A.C.H. (Union House)	Norfolk	Youth (age 15 to 18)	8 beds
Simcoe Residential Home	Norfolk	Individuals with mental health challenges, developmental delays, drug addiction issues, and alcoholism issues, etc.	13 units
Community Living Haldimand	Haldimand	Adults with a developmental disability	30 units*
True Experience	Haldimand	Adults 17-65 years of age experiencing mental illness	14 beds
Indwell Community Homes - Hambleton Hall	Norfolk	Low-income Seniors, Adults, Families (often facing barriers such as financial, mental health, addictions, and physical or developmental disabilities)	40 beds
Holmes House	Norfolk	Individuals with substance abuse issues	8 units
<b>Total</b>			<b>198 units/beds</b>

\*These units are provided through rent supplements

Source: Community Service Providers in Haldimand and Norfolk 2019

### Supportive Housing – Long Term Care

A long-term care home is permanent accommodation for people who need 24-hour nursing and personal care with onsite supervision or monitoring to ensure their safety and who have care needs which cannot be safely met in the community through publicly-funded community-based services and other caregiving support<sup>32</sup>. People who need long-term care are placed in homes through Community Care Access Centres (CCAC) by the province.

There were a total of 797 long-term care beds in Haldimand and Norfolk of which the majority were located in Norfolk (480 beds) and a smaller number in Haldimand (317 beds). Waitlist data for these long-term care homes indicates there were 609 individuals waiting for a bed as of May 31, 2019. This is almost the same as the total number of beds and indicates a need for additional long-term care beds in Haldimand and Norfolk as well as supportive housing options targeted at seniors.

**Table 3: Long-Term Care Beds: Haldimand and Norfolk; 2019**

Agency Name	Geography	Number of Beds	Waitlist
Norfolk Hospital Nursing Home	Norfolk	80	17
Norview Lodge	Norfolk	179	150
Anson Place Care Centre	Haldimand	61	14
Cedarwood Village	Norfolk	91	24
Delhi Long Term Care Centre	Norfolk	60	12
Dover Cliffs Long Term Care Centre	Norfolk	70	2
Edgewater Gardens	Haldimand	64	139
Parkview Meadows - Gardenview Long Term Care Centre	Haldimand	64	96
Grandview Lodge	Haldimand	128	155
<b>Total</b>		<b>797</b>	<b>609</b>

Source: HNHB Healthline 2019

<sup>32</sup> Queen's Printer for Ontario (2019). Find a long term care home. Accessed from: <https://www.ontario.ca/page/find-long-term-care-home#section-3>.

Accommodation rates for long term care range from about \$62.18 to \$88.82 per day or \$1,891.31 to \$2,701.61 per month. The province provides a subsidy through the Long-Term Care Rate Reduction Program to individuals who do not have enough income to pay for the basic rate.

**Table 4: Long Term Care Daily and Monthly Rates: Ontario; 2019**

Basic Units	\$62.18	\$1,891.31
Semi-Private Units	\$74.96	\$2,280.04
Private Units	\$88.82	\$2,701.61

Source: Queen's Printer for Ontario, 2019

### Supportive Housing – Seniors

There were a total of 511 seniors housing or retirement home spaces in 11 residences<sup>33</sup> in Haldimand and Norfolk in 2019<sup>34</sup>. The capture rate<sup>35</sup> for these seniors housing spaces in 2019 was 7.6%. In comparison, the capture rate for Ontario as a whole was 4.6%.

The overall vacancy rate for these seniors housing spaces was 6.5% in 2019; down from 7.0% in 2018. The average rent for all units in 2019 was \$2,695; up by 6.4% from \$2,533 in 2018.

### Support Services

In addition to supportive housing units provided by community agencies, there are a large number of community agencies in Haldimand and Norfolk which provide support services to assist individuals and families. These agencies provide a range of services, including assistance with searching for housing, eviction prevention, legal assistance, referrals to housing and other support services, food banks, clothing and furniture banks, life skills training, employment supports, and counselling.

<sup>33</sup> Please note that some of these residences may already be included in the supply of supportive housing.

<sup>34</sup> Seniors housing refers to facilities which have at least one unit that is not subsidized, has been in operation for at least one year, has at least ten rental units, offers an on-site meal plan, does not offer high levels of health care (defined as 1.5 hours or more of care per day) to all its residents (so nursing homes and long term care homes are not included), offer rental units (life

lease units and owner-occupied units are not included), and has at least 50% of its residents who are 65 years or older.

<sup>35</sup> The capture rate is the ratio of the total number of residents living in the survey universe divided by the estimated population aged 75 years and older. The population aged 75 years and older is used as the majority of seniors living in these residences are aged 75 years and older.



## Community Housing

Community housing refers to housing which has received some form of subsidy from Norfolk County as the Service Manager for Haldimand and Norfolk or other levels of governments. These units are usually provided by non-profit organizations or private landlords who have rent supplement agreements with the Service Manager. In addition, Norfolk County also has its own housing corporation (the Haldimand and Norfolk Housing Corporation) which manages the largest proportion of subsidized units in Haldimand and Norfolk.

These units have rent rates which are geared to income (RGI), where the household pays no more than 30% of their income for housing costs or are affordable where the rent is at 80% of the average market rent for the area. For the purposes of this report, subsidized housing includes units owned and/or operated by the Haldimand-Norfolk Housing Corporation or other non-profit organizations, social housing units, units built under the Investment for Affordable Housing (IAH) Program or rent supplement units with private landlords.

### Community Housing – Rent Geared to Income and Affordable Housing

There are a total of 826 RGI and affordable housing units in Haldimand and Norfolk as of August 2019. Of these units, 82.3% are RGI units while 17.7% are affordable or market rate units. The majority of the 826 units, 541 units are located in Norfolk while Haldimand had 285 units. More than half of the units were one-bedroom units (54.0%) while almost a quarter

were three-bedroom units (23.8%). A total of 16.9% were two-bedroom units while 3.0% were units with four bedrooms or more. Lastly, 2.3% were studios.

**Table 5: Subsidized Housing by Unit Size: Haldimand and Norfolk; 2019**

Unit Size	Units	%
Studio	19	2.3%
One-bedroom	441	53.4%
Two-bedrooms	138	16.7%
Three-bedrooms	194	23.5%
Four-bedrooms	20	2.4%
Five-bedrooms	4	0.5%
<b>Total</b>	<b>826</b>	<b>100.0%</b>

*Source: Norfolk County 2019*

There were eleven housing providers within Haldimand and Norfolk. The Haldimand and Norfolk Housing Corporation owns and/or operates a majority of the units in Haldimand and Norfolk (528 units; 63.9%) as of August 2019. A total of 391 are owned by the Corporation and 137 are property managed on behalf of other non-profit housing providers.

The largest proportion (65.3%) of the units are in mixed buildings for individuals and families. A total of 20.7% are in seniors' only buildings and 14.0% are in buildings dedicated to families.

**Table 6: Subsidized Housing by Mandate: Haldimand and Norfolk; 2019**

Units by Mandate	Units	%
Individuals and Families	539	65.3%
Families	116	14.0%
Seniors (65+ years)	171	20.7%
<b>Total</b>	<b>826</b>	<b>100.0%</b>

Source: Norfolk County 2019

### Community Housing – Rent Supplement Units

The Haldimand-Norfolk Health Unit's Rent Supplement Program offers eligible applicants on the centralized waitlist accommodation in privately owned buildings. The rent supplement pays the difference between the affordable rent and the market rent for the unit. The rent supplement is connected to the unit rather than the households. This means that the program does not allow for applicants to be subsidized in their current private unit and if they move out of the rent supplement unit, they cannot take their subsidy with them.

As of August 2019, there were a total of 8 rent supplements. All rent supplements are currently connected to market units operated by non-profit housing providers.

### Community Housing – Investment in Affordable Housing

As the Service Manager for Haldimand and Norfolk, Norfolk County administers the Investment in Affordable Housing Program for both Norfolk and Haldimand. IAH programs include: Rent supplements, housing allowance, capital investment rental housing, the Home Ownership program, and the Ontario Renovates program. As of August 2019, there were a total of 158 units constructed through this program.

### Community Housing – Canada Ontario Community Housing Initiative and Ontario Priorities Housing Initiative

The Canada Ontario Community Housing Initiative (COCHI) and the Ontario Priorities Housing Initiative (OPHI) are two new programs launched by the Provincial Government in 2019 to support the Government's Community Housing Renewal Strategy. COCHI leverages federal funds to replace declining funding under the federal Social Housing Agreement. COCHI funding allocation match the decrease in funding through the Social Housing Agreement to maintain funding levels at about the 2018-2019 level. For 2019-2020 Haldimand and Norfolk received \$17,284 through this program.

OPHI is a federal provincial program launched in 2019 that will build on and replace the Investment in Affordable Housing Program. Similar to the IAH program, the province cost matches the federal funding allocation. In 2019-2020

Haldimand and Norfolk received \$732,700 through this program.

### Community Housing – Affordable Homeownership

Habitat for Humanity Brant-Norfolk has supported one family in achieving affordable home ownership. A total of two additional homes will be constructed in the next 12 months. There are three families currently on the wait list to purchase a home in the next three years.

### Need for Community Housing

While there seems to be a significant number of subsidized housing units in Haldimand and Norfolk, data from the centralized waiting list show that there is still a gap in supply. As of December 31<sup>st</sup>, 2018, there were a total of 343 households waiting for subsidized. A total of 222 (64.7%) were households waiting for a unit in Norfolk County and 121 (35.3%) were waiting for a unit in Haldimand County.

Of the households waiting for a unit, 27.4% were without dependents. Senior applicants made up 27.7% of those waiting for a unit in 2018. A total of 44.9% were households with dependents. Special Priority households made up 13.7% of those waiting for a unit in 2018. Average wait times range from 1 to 3 years for households with special priority and up to 8 years for other households.

When the centralized waiting list is compared to the composition of the subsidized housing portfolio, there is a slight mismatch between demand and supply. Seniors made

up 27.7% of the households on the waiting list while seniors-only units made up 20.7% of the supply. Units for individuals and families made up 65.3% of the existing supply while applicants without dependents made up 27.4% of the households on the waiting list. Applicants with dependents made up 44.9% while units for families made up 14.0% of the supply. This data suggests that there is a slightly greater need for subsidized units for seniors.

## Key Findings

This section provides a brief overview of the nature of housing affordability in Haldimand and Norfolk.

The majority of homes in Haldimand and Norfolk are single detached dwellings and the focus on single detached dwellings is expected to continue in the near future.

- Single detached dwellings made up the majority of homes in Haldimand and Norfolk (83.8%) compared to 54.3% in Ontario.
- Haldimand had a higher proportion of single detached dwellings in 2016 (84.9%) compared to Norfolk (83.1%).
- A total of 75.1% of completions in 2018 and 88.6% of building permits issued in 2018 were for single detached units. This suggests the focus on low density homes will continue in the foreseeable future.

- Row houses (3.4%) and apartment buildings (7.2%) made up only a small share of all dwellings in Haldimand and Norfolk.

There are a range of supportive housing options in Haldimand and Norfolk, but key findings show an increasing need for more supportive housing options.

- There are a range of supportive housing options (191 units of which 30 rent supplements) in Haldimand and Norfolk, including options for people with mental health issues, people with developmental disabilities, formerly homeless individuals, and survivors of domestic violence.
- The results of email and phone conversations with community agencies also show that there were 289 individuals and families on a wait list for supportive housing with just three organizations.
- There were a total of 609 people on the waiting list of long-term care beds in Haldimand and Norfolk as of August 2019. This is almost the same number as the total number of beds (797).

There is a need to increase the supply of purpose-built affordable and market rental housing in Haldimand and Norfolk.

- Renters make up 18.7% of all households in Haldimand and Norfolk compared to 30.2% in Ontario.
- Haldimand had a much smaller proportion of renter households in 2016 (16.7%) compared to Norfolk (20.1%).
- The number of rental dwellings in Haldimand and Norfolk increased from 2006 to 2016 by 10.3% compared to 7.3% overall dwelling growth.
- The average vacancy rate for purpose-built rental units in Haldimand and Norfolk has remained below 3% since 2016 and was 0.0% in Haldimand and 2.4% in Norfolk in 2018. This indicates a strong demand for purpose-built rental housing throughout Haldimand and Norfolk.
- There were 343 households on the Haldimand and Norfolk centralized waitlist on December 31<sup>st</sup>, 2018. A total of 222 households (64.7%) indicated they preferred to live in Norfolk while 121 households (35.3%) preferred to live in Haldimand. This indicates a strong need for rental dwellings affordable to households with low incomes.

## Housing Affordability

Housing is the largest monthly expenditure for most households in Canada. According to Statistics Canada's Survey of Household Spending, a household's spending on shelter<sup>36</sup> made up 21.2% of all expenditures by Canadian households in 2015<sup>37</sup>.

Housing affordability is an important factor in the wellbeing of all residents and an adequate supply of affordable housing greatly contributes to healthy and economically prosperous communities.

This section examines housing affordability in Haldimand and Norfolk by looking at the proportion of income a household spends on housing costs.

### Proportion of Income Spent on Shelter

Statistics Canada defines "income spent on shelter" as the proportion of a household's average monthly income which is spent on housing costs. This percentage is calculated by dividing the total shelter-related expenses by the household's

total monthly income. These expenses include the monthly rent or mortgage payments, property taxes and condominium fees, the cost of electricity, heat, water and other municipal services<sup>38</sup>. CMHC defines affordable housing as housing that costs less than 30% of before-tax household income<sup>39</sup>.

In 2015, 20.0% (8,415 households) of all households in Haldimand and Norfolk were spending 30% or more of their before-tax household income on housing costs. This indicates these households were facing housing affordability issues. This proportion was slightly higher in Norfolk (20.3%; 5,105 households) than in Haldimand (19.7%; 3,315 households). In comparison, 27.6% of all households in Ontario were facing housing affordability issues in 2015.

In addition, 6.3% (1,105 households) of households in Haldimand and 6.9% (1,795 households) of households in Norfolk spent 50% or more of their household income on shelter in 2015, indicating they were facing severe housing affordability issues.

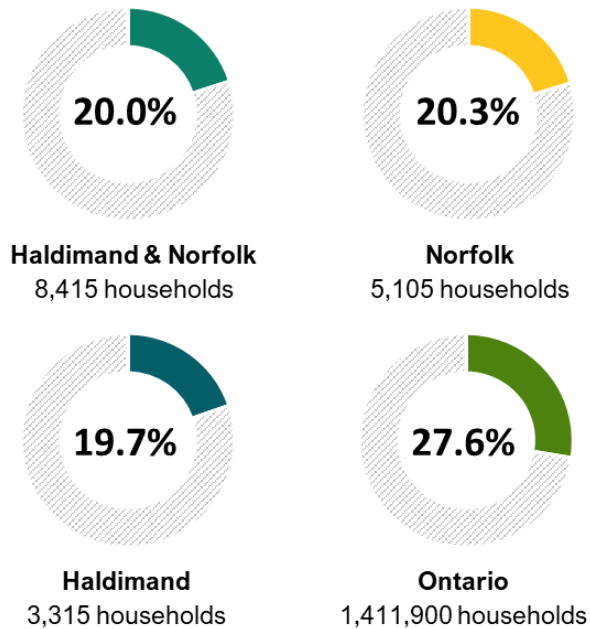
<sup>36</sup> This includes rent or mortgage payments, repairs and maintenance, property taxes, insurance, and utilities.

<sup>37</sup> Statistics Canada (2017). Table 203-0021: Survey of household spending (SHS), household spending, Canada, regions and provinces, annual (dollars), CANSIM. Accessed from: <http://www5.statcan.gc.ca/cansim/a47>.

<sup>38</sup> Statistics Canada (2017). Dictionary, Census of Population, 2016. Accessed from: <http://www12.statcan.gc.ca/census-recensement/2016/ref/dict/az1-eng.cfm#S>.

<sup>39</sup> CMHC (2014). Housing in Canada Online: Definition of Variables. Accessed from: [http://cmhc.beyond2020.com/HiCODefinitions\\_EN.html#\\_Affordable\\_dwelling\\_s\\_1](http://cmhc.beyond2020.com/HiCODefinitions_EN.html#_Affordable_dwelling_s_1).

**Figure 1: Households Spending 30% or more on Shelter: Haldimand and Norfolk; 2015**

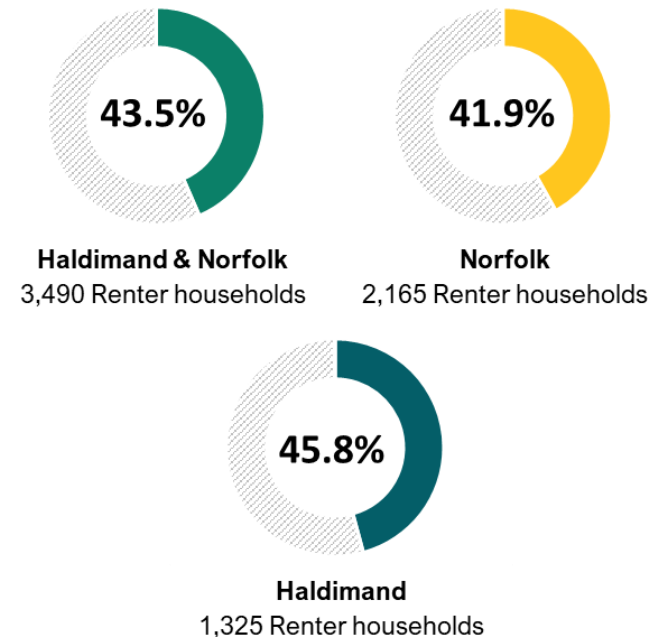


Source: Statistics Canada, Custom Tabulations; 2016.

Renter households generally have lower incomes compared to owner households. This may partly explain why 43.5% (3,490 households) of all renters in Haldimand and Norfolk in 2015 were facing housing affordability issues compared to 14.5% of all owners. Haldimand had a slightly higher proportion of renter households facing affordability issues (45.8%; 1,325 households) compared to Norfolk (41.9%; 2,165 households). This may be partially explained by the higher average rent that was observed in Haldimand compared to Norfolk.

This indicates that there is a greater need for rental housing compared to ownership housing. In addition, the need is greater in Haldimand compared to Norfolk. The greater proportion of households in Haldimand facing housing affordability issues can potentially be explained by the lower supply of rental housing in Haldimand and the low vacancy rates mentioned in previous sections of this report. This could push prices up, making rental housing less affordable to households in Haldimand.

**Figure 2: Renter Households Spending 30% or more on Shelter Haldimand and Norfolk; 2015**

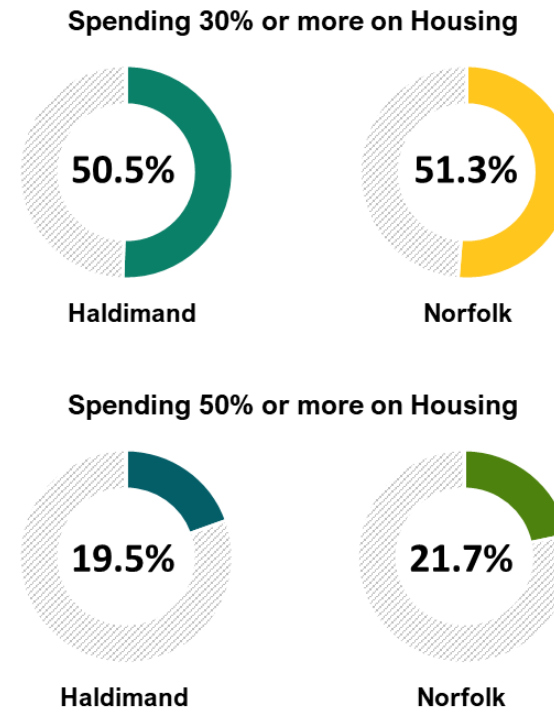


Source: Statistics Canada, Custom Tabulations; 2016.

## Proportion of Income Spent on Shelter by Household Income deciles

In 2015, 50.5% of households with low incomes in Haldimand and 51.3% of households with low income in Norfolk were facing housing affordability issues. In addition, 19.5% of low-income households in Haldimand and 21.7% of low-income households in Norfolk were facing severe housing affordability issues (i.e. spending 50% or more of their household income on housing costs). In addition, 11.2% of households in Haldimand and 15.6% of households in Norfolk with moderate incomes were facing housing affordability issues. A total of 1.4% and 0.8% of moderate income households in Haldimand and Norfolk respectively were facing severe housing affordability issues. This suggests the need for affordable housing is greater among households with low incomes earning less than \$53,409 in Haldimand and less than \$47,279 in Norfolk in 2019. However, there is also a need for affordable options for households with moderate incomes.

Graph 21: Households with Low Incomes Spending 30% or More on Shelter: Haldimand and Norfolk; 2016



Source: Statistics Canada, Custom Tabulations; 2016.



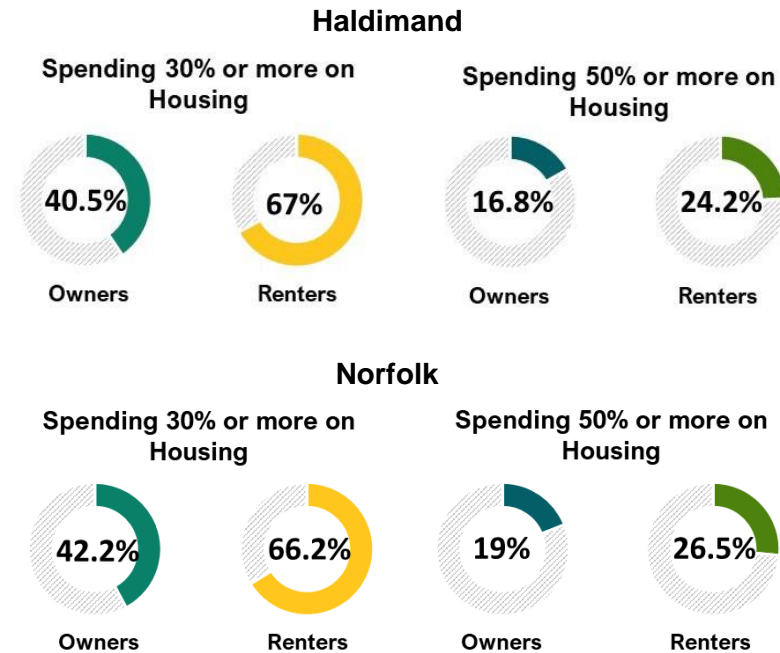
## Proportion of Income Spent on Shelter by Household Income Deciles and Household Tenure

Among renters with low incomes (\$53,409 or less in Haldimand and \$47,279 or less in Norfolk) in 2015, 67.0% and 66.2% were facing housing affordability issues in Haldimand and Norfolk respectively. In addition, 24.2% in Haldimand and 26.5% in Norfolk were facing severe housing affordability issues.

In comparison, among owners with low incomes, 40.5% were facing housing affordability issues in Haldimand and 42.2% in Norfolk. A total of 16.8% of owner households with low incomes in Haldimand and 19.0% owners with low incomes in Norfolk were facing severe housing affordability issues.

Furthermore, among renters with moderate incomes (households with incomes of \$53,410 to \$97,897 in Haldimand and \$47,280 to \$86,505 in Norfolk), 5.3% and 9.2% were facing housing affordability issues in Haldimand and Norfolk respectively compared to 12.0% and 12.2% of owners with moderate incomes in Haldimand and Norfolk Counties. This data suggests that while the need for affordable rental housing, particularly for households with low incomes, is definitely more significant, there is also a need for affordable ownership options for households with low and moderate incomes.

Graph 22: Households with Low Incomes Spending 30% or More on Shelter by Tenure: Haldimand and Norfolk; 2016



Source: Statistics Canada, Custom Tabulations; 2016.



## Proportion of Income Spent on Shelter by Household Income Deciles and Household Type

The previous section showed households with low incomes were more likely to face housing affordability issues (50.5% in Haldimand and 51.3% in Norfolk) compared to households in general (19.7% in Haldimand and 20.3% in Norfolk). However, among low-income households, some household types were more likely to face housing affordability issues than others. In Norfolk, these household types include visible minorities (78.9% spending 30%+ on housing costs), two or more person households (72.5%), Indigenous households (67.9%), households with a member with a psychological or mental health issue (65.9%), multiple family households (65.0%), lone-parent households (63.6%), youth households (63.6%), couples with children (61.2%), households with a cognitive disability (54.9%), and persons living alone (53.6%).

In Haldimand, households with low incomes who are also more likely to be facing housing affordability issues include recent immigrant households (100%), visible minority households (70.6%), households with a member with a psychological or mental health issue (67.2%), households with a member with a cognitive disability (62.2%), lone parent households (62.7%), two or more person household (60.0%), couples with children (59.1%), Indigenous households (57.9%), youth households (57.7%), households with a member with a physical disability (54.4%), multiple family households (52.9%), and persons living alone (52.7%).

This indicates a greater need housing options which are affordable to households with low incomes and these options should include housing for families with children, accessible housing, housing with supports, and smaller options.

