

December 2019

Housing Stability For All

The Housing Stability Action Plan for the City of London
2019-2024



Acknowledgements

The Housing Stability Action Plan is a plan developed for our community. Thank you to everyone, especially individuals and families with lived and/or living experience, who shared their expertise and stories of strength and resiliency.



We are pleased to present the 2019-2024

Housing Stability Action Plan



The City of London is a growing and dynamic community; however, like many other great cities across our province, London has too many individuals and families experiencing housing instability.

Recognizing that access to adequate, safe and stable housing is not only a basic human right, but essential to fostering a sense of dignity, safety and inclusion in strong and vibrant communities, the **City of London's 2019-2024 Housing Stability Action Plan** sets a new direction for the collective work of our community.

Our team has worked with families and individuals with lived and living experience to develop a comprehensive strategy that is committed to action, and though this plan will rely

on the leadership of the City, housing stability is a community issue. This five-year plan will call on all services, sectors, governments, and residents to work collaboratively to prioritize and distribute actions that will have the greatest impact on addressing the rapidly changing and complex housing stability needs of individuals and families.

The City of London wants to remain a city where residents and their families can live, work and thrive. The 2019-2024 Housing Stability Action Plan will help us to continue the work already being done to ensure every Londoner has a place to call home.

A handwritten signature in blue ink, appearing to read 'Ed Holder'.

Mayor Ed Holder



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Definitions

Definitions are provided for the key terms used in this document. Please refer to Appendix A on page 44 for all definitions.



The Housing Stability Action Plan

Introduction

London is in a homelessness and housing crisis. This impacts all Londoners.

Housing stability means that everyone has safe, appropriate, affordable housing and housing supports. Housing stability is the foundation for a city where people can thrive.

The Housing Stability Action Plan (Plan) defines the current environment and future needs of London and area. The Plan sets the new direction for the collective work of the community to address housing stability.

The approach will become coordinated over the next five years. The result: one housing stability system working together to meet the needs of individuals and families.

The City of London (City) has a leadership role in developing a sustainable and integrated housing stability system, but it cannot do this work alone. This Plan calls on all services, sectors, governments, and residents to address the rapidly changing and complex housing stability needs of individuals and families.

This Plan will guide our work from 2019-2024, noting that many of the activities that are initiated will extend beyond this time frame.

Together, we will work towards *Housing Stability For All*.



What Is Known About Housing Stability

Neighbourhoods and communities in and around London are experiencing housing instability in different ways, but often related to the same driving factors.

The following provides an overview of what is impacting housing stability in London.

London's population is changing, putting pressure on the housing system.

The London housing market is increasingly attracting people from high cost communities outside of London.

- Between 2011 and 2016, London's population increased by 4.8% from 366,151 individuals to 383,822 individuals.¹ Much of the increase was a result of people moving from other communities within Ontario, resulting in lower vacancies and higher housing costs.
- The fastest growing segment of the population between 2011 and 2016 was individuals aged 65 and older, which increased by 19%.² As this population continues to grow, so will the demand for housing and support needs for an aging population.

There is not enough housing where it's needed most.

There is no available vacant rental housing stock that is affordable for low to moderate income households.

- The average rental market vacancy rate in London is 2.1%.³ It is even lower, 1%, for units at or below the average market rent.⁴
- Individuals and families are increasingly in need of deep rental affordability. The vacancy rate of available social housing stock is between 0% and 1%.⁵
- Individuals and families have little incentive to move. Vacant units are often significantly more expensive than those currently occupied because of a lack of supply and high demand.
- The result is there is less movement in the housing market and people can't find housing that meets their needs.



Many Londoners are paying too much for housing.

In total, 14% of households in London are in Core Housing Need.⁶

- In London, there are 116,840 households who own their home.⁷ Of those, 15,035 spend over 30% of their pre-tax income on shelter costs.⁸
- There are a total of 64,140 households that rent in London.⁹ Of those, 29,595 spend over 30% of their pre-tax income on shelter costs.¹⁰

Rental housing is not attainable to Londoners.

The average 1-bedroom unit is advertised at \$1,100 a month. A single, full-time worker in retail earns \$29,000 a year. “Affordable” would be \$750/month.

- The median individual income increased by 11% between 2011 and 2016 from \$29,478 to \$32,599.¹¹ In comparison, the average market rent has increased by approximately 15%.¹² However, from 2018-2019, the average asking rent for an unoccupied vacant unit has increased by 20%.¹³
- The average market rent leaves many Londoners without options. The private housing market is becoming increasingly unaffordable due to rising rents, falling rental vacancy rates, and average income not keeping pace.

Home ownership is no longer attainable to many.

A household would require an annual income of approximately \$100,000 to acquire a mortgage for the average home sale price in London.

- The current average home sale price in London and area is \$413,000.¹⁴
- Approximately 13% of London households have an annual income of \$100,000 or more.¹⁵

Londoners need support to find and keep housing.

Although other mid-size Canadian cities and communities are experiencing similar issues, London is recognized as having unique housing market and income related challenges.

- During London’s 2018 enumeration event, individuals and families experiencing homelessness shared the top five supports or resources they need to find and keep housing.
- These included increased income, availability of affordable housing, someone to