## Core Housing Need

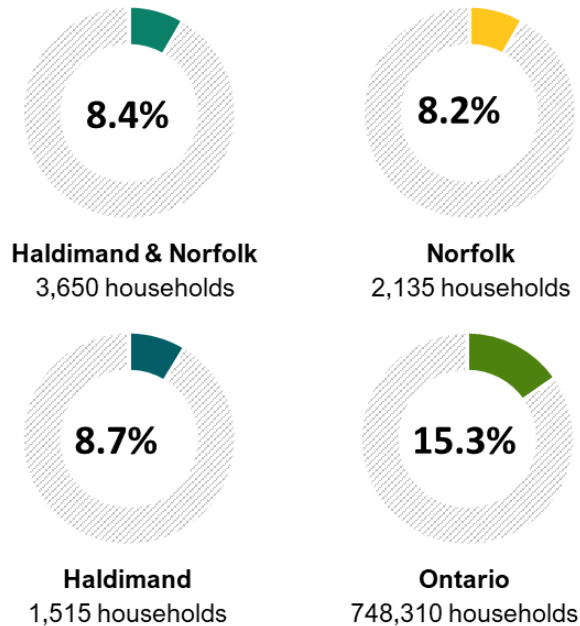
A household is said to be in core housing need if its housing falls below one of the adequacy, suitability, or affordability standards<sup>40</sup> and it would have to spend more than 30% of its before-tax income to pay the median rent for alternative housing in the area which meets the three standards.

Please note that the proportions in this section may not add up to 100% as a household can fall below more than one housing standard.

In 2016, 8.4% of all households in Haldimand and Norfolk fell below one or more of the core housing need standards and most (94.7%) fell below the affordability standard. In comparison, 15.3% of Ontario households were in core housing need.

Haldimand had a slightly higher proportion of households in core need (8.7%) compared to Norfolk (8.2%). This may be partly explained by the higher rents in Haldimand and the lower proportion of apartment buildings compared to single detached units which are frequently more expensive.

Graph 23: Core Need: Haldimand and Norfolk and Comparators; 2016



Source: Statistics Canada, Custom Tabulations; 2016.

<sup>40</sup> According to CMHC, **adequate housing** is housing that does not require any major repairs. **Suitable housing** is housing with enough bedrooms for

the size and make-up of the household. **Affordable housing** is housing which costs less than 30% of a household's income.

## Rental Housing Affordability

The following graph shows the top range of each renter household income decile and what monthly rent is affordable for each income decile. Renter household income deciles were used in this analysis as renter household incomes are lower than owner household incomes or total household incomes.

Based on the average market rent reported by CMHC and renter household incomes, renters with low incomes in the 1<sup>st</sup> to the 3<sup>rd</sup> renter income deciles cannot afford the average market rent in Haldimand or Norfolk without spending more than 30% of their income on housing costs.

Renters with incomes in the 3<sup>rd</sup> income decile or higher in Norfolk would be able to afford a bachelor unit. Renter households in the 4<sup>th</sup> income decile or higher would be able to afford a one-bedroom and two-bedroom unit in both Haldimand and Norfolk. Renter households would have to have incomes in the 5<sup>th</sup> household income decile or above (i.e. \$32,151 or more in Haldimand and \$33,560 in Norfolk) to be

able to afford a rental unit with three or more bedrooms in the primary rental market. Rents in the secondary market were significantly higher. A household would need to be in the 7<sup>th</sup> income decile in both Haldimand and Norfolk to afford the average market rent. The secondary market makes up 83.2% of the rental housing stock. This means that almost all low and moderate income renter households would have to spend 30% or more of their household income or more on rent to afford a unit.

This partly explains why, among couples with children, 59.1% of those with low incomes in Haldimand and 61.2% in Norfolk are facing housing affordability issues. In addition, among lone-parent households, 62.7% of those with low incomes in Haldimand and 63.6% in Norfolk face housing affordability issues. This analysis indicates a need for rental housing which is affordable to households with low and moderate incomes. In addition, consideration should be given to providing affordable rental units which are suitable for both small and larger households.

Table 7: Renter Household Affordability by Income Deciles: Haldimand and Norfolk; 2019

	Norfolk							Haldimand					
	Maximum Affordable Rent	Bachelor	1 Bedroom	2 Bedroom	3 or more Bedroom	AMR – Primary rental market	AMR – Secondary rental market	Maximum Affordable Rent	1 Bedroom	2 Bedroom	3 or more Bedroom	AMR – Primary rental market	AMR – Secondary rental market
		\$565	\$736	\$732	\$912	\$736	\$1,291		\$778	\$791	\$822	\$791	\$1,492
<b>Low Income</b> Deciles 1 - 3	\$374	No	No	No	No	No	No	\$377	No	No	No	No	No
	\$505	No	No	No	No	No	No	\$504	No	No	No	No	No
	\$632	Yes	No	No	No	No	No	\$644	No	No	No	No	No
<b>Moderate Income</b> Deciles 4 - 6	\$839	Yes	Yes	Yes	No	Yes	No	\$804	Yes	Yes	No	Yes	No
	\$1,006	Yes	Yes	Yes	Yes	Yes	No	\$978	Yes	Yes	Yes	Yes	No
	\$1,214	Yes	Yes	Yes	Yes	Yes	No	\$1,208	Yes	Yes	Yes	Yes	No
<b>High Income</b> Deciles 7- 10	\$1,472	Yes	Yes	Yes	Yes	Yes	Yes	\$1,507	Yes	Yes	Yes	Yes	Yes
	\$1,818	Yes	Yes	Yes	Yes	Yes	Yes	\$1,877	Yes	Yes	Yes	Yes	Yes
	\$2,426	Yes	Yes	Yes	Yes	Yes	Yes	\$2,321	Yes	Yes	Yes	Yes	Yes

Source: CMHC Information Portal; 2018. Statistics Canada, Custom Tabulations 2016. Point-in-time scan of online rental ads for the secondary rental market in Haldimand and Norfolk Counties.

## Ownership Housing Affordability

The following chart shows a comparison of the maximum affordable house price for each of the household income deciles compared to the average price of different dwelling types in Haldimand and Norfolk Counties. When the affordable house price is compared to the average house price found in the environmental scan conducted as part of this study, the

data shows only households with incomes in the 8<sup>th</sup> income decile or higher in Haldimand and households in the 9<sup>th</sup> income decile and higher in Norfolk would be able to afford the average house price without spending 30% or more of their income on housing costs<sup>41</sup>. When the maximum affordable house price based on the household income deciles for each of the counties is compared to the average house price for the respective counties, the data shows that only households in

<sup>41</sup> Assuming estimated household incomes for 2019, a 5.0% down-payment on a 25 year amortization period, CMHC mortgage standard insurance

premium of 4.0%, the Bank of Canada's 5 year conventional mortgage rate, and property tax rates for single detached residences for each geography.

the 9<sup>th</sup> income decile can afford the average house price in Norfolk and Haldimand Counties. This suggests most households would not be able to afford the average house price in Haldimand and Norfolk, even though the majority of homes in Haldimand and Norfolk were owned (81.3%) in 2016.

While some of these households may have bought their homes when house prices were much lower, this suggests that there are some households who are forced to spend more than they can afford on housing costs, given the limited options.

Table 8: Ownership Affordability by Income Deciles : Haldimand and Norfolk ; 2019

		Norfolk Deciles			Haldimand Deciles		
		Maximum Affordable House Price (Norfolk)	Norfolk Average House Price	Haldimand-Norfolk	Maximum Affordable House Price (Haldimand)	Haldimand Average House Price	Haldimand-Norfolk
			\$476,995	\$521,912		\$569,396	\$521,912
<b>Low Income</b> Deciles 1-3	Decile 1	\$89,145	No	No	\$100,422	No	No
	Decile 2	\$137,532	No	No	\$154,409	No	No
	Decile 3	\$179,562	No	No	\$202,448	No	No
<b>Moderate Income</b> Deciles 4-6	Decile 4	\$224,791	No	No	\$258,889	No	No
	Decile 5	\$276,794	No	No	\$310,447	No	No
	Decile 6	\$329,923	No	No	\$372,636	No	No
<b>High income</b> Deciles 7-10	Decile 7	\$394,282	No	No	\$443,129	No	No
	Decile 8	\$473,863	No	No	\$534,812	No	Yes
	Decile 9	\$615,377	Yes	Yes	\$678,223	Yes	Yes

Source: Statistics Canada, Community Profiles; 2016. Statistics Canada, Custom Tabulations 2016; environmental scan of house prices in Haldimand and Norfolk Counties

## Key Findings

This section provides a brief overview of the nature of housing affordability in Haldimand and Norfolk:

One fifth of all households in Haldimand and Norfolk are facing housing affordability issues indicating a need for more affordable housing in Haldimand and Norfolk.

- In 2015, 20.0% of all households in Haldimand and Norfolk were spending 30% or more of their before-tax income on housing costs.
- Renter households were more likely to face housing affordability issues compared to owners (43.4% compared to 14.5%)
- Norfolk had a slightly higher proportion of households facing affordability issues (20.3%) compared to Haldimand (19.7%)
- A total of 8.4% of all households in Haldimand and Norfolk in 2015 were in core housing need. From all households in core need, 94.7% fell below the affordability standard.

Low income households were more likely to face housing affordability issues compared to households as a whole indicating the need for affordable housing is particularly high among this group.

- A total of 50.5% of low income households in Haldimand and 51.3% of low income households in Norfolk spent 30% or more of their household income on shelter compared to 20.0% among households as a whole across Haldimand and Norfolk Counties.
- Renters, lone parents, single person households, Indigenous households, households with a member with a disability or mental health problems, visible minority households and youth households were more likely to face housing affordability issues compared to low income households as a whole, indicating the need is particularly high for these households.

Average rents are not affordable to renters with low incomes in Haldimand and Norfolk further stressing the need for additional affordable rental housing units throughout both communities.

- Renters with low incomes (\$25,775 or less in Haldimand and \$25,292 or less in Norfolk) would not be able to afford market rental housing rates in the private rental market in 2019, except for a bachelor apartment.
- Renter households with incomes from the 4<sup>th</sup> income decile and up (\$25,776 in Haldimand and \$25,293 in Norfolk) would be able to afford a one- or two-bedroom unit in the primary market and renter households from the 5<sup>th</sup> income decile (\$32,151 and up in Haldimand and \$33,560 in Norfolk) would be able to afford the average price of all unit types in the primary market.
- Renters would need to be in the 7<sup>th</sup> income decile to afford the average rent in the secondary market and the secondary market makes up 83.6% of the rental market as a whole

The average house price in 2019 in Haldimand and Norfolk is not affordable to the majority of households indicating a growing need for market rate rental housing for households who cannot afford homeownership.

- The increase in average house price from 2016 to 2019 (66.4%) has significantly outpaced average income growth (34.6%) and inflation (7.7%), making home ownership less accessible to an increasing segment of households living in Haldimand and Norfolk.
- The average house price in Haldimand and Norfolk was \$521,912 in August 2019 which is unaffordable to households in the 7<sup>th</sup> income decile or below in Haldimand (\$103,811 or less per year) and households in the 8<sup>th</sup> income decile or below in Norfolk (\$124,416 or less per year).



## Housing Gaps in Haldimand and Norfolk Counties

The housing demand, supply and affordability analysis identified a number of housing gaps in Haldimand and Norfolk Counties. These are:

There is a need for affordable rental housing options for households with low-incomes and priority populations.

While there are many reasons for homelessness, the primary reason is an insufficient supply of affordable housing in a community, specifically, housing that is affordable to households with low incomes. In 2015, a fifth (8,430 households) of households in Haldimand and Norfolk spent 30% or more of their household income on shelter. Among low-income households in Haldimand County and Norfolk County, this proportion was 50.5% and 54.4% respectively, suggesting a greater need among households with low incomes in the first to the third income deciles earning \$53,407 or less in Haldimand and \$47,277 or less in Norfolk.

Certain household types were more likely to have low incomes than others and were also more likely to face housing affordability issues. These include renters, lone parents, single person households, Indigenous households, households with a member with a disability or mental health problems, visible minority households and youth households. This indicates the greatest need for affordable rental housing options can be found among these priority groups.

Lastly, there were an average of 340 applicants on the centralized waitlist for Community Housing and average wait times ranged from one to three years for priority populations, and up to 8 years for general applicants.

There is a need for a broader range of dwelling types, tenures and uses throughout Haldimand and Norfolk.

The vast majority of dwellings in Haldimand and Norfolk in 2016 were owned (81.3%) and single-detached dwellings (83.8%). The rapid increase in the average house price from \$313,599 in 2016 to \$521,912 in 2019 (a 66.4% increase), meant that only households in the 8<sup>th</sup> income decile in Haldimand and the 9<sup>th</sup> income decile in Norfolk could afford the average house price in 2019. This indicates an increasing number of households will start to search for rental apartments as homeownership becomes increasingly unaffordable. This could partly explain why the overall vacancy rate for purpose-built rental housing in Haldimand was 0.0% in October 2018 and 2.4% in Norfolk and suggests a significant need for additional purpose-built rental units. The need for rental units is particularly significant in Haldimand County. There is also a need for more affordable ownership options, such as townhomes and condominium apartment units.

In addition, considering the high proportion of households led by an older adult (43.1% of all households) and senior (31.7% of all households) and the shift to smaller households with two persons or less (64.2% of all households), the demand for non-single detached dwelling types and non-ownership tenures is likely to increase further as the population continues to age and household sizes continue to shrink. These households could be better served by smaller units or units that require less maintenance as opposed to family sized dwellings like single detached homes.

Furthermore, a more diverse housing stock could help encourage young adult (aged 25-44) and youth (aged 24 or younger) households, who are not yet capable of or willing to purchase a family-sized home, to remain in the community. As such, a broader range of dwelling types and tenures will help meet the wide range of needs of all residents in the community moving forward.

There is a need for additional supportive housing<sup>42</sup> units for people who need housing with supports to live with dignity and as independently as possible.

The results of email and phone interviews with supportive housing providers show there were 289 individuals and families on a wait list for supportive housing with just three

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<sup>42</sup> Supportive housing, in this context, is housing that provides a physical environment that is specifically designed to be safe, secure, enabling and home-like, with support services such as social services, provision of meals,

organizations, suggesting there are even more people in need of this type of housing throughout Norfolk and Haldimand Counties. In addition, a large proportion of respondents to the 2018 homeless enumeration indicated they became homeless because of substance abuse issues. Furthermore, the proportions of households with a member with a physical or a cognitive disability, as well the proportion of households with a member with a mental health or psychological issue were higher in Norfolk (25.5%, 6.9% and 10.5% respectively) and Haldimand (25.3%, 6.7% and 9.7% respectively) compared to Ontario as a whole (22.7%, 6.4% and 9.3% respectively). The affordability analysis showed households with a disability or mental health issues were more likely to have low incomes and are more likely to face housing affordability issues.

Key stakeholders confirmed these findings on the need for supportive housing, particularly among individuals with developmental or cognitive disabilities and individuals with mental health issues, who they felt are often overlooked. Furthermore, key stakeholders noted that many people with disabilities are currently being cared for by aging parents. These individuals will likely require supportive housing in the near future when their parents are no longer able to care for them.

housekeeping and social and recreational activities, in order to maximize residents' independence, privacy and dignity.

Having an adequate supply of supportive housing options as well as support services will allow individuals and families with support needs to remain housed and as independent as possible. These supportive housing options should include transitional housing options for people who only need short-term supports, in particular for individuals with substance abuse issues, to help them move from homelessness to permanent housing, as well as permanent supportive housing options.

There is a need for more emergency and transitional housing options and supports for people who are homeless or at risk of homelessness.

Over the course of a homeless enumeration exercise in May 2018, over 500 individuals were surveyed in Haldimand and Norfolk. During this enumeration process, 79 of those surveyed identified as homeless. It is important to note that during any homeless enumeration exercise, the count of homelessness is typically underestimated. However, nearly

15% of those surveyed were experiencing homelessness. The challenge for those experiencing homelessness is the limited number of emergency shelter beds and access to transitional housing units in Haldimand and Norfolk, particularly for some of the groups most likely to be homeless, including males, visible minorities and Indigenous peoples.

Furthermore, 6.7% of households (2,900) were spending 50% or more of their household income on shelter, indicating they are facing severe housing affordability issues and could be at risk of losing their home.

In addition, conversations with priority populations and individuals with lived experience show it is often family or friends who provide emergency shelter and that it is unclear to many individuals where they should go to seek help to find or maintain housing. Key stakeholders confirmed this need for additional services to individuals experiencing homelessness or at risk of becoming homeless as well as to better connect these individuals with existing services that can help them find or maintain permanent housing.

## Appendix C: Glossary

**Accessibility** – refers to the manner in which housing is designed, constructed or modified to enable independent living for persons with diverse abilities. Accessibility is achieved through design but also by adding features that make a home more accessible.

**Affordable Housing** – generally means a housing unit that can be owned or rented by a household with shelter costs (rent or mortgage, utilities, etc.) that are less than 30 per cent of its gross income.

**Community Housing** – an umbrella term that typically refers to either housing that is owned and operated by non-profit housing societies and housing co-operatives, or housing owned by provincial, territorial or municipal governments.

**Core Housing Need** – a household is in core housing need if its housing does not meet one or more of the adequacy, suitability or affordability standards, and it would have to spend 30% or more of its before-tax income to access acceptable local housing.

**Acceptable Housing** – is adequate in condition, suitable in size, and affordable.

**Adequate Housing** – does not require any major repairs according to the residents.

**Suitable Housing** – has enough bedrooms for the size (number of people) and makeup (gender, single/couple, etc.) of the needs of the households according to National Occupancy Standard (NOS) requirements.

**Affordable Housing** – generally means a housing unit that can be owned or rented by a household with shelter costs (rent or mortgage, utilities, etc.) that are less than 30 per cent of its gross income.

**Emergency Shelter** – this is a facility providing temporary, short-term accommodation for homeless individuals and families. This may or may not include other services such as food, clothing or counselling. Emergency housing is short-term accommodation for people experiencing homelessness or those in crisis.

**Homelessness** – describes the situation of an individual, family or community without stable, safe, permanent, appropriate housing, or the immediate prospect, means and ability of acquiring it.

**Housing Allowance** – generally refers to portable shelter allowances.

**Market Ownership Housing** – refers to ownership units priced at average market values and purchased with or without a mortgage but without any government assistance.

**Market Rental Housing** – are rental units in the private rental market and include purpose-built rental units as well as units in the secondary rental market, such as second suites and rented single detached dwellings.

**Rent Supplements** – paid to a landlord to bridge the gap between a tenant's rent-geared-to-income and the market rent ceiling set by the municipality for units rented to applicants from the subsidized housing wait list.

**Special Needs Unit** – is a housing unit for people who require accessibility modifications or provincially-funded support services to be able to live independently in the community.

**Support Services** – are services provided to enable people to live independently in the community.

**Supportive Housing** – is housing that provides a physical environment that is specifically designed to be safe, secure, enabling and home-like, with support services such as social services, provision of meals, housekeeping and social and recreational activities, in order to maximize residents' independence, privacy and dignity.

**Transitional Housing** – is housing that is intended to offer a supportive living environment for its residents, including

offering them the experience, tools, knowledge and opportunities for social and skill development to become more independent. It is considered an intermediate step between emergency shelter and supportive housing and has limits on how long an individual or family can stay. Stays are typically between three months and four years in Ontario.

**Vulnerable Groups** – are groups who are in a disadvantaged position or marginalized. In the case of the National Housing Strategy, priority vulnerable groups are: survivors fleeing domestic violence, seniors, people with developmental disabilities, people with mental health and addiction issues, people with physical disabilities, racialized persons or communities, newcomers (including refugees), LGBTQ2+, veterans, Indigenous peoples, young adults, homeless.

## Appendix D: Agency & Stakeholder Group

The following agencies and stakeholders attended the engagement sessions in September and October.

- BHN Community Legal Clinic
- Brantwood Villa Non-Profit Housing
- CMHA
- Community Living – Haldimand
- Community Living ACCESS
- Haldimand County – Planning
- HN Adult Literacy Council
- HN Women Services
- HNHC
- HNHSS
- Holmes House
- HWMH
- Indwell
- Norfolk Association Community Living
- Norfolk County – Planning
- Norfolk OPP
- REACH / Union House
- Resource Centre
- Salvation Army – Dunnville
- Simcoe Residential
- St. Paul's Court Non-Profit Housing
- True Experience

# Haldimand and Norfolk Housing and Homelessness Plan

## Norfolk County Council Presentation

April 14, 2020



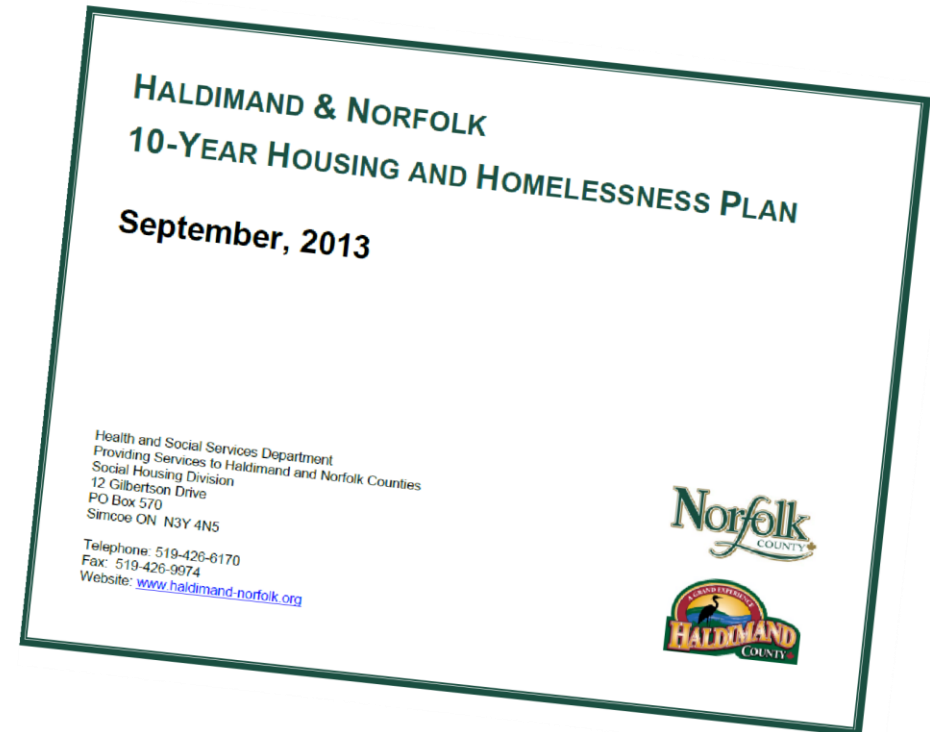
# Study Purpose and Approach





# Study Purpose


The purpose of this study was to review and update the Haldimand and Norfolk Ten-Year Housing and Homelessness Plan to ensure it still addresses the current and emerging housing and homelessness needs in Haldimand and Norfolk Counties.



# The 2013 Housing and Homelessness Plan

## Housing Vision

Residents of Haldimand and Norfolk will be able to live in safe, appropriate, accessible and affordable housing with support opportunities.



**Key Direction 1:** Ensure all residents of Haldimand and Norfolk Counties have access to suitable, safe, and affordable housing opportunities.

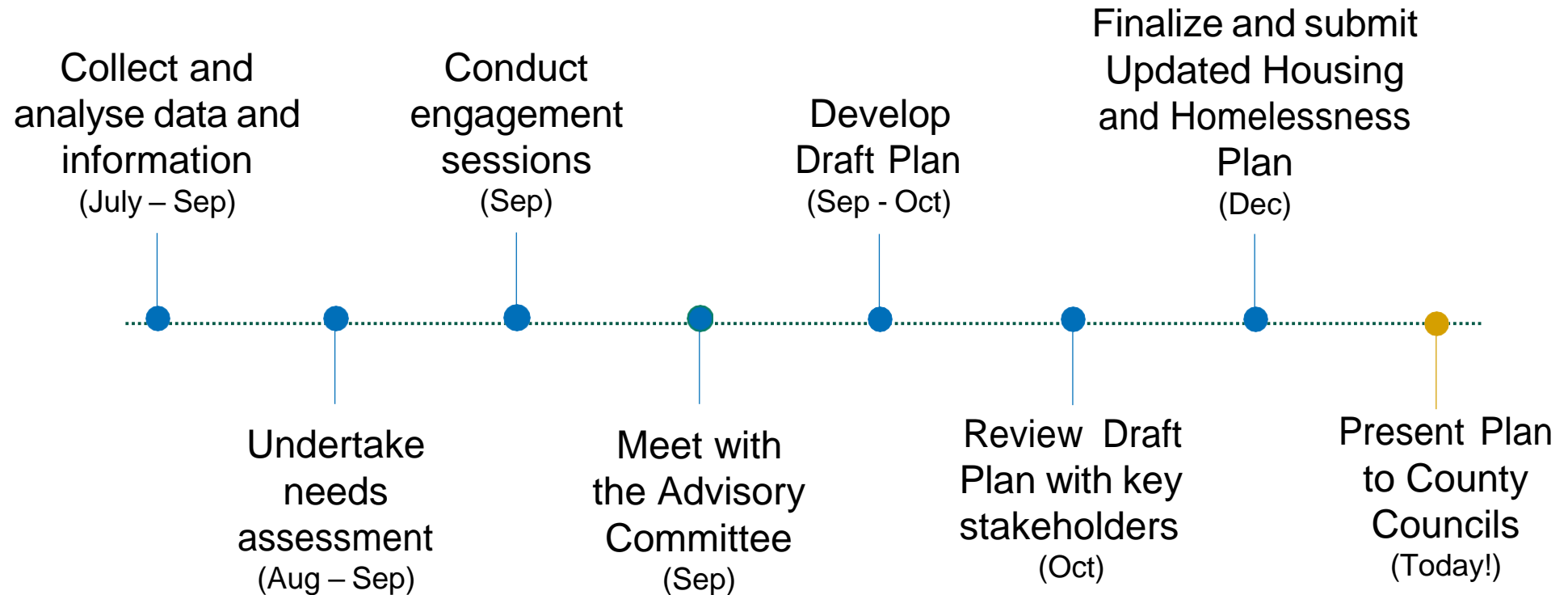
**Key Direction 2:** Keep people housed.

**Key Direction 3:** Expand support opportunities to meet increasingly complex needs.

**Key Direction 4:** Collaborate and coordinate responses to homelessness.

**Key Direction 5:** Advocate to senior levels of government for adequate and sustained funding for services, supports and programming.

# Study Approach



# What We Heard



Sept 10<sup>th</sup>, 2019

Small group discussions with individuals with lived experience and priority populations



Sept 11<sup>th</sup>, 2019

Workshop with housing stakeholders from community agencies, non-profit housing providers, non-profit developers and County staff



Phone interview with an individual with lived experience



Sept 19<sup>th</sup>, 2019

Workshop with the Haldimand and Norfolk Health and Social Services Advisory Committee



Oct 30<sup>th</sup>, 2019

Workshop with key housing stakeholders to review the draft Plan, prioritize actions, and identify lead agencies for implementation

# Key Gaps in the Housing and Homelessness System



# Key Housing Gaps

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**There is a need for affordable rental housing options for households with low incomes and priority populations.**

**There is a need for a broader range of dwelling types, tenures and uses throughout Haldimand County and Norfolk County.**

# Key Housing Gaps

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**There is a need for additional supportive housing units for people who need housing with supports to live with dignity and as independently as possible.**

**There is a need for emergency and transitional housing options and supports for people who are homeless or at risk of homelessness.**

# Addressing the Housing System Gaps: Housing Action Plan





# Housing Vision

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**Communities in Haldimand and Norfolk Counties are complete, inclusive and interconnected communities which have safe, adequate and appropriate housing and support services for all residents to live with dignity.**

# Goals and Actions

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**Goal 1:** To encourage a broad range of dwelling types and tenures which meet the needs of current and future residents of Haldimand and Norfolk Counties.

# Goals and Actions

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## Goal 1

- Updating and refining **housing targets** (Action 1.1)
- Ensuring the Zoning By-law is **flexible and allows a more diverse housing supply**, including innovative options (Actions 1.2 – 1.6)
- **Equalizing the tax rates** for multi residential dwellings and residential dwellings (Action 1.7)
- Providing **financial incentives** to encourage the development of rental housing, including secondary suites (Actions 1.8 – 1.10)
- Permitting **two secondary suites** (Action 1.11)
- Exploring **potential partnerships** with local employers (Action 1.12)
- **Education and awareness** initiatives (Actions 1.13 – 1.14)
- Developing a **housing strategy for Haldimand County** (Action 1.15)

# Goals and Actions

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**Goal 2:** To ensure there is an adequate and appropriate supply of rental housing for households with low incomes and priority population groups.

# Goals and Actions

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- Developing a **Housing Master Plan** (Action 2.1)
- Undertaking a review of the applicants on the centralized waitlist to **identify opportunities to better connect them to alternatives** (Action 2.2)
- Developing an **approach to secure land for affordable housing** (Actions 2.3)
- Providing **financial incentives for affordable housing**, including implementing a Haldimand-Norfolk Affordable Housing Pilot Program (Actions 2.4 – 2.6)
- **Repurposing vacant or underutilized land and buildings** for affordable housing (Actions 2.7 – 2.8)
- Developing a **landlord engagement strategy** (Action 2.9)
- **Advocating** for increased funding and supports from the federal and provincial governments (Actions 2.9 – 2.13)

## Goal 2

# Goals and Actions

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**Goal 3:** To ensure there are sufficient options for housing with supports to facilitate aging in place and for people who require supports to live with dignity and as independently as possible.

# Goals and Actions

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## Goal 3

- Ensuring there are **no barriers** in the Official Plan and Zoning By-law to the development of supportive housing (Action 3.1)
- Providing **life skills training** to people who were homeless (Action 3.2)
- Implementing a **standardized approach to eviction prevention** (Action 3.3)
- Examining opportunities to **expand the current Housing Allowance Program** (Action 3.4)
- Identifying opportunities to **share resources** among housing and support service providers (Actions 3.5 – 3.6)
- Supporting a **home share program** and **social enterprises** (Actions 3.7 – 3.8)

# Goals and Actions

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## Goal 3

- **Raising awareness** of support services available (Action 3.9)
- **Collaborating with non-housing stakeholders** (Action 3.10)
- Facilitating **partnerships with private developers** (Action 3.11)
- **Advocating** for increased funding (Action 3.12)



# Goals and Actions

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**Goal 4:** Ensure a person-centred housing, homelessness and support system is in place where all housing and homelessness service providers are working in collaboration so that everyone who needs help is able to access it in a timely manner.

# Goals and Actions

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- Implementing a **coordinated access system** based on a 'no wrong door' approach and a **common approach to collecting and sharing data and information** (Actions 4.1 – 4.4)
- Identifying opportunities to **engage** with people with lived and living experience **on an ongoing basis** (Action 4.5)
- Adding **staff resources** to the current Homelessness Prevention Team (Action 4.6)
- Examining opportunities to **include emergency accommodation** in churches, community centres, and other community facilities (Action 4.7)
- **Raising awareness of the housing and homelessness services available** (Actions 4.8 – 4.9)
- Examining the feasibility of a **ride sharing and transit partnership** (Action 4.10)

## Goal 4

# Foundational Actions

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1. Develop a **Housing and Homelessness Plan Implementation Committee** to guide the implementation of the Plan.
2. Create a **Haldimand and Norfolk Yes In My Backyard (YIMBY) Team** to lead the efforts related to education, raising awareness, community engagement, and advocacy.

# 140 Implementation Plan

## Lead & Other Organizations Involved

- Haldimand & Norfolk Departments: Planning, Finance, Economic Development, Building, By-law Enforcement, Legal, Corporate, Finance, and Public Works
- HN YIMBY Team
- Housing and Homelessness Plan Implementation Committee
- Service Manager – Housing Services
- Haldimand & Norfolk Housing Corporation and other housing providers
- Housing and homelessness service providers
- Persons with lived and living experience and people with disabilities
- Real estate board
- Literacy Council
- Ride Norfolk and service providers with transportation
- ONPHA

## Timeline

- Short term: 1-3 years
- Medium term: 3-5 years
- Long term: 6-10 years
- Ongoing: actions are to be implemented on an ongoing basis

# Thank you!

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**Ed Starr**

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Recommended Actions	Timelines	Lead	Other Agencies Involved	Financial Impact
<b>Goal 1: To encourage a broad range of dwelling types and tenures which meet the needs of current and future residents of Haldimand and Norfolk Counties.</b>				
1.1 As part of an Official Plan review, consider updating and refining the targets for housing which is affordable to households with low and moderate incomes and identify targets by tenure (i.e. rental and ownership) and type.	Short – Medium term	Haldimand Planning Department and Norfolk Planning Department	Service Manager – Housing Services	N/A
1.2 As part of an Official Plan and Zoning By-law review, explore any opportunities to ensure there are no policy or process barriers to the development of a more diverse range of housing options in Haldimand and Norfolk.  Examples of potential barriers may include minimum dwelling sizes which go beyond the requirements of the Ontario Building Code, minimum lot sizes which are larger than what would be required based on good planning principles or allowing only single detached dwellings in areas which are well-served by services and amenities.	Short – Medium term	Haldimand Planning Department and Norfolk Planning Department	Service Manager – Housing Services	N/A
1.3 Building on the previous action and as part of a Zoning By-law review, consider making policies more flexible to ensure there are no barriers to the development of innovative housing options, such as modular homes, flexible homes, and four- or six-plexes.	Short – Medium term <b>Priority</b>	Haldimand Planning Department and Norfolk Planning Department	Service Manager – Housing Services	N/A
1.4 As part of an Official Plan and Zoning By-law review, consider rezoning commercial areas as mixed-use areas to allow for a mix of land uses, such as apartments over stores and to allow live-work spaces.	Short – Medium term	Haldimand Planning Department and Norfolk Planning Department	Service Manager – Housing Services	N/A
1.5 As part of a Zoning By-law review, examine any areas that could be rezoned to allow for increased densities, such as townhouses and low- and mid-rise residential apartments, particularly in areas with municipal servicing.	Short – Medium term	Haldimand Planning Department and Norfolk Planning Department	Service Manager – Housing Services	N/A

Recommended Actions	Timelines	Lead	Other Agencies Involved	Financial Impact
<b>Goal 1: To encourage a broad range of dwelling types and tenures which meet the needs of current and future residents of Haldimand and Norfolk Counties.</b>				
1.6 As part of a Zoning By-law review, consider ensuring there are no barriers to co-housing and co-living arrangements in appropriate areas, particularly where municipal servicing is available.	Short – Medium term	Haldimand Planning Department and Norfolk Planning Department	Service Manager – Housing Services	N/A
1.7 Building on provincial legislation, consider equalizing the tax rates for multi residential developments with the tax rates for residential dwellings to encourage a more diverse housing supply.	Short term	Haldimand Finance Department and Norfolk Finance Department	Service Manager – Housing Services  Haldimand Planning Department and Norfolk Planning Department	Currently legislation permits municipalities to adopt a new multi-residential tax ratio of 1 to 1.1 of residential. Norfolk County's new multi-residential tax rate is equal to the residential rate. To lower the tax rate for existing multi-residential property would have an impact on all other tax classes as the tax burden would shift to the other tax classes. Any change to tax ratio and tax burden shifts should be considered prior to setting the annual levy operating budget.

Recommended Actions	Timelines	Lead	Other Agencies Involved	Financial Impact
<b>Goal 1: To encourage a broad range of dwelling types and tenures which meet the needs of current and future residents of Haldimand and Norfolk Counties.</b>				
1.8 Building on the More Homes More Choice Act, consider deferring development charges for market-rate rental developments with three or more units for at least six years and waiving any interest payments.	Short – Medium term	Haldimand Finance Department and Norfolk Finance Department	Service Manager – Housing Services  Haldimand Planning Department and Norfolk Planning Department	The legislation has already changed; completed.
1.9 To encourage the development of more rental housing throughout Haldimand and Norfolk Counties, examine the feasibility of providing forgivable loans or grants for homeowners for the creation of secondary suites if these are rented out for a minimum of ten years.	Short – Medium term	Service Manager – Housing Services	Haldimand and Norfolk Departments: Planning, Finance, Economic Development and Building	No Levy impact opening the Ontario Renovates program to allow secondary units.
1.10 Building on the previous action, consider waiving, or providing a grant in lieu of, planning application and building permit fees for secondary suites if these are rented out for a minimum of ten years.	Short – Medium term	Haldimand Planning Department and Norfolk Planning Department	Haldimand and Norfolk Departments: Planning, Finance, Economic Development and Building	Cost of any applicable Building, Planning fees. This amount would vary depending on the type of application.
1.11 Building on current Official Plan policies and as part of an Official Plan and Zoning By-law review, incorporate the review and/or update of policies to consider the permission of two secondary residential units in all areas where dwellings are permitted, subject to health and safety standards and adequate servicing.	Short – Medium term	Haldimand Planning Department and Norfolk Planning Department	Service Manager – Housing Services	Norfolk: This work is underway: Review of accessory dwelling units and short term rentals. Public engagement and council reports starting Fall 2021.



Recommended Actions	Timelines	Lead	Other Agencies Involved	Financial Impact
<b>Goal 1: To encourage a broad range of dwelling types and tenures which meet the needs of current and future residents of Haldimand and Norfolk Counties.</b>				
<p>1.12 Work with local employers to investigate opportunities for these employers to purchase existing homes and convert these to rentalhousing for employees.</p> <p>Staff from Haldimand and Norfolk Counties may assist by identifying potentialsites or properties and facilitating partnerships.</p>	Ongoing	Service Manager – Housing Services	Haldimand and Norfolk Departments: Economic Development, Legal Services, Planning, and Corporate Services	Unknown. Costs dependent on size and scale.
<p>1.13 Building on previous initiatives, continue to host a housing summit every two years to raise awareness of the need for a broad range of housing options, including affordable housing, as well as to promote opportunitiesfor collaborations and partnerships among key stakeholders, residential developers, elected officials, and residents.</p> <p>Whenever possible and appropriate, incorporate this event with other housing-or homelessness-related activities/events. Also consider making this a paid event or partnering with other housing partners, such as CMHC, to fund this event.</p>	Ongoing	Service Manager – Housing Services and HN YIMBY Team		<u>Costs are minimal and are included in the budget year the summit takes place during</u> N/A
<p>1.14 As part of an ongoing education and awareness strategy, create a comprehensive housing developer’s handbook which would include information on what dwelling types are needed in the community based on the findings from the needs assessment, what municipal, provincial and federal incentives and funding programs are available to support thedevelopment of a more diverse housing supply, including affordable housing and market-rate rental housing, and potential not-for-profit partners.</p>	Short term	Service Manager – Housing Services	Haldimand and Norfolk Departments: Planning, Building, Economic Development, Finance, and Public Works	<u>Minimal</u> N/A

Recommended Actions	Timelines	Lead	Other Agencies Involved	Financial Impact
<b>Goal 1: To encourage a broad range of dwelling types and tenures which meet the needs of current and future residents of Haldimand and Norfolk Counties.</b>				
<p>1.15 Building on the work for this Housing and Homelessness Plan, consider updating the housing strategy for Haldimand County to better understand the current and emerging housing needs and gaps for Haldimand County, similar to the work undertaken for Norfolk County as part of their last Official Plan review.</p> <p>Ensure this housing strategy is in line with the recommendations of this Housing and Homelessness Plan, the County's Growth Management Strategy, and results of the Official Plan and Zoning By-law review.</p>	Short term	Haldimand Planning Department	Service Manager – Housing Services	N/A

Recommended Actions	Timelines	Lead	Other Agencies Involved	Financial Impact
<b>Goal 2: To ensure there is an adequate and appropriate supply of rental housing for households with low incomes and priority populations.</b>				
<p>2.1 Building on current initiatives, consider developing a Housing Master Plan and financing strategy, which identifies where and how affordable housing will be built.</p> <p>The Housing Master Plan should also identify any opportunities for infill or redevelopment of existing Haldimand and Norfolk Housing Corporation sites and other community housing provider sites.</p>	Short term	Service Manager – Housing Services and Haldimand and Norfolk Housing Corporation (HNHC)	All community housing providers	N/A
<p>2.2 Building on the actions under Goal 4 related to the coordinated housing and homelessness access system, consider undertaking a review of applicants who are currently on the centralized waitlist for rent-geared-to-income housing to identify protocols and opportunities to better connect people with alternatives to a subsidized housing unit, such as providing portable housing allowances.</p>	Medium term	Service Manager – Housing Services	All community housing providers	N/A
<p>2.3 Building on current Official Plan policies, consider developing an approach to securing land for affordable housing development, including a policy to give priority to affordable housing development in the disposition of surplus land, land banking, and land sharing<sup>17</sup>.</p>	Short – Medium term	Service Manager – Housing Services	Haldimand and Norfolk Departments: Planning, Economic Development, Finance, Corporate Services, and Legal Services	N/A

Recommended Actions	Timelines	Lead	Other Agencies Involved	Financial Impact
<b>Goal 2: To ensure there is an adequate and appropriate supply of rental housing for households with low incomes and priority populations.</b>				
<p>2.4 Building on current Official Plan policies, consider implementing a Haldimand-Norfolk Affordable Housing Program, which would provide incentives for the development of purpose-built rental housing that includes affordable rental units for households with low incomes. Incentives may include the following.</p> <ul style="list-style-type: none"> <li>a) Building on the More Homes More Choice Act, waive, defer or provide a grant in lieu of, development charges for affordable housing projects.</li> <li>b) Provide a property tax exemption for a minimum of 25 years for affordable housing units in new and existing purpose-built affordable rental units.</li> <li>c) Waive, defer or provide a grant in lieu of, planning application and building permit fees for affordable housing developments.</li> </ul> <p>Consider implementing this as a pilot program and evaluating its impact after three years. Also, consider providing incentives on a sliding scale based on the level of affordability achieved by the proposed project and whether the proposed project is receiving funding from another level of government or from another municipal program.</p>	Short – Medium term	Service Manager – Housing Services	Haldimand and Norfolk Departments: Planning, Building and Finance	Depends on the site, etc. Would include staff time, fees etc.

Recommended Actions	Timelines	Lead	Other Agencies Involved	Financial Impact
<b>Goal 2: To ensure there is an adequate and appropriate supply of rental housing for households with low incomes and priority populations.</b>				
<p>2.5 Building on the previous action, examine the feasibility of providing a capital grant or forgivable loan for affordable housing developments which meet Passive House, LEED (even if they do not obtain certification), or similar standards.</p> <p>Consider requiring evidence, such as the results of a building inspection, if the applicant project does not have certification.</p>	Short – Medium term	Service Manager – Housing Services	Haldimand and Norfolk Departments: Building and By-law Enforcement	Depends on size/scale of development. For e.g., “250,000 operational grant for 51 units for 20 years”.
<p>2.6 Building on the previous actions, examine the feasibility of providing a capital grant or forgivable loan for affordable housing developments which exceed the Ontario Building Code’s accessibility and visibility requirements.</p>	Long term	Service Manager – Housing Services	Haldimand and Norfolk Departments: Building and By-law Enforcement	Depends on size/scale of development. For e.g., “250,000 operational grant for 51 units for 20 years”.
<p>2.7 Explore the feasibility of providing a property tax discount for property owners who donate or lease their property at below-market value for the purpose of developing affordable housing.</p>	Medium term	Service Manager – Housing Services  Haldimand and Norfolk Finance Departments		Tax rates are calculated based on tax policy and legislation. Rather than a tax discount, a grant incentive would be more appropriate. However, any incentive may be considered bonusing and is in contravention of MA Sec 106.
<p>2.8 Facilitate partnerships among community agencies, private developers, and private property owners to identify opportunities to renovate vacant or underutilized properties into affordable and/or supportive housing<sup>18</sup>.</p>	Ongoing	Service Manager – Housing Services	Haldimand Planning Department and Norfolk Planning Department	N/A

Recommended Actions	Timelines	Lead	Other Agencies Involved	Financial Impact
<b>Goal 2: To ensure there is an adequate and appropriate supply of rental housing for households with low incomes and priority populations.</b>				
2.9 Work with housing partners to develop a landlord engagement strategy to build better relationships with private landlords and address discrimination against people who may be 'hard to house'.	Short term <b>Priority</b>	HN YIMBY Team and Housing and Homelessness Plan Implementation Committee	Housing and Homelessness service providers	N/A
2.10 Advocate to the federal government to expand the Co-Investment fund, or any similar future programs, to provide increased capital funding for affordable housing projects, including increased funding to allow for deeper levels of affordability and the unique circumstances in rural communities as well as to improve timelines for approvals and execution of agreements, including the release of funds.  Advocacy actions should be undertaken in collaboration with other housing partners and may take the form of formal letters to relevant federal and provincial agencies and ministries or as part of the bi-annual housing summit where representatives of the federal and provincial governments are invited.	Short – Medium term	HN YIMBY Team and Housing and Homelessness Plan Implementation Committee		N/A
2.11 Advocate to the federal and provincial governments to increase funding for the Canada Housing Benefit, or other similar future programs.	Short – Medium term	HN YIMBY Team and Housing and Homelessness Plan Implementation Committee		N/A
2.12 Advocate to the federal and provincial governments to fully exempt charitable non-profit organizations from HST for new affordable housing projects.	Short – Medium term	HN YIMBY Team and Housing and Homelessness Plan Implementation Committee		N/A

Recommended Actions	Timelines	Lead	Other Agencies Involved	Financial Impact
<b>Goal 2: To ensure there is an adequate and appropriate supply of rental housing for households with low incomes and priority populations.</b>				
2.13 Advocate to the provincial government to expand the Ontario Priorities Housing Initiative program, or similar future programs, to provide increased capital funding to build new affordable housing projects. Funding amounts should be reflective of the needs of Service Managers, including increased building costs in small, rural communities.	Short – Medium term	HN YIMBY Team and Housing and Homelessness Plan Implementation Committee		N/A

Recommended Actions	Timelines	Lead	Other Agencies Involved	Financial Impact
<b>Goal 3: To ensure there are sufficient options for housing with supports to facilitate aging in place and for people who require supports to live with dignity and as independently as possible.</b>				
<p>3.1 As part of an Official Plan and Zoning By-law review, ensure there are no barriers to the development of a range of supportive housing options throughout the different communities.</p> <p>Barriers may include minimum distancing by-laws for group homes and more stringent requirements for group homes and supportive housing projects.</p>	<p>Short – Medium term</p> <p><b>Priority</b></p>	<p>Haldimand Planning Department and Norfolk Planning Department</p>		<p>N/A</p>
<p>3.2 Work with housing partners to provide education on basic life skills similar to the RentSmart training courses, such as being 'rent ready' and budgeting, as a standard part of the process for people moving from homelessness to permanent housing to support housing stability.</p>	<p>Ongoing</p>	<p>Service Manager – Housing Services</p>	<p>Literacy Council All housing and homelessness service providers  Persons with lived and living experience</p>	<p>N/A</p>
<p>3.3 Building on current initiatives, consider implementing an enhanced and standardized approach to eviction prevention to be developed by the Service Manager in collaboration with all community housing providers, including the Haldimand and Norfolk Housing Corporation.</p> <p>This approach should include enhanced communication on the issue that may lead to eviction, providing information on available funding and support services, basic life skills training based on the previous action if the tenant has not had this training yet, and a repayment plan if arrears are the issue.</p>	<p>Short term</p>	<p>Service Manager – Housing Services and HNHC</p>	<p>All community housing providers  Persons with lived and living experience</p>	<p>N/A</p>
<p>3.4 Examine opportunities to expand the current Housing Allowance Program to assist more households in achieving housing stability.</p>	<p>Short term</p>	<p>Service Manager – Housing Services</p>		<p>N/A</p>



Recommended Actions	Timelines	Lead	Other Agencies Involved	Financial Impact
<b>Goal 3: To ensure there are sufficient options for housing with supports to facilitate aging in place and for people who require supports to live with dignity and as independently as possible.</b>				
3.5 Work with housing partners to identify opportunities to provide office space and infrastructure in central locations throughout Haldimand and Norfolk which different community agencies can use to provide supportservices.	Medium term	Housing and Homelessness Implementation Committee		N/A
3.6 Encourage and support non-profit housing providers to explore optionsfor a shared services model to build capacity in the sector.	Medium term	Housing and Homelessness Implementation Committee	All community housing providers Ontario Non-Profit Housing Association (ONPHA) Service Manager – Housing Services	N/A
3.7 Consider working with one or more community agencies to develop andimplement a Home Share Program, which pairs homeowners with extra bedrooms with single individuals looking for affordable housing.  The Service Manager may choose to provide funding for the program while theadministration, including vetting individuals, is undertaken by a community agency(ies).	Short – Medium term	Housing and Homelessness Implementation Committee		N/A
3.8 Encourage and support social enterprises, which provide employment to people with disabilities or mental health issues, as well as people receiving Ontario Works and Ontario Disability Support Program benefits.	Ongoing	Service Manager – Housing Services		N/A
3.9 As part of an education and awareness strategy, raise awareness of support services available, particularly for people with disabilities andmental health issues and work with housing partners to address the stigma associated with disabilities and mental health issues.	Ongoing	HN YIMBY Team	People with disabilities and support service providers	N/A

Recommended Actions	Timelines	Lead	Other Agencies Involved	Financial Impact
<b>Goal 3: To ensure there are sufficient options for housing with supports to facilitate aging in place and for people who require supports to live with dignity and as independently as possible.</b>				
3.10 Building on the work with Health Link, consider participating in Ontario Health Team collaborations and networks to identify opportunities to coordinate efforts to address housing and support service needs of Haldimand-Norfolk residents with other stakeholders, including hospitals, doctors, and home care providers.	Medium term	Housing and Homelessness Implementation Committee		N/A
3.11 As part of an education and awareness strategy, facilitate training opportunities among community agencies and non-profit support service providers to initiate and develop successful partnerships with private developers to develop accessible and supportive housing options.	Medium term	HN YIMBY Team	HNHC, real estate board, housing and homelessness service providers who have partnered with the private sector	N/A
3.12 Advocate to the federal, provincial and municipal governments to increase capital funding as well as funding for supports for persons with disabilities and mental health.	Short term <b>Priority</b>	Housing and Homelessness Implementation Committee and HN YIMBY Team		N/A

Recommended Actions	Timelines	Lead	Other Agencies Involved	Financial Impact
<b>Goal 4: Ensure a person-centred housing, homelessness and support system is in place where all housing and homelessness service providers are working in collaboration so that everyone who needs help is able to access it in a timely manner and functional zero end to homelessness is achieved.</b>				
<p>4.1 Implement a coordinated access system based on a 'no wrong door' approach which builds on the current pilot and reflects the results of the evaluations of the two year pilot coordinated access system and the approach to Housing First.</p> <p>The coordinated access system should incorporate a Housing First approach that offers access to housing and supports for people who are homeless or at risk of homelessness as well as anyone needing permanent affordable housing and/or supports to maintain their housing. Building on the recommendations from the CHPI Program Review, the system should be designed based on a 'nowrong door' approach where any service provider can link a person needing assistance to the appropriate services no matter where or how they enter the system. As part of this work, consider a simplified application process which combines multiple applications for subsidized housing programs and support services provided by the Service manager and other housing and service providers.</p>	<p>Short term and Ongoing</p> <p><b>Priority</b></p>	<p>Service Manager – Housing Services</p>		<p>N/A</p>
<p>4.2 Building on the recommendations from the CHPI Program Review and expanding on the ongoing training initiatives, work with all housing and homelessness service providers to move to a common approach to collecting and sharing data and information, a common intake and assessment process using tools such as the SPDAT suite of products, a common referral process, and a cloud-based database that can be accessed by all members.</p>	<p>Ongoing</p> <p><b>Priority</b></p>	<p>Service Manager – Housing Services</p>		<p>N/A</p>
<p>4.3 Building on the previous action, as well as recommendations from the CHPI Program Review, consider prioritizing organizations who are part of the coordinated access system, who currently use the common processes and database, and who have completed the required training, for any future funding programs.</p>	<p>Ongoing</p>	<p>Service Manager – Housing Services</p>		<p>N/A</p>

Recommended Actions	Timelines	Lead	Other Agencies Involved	Financial Impact
<b>Goal 4: Ensure a person-centred housing, homelessness and support system is in place where all housing and homelessness service providers are working in collaboration so that everyone who needs help is able to access it in a timely manner and functional zero end to homelessness is achieved.</b>				
4.4 Building on the existing prioritization list consider opportunities to expand list to incorporate any current evidence-based tools and practice to ensure continued quality improvement of service prioritization and delivery.	Short term and Ongoing <b>Priority</b>	Service Manager – Housing Services		N/A
4.5 Identify opportunities to engage with people with lived and living experience on an ongoing basis to inform service system planning and implementation.	Ongoing	Service Manager – Housing Services	All housing and homelessness service providers	N/A
4.6 Based on the recommendations in the CHPI Program Review and Service Manager staff recommendations, examine the feasibility of adding one or two more staff to the current Homeless Prevention Team through the realignment and reallocation of resources from all housing and homelessness service providers who are part of the coordinated access system.	Short term	Service Manager – Housing Services and Housing and Homelessness Plan Implementation Committee		N/A
4.7 Work with housing partners to examine opportunities to include emergency and transitional accommodation in churches, community centres, new community housing projects, and any other community facilities in central locations to allow easier access to services.	Ongoing	Service Manager – Housing Services and Housing and Homelessness Plan Implementation Committee		N/A
4.8 Building on the work undertaken as part of the housing needs assessment, develop a comprehensive inventory of housing and homelessness services available for Haldimand and Norfolk residents and publish this inventory on the Health and Social Services website as well as other online platforms, brochures, and e-newsletters to all community agencies to improve system navigation.	Short term and Ongoing	Service Manager – Housing Services	All housing and homelessness service providers	N/A

Recommended Actions	Timelines	Lead	Other Agencies Involved	Financial Impact
<b>Goal 4: Ensure a person-centred housing, homelessness and support system is in place where all housing and homelessness service providers are working in collaboration so that everyone who needs help is able to access it in a timely manner and functional zero end to homelessness is achieved.</b>				
4.9 Work with community partners to raise awareness of all housing and homelessness services by distributing information brochures on these services through the emergency department of hospitals, Emergency Medical Services (EMS), churches, and through the police.	Ongoing	Service Manager – Housing Services and HN YIMBY Team		N/A
4.10 Explore the possibility of implementing a ride sharing and transit partnership to address issues related to the availability and affordability of transportation.	Short term	Service Manager – Housing Services	Ride Norfolk Service providers with transportation	N/A



## Advisory Committee Meeting – November 22, 2021

### Council-in-Committee – December 14, 2021

Subject: 10-Year Housing and Homelessness Plan- Year 6 Report, 2020  
 Report Number: HSS 21-24  
 Division: Health and Social Services  
 Department: Haldimand Norfolk Social Services and Housing  
 Purpose: For Decision

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#### Executive Summary:

In accordance with the *Housing Service Act, 2011*, Consolidated Municipal Service Managers are required to have a 10-Year Housing and Homelessness Plan, and are further required to provide annual updates to the Ministry of Municipal Affairs and Housing (MMAH). The purpose of this report is to present the Year 6 plan update and to request that Council provide direction to staff to submit this update to MMAH.

#### Discussion:

The *Housing Services Act, 2011 (Act)* is Provincial legislation that governs the provision of social housing within Ontario. The *Act* has the primary purpose of ensuring the provision of community based planning and delivery of housing and homelessness services. The legislation identifies that it is a matter of provincial interest that there be a system of housing and homelessness services that works within the framework of 12 identified functions. The *Act* also identifies that each Service Manager shall have a plan to address housing and homelessness.

**Housing Vision:** Communities in Haldimand and Norfolk Counties are complete, inclusive and interconnected communities which have safe, adequate and appropriate housing and support services for all residents to live with dignity.

#### Housing Goals:

1. To encourage a broad range of dwelling types and tenures which meet the needs of current and future residents of Haldimand and Norfolk Counties.
2. To ensure there is an adequate and appropriate supply of rental housing for households with low incomes and priority population groups.
3. To ensure there are sufficient options for housing with supports to facilitate aging in place and for people who require supports to live with dignity and as independently as possible.

4. Ensure a person-centered housing, homelessness and support system is in place where all housing and homelessness service providers are working in collaboration so that everyone who needs help is able to access it in a timely manner and functional zero end to homelessness is achieved.

Each goal has corresponding actions. Staff have moved forward with actions wherever possible or where Ministry or program changes required. Although COVID has had an impact on our work, staff are eager to move forward with ways to address our housing needs in Haldimand-Norfolk.

In a separate report, staff will also be presenting an addendum report with the 10 Year Housing and Homeless Plan. This report will provide details on potential financial impacts of the actions outlined in the plan for review and decision.

Staff also worked collaboratively with our Community Development Division to gather some of the details in attachment 1 and are grateful for their assistance.

### **Financial Services Comments:**

#### **Norfolk**

There are no direct financial implications within report HSS 21-24 as presented. Any program or service level changes communicated by the Ministry will be presented to Council for decision.

#### **Haldimand**

Haldimand Finance staff have reviewed this report and agree with the information provided by Norfolk Financial Services. Any changes to the program or service level, should be ranked and evaluated during the appropriate budget process.

### **Interdepartmental Implications:**

#### **Norfolk**

The Planning Department participated in engagement process related to the creation of the updated plan. Staff are aware of the identified items outlined in the Implementation list, and will work with Housing staff to ensure timeframes align towards the on-going implementation of the recommended items.

#### **Haldimand**

It is understood that any service level changes will be provided to the Advisory Committee for review and comment to ensure that the Haldimand perspective of the Housing Vision and Goals are met.

**Consultation(s):**

**Strategic Plan Linkage:**

This report aligns with the 2019-2022 Council Strategic Priorities “Foster Vibrant, Creative Communities”.

In accordance with the *Housing Service Act, 2011*, Consolidated Municipal Service Managers are required to have a 10-Year Housing and Homelessness Plan, and are further required to provide annual updates to the Ministry of Municipal Affairs and Housing. The goals and actions outlined in the plan are meant to provide a framework for staff to use in decision making in addressing housing needs in our communities.

**Conclusion:**

The purpose of this report is in accordance with Section 20(1) of the *Act* in which a Service Manager is required to provide a report every year on or before June 30 with respect of the previous year. Due to the impacts of COVID, the submission deadline for the report has been made flexible. It is a further requirement of the *Act* that the Service Manager report to the public under Section 22 of the *Act* with respect to the previous year.

**Recommendation(s) of Health and Social Services Advisory Committee:**

**Recommendation(s):**

THAT Staff Report HSS 21-24 10-Year Housing and Homelessness Plan Year 6, be received as information;

AND THAT staff be directed to forward the 10-Year Housing and Homelessness Plan – Year 6 Report to the Ministry of Municipal Affairs and Housing in accordance with the *Housing Services Act, 2011*;

AND FURTHER THAT staff be directed to post the 10-Year Housing and Homelessness Plan – Year 4 Report on the appropriate link of the Health and Social Services Division website.

**Attachment(s):**

Attachment 1: Housing and Homeless Plan Reporting on Progress- Year 6



Submitted and Reviewed By:

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# **HALDIMAND AND NORFOLK 10-YEAR HOUSING AND HOMELESSNESS PLAN**

**Year 6 Report  
2020**

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***Providing Services to Haldimand and Norfolk Counties***

## Reporting on Progress

Measuring and reporting on progress is important to ensure the Plan remains relevant and efforts are focused on the greatest need in Haldimand and Norfolk. The following reporting template for progress on the updated Housing and Homelessness Plan includes targets for each of the key directions and indicators to measure progress.

Housing Goals	Outcomes and Targets	Measures	Annual Progress																					
<p>Goal 1: To encourage a <b>broad range of dwelling types and tenures</b> which meet the needs of current and future residents of Haldimand and Norfolk Counties.</p>	<ul style="list-style-type: none"> <li>Increase of 15%<sup>15</sup> in new dwellings which are appropriate for smaller households</li> <li>Rental vacancy rate of 3% in both Haldimand and Norfolk Counties</li> <li>Increase in secondary suites</li> <li>Decrease of 10% in the proportion of homes requiring major repairs</li> <li>Increase in housing developments which meet Passive House, LEED, or other environmental sustainability standards</li> </ul>	<ul style="list-style-type: none"> <li>Residential building permits by dwelling type</li> <li>Residential building permits by tenure (i.e. ownership and rental)</li> <li>Purpose-built rental housing vacancy rates</li> <li>Building permits for secondary suites</li> <li>Proportion of dwellings requiring major repairs updated every five years based on Statistics Canada Census data</li> <li>Residential building permits for dwellings with environmental sustainability features which go beyond the requirements of the Ontario Building Code</li> </ul>	<table border="1"> <thead> <tr> <th data-bbox="1731 524 2236 623">2020 Building Type</th> <th data-bbox="2236 524 2427 623">Dwelling Units Created</th> </tr> </thead> <tbody> <tr> <td data-bbox="1731 623 2236 662">Single Family Dwelling</td> <td data-bbox="2236 623 2427 662">187</td> </tr> <tr> <td data-bbox="1731 662 2236 701">Single Family Dwelling Accessory</td> <td data-bbox="2236 662 2427 701">2</td> </tr> <tr> <td data-bbox="1731 701 2236 740">Single Family Dwelling Alteration</td> <td data-bbox="2236 701 2427 740">1</td> </tr> <tr> <td data-bbox="1731 740 2236 779">Vacation Home New</td> <td data-bbox="2236 740 2427 779">5</td> </tr> <tr> <td data-bbox="1731 779 2236 818">Multi-Residential</td> <td data-bbox="2236 779 2427 818">166</td> </tr> <tr> <td data-bbox="1731 818 2236 857">Multi-Residential Accessory</td> <td data-bbox="2236 818 2427 857">1</td> </tr> <tr> <td data-bbox="1731 857 2236 896">Multi-Residential Alteration</td> <td data-bbox="2236 857 2427 896">36</td> </tr> <tr> <td data-bbox="1731 896 2236 935">Commercial Alteration</td> <td data-bbox="2236 896 2427 935">4</td> </tr> <tr> <td data-bbox="1731 935 2236 1013"><b>Total</b></td> <td data-bbox="2236 935 2427 1013"><b>402</b></td> </tr> </tbody> </table>		2020 Building Type	Dwelling Units Created	Single Family Dwelling	187	Single Family Dwelling Accessory	2	Single Family Dwelling Alteration	1	Vacation Home New	5	Multi-Residential	166	Multi-Residential Accessory	1	Multi-Residential Alteration	36	Commercial Alteration	4	<b>Total</b>	<b>402</b>
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<b>Total</b>	<b>402</b>																							
<p>Goal 2: To ensure there is an <b>adequate and appropriate supply of rental housing</b> for</p>	<ul style="list-style-type: none"> <li>Increase in the supply of rental housing which is affordable to households with low incomes</li> </ul>	<ul style="list-style-type: none"> <li>Number of affordable housing units built based on planning applications and funding applications</li> </ul>	51 Units under construction (to be ready 2022)																					

Housing Goals	Outcomes and Targets	Measures	Annual Progress
households with low incomes and priority population groups.	<ul style="list-style-type: none"> <li>Decrease of 50% in the number of applicants on the waiting list for subsidized housing<sup>16</sup></li> <li>Decrease of 20% in the number and proportion of households with low incomes spending 50% or more of their income on housing costs</li> </ul>	<ul style="list-style-type: none"> <li>Number of applicants on the waiting list for subsidized housing</li> <li>Number and proportion of households with low incomes spending 50% or more of their income on housing costs (to be updated every five years based on the Statistics Canada Census)</li> <li>Number of rent supplement units</li> </ul>	<p>345</p> <p>(no data at this time)</p> <p>55</p>
<p>Goal 3:</p> <p>To ensure there are <b>sufficient options for housing with supports</b> to facilitate aging in place and for people who require supports to live with dignity and as independently as possible.</p>	<ul style="list-style-type: none"> <li>Increase in the supply of housing with supports, particularly for people with mental health issues and/or substance abuse issues and developmental disabilities</li> <li>Increase of 20% in the supply of accessible units for frail seniors and persons with physical disabilities</li> <li>Increase of 50% in the number of households who were at risk of homelessness who achieved housing stability</li> </ul>	<ul style="list-style-type: none"> <li>Number of supportive housing units built based on planning applications and funding applications</li> <li>Number of accessible built based on residential building permits</li> <li>Number of successful interventions in eviction prevention (Based on HPS/Coordinated Access data)</li> <li>Number of households receiving housing allowances</li> </ul>	<p>0</p> <p>3</p> <p>519</p> <p>43</p>
<p>Goal 4:</p> <p>Ensure a <b>person-centred housing, homelessness and support system is in place</b> where all housing and homelessness service</p>	<ul style="list-style-type: none"> <li>Coordinated access system with participation of all housing and homelessness service providers</li> <li>Quality prioritization list</li> <li>Comprehensive inventory of housing and homelessness services</li> </ul>	<ul style="list-style-type: none"> <li>Number of housing and support service providers participating in the coordinated access system</li> <li>Prioritization list which is updated monthly (at a minimum) and includes data on housing and support needs</li> </ul>	<p>The Haldimand Norfolk Coordinated Access System is managed and facilitated through the Service Manager (Norfolk County). All participating community agencies and the public are able to access services through the Service Managers centralized intake system.</p> <p>Prioritization List is a live document/mechanism managed daily. The BNL(by-name list) will be replace this effective January 1, 2022</p>

Housing Goals	Outcomes and Targets	Measures	Annual Progress
<p>providers are working in collaboration so that everyone who needs help is able to access it in a timely manner and functional zero end to homelessness is achieved.</p>	<ul style="list-style-type: none"> <li>No one is discharged into homelessness from an institutional setting, such as a hospital or correctional facility</li> <li>Increase of 50% in the number of people/households who move from homelessness to permanent/long-term housing</li> <li>Decrease of 50% in the number of households who return to homelessness from permanent housing</li> </ul>	<ul style="list-style-type: none"> <li>Number of people/households who are chronically homeless who move to permanent/long-term housing</li> </ul>	<p>Data is currently being collected as part of the BNL.</p>
<p>Identify Goals for 2022</p>	<ul style="list-style-type: none"> <li>Centralized Intake / HHP Branding</li> <li>Corporate training/lunch and learn</li> </ul>		



## **Advisory Committee Meeting – November 22, 2021**

### **Council-In-Committee – December 14, 2021**

Subject: Community Safety & Well-Being Plan  
Report Number: HSS 21-25  
Division: Health and Social Services  
Department: Health and Social Services Administration  
Purpose: For Decision

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#### **Executive Summary:**

The Haldimand Norfolk Health and Social Services Division retained Kim Shippey, President of KMJ Consultants to prepare a municipal Community Safety and Well-Being Plan, as per provincial legislative requirements mandated under the *Police Services Act*. The Plan identifies gaps in current service models, summarizes recommendations to be carried out through a holistic model approach, and outlines a sustainable path forward across Haldimand and Norfolk communities.

The purpose of this staff report is to present the Haldimand and Norfolk Community Safety & Well-Being Plan (CSWB Plan), outline the purpose of the plan, how research was conducted, the main contributors to the study, and an overview of each of the three areas of focus. The CSWB Plan is meant to be a way forward for Haldimand and Norfolk Counties to better address the needs of our communities, with the aim of creating a safe, healthy, and sustainable future of its residents. The Community Safety and Well-Being Plan is being presented and recommended for adoption.

#### **Discussion:**

In accordance with Ontario's mandate and the Community Safety and Well-being Planning Framework brought forward by the province, the Haldimand Norfolk Health & Social Services Division, along with its partners, has developed a unique Community Safety and Well-Being Plan to address priority risks and needs across both Norfolk County and Haldimand County, and leverage existing services for effectiveness and efficiency. This Plan has been submitted to the Ministry of Solicitor General, pending Council approval.

Spearheaded by the Health and Social Services Division, the Plan was facilitated by Project Lead Kim Shippey, President of KMJ Consultants, and supported by Dr. Katherine Bishop-Williams, Epidemiologist, Haldimand Norfolk Health and Social Services. The Project Sponsors were Heidi VanDyk, Acting General Manager of Health and Social Services Division and Christina Botas, Administrative Assistant, Haldimand County Planning & Development Division. Various community partners and members, social services and justice departments contributed critical information regarding current gaps within services, issues that require attention, as well as ways by which these crises can be addressed to ensure community needs are being met.

In the Community Safety and Well-being Planning Framework, the province outlined the following four approaches as key inputs to guide municipalities' unique plans:

1. Social Development – addressing underlying causes of social issue through upstream approaches to promoting wellness;
2. Prevention – applying proactive strategies to risks harmful if unmitigated;
3. Risk Intervention – identifying and responding to situations of elevated risk and mobilize interventions before response is required; and
4. Incident Response – requiring intervention by first responders.

Each of these inputs were incorporated in the strategies and actions of the CSWB Plan.

Serving as the foundation of the 2021 CSWB Plan, a Community Needs Assessment (CNA) was completed in 2019, identifying and analyzing the needs of our Counties, as well as the requirements for healthy, safe and protected communities. This assessment reviewed the needs and overall health of residents, gaps in programming, and outlined next steps for the Health and Social Services Division. Building on the CNA, information was collected for the CSWB Plan via an additional community survey completed by 741 respondents, 86 key informant interviews, and 11 focus groups that included 68 participants. Community members and partners from mental health, addictions, social services, and justice departments were key contributors to the research.

The Community Safety & Well-Being Plan presents three major focus areas that emerged from the data collected. A brief overview of each focus area along with an associated path forward has been illustrated below.

### **Mental Health and Addictions**

Based on the research collected, mental health and addictions were among the top priorities and areas of concern across both Norfolk and Haldimand Counties. In many instances, community members experienced higher levels of daily stress, opioid related emergencies, and hospital admissions than the Ontario average. The lack of available and reliable services, including long wait lists, lack of detox beds, lack of centralized database and consent, and most of all the lack of specialized doctors and healthcare providers, are all significant barriers to addressing and improving the lives of those living with mental illness in our communities.

### *Our Path forward*

In order to strengthen mental health services, the shortage of qualified healthcare professionals should be addressed. To do so, the following may be considered: build capacity for family physicians, noted as one of the main sources of health care in rural communities, to provide mental health supports; increase the number of residency spots in local hospitals; and offer incentives to psychiatrists by making the field competitive. Addressing this barrier could allow for 24/7 assistance in a crisis, rather than solely relying on emergency services or the justice system; offer the opportunity to create a collective service system to share patient information; offer informative sessions on the dangers of non-prescribed drugs particularly engaging youth; and educating communities on the services available via accessible avenues. Connecting service providers, stakeholders, and our communities including business owners, can assist in the development and rollout of a more proactive, rather than reactive approach to mental health and addictions within Haldimand and Norfolk.

### **Rurality**

Over 50% of residents within Norfolk and Haldimand Counties reside in a rural community, covering a combined 2,859 km<sup>2</sup> and average population density of 35.7 people/km<sup>2</sup>. This vast landscape and low population density, comparable to a Northern community, contributes to significant barriers to accessing health and social services, employment, food, and education. These barriers include transportation, low public funding, and in turn a lack of services and healthcare professionals required to meet the needs within our communities.

### *Our Path Forward*

To address the barriers of rurality, the CSWB Plan proposes increasing access to public or subsidized transportation. Norfolk County's Economic Development and Tourism Department has added *Ride Norfolk*, the County's sole public transit system, to its portfolio for Council consideration in the hopes of improving its service delivery model to be more efficient and easier to access. An alternative solution proposed includes subsidizing other forms of transportation, such as Uber. This partnership has been successfully implemented in other municipalities, and would be a significant cost saving and reliable form of transportation that would eliminate the need for capital investments in infrastructure and transit. In order to develop a successful path forward, the Plan calls upon the province to address the varying and unique needs of rural and urban municipalities alike.

### **Poverty and Homelessness**

Research collected from the CNA and CSWB demonstrated that poverty and homelessness are prevalent issues within our Counties. The lack of access to services, low incomes, high costs of housing and overall living are directly connected to mental health and addictions. Lack of affordable housing, emergency housing and a



reintegration strategy for those discharged from incarceration, are all areas of concern to be addressed in order to create safe and healthy communities.

### *Our Path Forward*

Given the correlation between poverty, homelessness and the other two focus areas, an automated consent system that includes accessing support for employment, and services to address addictions and mental health is one of the first steps in ending poverty. Additionally, creating an effective reintegration program with concrete discharge plans, including increasing availability and lessening restrictions on admission to emergency housing, is a proactive approach to mitigate harm and promote safety and well-being of individuals facing these challenges.

Research highlighted that youth are significantly impacted by the three focus areas. As such, a detailed framework in the Plan addresses the varying needs of our local youth to ensure the youth within our communities succeed. The two main policies recommended include the establishment of a mentorship program, which includes community-based group mentoring across ages, and the development of a youth centre, incorporating programs and activities that foster healthy relationships and supports overall development.

## **Financial Services Comments**

### **Norfolk**

The Approved 2020-2030 Capital Plan included an allocation of \$65,000 for the Community Safety and Well Being Plan. The Province, via the Municipal Modernization program, funded the project. Project status and recommendations will be provided in the next capital status report.

At this time, any financial implications related to the Plan have not been identified. However, once Council approves the Community Safety and Well-Being Plan and the establishment of an implementation committee, recommendations and actions from the committee will be presented to Council along with any financial implications for further consideration.

### **Haldimand**

Haldimand Finance staff have reviewed this report and agree with the information provided by Norfolk Financial Services. Any future impacts would be cost shared based on the applicable cost sharing agreement, and should be ranked and evaluated during the appropriate budget process.

## **Interdepartmental Implications:**

### **Norfolk**

Haldimand Norfolk Health and Social Services Division will be calling upon various partners to assist in the successful implementation of the CSWB Plan. These may include, but are not limited to the following:

- Police officers from both the Haldimand and Norfolk OPP detachments
- Haldimand & Norfolk Fire
- Haldimand & Norfolk EMS/Paramedic staff
- Haldimand County Community & Development Services Department and Norfolk County Community Development Division
- Health & Social Services Division
- Social Services & Housing
- Homelessness Prevention Services
- Local businesses and community organizations

Multi-sectoral partnerships are key to ensuring the Plan meets the immediate needs of our shared communities.

## **Haldimand**

Staff are appreciative of Norfolk County taking the lead on the development of the plan on behalf of Haldimand County. The Police Services Act legislated that each municipality/Police Services Board develop a Community Safety and Well Being Plan. The legislative requirement for this plan does not fall under the normal health and social services legislation and therefore is not a mandatory program that Norfolk County, as the Board of Health or CMSM has jurisdiction over for Haldimand County. However, considering the various organizations that are key stakeholders in such a plan, there were many that cover both Haldimand and Norfolk and rather than duplicate efforts by doing two separate plans, Haldimand County engaged the Health and Social Services Department to prepare the plan on its behalf.

Haldimand County staff support the plan as presented and concur with the recommendation to appoint the Health and Social Services Division as the implementation lead.

## **Consultation(s):**

To help inform the Plan and ensure it was constructive and inclusive, consultation was carried out amongst partners, divisions, community members, and local boards across the two Counties. This was conducted via a survey (administered to the public across both Counties), informant interviews, and focus groups. Representatives from the following participant groups and organizations are included below.

### **Key Informant Interviews:**

- Youth Unlimited, Norfolk County
- Community & Mental Health Services
- Community Policing Liaison Officer, Norfolk County

- Emergency Services, Haldimand County
- Police Services, Haldimand County
- Haldimand & Norfolk Police Services Boards
- Holmes House Withdrawal Management
- Haldimand & Norfolk OPP Detachments
- Homeless Prevention Services, Haldimand Norfolk Social Services & Housing
- R.E.A.C.H. Haldimand-Norfolk
- Paramedic Services, Norfolk County

Focus Group: Seniors

- Community Programs, Recreation, Norfolk County
- Recreation Coordinator, Norfolk County
- Norview Lodge Long-Term Care Home
- Cedar Crossing Retirement Community
- Haldimand-Norfolk Community Seniors Support
- Alzheimer's Society of Brant, Haldimand-Norfolk, Hamilton, Halton
- Simcoe Seniors Centre
- Community Support Centre Haldimand-Norfolk
- Delhi Friendship Centre

Focus Group: Norfolk BIA, Chambers of Commerce, & Board of Trade (BOT)

- Simcoe BIA
- MHN Lawyers
- Port Dover BOT
- Simcoe Chamber of Commerce
- Strategic Innovation & Economic Development, Norfolk County
- Delhi Chamber of Commerce

Focus Group: Haldimand BIA, Chamber of Commerce, BOT

- Dunnville Chamber of Commerce
- Caledonia Chamber of Commerce
- Cayuga Chamber of Commerce
- Hagersville Chamber of Commerce
- Dunnville Chamber of Commerce

**Strategic Plan Linkage:**

This report aligns with the 2019-2022 Council Strategic Priority "Foster Vibrant, Creative Communities".

**Explanation:**

The purpose of the CSWB Plan is to identify key areas where strategies need to be implemented in order to improve the overall sense of community safety and well-being. When people feel safe, included and support in their community they are better able to participate which in turn supports the community as a whole.

**Conclusion:**

The Haldimand Norfolk Health and Social Services division, consultant Kim Shippey, along with its partners has created a Haldimand and Norfolk Community Safety & Well-Being Plan. Staff are in support of the Plan, recommend that the Advisory Committee support its adoption, and appoint the Health and Social Services Division as the lead for implementing the Plan. The aim is to leverage existing services and partnerships, mitigate harm, and promote safety and well-being within our shared communities. Regular updates on the Plan's implementation will be provided to Advisory Committee and Haldimand and Norfolk Councils.

**Recommendation(s) of Health and Social Services Advisory Committee:**

**Recommendation(s):**

THAT Staff Report HSS 21-25, Community Safety and Well-Being Plan, be received as information;

AND THAT Council approve the Community Safety and Well-Being Plan as presented;

AND THAT the Health & Social Services Division be appointed as the Lead for implementation of the Community Safety and Well-Being Plan for Haldimand and Norfolk Counties;

AND FURTHER THAT an implementation committee be established consisting of approximately 12 individuals, including but not limited to an employee of the Haldimand Norfolk Health & Social Services Division, epidemiologist Dr. Katherine Bishop-Williams, representatives from Haldimand and Norfolk's Emergency Services Divisions, Police Services Boards, Haldimand and Norfolk OPP Detachments, and representatives of community based social services and justice sector partners.

**Attachment(s):**

1. Health and Social Services Haldimand and Norfolk, Norfolk County and Haldimand County, (2021). Haldimand and Norfolk Community Safety & Well-being Plan

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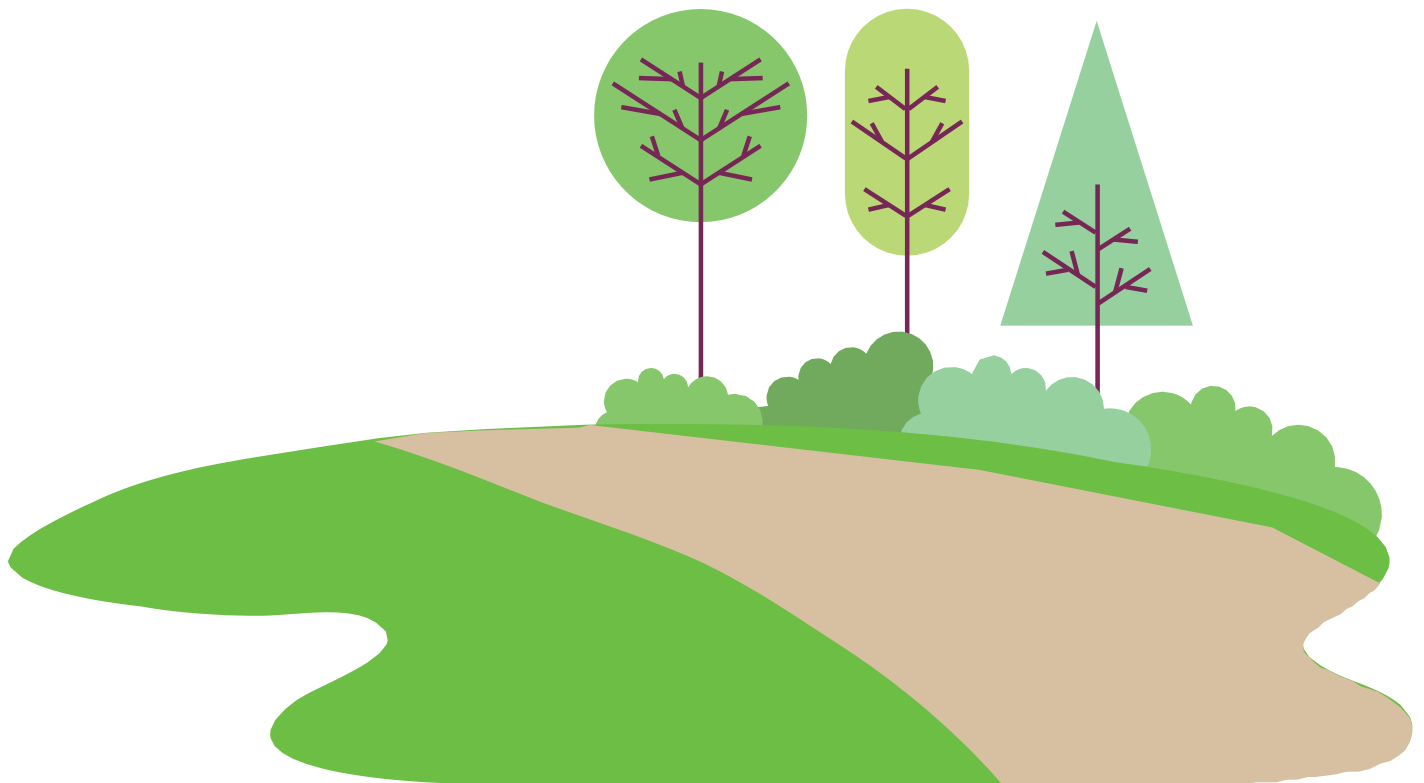
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# 2021



## Community Safety and Well-Being Plan

# Our Path Forward





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# Working Together to Address Complex Issues

**Kim Shippey, President | KMJ Consultants**  
Project Lead | Haldimand and Norfolk Community Safety and Well-Being Plan



Haldimand and Norfolk are two distinctive counties that encompass a vast geographic landscape. Filled with organizations led by individuals wanting to do more than just make a difference, they want to drive measurable change. The Community Safety and Well-Being Plan (referred to as the Plan) is a foundational strategy that focuses on addressing existing community safety and well-being concerns to both highlight the issues, seek broader community input, and encourage potential solutions.

The Plan is intended to be a living document and seeks not to duplicate any work that is already taking place. Instead, the Plan is meant to compliment, leverage, and build community partnerships with a solutions-based approach to betterment.

The feedback and information gathered through community consultations, interviews, surveys, and focus group discussions is at the core of the recommended path forward. The goal - to develop and promote solutions unique to Haldimand and Norfolk in a more innovative, effective, and efficient way.

Every person that resides in either Haldimand or Norfolk is deserving of an equitable, safe, and stable way of life. With solutions derived through collaborative and collective impact, this can be achieved.

On behalf of the Haldimand Norfolk Health and Social Services, I wish to thank all those who took the time to be a part of this process. Your voice at the table matters. Together, we will find solutions to complex issues, break down silos, and create a coordinated approach to providing a safe community where everyone's well-being remains the focus.

**Heidy VanDyk, MPA**  
**Acting General Manager**  
**Health and Social Services Division**



On behalf of Haldimand and Norfolk Health & Social Services, I am pleased to share our Community Safety and Well-Being Plan. This plan is an important, living document which identifies the major barriers to the ability of community members to feel safe, healthy, and connected, and contains actions that we can, and will take, to minimize if not eliminate these barriers. To be successful in its implementation, it will be important that we continue dialogue and work together across sectors. I would like to thank the Councils and Senior Staff from Haldimand and Norfolk counties for identifying the Health & Social Services Division to take the lead on this important project. I would also like to thank the project team and all of our community members who participated in key informant interviews and focus groups, and for completing the community survey. I look forward to turning the plan into action and keeping our community informed by reporting back on our progress.

**Dr. Katherine Bishop-Williams**  
**MSC, PhD, Epidemiologist**  
**Haldimand Norfolk Health and Social Services**



The Haldimand Norfolk Health and Social Services Division, along with partners across the counties has been working toward the development of this Plan for several years. Initiated first as the Community Needs Assessment in the summer of 2019, the Plan herein is an extension of the work that was done to identify key needs across the health and social services sectors for the two counties. Launching from the Community Needs Assessment, this Plan aims to describe the lessons learned over the past 18-months and determine the areas that are still a work in progress with regards to safety and well-being.

The information and data garnered from the Community Needs Assessment and the Plan are immeasurably valuable for the Health and Social Services Division and the community more broadly. The data serves to provide deep, insightful, and impactful discernments into a bright and beautiful future for the residents of Haldimand and Norfolk counties.

# Our Current Landscape



Located along the shore of Lake Erie, Haldimand and Norfolk are two distinct and unique counties. With a combined population of 109,787, they are two single-tier municipalities, each with their own elected Mayors and members of council. Haldimand County is located on the Niagara Peninsula in southern Ontario and is connected to the west by Norfolk County, the Six Nations and New Credit reserves. The Grand River, deemed a Canadian Heritage River, is a significant waterway that runs through Haldimand County and extends from the Bruce Peninsula southbound to Lake Erie.

We acknowledge that we live and work on the traditional territory of the Attawandaron (Neutral), Anishnaabeg, and Haudenosaunee peoples. We continue to build relationships and engage in positive, collaborative dialogue with our Indigenous partners of Six Nations and Mississauga of the Credit First Nation. Land acknowledgments are a small step forward in recognizing the history of the land we are situated on. Our commitment is to continue to form alliances and solidarity with Indigenous peoples as we move forward in our promise of Truth and Reconciliation in our communities.

Norfolk County, which is located on the northern shore of Lake Erie in Southwestern Ontario, is connected to the north by the Six Nations of the Grand River. Norfolk County is home to a relatively large population of Low German-speaking Mennonites, who reside in the western portion of the County, and also to a population of seasonal agricultural workers, who spend approximately six months of the year in Haldimand or Norfolk.

Public health and social services are administered throughout both counties by a single Health and Social Services Division. From a health service perspective, both counties are included as part of the larger Hamilton Niagara Haldimand Brant Local Health Integration Network (LHIN) and a small Southwestern portion of Norfolk County is part of the Southwest Local Health Integration Network.

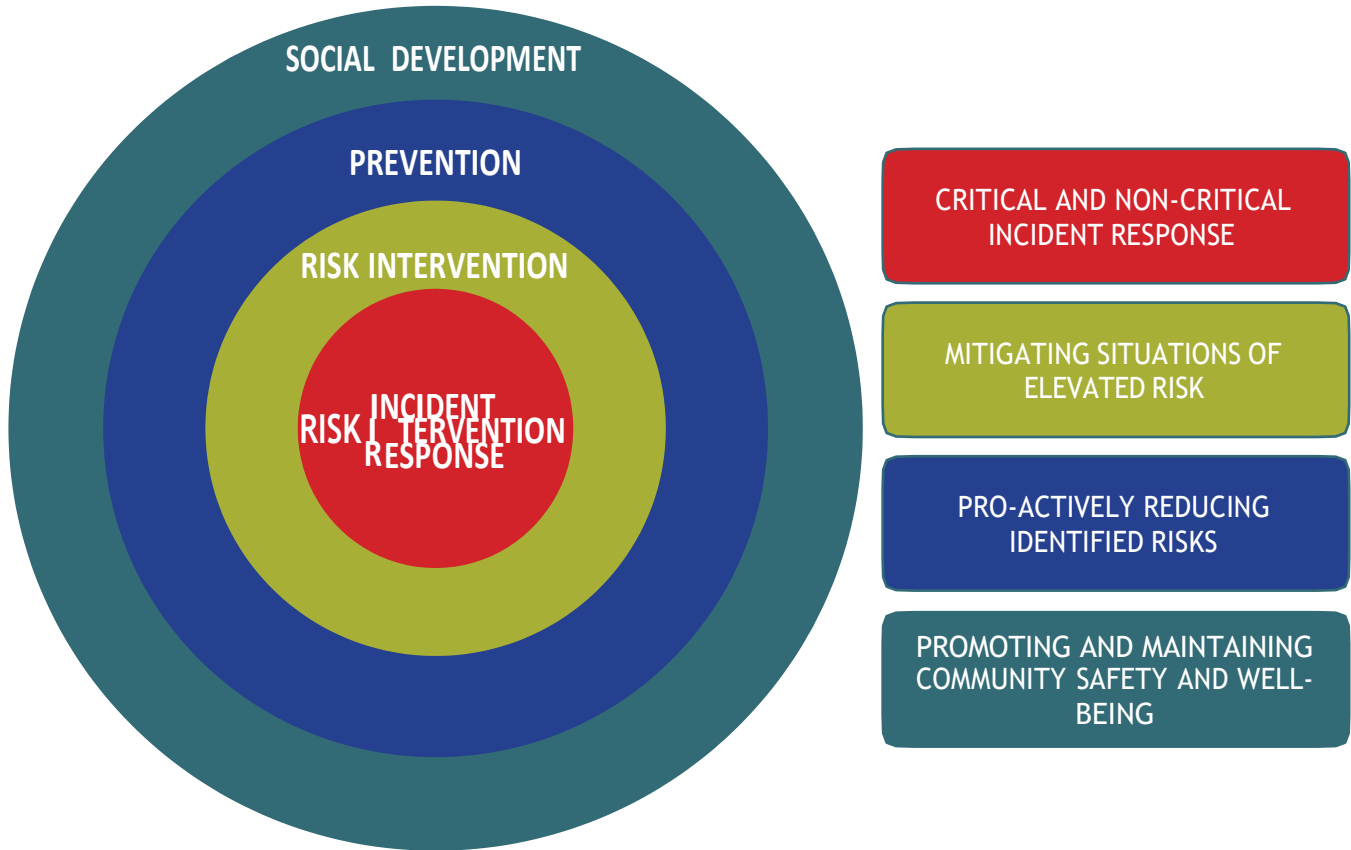
Across both counties, 11.7% of the population are living in low income households, with 57.6% employment rate and 6.9% unemployment rate.<sup>1</sup>

The Haldimand Norfolk Community Safety and Well-Being Plan (referred to as the Plan) is a living document that will guide both municipalities, and the agencies that serve them, on a structured path forward. The path will lead us towards a common action plan that addresses our distinctive and complex social issues.



# Provincial Framework

The province outlines four approaches as key inputs to guide the Plan's development; social development, prevention, risk intervention, and incident response. The Ministry of the Solicitor General outlines a planning framework, with a purpose to support municipalities in developing a comprehensive approach to mitigate harm and promote safety and well-being.



**INCIDENT RESPONSE:** Requires intervention by first responders such as police, paramedics, and other emergency-driven services.



**RISK INTERVENTION:** Identifies and responds to situations of acutely elevated risk and mobilizes immediate interventions before an emergency or crisis-driven response is required.



**PREVENTION:** Applies proactive strategies to known and identified risks that are likely to result in harm to individuals or communities if left unmitigated.



**SOCIAL DEVELOPMENT:** Addresses underlying causes of social issues through upstream approaches that promote and maintain individual and community wellness.

The Plan consists of strategies and actions that incorporate all four key inputs, highlighting the uniqueness of both counties, identifying key issues of concern, and encouraging multi-sectoral partnerships. Through this Plan, our focus remains on ensuring that in Haldimand and Norfolk everyone can get the services they need, when they need them, in an effective and efficient way.



# Summary of Community Needs Assessment

The Community Needs Assessment (CNA), completed in 2019, aimed to identify and understand the needs of the population within this geographic area and identify factors to be addressed that would ultimately meet the population's needs. The CNA was designed to understand the requirements of the population and the necessary requirements for individuals to feel healthy, safe, and protected in their community. The complete 2019 Community Needs Assessment can be viewed through the following link: <https://hnhu.org/health-topic/community-needs-assessment/>.

The assessment included a community profile, community survey, focus groups with priority population groups, and key informant interviews.<sup>2</sup> The intention was to inform actions and outline next steps for the Division of the Haldimand Norfolk Health and Social Services (HNHSS).

The objectives were to describe the current health, social status and needs of the residents, identify needs and gaps for extended health and social programming, and support evidence-informed decision-making and program planning for health and social services across both counties.

This work continued into 2021 with an additional community survey, focus groups, and key informant interviews. Combined, this process included the following:



# Key Definitions and Process for the Plan

The Plan is a direct result of the findings from the 2019 CNA and the additional surveys, focus group discussions, and key informant interviews that involved individuals from Haldimand and Norfolk. This included community members and partners from our mental health addictions, social services, and justice departments.

Moving forward throughout this report, quotes will not identify individuals' names or organizations. Instead, they will be cited the following ways:



## Our Unique Needs

Community safety and well-being has a wide-ranging and multi-faceted connotation. It encompasses a broad spectrum of service providers and corresponding areas of need. The CNA provided both quantitative data through community profiles and surveys, and qualitative data through focus groups, and key informant interviews. A continuation of detailed discussions, recommendations, and conclusions was completed in 2021 and together, this collected information informs this Plan.

## Areas of Focus

Community members, agency staff, police officers from both the Haldimand and Norfolk detachments of the OPP (referred to as Police), and the Police Services Board across Haldimand and Norfolk provided a wealth of information. From this extensive research and collection of data, three major areas of focus emerged for Haldimand and Norfolk:



### MENTAL HEALTH AND ADDICTIONS



### RURALITY



### POVERTY AND HOMELESSNESS









The Plan will identify the gaps in the current service models, summarize recommendations that offer a holistic approach, and outline a sustainable path forward.

# Mental Health and Addictions



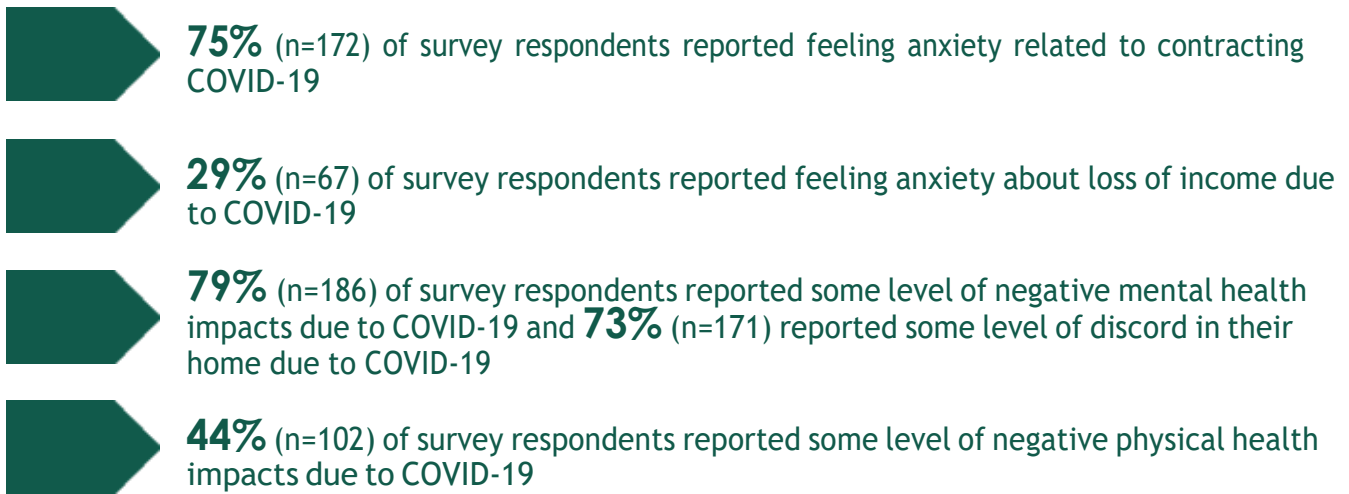
## Our Community Profile

From the 2019 CNA, the following local detailed results about mental health and addictions were concluded:

- 
**23%** of Haldimand and Norfolk residents reported that their life stress is quite or extremely stressful compared to **22%** in Ontario
- 
**85%** (n=249) of survey respondents agreed or strongly agreed that Haldimand and Norfolk counties need more mental health support services and counselling
- 
 There were **67.9** cases per 100,000 population opioid related emergency department visits (n=76) in Haldimand and Norfolk, compared to **63.4** cases per 100,000 population in Ontario
- 
 There were **23.2** cases per 100,000 population opioid related hospital admissions visits (n=26) in Haldimand and Norfolk, compared to **14.6** cases per 100,000 population in Ontario
- 
 There were **9.8** cases per 100,000 population opioid related deaths (n=10) in Haldimand and Norfolk, compared to **10.2** cases per 100,000 population in Ontario
- 
**21%** (n=66) of survey respondents reported that more opioid misuse rehabilitation services were a top three need to keep their family safe
- 
**45%** (n=183) of survey respondents reported experiencing depression and/or anxiety
- 
 In the past 12 months, **9%** (n=28) of survey respondents reported experiencing a mental health emergency or crisis in Haldimand and Norfolk counties



Nearly 18-months later, 15 of which were during the ongoing COVID-19 pandemic, the responses to a follow-up survey asking many of the same questions, suggested that mental health needs have been exacerbated locally. The 2021 Community Safety and Well-Being Survey detailed results concluded:



Through the multiple focus groups, surveys and key informant interviews, mental health and addictions, particularly the opioid crisis, were described as top priorities across both counties. The need for mental health support was listed as exceedingly high, but at the opposite end of the spectrum was the availability of services, as being exceptionally low. Long wait-lists, issues related to transportation to appointments, and not qualifying for treatment were all major obstacles. But the lack of specialized doctors and healthcare providers was identified as the greatest barrier to improving the lives of those living with a mental illness locally.

## Ontario Needs More Psychiatrists

The shortage of psychiatrists in Ontario is the #1 issue that needs to be addressed if there is to be any improvement in the Canadian mental health care system. A key component to ensuring some measurable difference is achieved, regarding the quality of mental health treatment, begins with a strategy to combat this shortage.

A report from the Coalition of Ontario Psychiatrists (2018) indicated that Ontario is short 200 psychiatrists and the number of psychiatrists per population will decrease by 15% by 2030. As a stark contrast, the average annual number of outpatients seen by psychiatrists in Ontario increased by almost 20% between 2003 and 2013.





***Ontario's mental health and addictions burden is an unparalleled 1.5 times higher than that of cancer and seven times higher than that of chronic disease.”<sup>3</sup>***

-Ontario Psychiatric Association

Currently, in Haldimand and Norfolk counties, there is psychiatric support offered to those that are 16 years of age and older. Locally, there is access to one in-person psychiatrist who focuses on medication management, plus one psychiatrist who provides support virtually.

Through the Telemedicine Services (TMS), there is a one-time consult service with a psychiatrist, plus two psychiatrists who provide virtual assessments and make recommendations to the client's primary care provider. To assist in this process are three local clinicians (RN) who support the clients by helping to set up referral appointments, if required.

In terms of addressing the needs of our seniors population requiring mental health supports and/or experiencing cognitive challenges, there is a local team that consists of two geriatricians, two psychiatrists specializing in geriatrics, five clinicians, who are Social Workers or Registered Nurses, and two Intensive Geriatric Service Workers.

## **Demands Are Not Meeting The Needs**

Collectively, the providers of social services, along with the Police, identify that there is an increased demand for mental health and addiction supports across Haldimand and Norfolk. The level of need is outweighing the supply of services. Additional methadone clinics with opioid replacement therapy have emerged, particularly in Norfolk county; however this is deemed to be a stop gap approach to treatment. It will address the immediate need but lacks a long-term solution on a path to stabilized wellness.



***The methadone clinics do not provide a journey to wellness. They will put out the fire, but are not creating a positive, mental wellness plan forward.”***

-Participant of a key informant interview



## Lack of Detox Beds

Needs are increasing for withdrawal demand services. Currently, there is one detox facility across Haldimand and Norfolk, Holmes House, which is in Simcoe. With only 6 beds, there is a current wait-list and since 2019, this facility has had a 175% increase in need for available beds.



***I cannot describe to you how crucial it is to have space available when a client contacts us in need of a bed. Our wait-list is a recurring issue. The likelihood that a person calls us back is extremely rare. They feel that there is no where to turn and continue using. Reaching out and asking for help can sometimes be the hardest thing a person does. Then to be denied that help, is demoralizing.”***

-Participant of a key informant interview

## Crisis Stabilization Bed Program

The Crisis Stabilization Bed Program, located in Simcoe, offers support for individuals 16 years of age and older. The stipulation for access is that the individuals must be assessed as medically stable, are not under the influence of alcohol or non-prescribed drugs, and do not pose a safety risk to themselves or to others. The intake is scheduled from Monday to Friday, between 9am and 5pm.

There are many inter-layered resources, local policies, and agency protocols involved in treating individuals experiencing an addiction crisis. Quite often, on the front line locally, are the Police of Haldimand and Norfolk. In some cases, due to the nature of that individual’s crisis, they may become combatant with police officers, putting those officers in unsafe or precarious situations. If the Crisis Stabilization Bed Program is at capacity, or the Police encounter individuals in crisis outside the Monday to Friday, 9am to 5pm intake, the only current option is to take the individual to a police station cell. This option presents additional risks to that individual who are experiencing a heightened, anxious, and or unstable state, and as a direct result, can present further safety issues, not only for that individual within the cell, but also for police officers who are assisting.

Often, the individual requires a place for stabilization, where they can receive additional treatment and support to address their immediate crisis and the underlying causes or traumas. The Police encounter many individuals that are not medically stable, are currently under the influence of non-prescribed drugs, and do pose a risk to themselves or to others. If the Police encounter these unstable individuals outside the Monday to Friday 9am to 5pm intake days and times, their only option may include a police station cell, which in turn, only perpetuates the problem and does not provide any sustainable treatment or long-term solutions to that individual’s current crisis.

## Mobile Crisis Rapid Response Team (MCRRT)



The Police engage in a two-step approach to addressing distress calls related to mental health and or addiction. Accompanying a uniformed OPP officer is an experienced mental health and addictions professional that acts as a first responder to calls generated through 9-1-1. The program operates seven days a week, 8am to 6pm daily, with two full-time MCRRT workers. The aim of the program is to provide individuals in crisis, as well as their families and caregivers, with the appropriate intervention and care required. With symptoms of mental illness, substance abuse, behavioural disorders, or those in acute crisis situations, the MCRRT attempts to streamline the mental health crisis supports by providing assessments at the scene and then organizing services for the person in crisis.

The health professionals have “MCRRT” identified on the back of their uniforms, which differentiates them from the police. When they arrive on the scene with the Police, the mental health and addictions professional introduces themselves, identifies their role to the individual who is in crisis, and assists in de-escalating the situation. The aim of this process is to help reduce the number of unnecessary referrals or visits to the hospital, emergency department, or police department.

## How to Navigate Through Legislation

If a paramedic is responding to an individual experiencing a heart attack, legislation allows them to bypass the local hospital and transport that patient directly to a hospital that can provide the necessary and appropriate level of care. This is not the case for individuals facing a mental health crisis; a bypass for mental health services is not allowed in Ontario. Paramedics must deliver that patient to one of the three local hospitals in either Dunnville, Hagersville or Simcoe for evaluation before they can transport them to a specialized hospital out of the county. Although that local hospital may be equipped to treat the symptoms, they do not have the expertise or qualified doctors or other healthcare providers to treat the issues.



***I feel the frustration of what we are allowed to do. We have to follow the rules. This only slows down the appropriate and timely care for the patient and then they are the ones that continue to pay the price. The Province needs to fix this. We are handcuffed by our provincial legislation.”***

-Participant of a key informant interview

Another major concern is the number of times the individual experiencing a mental health and/or addictions crisis is required to speak to new health care providers to share their story. In some instances, it can be up to 20 separate individuals that they interact with through their various stages of care, which in turn can elevate their level of anxiety and stress as they are forced to divulge details of their trauma and crisis.

## Consent and Follow Up

The lack of a centralized database, that would allow for all service providers to access up-to-date and relevant information, is a major complaint across all channels of support, including Police, service agencies, and emergency responders. The issue of consent was consistently mentioned as a hurdle to overcome in developing this system.



***Follow up is the problem. We all need to come together and do a better job at following up with individuals after a crisis. In some instances, through one crisis call, a client can be involved with the OPP, Mobile Crisis Rapid Response Team, emergency departments, and an agency in one form or another. There are a lot of players involved and very little dialogue between those players for the betterment of the patient.”***

-Participant of a key informant interview

Missing from the support system is a regularly coordinated process to share information regarding a patient in crisis. There is a reluctance to disclose information, leading back to consent of the patient. The opportunity to unravel all the details of that patient’s acute needs, with the appropriate support system present, is continually mentioned as a shortcoming to providing effective and sustainable treatment.

## Engaging our Downtown Business Partners

Business owners and representatives through Board of Trade (BOT), Chambers of Commerce, and Business Improvement Area (BIA) in the downtown core of Haldimand and Norfolk, are keenly aware of the mental health and addiction issues of street-involved individuals. Business owners in both counties reported that witnessing individuals residing in storefronts, the exchange of substances for payment, drug injection, and drug overdoses, has been prevalent and on the rise for many years. Business owners were both compassionate and frustrated, and vocalized a desire to be a part of a sustainable solution.





# Our Path Forward

If we are ever to improve the impact of service delivery, we must begin with the root of the problem - the shortage of qualified psychiatrists.

With an aim to addressing this need, the following actions could have a measurable impact to strengthening the mental health service:

## 1

Build capacity for family physicians, often the main source of health care in rural communities, to provide increased mental health supports.

## 2

Increase the number of residency spots in our local hospitals across Haldimand and Norfolk.

## 3

Offer incentives to all psychiatrists in rural and underserved areas by making this field as competitive as other healthcare specialties.

**More psychiatrists practicing within Haldimand-Norfolk will ultimately mean that more patients will receive timely treatment, which lessens the burden on emergency departments and hospitals.**

The MCRRT's mental health professionals are a step in the right direction. But understanding that not all moments of mental health crisis or addiction occur between 8am and 6pm, **there is a need for alternative broader solutions.**

**The need for additional mental health professionals, engaged with police officers 24/7 is crucial.** Extended hours would provide additional assistance to the Police beyond the 8am to 6pm, seven day-a-week current schedule. The aim is to assist and respond appropriately to the needs in real-time, rather than apprehending the individual in their moment of crisis with only two options: the emergency

department or the justice system. Police officers would benefit greatly with the support of additional mental health professionals who can assist the Police in de-escalating the situation.

Often, the police department is the first call placed in a crisis situation. The local Police have instituted a new option for 9-1-1 dispatch calls - the **Mental Health Crisis Aversion Initiative**. A professionally trained mental healthcare worker is available via the 9-1-1 dispatch call centre. If the dispatcher feels it appropriate, they will ask the caller if they wish to speak to a mental healthcare crisis worker. The goal is to divert calls away from police interaction and

provide the caller with the resources, information, and professional advice that is required. If the mental healthcare worker determines that Police should be involved, then that action is initiated.

Locally, there is the Addiction Mobile Outreach Team (AMOT), which is responsible for community outreach and engagement, systems navigation, assessment, and referral. This team works directly with the Police and incorporates the Overdose Automatic Referral (OAR) process, which is an initiative to provide quick response to opiate overdose victims.

To ensure a better streamlined approach to care, create a **collective service system** so that an automatic consent is generated across all levels of social service support. This allows multiple channels of support to be engaged and connected throughout that patient's mental health journey.

**Connecting with our youth** on the dangers of non-prescribed drugs, with a focus on the current opioid crisis, is the key to educating our youth. Previously, there was a program, in collaboration with the Police and the local school boards, whereby an officer would provide presentations and educational sessions at the local elementary and secondary schools across Haldimand and Norfolk. The focus of the sessions included, but was not limited to, the dangers of non-prescribed drugs, opioid substances, cyber-bullying, and cyber-crime. A reinstatement of this program is recommended. It could potentially include guest speakers, with a peer-to-peer concept of younger adults with lived-experience, who can connect and directly relate to a younger audience.

Further solutions could involve engaging and educating our communities on the types of social services available across Haldimand and Norfolk, through the creation of an online list of local programs and services.

**It would encompass all** of the types of mental health and mental well-being programs and initiatives that are provided by social service agencies across Haldimand and Norfolk. The goal would be to assist and outline for the user, specific agency programs and support systems across both

counties. This list of social services could be featured on Haldimand and Norfolk county websites, the HNHSS website, with printed copies available at county libraries and recreation facilities for those without Internet access.

**Situation Tables, which are currently in operation in Haldimand and Norfolk**, bring together a multitude of service providers and stakeholders, including police officers, paramedics, and agencies, to engage in a wrap-around approach of care, collaboration, and collective impact. Understanding an individual's mental health journey from the moment they are met by the Police, with or without MCRRT, to a potential interaction with paramedics, to hospital emergency care, to engaging with an agency worker; a multitude of conversations, treatment options, and plans have potentially been set in motion. Collectively identifying, discussing, and addressing who is the primary lead, secondary lead, and all subsequent steps to ultimately outline a plan of well-being, will result in a coordinated and positive outcome for that patient.

**Engage our business owners and business representatives to participate in developing and implementing solutions.** Further to their involvement in this process, business owners should be provided with the online list of social service agencies so that they are well informed on the various options to assist them when a mental health situation arises inside or immediately outside their place of business. The opportunity for educational and training sessions with the Police and social service providers would help them to be more informed and move from a reactive to a proactive approach.





*The lack of sharing of information is our greatest shortcoming. If everyone just works together, we can unravel all the details of that patient's mental health needs. At the end of the day, if we don't interject, they are at risk of dying."*

-Participant of a focus group

The issues that continually perpetuate any shortcomings to better care are systemic, and therefore need to be addressed systemically.







# Rurality

## Our Community Profile

From the 2019 CNA, the following local detailed results about rurality were concluded:



- 
**12%** (n=47) of survey respondents reported feeling socially isolated where they live
- 
**20.9%** of the Haldimand population, **24.1%** of the Norfolk population, and **17.5%** of Ontario have less than a high school diploma
- 
 There are approximately **4,100** seasonal agricultural workers in Haldimand and Norfolk
- 
**12%** (n=47) of respondents reported feeling that they have little or no social support network
- 
**7%** (n=20) of survey respondents reported they did not have regular access to the Internet

Haldimand and Norfolk counties are officially defined as rural regions because over 50% of the population in each county resides in a rural community. Both counties experience unique nuances and implications related to their small population, yet large geographical regions. Feelings of isolation are prevalent among our vulnerable populations.



***Being isolated with a rural environment poses significant challenges for us.”***

-Participant of a community survey

## Vast Geographic Area



***I have to drive almost an hour and a quarter to get to the northern boundary of my ward. So, when you talk about trying to bring in public transportation, that is an on-demand system and effective for those that are on social assistance or really struggling financially, it is really difficult.***

-Participant of a community survey

Haldimand County covers 1,252 km<sup>2</sup> with a population density of approximately 36 people/km<sup>2</sup> and Norfolk County covers 1,607 km<sup>2</sup> with a population density of approximately 39 people/km<sup>2</sup>. Combined, the two counties cover 2,859 km<sup>2</sup> with a total population of 109,787. For perspective, the city of Hamilton, Ontario covers 1,138 km<sup>2</sup> with 465.4 people/km<sup>2</sup> and a total population of 771,000.<sup>5</sup>

The vastness of the two counties adds to social isolation and impedes individuals, who need the support of social systems and networks, from accessing what they require. From a physical perspective, if an individual or a family does not reside in a town that houses necessary services, they have a difficult time acquiring assistance from appropriate social services. Currently within Haldimand, offices of the Haldimand Norfolk Health and Social Services (HNHSS) offices are located in Haldimand County in Caledonia and Dunnville and in Norfolk County in Simcoe. Community feedback indicates that in an addition, a more centralized, downtown location in Simcoe would be beneficial. HNHSS must address alternative ways to deliver social services and employ a trauma-informed lens for providing accessible client-facing services.

## Transportation Is A Key Barrier

Transportation is a major barrier to accessing health and social services, particularly for those who are vulnerable. Without a public transportation system, individuals and families must rely on expensive taxi services to reach any appointments such as counselling, doctor visits, or grocery stores. An average taxi fare from Port Rowan (a rural town in Norfolk County) to downtown Simcoe, which is 35.35 km in distance, would cost \$46.75, or \$1.32/km each way.<sup>6</sup> For many marginalized individuals and families in Haldimand or Norfolk, this expense is simply not feasible.

Inequities in mobility and transportation has multiple impacts. Transportation to important social services, jobs opportunities, education and training, healthcare, or food shopping becomes inaccessible to many without a public transit system in place. This lack of adequate transportation, and poor affordable links to opportunity destinations, also contributes to social isolation by preventing full participation in these life-enhancing opportunities.



***We've had to be incredibly creative in figuring out ways to get our clients to their appointments that are at least 1 hour away. Transportation is an issue, and our rurality only exacerbates this major issue."***

-Participant of a key informant interview

The lack of any public transportation system can lead to missed health appointments and associated delays in medical interventions. Low-income households are less likely to own, or have access to, a vehicle. In addition, there are substantial affordability issues with car ownership, such as insurance and fuel, for many low-income households.



***We don't have specialized doctors or enough psychiatrists, particularly in mental health, and this creates challenges for individuals, caregivers, and support systems when the closest treatment centers are an hour drive away. We can get them on a good path forward, but we can't sustain the care."***

-Participant of a key informant interview

People who are on part-time hours or employed in minimum wage jobs cannot always predict or plan their travel patterns. Attending job interviews, if they reside in areas outside of a downtown core, can place additional constraints on their job search horizons and may even prevent them from keeping a job.

Economic stability is dependent on a reliable means of transportation. A lack of public transit is a common barrier to steady employment.



***How do we ensure that they can get to a job in relation to where their affordable housing is located when we don't have any public or non-emergency transit system. It is a layered effect, and the snowball keeps getting bigger and bigger."***

-Participant of a key informant interview

## Rurality and Our Service Workers

Haldimand and Norfolk does not match any other designated rural community in Ontario. Due to our vast geographic landscape and low population density, we appear to be more aligned with the make-up of a Northern community. But we are not located in the northern areas of the province, therefore we do not qualify for similar funding models. As a result of a lack of funding, or a funding model based on a per capita ratio, our vast geographic landscape creates additional barriers to access to care.

Currently, our funding allocations allow for only one emergency housing intake worker, through the Homeless Prevention Service, to travel 2,859 km<sup>2</sup> across Haldimand and Norfolk to provide support and solutions to those facing homelessness or at immediate risk of losing their home. On average, this worker is not able to assist more than 2 locations per day due to the geographic nature of our counties.



***Somebody needs to recognize and address the barriers to delivering this service across these two vast counties. Our emergency housing worker can't get to more than 2 places a day. This forces many individuals to be without a bed or safe lodging simply because she just can't get there to help them."***

-Participant of a key informant interview



# Our Path Forward

Ride Norfolk is the current rural public transit system for Norfolk County but does not operate in Haldimand County. The Ride Norfolk system operates a Monday-Friday bus service with a daily Simcoe route and a daily Brantford route. The seating capacity is for 20 riders, and it operates from 7:45am to 6:30pm, but does not have a Saturday, Sunday, Statutory Holiday, or Civic Holiday service.<sup>7</sup>

As of January 2012, a fare within Simcoe cost \$2 per rider and a trip along any of the other routes is \$6 per rider. The inadequate bus scheduling across Norfolk County has been identified as one of the reasons that people are not utilizing this transit service. In 2012, local taxpayers questioned the total cost of operations for Ride Norfolk as it was estimated to be nearly \$300,000, which equates to every eligible taxpayer contributing \$150 upfront for the service.<sup>8</sup>

Currently, Ride Norfolk has become part of the Economic Development and Tourism portfolio for Norfolk County and changes to this current service delivery model are under review. A plan is being brought forward to Norfolk council for consideration in the 2022 budget to move to an on-demand service instead of a fixed route service, with a goal to ensuring faster routes and easier access.

An alternative solution could be **subsidizing the cost of Uber**. This type of transportation system could potentially save significant dollars for a municipality, as opposed to buying and operating its own public buses. Currently, the town of Innisfil which covers 262.7 km<sup>2</sup> and

has a population of 41,230 and is significantly smaller than Haldimand and Norfolk, has entered into a partnership with Uber and are currently rolling it out in two stages.<sup>9</sup> In stage one they gathered data on popular destinations within their geographic area and next affixed rates to those destinations. In the second stage, they addressed financial accessibility issues and created an Uber app that offers an opportunity to access special government-subsidized rates. Also, within their second stage rollout, they created the UberPool, which matched riders going in the same direction, much like a carpool system.

This type of transportation plan would potentially eliminate the expense of providing a local bus service, as well as attempting to incorporate a reliable schedule that would cover the vast geographical landscape of Haldimand and Norfolk. Innisfil's model ensures that iPads are easily accessed at local recreation centres, libraries, and other public spaces for those who do not have access to technology to connect with Uber. In addition, an Uber model eliminates the large up-front capital investment in buses and additional infrastructure costs associated with creating a local transit system.

As part of a competitiveness strategy for Ontario, the province's policymakers are going to need to be cognizant of growing municipal economic disparity and in turn, develop policies that address opportunities and challenges in all parts of the province. Progress on leveling the economic playing field between northern, urban centres and rural areas will need to be addressed and become a key part of that agenda.









**The complex funding model for northern, rural, and urban municipalities is something that the province must address. Funding based upon only per capita, rather than community needs and the underlying demographic and geographic characteristics of a municipality, will require Ontario's policymakers to draw on different policy levers to differentiate each unique area.**

# Poverty and Homelessness



## Our Community Profile

From the 2019 CNA, the following local detailed results about poverty and homelessness concluded:

- 
**11.7%** of residents in Haldimand and Norfolk were living in low-income households
- 
**1,192** individuals were utilizing supports from Ontario Works
- 
**79** individuals in Haldimand and Norfolk were experiencing homelessness with a higher proportion of the observed homelessness in Norfolk (68%) than Haldimand (32%).
- 
**32%** (n=118) of survey respondents reported an annual household income of less than \$30,000
- 
 In the past 12 months, **16%** (n=59) of survey respondents reported using food bank services
- 
**48%** (n=151) of survey respondents ranked the need for more housing supports as one of the top three services needed to improve the social health of their family
- 
**9** food banks or emergency food programs were available in Haldimand and **8** food banks or emergency food programs were available in Norfolk
- 
**4** drop-in meal programs were available in Haldimand and **6** drop-in meal programs were available in Norfolk



To afford a basic standard of living, residents in Haldimand and Norfolk need to make a monthly income of at least \$1,639.<sup>10</sup> Clients who receive Ontario Works benefits receive only \$733 per month, producing a shortfall of \$906 per month.<sup>11</sup> Those who receive the Ontario Disability Support Program receive \$1,169 per month, with a shortfall of \$470.<sup>12</sup> Moreover, the cost of food is estimated to have increased by 5.8% from 2014 to 2019 and the average cost to feed a family of four at the time of the most recent analysis was \$857 per month.<sup>13</sup>

The average wait-list for rent geared to low-income housing is 343 people, which equates to approximately 1-3 years for priority cases, 3-4 years for the majority population and seniors, and up to 8 years for a one-bedroom unit in Simcoe.<sup>14</sup>



***No one should have to use a food bank but far too many in our counties do. I wish we could abolish the term minimum wage. Everyone should have the right to a living wage.”***

-Participant of a key informant interview

Low incomes and high costs of housing are forcing many individuals and families out of an affordable housing market. Clients connected to the Homeless Prevention Services program stated that affordable housing was designed for families of four or more and did not account for single persons or couples without children.

Poverty is a complex socio-political construct and is more complicated than a simple lack of financial resources; it is a lack of social capital and social infrastructure. Poverty is a major driver of other key issues, such as mental health, addictions, and lack of affordable housing.

## Emergency Housing

Currently there are 17 Emergency Housing beds across Haldimand and Norfolk with a vacancy rate for market rent housing at 0% in Haldimand and 2% in Norfolk county.<sup>15</sup>



***No one should be put on a waiting list. Shelter is a basic need. Are we telling residents of Haldimand and Norfolk they need to be on a wait-list to receive a basic need?***

-Participant of a key informant interview



## From Incarceration to Community

A reintegration strategy is required for those that are discharged from incarceration and transitioning back into the community. There is a major gap in the system in preparedness and a lack of dignity for that individual. Many individuals struggle to find stable housing, employment, access to social services, particularly mental health services after release. They are labeled as an “ex-offender” which adds an additional social stigma layer.

There is a major gap and fragmentation between the correctional institution and the front-line service providers, particularly in terms of knowledge and awareness of release dates.



***We’ve had individuals just released from incarceration show up at our office at 7pm on a Friday night without a place to sleep, no food, and absolutely no plan. There is a gap in communication here.”***

-Participant of a key informant interview

Addressing the complex needs of these individuals following release is crucial for successful reintegration. Multi-sectoral partnerships must be developed that include correctional agencies, community supervision agencies and community-based service providers. The goal is to work collaboratively to provide the individuals with tailored plans that suit their specific needs.



## Our Path Forward

Given the long wait times, which are up to 8 years for a one-bedroom unit in Simcoe, the need for more emergency and affordable housing is apparent. Alternative housing, including communal spaces whereby each resident would have both private space and shared space, such as kitchen and general living areas, is recommended. Along with the need for more available, affordable housing, is the suggestion of a wrap-around

approach that includes addictions support and treatment, mental health supports, and assistance in obtaining employment skills, all under one roof.

The Association for Effective Reintegration in Ontario (AERO) is working to address this complex issue.



*By clearly defining the barriers to effective reintegration, actively seeking practicable solutions and embracing a collaborative approach, AERO aims to effect real change in Ontario.”<sup>16</sup>*

-John Howard Society of Ontario

The creation of a **discharge plan** is key to successfully reintegrating individuals who were recently released into our community. This plan would have three components: assessment, the development of a release plan, and transferring care for the releasee back into the community.

Once an individual is sentenced into custody, their risks and needs will be assessed and through this approach, their release plan will then help identify what their most pressing needs will be upon release. Those requirements may fall into the following immediate needs of housing, substance abuse and/or mental health support. The final piece of the discharge plan is the transfer of care into the community. This is a collaborative effort

between the correctional agencies and the case managers as they work directly with the front-line community-based agencies to ensure the individual is on a positive transition back into their community with minimal re-offending concerns.

The **advantages of a strategic and collective discharge plan** will ensure that incarcerated individuals are better prepared to transition back into their community. It alleviates additional concerns that the individual may re-offend and provides piece of mind to their family members, friends and the general public when a workable discharge plan has been put in motion.

**Issues of poverty and homelessness are complex and difficult. Solutions can only begin to be achieved when we improve access to services and supports through a collaborative effort, we address our lack of transportation, and look to alternative methods of housing. We can begin to reduce the gaps in health inequity when we provide a framework that allows everyone the opportunity to fully utilize every available service.**

# Youth in Haldimand and Norfolk

## A Convergence of Issues

Through triangulation of results from the surveys, focus groups, and key informant interviews, it was determined that our three focus areas of mental health and addictions, rurality, and poverty and homelessness intersect throughout the lives of our youth in both counties.



## Mentorship Opportunities

Mentoring program models that include community-based, group mentoring, and cross-age peer-to-peer mentoring have the potential to develop strong relationships that can yield positive results for our youth of Haldimand and Norfolk. Outcomes can have a co-relation to better academic, emotional, behavioural, and social development that include a healthy self-esteem, emotional well-being, the capacity to see other options and make positive choices, the ability to think constructively, and the opportunity to think about short and long-term goals.

According to the Ontario Mentoring Coalition, the strongest and most consistent benefit for youth, regardless of their risk profile, was a reduction in symptoms of depression, where almost 25% of youth reported a decrease in depressive symptoms. Noteworthy improvements were also made across risk profiles in social acceptance, academic attitudes, and grades.<sup>17</sup>

## Emergency Housing and Shelter

Currently, the Crisis Stabilization Bed Program and Union House, a youth-specific shelter, is only offered to those aged 16 and over. Those under that age category, who are disconnected from their families, have nowhere to turn and are falling through the cracks. The police and social services are scrambling to address this ever-increasing issue.



***It is pretty risky to put an already at-risk youth in a hotel room by themselves as a temporary stop-gap until shelter can be located. They are literally on the streets with no where to go. This must change.”***

-Participant of a key informant interview

# A Call for Help—The Mental Health of Our Youth



## PEER PRESSURE

*“The peer pressure our youth face today is massive and social media makes it even worse. More and more are experimenting with drugs. They see it on social media, they want to emulate it. The results can be devastating.”*

- Participant of a key informant interview

## COMMUNITY

*“There is a lack of equitable recreation opportunities for youth from all backgrounds and social status. They need to feel grounded, part of their community. They are getting lost along the way.”*

- Participant of a key informant interview

## SUICIDE

*“We have seen an increase in suicide attempts with youth and their intent is not to just draw attention to themselves, their intent is to end their lives.”*

- Participant of a key informant interview



## Our Path Forward

Through focus groups with business owners and business representatives from the Board of Trade, Chambers of Commerce, and BIA, the **development of a Youth Mentorship Action Plan** was raised. The discussion included ways in which representatives from these organizations could champion the creation of an action plan that includes local

businesses partnering with the local schools to offer mentorship programs. The focus group felt that this type of mentorship program would produce such positive outcomes for our local youth as the development of interpersonal and relationship skills, accountability, and self-esteem.



***As representatives of our businesses, we can be the conduit to local businesses to talk about creating apprenticeship programs and mentorship opportunities for our youth. Let's lead the charge and help our younger community members find a pathway to success."***

-Participant of a key informant interview

**The creation of an inclusive, welcoming space** that serves all ages, backgrounds, and identities which could be established in a current empty county building or housed in a number of vacant buildings in Haldimand and Norfolk counties. This opens the opportunity to have a discussion with absentee landlords across Haldimand and Norfolk counties as many properties, remain vacant. Many local

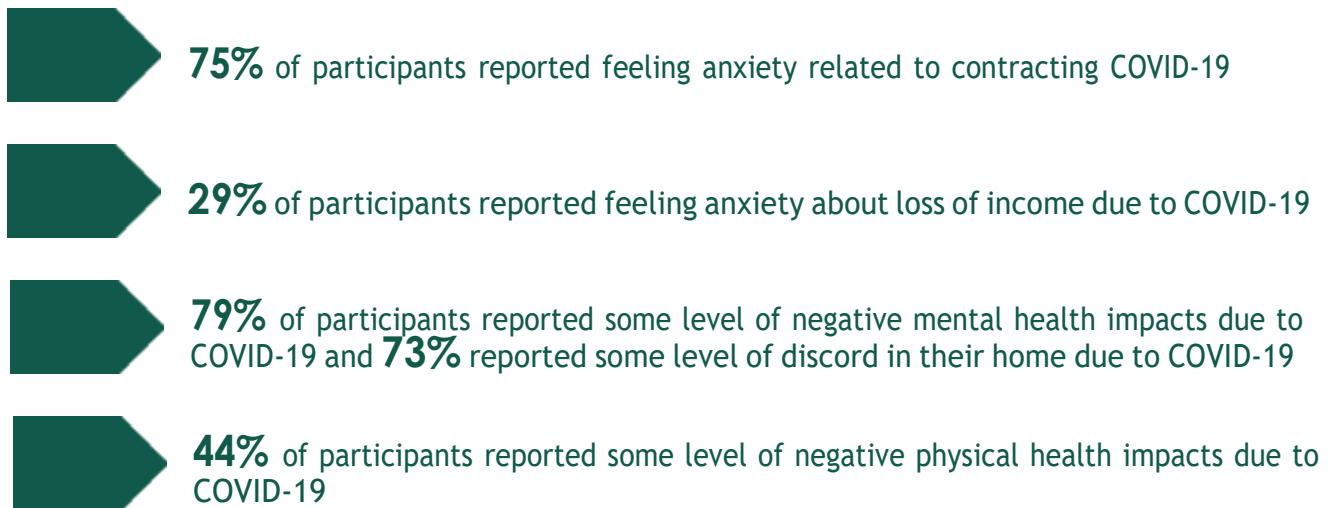
business owners who have operating stores near vacant businesses have indicated that they would like to see absentee landlords held accountable for their empty buildings. The provision of incentives to refurbish and repurpose existing, empty buildings could be of interest to landlords from Haldimand and Norfolk, as well as those from outside the county.



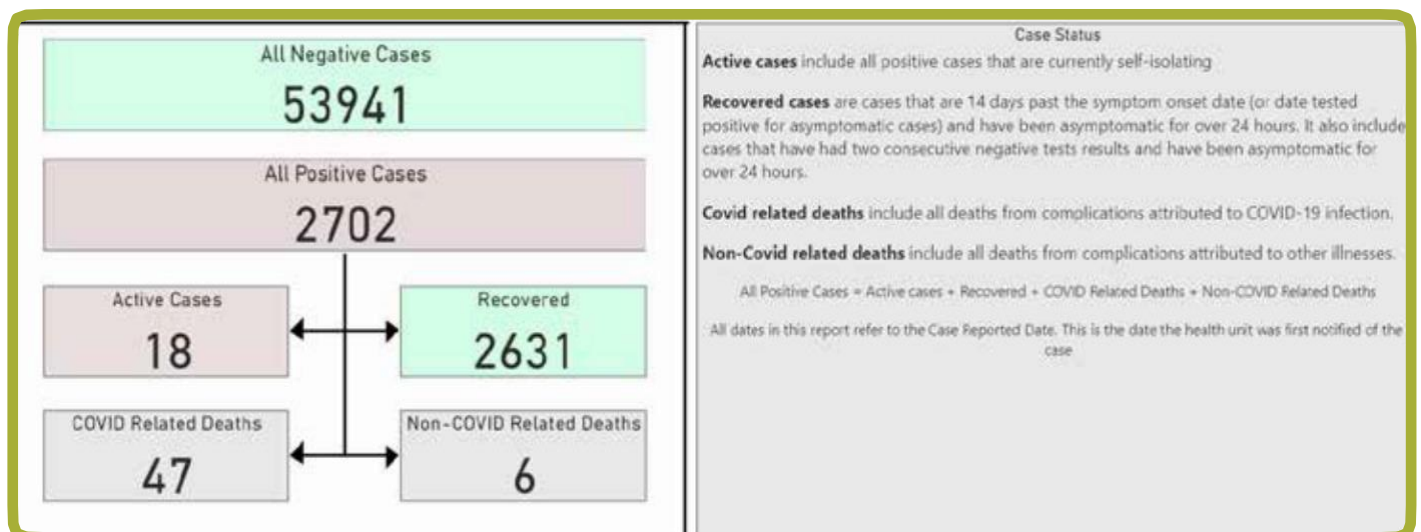
# Affects of COVID Within Our Counties

Although it is too early to tell, data suggests that the affects of COVID-19 on the mental well-being of residents of Haldimand and Norfolk will have varying levels. It could be months, even years, post COVID-19, before we can quantify or qualify the lasting affects. According to the World Health Organization, the COVID-19 pandemic has led to a dramatic loss of human life worldwide and presents an unprecedented challenge to public health, food systems, and the world of work. The economic and social disruption caused by the pandemic is devastating: tens of millions of people are at risk of falling into extreme poverty, while the number of undernourished people worldwide, currently estimated at nearly 690 million, could increase by up to 132 million by the end of the year.<sup>18</sup>

In terms of local affect, the following information, related to COVID-19, is taken from the 2021 Haldimand Norfolk Health and Social Services (HNHSS) Community Survey. The survey was completed by 249 respondents.



## COVID-19 Daily Trends Report (June 23, 2021)



# Together We Will Move Forward

Without proactive measures or appropriate levels of funding for dedicated services for mental health, the issue of mental well-being, and safety will continue to spiral downward. The lack of availability or accessibility to resources and support services, long wait lists for housing, and the lack of public transportation or alternative methods of transit, all contribute to the gap between individuals and the help they need.

Our data demonstrates that there is a need to separate mental health intervention from police response. Criminality imposed on people who use illicit substances creates significant barriers to treatments and does not address the underlying issues.

The epidemic of our opioid crisis affects multiple levels of our community. Locally, addiction is rampant in both prescription drugs and illicit, street-acquired substances. The establishment of a safe detox centre that incorporates mental health support and counselling, is the wrap-around proactive approach required.

The cost of living, including transportation, rent, food, Internet services, heat, and utilities, contributes greatly to overall poverty and financial insecurity. Vulnerable individuals and families are further stretched with an increase in food costs and stagnant wages, forcing them to choose between paying their bills, putting food on their table, or losing their home altogether.

Moving forward, we will continue to communicate and collaborate with both Six Nations and Mississauga of the Credit First Nation partners. Together, we will develop strategies and support actions that fall within the four levels of intervention outlined in the CSWB framework of social development, prevention, risk intervention, and incident response.

As we recognize the importance of Reconciliation between Canada and the Indigenous Peoples, we also acknowledge the lasting effects of the Residential Schools. We will ensure that their unique and important voice is reflected with a goal to assist in improving the coordination of services, collaboration, information sharing, advocacy, and partnerships.

To ensure that all residents of Haldimand and Norfolk can succeed and thrive, we must the address the following:

## Mental Health and Addictions



Shortage of psychiatrists throughout the Province



Need for additional MCRRT mental health professionals available to respond alongside police 24/7



A continuation of the Mental Health Crisis Aversion Initiative with our local Police



Police-led programs in our local schools that help to connect with our youth and educate them on the dangers of opioids





The development of an online list of all social service programs and initiatives available across Haldimand and Norfolk



Ensure continued collaboration through the Situation Tables



Actively engage with our local business owners to be part of developing and implementing solutions

## Ruality



Investigate alternative solutions to our lack of public transportation



Engage with our Provincial funders to address our funding needs beyond a per capita model, advocating for rural bonuses in line with the Northern supports

## Poverty and Homelessness



Create a wrap-around approach to vulnerable families and individuals that includes accessing support for addictions, employment, and mental health with an automated consent system



Additional emergency housing, which includes support for those under 16 years-of-age, with a lessening on restrictions for access and admission



Creation of effective reintegration programs with discharge plans for incarcerated individuals

## Youth in Haldimand and Norfolk



Establish mentorship programs for youth that includes community-based, group mentoring, and cross-age peer-to-peer mentoring



Enhancement of a youth centre that incorporates programs and activities that encourage healthy, respectful relationships, and supports their physical, educational, and social development

Haldimand and Norfolk is committed to continuing open dialogue and engaging in collaborative and productive partnerships with Six Nations and Mississauga of the Credit First Nation. We are grateful to the many local organizations, community members, and stakeholders that actively contributed to developing our Community Safety and Well-Being Plan. It is a collaboration of numerous voices with a collective vision for measurable action across Haldimand and Norfolk.

We know that a one-size-fits-all approach will not work. Funding models need to change and a keen comprehension by the Province of our unique structure and geographic landscape must be paramount. When that dialogue begins, so too will change.



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## **Advisory Committee Meeting – November 22, 2021**

### **Council-In-Committee – December 14, 2021**

Subject: Request for Affordable Housing Alternate Average Market Rent (AAMR)  
Report Number: HSS 21-26  
Division: Health and Social Services  
Department: Haldimand Norfolk Social Services and Housing  
Purpose: For Decision

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#### **Executive Summary:**

As shareholders, Haldimand and Norfolk Council's approved a shareholders agreement that allowed the Haldimand Norfolk Housing Corporation (HNHC) to pursue a broader range of affordable housing opportunities than previously. Through the Regeneration and Strategic Asset Management Planning process, the Haldimand Norfolk Housing Corporation (HNHC) brought forward a request to the Social Services & Housing department to request an Alternate Average Market Rent (AAMR) for affordable housing in support of two proposed new housing projects. This request, if approved by Council would then be submitted to the Ministry of Municipal Affairs and Housing for consideration and approval. The HNHC commissioned a study from Haerko Inc., the consultants who were retained for the regeneration and strategic asset management plans, to support their request. The study is attached to this staff report.

The purpose of this staff report is to present the AAMR study to Council with analysis of potential impacts, both positive and potentially negative, of implementing the AAMR as recommended by the consultant and to seek Council direction on whether to submit this request to the Ministry of Municipal Affairs and Housing for their approval.

#### **Discussion:**

The housing continuum includes three different types of rental housing based on the rent levels paid by the tenant: social or rent-geared-to-income (RGI) housing, affordable housing and market rent housing.

RGI Housing is non-profit rental housing that the municipality administers through the Social Services and Housing department and supports through annual operating subsidies. This is rental housing that was transferred from the Province to the municipalities in 2001. Applicants for RGI housing must apply through the centralized waiting list and must meet the eligibility criteria as set out in the provincial *Housing*

*Services Act (HSA)*. The amount of rent that is paid by the tenant is calculated using the *HSA* formula (usually 30% of their gross monthly income) and tenants receiving Ontario Works or Ontario Disability Benefits pay a set amount of rent each month based on the provincial rent and utility scales set out in the *HSA* for social assistance recipients. Generally speaking those individuals and families requiring RGI housing have the deepest core affordability need.

According to Canada Mortgage and Housing, affordable housing generally means a housing unit that can be owned or rented by a household with shelter costs (rent or mortgage, utilities, etc.) that are less than 30 per cent of its gross income. For affordable housing that has received capital and/or operating funding from a government funding program, this level is 80% of the average market rent. Each year the Ministry provides the Social Services & Housing Department with the average market rents per unit size as determined by the Canada Mortgage and Housing Corporation and the 80% level of the average market rent (AMR). The 80% of AMR is the maximum rent that an affordable housing landlord can charge if they are connected to the Social Services and Housing Department through a funding contribution agreement (e.g. Investment in Affordable Housing, Social Infrastructure Fund, Home for Good, National Co-Investment Fund). With increasing housing costs there is increased need for affordable housing for individuals, seniors and others with moderate income levels.

Market rent is rental housing where the level of rent paid by the tenant is set by the landlord and based on what the market can bear and any stipulations set out in the *Residential Tenancies Act*. Market rent landlords are not governed by the *Housing Services Act* as they don't receive funding for capital or operating expenses from a level of government. If a landlord has a building that is mixed income (some affordable units and some market units), historically, the provincial funding that has been available has only been able to be allocated to the construction of the affordable units that would be subject to the 80% AMR rent levels for the affordable units. Private market rental units are not within the scope of the Social Services & Housing department except to broadly encourage the development of rental housing in general. In general as housing costs have increased this has resulted in more demand for rental housing which in turn has resulted in increases in rental costs. Given market conditions investments are being made to upgrade the modest rental units by landlords to be able to offer the units at a higher cost with the result that the overall inventory of moderately priced rental accommodation is getting smaller.

This report applies only to affordable housing and the associated rent levels.

Currently, each year the Social Services & Housing Department receives a communication from the Ministry with the market rent levels per unit size as determined by Canada Mortgage and Housing and the 80% AMR levels to be used as the affordable rents. The maximum allowable affordable rent is the highest level of rent that can be paid by a tenant living in affordable housing and is used as a criteria for grant funding from senior levels of government. It is recognized that the current AMR's as provided by the Ministry do not reflect the actual market rents being charged in the

Counties. The HNHC has proposed alternative affordable rent levels to reflect 80% of the current market conditions.

The following chart provides a comparison of the 2021 affordable rents (based on 2020 data) provided to the Consolidate Municipal Services Manager by the Ministry of Municipal Affairs and Housing (80% AMR) and the requested Alternate Average Market Rents (AAMR).

Unit Size	Alternate Average Market Rent	80% AAMR	Difference between 80% AAMR and 80% AMR
Bachelor	\$965	\$772	+ \$306
1 Bedroom	\$1,312	\$1,049	+ \$442
2 Bedroom	\$1,639	\$1,311	+ \$689
3 Bedroom	\$1,808	\$1,446	+ \$652
4 Bedroom	\$2,225	\$1,780	+ \$924

As is noted above, one of the reasons for the request for AAMR's is that the current AMR's as provided by the Ministry do not reflect the actual market rents being charged in the Counties. Connected to this, the concern is that developers are not able to build viable affordable housing without significant capital and/or operating subsidies from levels of government if they are not able to obtain adequate revenues from tenant rents. Staff acknowledge that the market level rents are substantially higher than what is currently used to calculate affordable rent levels.

The Social Services & Housing Department requested information from other communities about the use of AAMR's through the Ontario Municipal Social Services Association, the provincial organization that represents the 47 CMSM's and DSSAB's in the province. Three responses were received from the following municipalities: York, Halton and Durham Regions. All three CMSM's indicated they use AAMR's for programs such as affordable housing development, housing allowances and rent supplements. All three indicated that they use municipally funded housing benefit programs to support households who require a deeper level of affordability. Through a media article, Staff are also aware that Stratford has also recently approved AAMR's.

Further, the HNHC has created business cases for new mixed income developments as part of their Regeneration Master Plan, the first two being the proposed developments for Dunnville and Simcoe. Land has been gifted to the HNHC for both of these developments – by the private land owner for Simcoe and by Haldimand County for Dunnville. Haldimand County has also committed substantial financial support for the proposed Dunnville development. The financial components of the business cases and the viability of these two projects are contingent upon approval of the AAMR's.

It is also important to acknowledge that the cost of housing both for home ownership and rental has been and continues to be very high and that the cost of housing is not

affordable for community members whose income is government assistance or who have employment income that is at or close to minimum wage.

In setting AAMR's, Staff want to try to avoid unintended, negative consequences such as creating increased affordability challenges for some of our more vulnerable community members and potentially not addressing homelessness or the risk of homelessness. The following is an assessment of the pros and implications of the request:

Pros:

- The proposed rent levels will help to facilitate the two proposed HNHC projects which will address part of the need in the community in terms of providing housing that is affordable to households of moderate income such as couples who have more than one seniors' pension or who have more than one source of employment income and individuals who are making more of a living wage which has been estimated to be \$17-\$18 per hour in Haldimand and Norfolk; While these additional units will not address the deepest core housing need what it will do is target a different sector in need of housing – those who do not necessarily meet the eligibility requirements to be placed on the central waiting list, yet they cannot afford market rent or home ownership.
- The AAMR may make it more financially feasible for other potential affordable housing providers to pursue initiatives as more funding will be able to be accessed from tenants; It may also allow more moderate income housing units to be provided overall.
- Changing the AAMR will not impact the number of RGI units in both Counties which serve the deepest need. The number of RGI units in the Haldimand and Norfolk housing portfolio remains constant at this time. Therefore there is not a reduction in RGI units, meaning the same number of units are available for those with deeper affordability needs going forward.

Potential Implications:

- It will not reduce or divert the number of people on the central waiting list which represents those with the greatest affordability challenges. While theoretically the existing AMR levels would allow some people on the waiting list to access housing if it was built at existing AMR rent levels, the new AAMR will produce units that will be beyond the capability of all of those on the waiting list. It is acknowledged however, that to achieve existing AMR levels significant subsidies well beyond the municipal capability would be required. Furthermore, there is no ability to 'top up' the gap by using rent supplement funding received from senior levels of government as the existing demand exceeds this capacity. Essentially while the new AAMR will help those of moderate income it will not help those with the greatest need in the community.

- Periodically affordable housing funding programs are announced and administered by the County. Past practice has been as part of proposal calls to prioritize projects that meet the deepest need. The existing AMR encourages the production of housing that is capable of meeting more affordable housing need than the proposed AAMR.

The issue of housing affordability covers a broad spectrum of need. Historically the County has focused on trying to assist those with the deepest need by administering programs designed to address that segment. Unfortunately the need far exceeds the availability of housing and funding. More recently, as housing costs have escalated in recent years other segments of society are also experiencing challenges with finding affordable and suitable housing. The approval of the AAMR will help address the affordability issues for households of moderate income but will not necessarily help those with the greatest core needs. The purpose of this report is to provide Council with the information and analysis related to the request for AAMR's and to seek Council's direction to approve or not approve. If Council direction is to approve the request for AAMR's, then Staff will prepare and submit the request to the Ministry of Municipal Affairs and Housing for their approval.

### **Financial Services Comments:**

#### **Norfolk**

Staff agree with comments provided by Haldimand Financial Services staff below.

The Housing Corporation's budget is funded largely through rent revenue and municipal subsidy. By increasing rent revenue through the proposed AAMR, it is anticipated the municipal subsidy would decrease, or that the funds would be held in reserve. These funds could then be used to offset anticipated increases in municipal subsidy from the asset strategies as detailed in the HNHC's Regeneration Master Plan (presented within Council report HSS 21-12).

#### **Haldimand**

From strictly a financial perspective, an AAMR may reduce the required financial support from the respective municipalities for any existing or new Affordable Housing units. However, if the AAMR is unattainable for a larger portion of the sector in need of housing, it could lead to increased financial pressures on the municipality to provide alternative affordable housing options within the County. It is expected that this would happen rarely, if ever, since the vulnerable that are currently living in the community are presumably either living in RGI housing or living in market housing. If living in RGI housing, AAMR will not impact them. If living in market housing and more privately developed affordable housing is built based on AAMR, they will qualify and they will pay less rent. If they do not qualify they would remain on the RGI list. Therefore, an AAMR may enable more interest in private housing development and less financial support at the municipal level, while filling in gaps in the housing continuum.

Specifically for Haldimand, the business case for the proposed new build by the HNHC in Dunnville is predicated on an AAMR to make the building financially sustainable/revenue neutral. If the status quo (AMR) remains, the loss in annual revenues needs to be offset from other revenue sources and it is not intended to be funded by increased Haldimand County contributions, which may put the project in jeopardy.

### **Interdepartmental Implications:**

#### **Norfolk**

#### **Haldimand**

The housing spectrum is made up of a variety of different levels of need across the population from homeless to market rate property ownership. The current RGI system is intended to meet the needs of those with the deepest affordability requirements. The system is based on a central wait list which allows individuals and families from across Ontario to select any waitlist they wish to be included on, without discrimination based on not being a local resident. This process demonstrates that subsidized housing has traditionally been a matter addressed at the federal and provincial levels, even though the municipal level administers the prescribed programs. This further demonstrates that the national housing crisis is beyond a municipalities ability to address and resolve fully, and always has been.

Affordable housing is not a prescribed program with a central waitlist. This type of program allows each County to independently address those in need of affordable housing specifically at the local level, if desired, without impacting those in RGI housing.

Despite the fact that the RGI central waitlist is provincially based and not necessarily municipally focused in regard to accessing the list, in 2020 there were 409 people/families on the waitlist who are considered eligible for RGI housing – so a higher subsidy level. However, there were 3,000 people/families in Haldimand and Norfolk who were spending more than 30% of income on housing and therefore, in need of affordable housing. This is a significantly higher number than the waitlist. Therefore, although those on the waitlist have a need for higher subsidy levels, it appears there is a significantly higher number of people who are still in need of affordable housing to some degree – most who presumably do not meet the eligibility requirements for RGI housing. Moving to an AAMR would allow a focus on this segment of the population and getting them into housing they can afford, which in turns provides them with more disposable income for other priorities and economic return within the community. It does not impact the wait list and those currently eligible for RGI housing.

Haldimand staff have reviewed the report, met with the Service Manager representative and consulted with the Haldimand-Norfolk Housing Corporation related to this matter. Haldimand staff has different concerns with remaining at status quo. The concern is by



remaining at AMR, it significantly limits the feasibility of affordable housing development, and possibly even mixed housing developments because it does not factor in a realistic market rate in today's society. If private development of affordable housing is not feasible, then it is unlikely to happen without significant pressure for municipal financial contributions. If affordable housing development does not occur, no one on the housing spectrum benefits. This is an opportunity to address a segment of local individuals/families in need of affordable housing rather than remaining status quo and not seeing any significant improvements at all. As mentioned above, this report does not impact RGI housing. Therefore, Haldimand County staff recommend the AAMR model.

### **Consultation(s):**

HNHC would like to point out the following benefits of AAMR:

- **Increases Federal Funding of New Developments**

For CMHC's Co-Investment program which funds both New Developments and Repair & Renewal of existing housing stock, the amount of funding provided is directly tied towards achieving deeper affordability targets. With AAMR's being used in place of MMR's, more units in any given development would meet deeper affordability targets and thus giving higher scoring and therefore greater funding.

- **Reduces Municipal Capital Subsidy for New Developments**

With AAMR's being higher than MMR's, the rental revenues within the developments will be able to generate higher Net Operating Income (NOI) without the need for any additional subsidy. The increased NOI, in the case of new developments, will result in an increased ability to take on debt. This ability to afford more debt will directly reduce the upfront capital contribution needed from the county to fully fund the development.

- **Reduces the Number of Households Paying >30% of income on rent**

Currently, there are approximately 409 households on the waiting list and 3,000 households paying >30% of income on rent in the Haldimand Norfolk service area. For those households on the waiting list and the 3,000 households paying >30% of income on market rent, the development of affordable housing will decrease the financial pressure on those households.

- **Enables the Development of Mixed-Income Communities**

Historically, housing programs often segregated households by income level due to the nature of the housing programs. The proposed affordable housing communities are designed to be mixed-income and thus inclusive communities. The new developments will have rent structures that range from RGI to market. Mixed-income communities are one of the core pillars of housing modernization that are rapidly gaining acceptance and therefore growing across Canada.

**Strategic Plan Linkage:**

This report aligns with the 2019-2022 Council Strategic Priority "Focus on Service".

**Explanation:**

The Social Services & Housing Department, as the Consolidated Municipal Services Manager for housing and homelessness is responsible for recommending programs, services and policies that support as many community members as possible to access affordable housing and prevent homelessness.

**Conclusion:**

As part of the Regeneration Master Plan process, and the development of the associated business cases for new affordable housing development, the HNHC commissioned a study for Alternate Average Market Rents. Staff are presenting this request with analysis of the potential outcomes and opportunities and seek Council direction regarding approval.

**Recommendation(s) of Health and Social Services Advisory Committee:**

**Recommendation(s):**

THAT Report, HSS 21-26, Request for Affordable Housing Alternate Average Market Rent (AAMR), be received as information;

AND THAT Council approve the request for AAMR as presented in this staff report.

**Attachment(s):**

AAMR Study Completed by Haerko Inc.

**Submitted By:**

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COMMUNITY HOUSING 

**Alternative Average Market Rent**  
Haldimand Norfolk Housing  
Corporation

# Agenda:

- 3 Definitions
- 4-9 How Does AAMR Affect the Community?
- 10-11 Issues with MMR
- 12-14 Rent Matrix Comparison
- 15-16 Benefits of AAMR
- 17 Recommendation



# Definitions

## **Median Market Rent (MMR)**

The result of CMHC's annual Rental Market Survey, this represents the median of all rents currently being paid. This universe will range from long tenanted rent-controlled units to newly rented market units. Senior levels of government, in particular CMHC, utilize this benchmark for scoring on funding applications.

## **Alternate Average Market Rent (AAMR)**

The Ministry of Municipal Affairs and Housing (MMAH) allows for the Service Manager (SM) to submit a Local Market Rent Survey and Business Case to be considered in approving AAMR's. Particularly CMHC will alternatively rely on these approved AAMR's instead of the MMR's in their funding applications.

# How does AAMR Affect The Community?

## RGI Units

Establishing an AAMR for the service area has no affect on households living in an RGI unit. RGI unit rents are established and controlled by the Housing Services Act and cannot be changed.

## Households on the Waitlist

Households on the waitlist are eligible to live in RGI units, thus if they are placed in RGI units, their rents will not have increased. With the approval of an AAMR for the service area, they will have a greater opportunity to find affordable units. Without the approval of an AAMR, their options are limited to either RGI units with a long waitlist (up to 8 years) or market units which they cannot afford.

# How does AAMR Affect The Community?



Rent Geared to Income  
Takes households from the  
waitlist

**AAMR  
Takes  
households  
that are  
paying > 30%  
of Income on  
Housing (ex.  
in SA = 3,000  
households**

# How Does AAMR Affect The Community?

## Portable Housing Units/Allowances

Establishing an AAMR for the service area will not affect households using a portable housing allowance. Households using a portable housing allowance pay affordable rents (80% of market rents) with the 20% difference paid by the allowance.

## Households Facing Housing Affordability Issues

Households who pay more than 30% of their pre-tax income will have a greater opportunity to find affordable units with the approval of AAMR. Without the approval of an AAMR, their options are mainly limited to market units, which they cannot afford, while also not eligible for RGI units.



# How Does AAMR Affect The Community?

## Households Facing Deep Housing Affordability Issues

Households who pay more than 50% of their pre-tax income will have a greater opportunity to find affordable units with the approval of AAMR. Without the approval of an AAMR, their options are limited to either RGI units with a long waitlist (up to 8 years) or market units, which they cannot afford.

## Community Housing Organizations

Providers such as HNHC, Dunnville Non-Profit Housing Corp. will be able to obtain federal and provincial funding and have access to a greater range of funds with the approval of an AAMR, which can be used to maintain existing units and for new housing units.

# How Does AAMR Affect The Community?

## Private Community Organizations and Developers

Easier access to obtain federal and provincial funding and a greater range of funds with the approval of an AAMR for new housing units. Currently affordable rents are below RGI rents and are not economically feasible.



# How Does AAMR Affect The Community?

## **Service Manager / Haldimand and Norfolk County**

With the approval of an AAMR, they will be able to obtain federal and provincial funding and a greater range of funds, foster an environment that allows community housing organizations and developers to create more affordable housing options for more residents, while not affecting households housed in RGI units.

Financially, funds garnered from federal and provincial sources will lower the cost to maintain existing RGI units and build new units.

# Issues With MMR

## **Over-representing Older Stock in Small Communities**

With smaller communities not experiencing the rental unit growth experienced in larger communities, the data is skewed to older rent controlled units bringing down the MMR.

## **Poor Data Quality in Small Communities**

CMHC labels the reliability of their survey data, expressing this quality in an A – D grade. Haldimand and Norfolk’s survey data isn’t as high scoring as other municipalities with Norfolk’s Bachelor data receiving a “C” and Haldimand’s not scoring at all.

# Issues With MMR

## Materially Trailing Relative to Large Municipalities

As an example, Norfolk's 1Bed MMR is \$700 while Toronto Central's is \$1,650. The important comparison between these is that the cost to build in Toronto vs. Norfolk is the same aside from land costs. When the Local Housing Corporations (LHC's) are competing for funding to build, the smaller communities become handicapped in their applications without the AAMR's.

## Below RGI Affordability Benchmark

With most senior levels of government requiring 80% of MMR or less to achieve affordable rents, this puts extreme downwards pressures on affordable rents in Haldimand and Norfolk. In the case of Norfolk, a 1Bed 80% MMR would be need to charge no more than \$560. This creates a situation where RGI tenants could be paying more in rent than an affordable unit tenants not waitlist eligible.

# Prior to AAMR Study

## Rent Matrix Comparison

	Norfolk County				
	Housing Income Limits	Max HILs Rent	CMHC 80% MMR	Observed Market Rent	Assumed Market Rent
<b>Bachelor</b>	24,500	613	440	800	900
<b>1 Bed</b>	31,000	775	560	1,200	1,000
<b>2 Bed</b>	38,000	950	592	1,600	1,400
<b>3 Bed</b>	43,500	1,088			1,800
<b>4 Bed</b>	54,000	1,350			2,000
<b>5 Bed</b>	54,000	1,350			2,200

# Comparison - AAMR Study

Bedroom Type	Norfolk County			Recommended AAMR - Service Area	
	Housing Income Limits	Max HILS Rent	CMHC 80% MMR	80% of Recommended AAMR	Recommended AAMR
Bachelor	\$24,500	\$613	\$440	\$772	\$965
1 Bedroom	\$31,000	\$775	\$560	\$1,049	\$1,312
2 Bedroom	\$38,000	\$950	\$592	\$1,311	\$1,639
3 Bedroom	\$43,500	\$1,088	N/A	\$1,446	\$1,808
4 Bedroom	\$54,000	\$1,350	N/A	\$1,780	\$2,225

# Comparison - AAMR Study

Bedroom Type	Haldimand County			Recommended AAMR - Service Area	
	Housing Income Limits	Max HILS Rent	CMHC 80% MMR	80% of Recommended AAMR	Recommended AAMR
Bachelor	\$24,500	\$613	N/A	\$772	\$965
1 Bedroom	\$31,000	\$775	\$600	\$1,049	\$1,312
2 Bedroom	\$38,000	\$950	\$611	\$1,311	\$1,639
3 Bedroom	\$43,500	\$1,088	\$660	\$1,446	\$1,808
4 Bedroom	\$54,000	\$1,350	N/A	\$1,780	\$2,225



# Benefits of AAMR

## Higher Scoring on Funding Applications

For CMHC's Co-Investment program which funds both New Developments and Repair & Renewal of existing housing stock, the amount of funding provided is directly tied towards achieving deeper affordability targets. With AAMR's being used in place of MMR's, more units in any given development would meet deeper affordability targets and thus giving higher scoring.

	Answer	Weighted Score	Percentage score
<b>Affordability</b>		<b>150</b>	<b>100%</b>
What percentage of units are at rental costs less than 80% of median market rent?	→ 5. Above 50% of units at rental cost of less than 80% of Median Market Rent	75	
For units that are designated as affordable, what is the average rental amount?	→ 5. Designated affordable units, on average, are below 50% of the Median Market Rent	75	
	<ol style="list-style-type: none"> <li>1. Designated affordable units, on average, are at or above 80% of the Median Market Rent</li> <li>2. Designated affordable units, on average, are within 70 - 79% of the Median Market Rent</li> <li>3. Designated affordable units, on average, are within 60 - 69% of the Median Market Rent</li> <li>4. Designated affordable units, on average, are within 50 - 59% of the Median Market Rent</li> <li>5. Designated affordable units, on average, are below 50% of the Median Market Rent</li> </ol>		

# Benefits of AAMR

## Higher Operating Cash Flows

With AAMR's being higher than MMR's, the rental revenues within the developments will be able to generate higher Net Operating Income's (NOI) without the need for any additional subsidy. This increased NOI can result in a more sustainable and self-funded development.

## Less Municipal Funding Required

The increased NOI, in the case of new developments, will result in an increased ability to take-on debt. This ability to afford more debt will directly reduce the upfront contribution needed from the county to fully fund the development.

# Recommendation

**It is strongly recommended that the Service Manager prepare a business plan for submission to the Ministry of Municipal Affairs and Housing (MMAH)**

This will allow HNHC to:

1. Access more upper-level government funding
2. Reduce the contribution required from Haldimand and Norfolk counties
3. Provide more financially sustainable developments
4. Repair and renew existing assets

thank you!



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# Health and Social Services

Haldimand and Norfolk County



**Business Case Submission  
Alternate Average Market Rent (AAMR) effective January 1, 2021  
Program Maximum Rent for:**

**Rental Housing Capital Component, Rent Supplement/Housing Allowance and CMHC National Housing Strategy  
Programs  
Haldimand and Norfolk County**

**1. Purpose of this Submission**

The purpose of this submission is to request the approval of the Ministry of Municipal Affairs & Housing (MMAH) to allow Health and Social Services Haldimand and Norfolk to implement Alternate Average Market Rents (AAMR) and to continue to use the same AAMR for programs that require an annual maximum market rent commencing January 1, 2021. The request to harmonize the AAMR's for programs that require an annual maximum market rent would apply to:

- a) All Rental Housing Capital Programs
- b) All CMHC programs under the National Housing Strategy (e.g., Co-investment New Construction and Renewal and Repair, etc.)
- c) All Rent Supplement/Housing Allowance Programs; and
- d) Any subsequently delivered programs funded by a senior level of government where an Average Market Rent (AMR) must be established.

**2. Reasons for the Request**

Health and Social Services Haldimand and Norfolk requires AAMR's for the following reasons:

- a) To harmonize rents and ensure consistency and equality between and across all programs in the Haldimand and Norfolk County service area.
- b) Recognition that the Fall 2020 CMHC AMR data to be used in 2021 does not capture or reflect current actual market rent amounts and quickly changing trends in Haldimand and Norfolk Counties.
- c) To continue to achieve depth of affordability measurements for projects built under Rental Housing Capital Component Programs or Programs under the CMHC National Housing Strategy by using more accurate market rents.
- d) Rent Supplement and Housing Allowance Programs:
  - To accurately reflect the quickly changing and fluid dynamics of the Haldimand and Norfolk County rental market with respect to vacancy de-controlled rent amounts.
  - To prevent the need to only access lower rent units of inferior quality and standards and ensure continued access to quality, affordable housing in the Haldimand and Norfolk County region.

### 3. **Background**

#### a) **General**

On behalf of Health and Social Services Haldimand and Norfolk, Haerko Inc. undertook a market rental survey of available multi-residential one, two, three and four-plus bedroom apartments, semi-detached and single detached rentals in Haldimand and Norfolk County during February 2021. The survey included acceptable locations, building conditions, reputable landlords, and apartment buildings. The counties of Haldimand and Norfolk are considered separate zones within the CMHC Rental Housing Portal. The survey information and data in this report was analyzed and is presented based on the same approach.

**Table 1 Total Population of Buildings Surveyed**

The following Table 1 illustrates the need to establish AAMR's for the Haldimand Norfolk Service Area. The results of the Haldimand and Norfolk County survey indicate that the Fall 2020 CMHC AMR values lag significantly behind current market rent conditions in 2020 and do not reflect the current market rent values. Rent is defined and applied in this report as per the CMHC Rental Market Survey as follows:

**Rent:** *The rent refers to the actual amount tenants pay for their unit. No adjustments are made for the inclusion or exclusion of amenities and services such as heat, hydro, parking, and hot water. For available and vacant units, the rent is the amount the owner is asking for the unit. It should be noted that the average rents reported in this publication provide a sound indication of the amounts paid by unit size and geographical sector. Utilities such as heating, electricity and hot water may or may not be included in the rent.*

This information may be found under the following link: <https://www03.cmhc-schl.gc.ca/hmip-pimh/en/TableMapChart/RmsMethodology>

**Table 1 Need for Haldimand and Norfolk County AAMR**

		UNIT TYPE				
		Bachelor	One Bedroom	Two Bedroom	Three Bedroom	Four Bedroom
Haldimand County	2021 CMHC CMA AMR from Fall 2020 Survey	**	748	807	**	**
	2021 Survey AMR	1040	1336	1388	1823	2246
Norfolk County	2021 CMHC CMA AMR from Fall 2020 Survey	**	765	779	**	**
	2021 Survey AMR	915	1291	1858	1783	2150
** Data suppressed to protect confidentiality or data not statistically reliable. (CMHC Portal Notes)						

#### 4. **Framework and Proposed AAMR's for Haldimand and Norfolk County**

The data to assess and determine the 2021 Haldimand and Norfolk County AAMR's is presented in the attached Appendix 1.

To achieve a fair and reasonable approach in establishing AAMR's for all programs required to implement a maximum rent feature and ensure successful and sustainable delivery of the respective programs, the following framework was adopted to establish the 2021 AAMR's.

Haerko Inc. conducted an in-depth market survey of primary and secondary market rental units throughout Haldimand and Norfolk County. This was done primarily through digital research and utilized various resources such as rental listing websites, realtor websites, and property management companies. Secondly, contact was made to multiple apartment buildings and property management companies to contribute additional market data.

Haerko Inc. staff that completed the survey indicated that data for bachelor units was the most difficult to obtain with a limited number of bachelor vacancies being posted, as well as four+ bedroom units in Norfolk County.

The combined AMR in both Table 3 and Appendix 1 was achieved through the average of the total number of surveyed units from both Haldimand and Norfolk County.

#### 5. **Request for MMAH Approval**

Health and Social Services Haldimand and Norfolk requests MMAH approval to adopt the AAMR amounts provided in Table 2 for all programs that require a maximum market rent amount effective January 1, 2021:

Table 2 Haldimand and Norfolk County Proposed 2021 AAMR

	UNIT TYPE				
	Bachelor	One Bedroom	Two Bedroom	Three Bedroom	Four Bedroom
<b>County of Haldimand</b>	1040	1336	1388	1823	2246
<b>County of Norfolk</b>	915	1291	1858	1783	2150
<b>Combined and Recommended AAMR</b>	<b><u>965</u></b>	<b><u>1312</u></b>	<b><u>1639</u></b>	<b><u>1808</u></b>	<b><u>2225</u></b>
<b>Note:</b> All figures are rounded to the nearest whole number.					

#### 6. **Proposed 2021 Haldimand and Norfolk County AAMR's Impact on Tenants**

##### a) **Rent Supplement and Housing Allowance Programs**

The proposed AAMR's will create the opportunity for expanded choices in securing quality, affordable housing in a tight rental market. Conversely, the proposed AAMR's will assist in avoiding situations where an applicant has little to no alternative but to secure sub-standard housing. Health and Social



Services Haldimand and Norfolk has appropriately utilized rent supplements and housing allowances to stabilize populations that meet Ministry preferred priority target groups (e.g., survivors of domestic violence and human trafficking, chronically homeless, Indigenous, and youth). A positive impact for applicants and tenants under Rent Supplement and Housing Allowance programs is anticipated with the enhanced support they will receive under the Housing First and Homelessness programs. Rent Supplements and Housing Allowances are fully funded by provincial funding received by the Social Services and Housing Department and are only available as funding permits. All programs are currently operating at full capacity with waiting lists.

**b) Rental Housing Capital Programs and CMHC Programs Under the National Housing Strategy**

There is no impact on existing tenants occupying units built/renovated under Rental Housing Capital Programs and the CMHC programs under the National Housing Strategy. In addition, adopting the proposed AMMR's will provide a more accurate measurement of the Depth of Affordability for projects funded under these programs. Furthermore, this increased revenue will improve the viability of projects which have the potential to result in the construction of more affordable housing and/or increase the amount of federal funding for qualifying projects.

**7. Contact Information**


**Health and Social Services Haldimand and Norfolk**

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 Title Director  
 Contact info. 519-426-6170 x. 3122 heidy.vandyk@hnhss.ca


**Haerko Inc**


Name Mr. Hans Kogel  
 Title President  
 Contact Info 226-348-5204 hkogel@haerkoinc.co

## Appendix 1 - Rental Market Survey by Unit Type

 <b>2021 Rental Rates - Bachelor Unit</b>						
Contact Name Landlord / Compar	Building Type	Rental Rate	County	Town	Address	
Murray Kijiji	Apartment	\$ 845.00	Norfolk	Port Dover	301 Main Street	
Adam freerentads.com	Apartment	\$ 700.00	Norfolk	Simcoe	14 Robinson St.	
Julie freerentads.com	House	\$ 1,200.00	Norfolk	Port Dover	Brown St.	
n/a Kijiji	Apartment	\$ 1,200.00	Haldimand	Dunnville	<i>Info not provided</i>	
Andy Virk Local Sachem Newspaper	Apartment	\$ 880.00	Haldimand	Caledonia	172 Argyle St N	
Haldimand - AMR	\$	1,040.00				
Norfolk - AMR	\$	915.00				
Combined - AMR	\$	965.00				

DRAFT

 <b>2021 Rental Rates - One Bedroom Unit</b>						
Contact Name Landlord / Company	Building Type	Rental Rate	County	Town	Address	
Andy Virk Caledonia Luxury	Apartment	\$ 1,260.00	Haldimand	Caledonia	Info not provided	
Jo-Ann kijiji	Apartment	\$ 1,400.00	Haldimand	Dunnville	121 Main St. E	
n/a kijiji	Apartment	\$ 1,350.00	Haldimand	Cayuga	22 Talbot St W	
n/a kijiji	Apartment	\$ 1,150.00	Haldimand	Cayuga	22 Talbot St W	
Guimero Holdings	Apartment	\$ 1,129.00	Haldimand	Dunnville	102, 112, 122 & 130 Argyle St. N	
Not Provided kijiji	House	\$ 2,150.00	Haldimand	Dunnville	49 Old River Rd	
Guimero Holdings	Apartment	\$ 1,219.00	Haldimand	Dunnville	102, 112, 122 & 130 Argyle St. N	
Guimero Holdings	Apartment	\$ 1,029.00	Haldimand	Dunnville	102, 112, 122 & 130 Argyle St. N	
Paul kijiji	Apartment	\$ 1,850.00	Norfolk	Simcoe	Info not provided	
Alexander Realtor.ca	Apartment	\$ 1,850.00	Norfolk	Waterford	89 Bruce Street	
Not Provided	Apartment	\$ 1,200.00	Norfolk	Simcoe	Info not provided	
Greg kijiji	Apartment	\$ 1,175.00	Norfolk	Simcoe	306 South Drive	
Oak	Apartment	\$ 1,175.00	Norfolk	Simcoe	53 Oakwood Ave	
Oakdale Apartments	Apartment	\$ 1,175.00	Norfolk	Oakdale	53 Oakdale	
Sunridge	Apartment	\$ 1,150.00	Norfolk	Waterford	46 Auty St.	
Gloria Kijiji	Apartment	\$ 1,050.00	Norfolk	Port Dover	88 Kolbe Dr	
Brandon Auty	Apartment	\$ 995.00	Norfolk	Waterford	46 Auty St.	
Haldimand - AMR	\$	1,335.88				
Norfolk - AMR	\$	1,291.11				
<b>Combined - AMR</b>	<b>\$</b>	<b>1,312.18</b>				

 <b>2021 Rental Rates - Two Bedroom Unit</b>					
Contact Name Landlord / Company	Building Type	Rental Rate	County	Town	Address
Gumiero Holdings	Apartment	\$ 1,229.00	Haldimand	Dunnville	102, 112, 122 & 130 Argyle St. N
Gumiero Holdings	Apartment	\$ 1,129.00	Haldimand	Dunnville	102, 112, 122 & 130 Argyle St. N
Gumiero Holdings	Apartment	\$ 1,319.00	Haldimand	Dunnville	102, 112, 122 & 130 Argyle St. N
<i>Info not provided</i> Kijiji	Apartment	\$ 900.00	Haldimand	Dunnville	201 Broad St E
Donald Plouffe Realtor.ca	House	\$ 2,000.00	Haldimand	Hagersville	5 Alexis Drive
Andy Virk Caledonia Luxury	Apartment	\$ 1,440.00	Haldimand	Caledonia	<i>Info not provided</i>
Krysten Kijiji	House	\$ 1,700.00	Haldimand	Dunnville	<i>Info not provided</i>
Greg Kijiji	Apartment	\$ 1,795.00	Norfolk	Simcoe	11 Mill Pond Ct
Tom Kijiji	Apartment	\$ 2,500.00	Norfolk	Port Dover	13 Drayton St
Penny Kijiji	Apartment	\$ 1,600.00	Norfolk	Simcoe	21 Kent St S
Anthony Kijiji	Apartment	\$ 1,200.00	Norfolk	Simcoe	256 Cedar St.
Greg Kijiji	House	\$ 1,300.00	Norfolk	Simcoe	312 Colborne St N
Brandon Auty Sunridge Apartments	Apartment	\$ 1,575.00	Norfolk	Waterford	46 Auty St.
John Notarianni Realtor.ca	House	\$ 3,250.00	Norfolk	Port Dover	80 New Lakeshore Rd
Paul Kijiji	House	\$ 1,650.00	Norfolk	Simcoe	<i>Info not provided</i>
Haldimand - AMR	\$	1,388.14			
Norfolk - AMR	\$	1,858.75			
<b>Combined - AMR</b>	<b>\$</b>	<b>1,639.13</b>			

 <b>2021 Rental Rates - Three Bedroom Unit</b>						
Contact Name Landlord / Company	Building Type	Rental Rate	County	Town	Address	
Ashish Kijiji	House	\$ 2,400.00	Haldimand	Caledonia	34 Oaktree Drive	
Saqib Kazmi Realtor.ca	House	\$ 2,190.00	Haldimand	Caledonia	32 Oaktree	
<i>Info not provided</i> Kijiji	House	\$ 1,650.00	Haldimand	Caledonia	29 Inverness St	
Mark Kijiji	Apartment	\$ 1,575.00	Haldimand	Dunnville	201 Broad St E.	
McKenzie	Townhouse	\$ 1,300.00	Haldimand	Jarvis	50 Peel St. E	
Alan Dean Realtor.ca	Townhouse	<b>Not included - Outlier \$3,500.00</b>	Norfolk	Port Dover	114 Brown Street	
Jaipal Kijiji	Townhouse	\$ 2,100.00	Norfolk	Simcoe	Adams Ln	
Eric Kijiji	Apartment	\$ 1,800.00	Norfolk	Simcoe	<i>Info not provided</i>	
<i>Info not provided</i> Kijiji	Apartment	\$ 1,450.00	Norfolk	Simcoe	<i>Info not provided</i>	
Haldimand - AMR		\$			1,823.00	
Norfolk - AMR		\$			1,783.33	
<b>Combined - AMR</b>		<b>\$</b>			<b>1,808.13</b>	

 <b>2021 Rental Rates - Four Bedroom Unit</b>						
Contact Name Landlord / Compar	Building Type	Rental Rate	County	Town	Address	
Feefa Khan Realtor.ca	House	<b>Not included - Outlier \$3,400.00</b>	Haldimand	Caledonia	25 Derby Crescent	
Rami Kijiji	House	\$ 2,600.00	Haldimand	Caledonia	7 Malcolm Crescent	
Marcus Premakumar Realtor.ca	House	\$ 2,400.00	Haldimand	Caledonia	32 Sumac Drive	
Aizaz Kijiji	Apartment	\$ 2,400.00	Haldimand	Caledonia	34 Maclaughlin Ave	
Aizaz Kijiji	Apartment	\$ 2,400.00	Haldimand	Caledonia	Maclaughlin Ave	
Ruchi Chawla Kijiji	House	\$ 2,375.00	Haldimand	Caledonia	8 Fleming Crescent	
N/a Kijiji	House	\$ 2,100.00	Haldimand	Jarvis	Main St N	
McKenzie	Townhouse	\$ 1,450.00	Haldimand	Jarvis	50 Peel St. E	
Shawn Spence Kijiji	House	\$ 2,200.00	Norfolk	Simcoe	4 Anderson Ave	
Nafia	House	\$ 2,100.00	Norfolk	n/a	<i>Info not provided</i>	
Haldimand - AMR		\$			2,246.43	
Norfolk - AMR		\$			2,150.00	
<b>Combined - AMR</b>		<b>\$</b>			<b>2,225.00</b>	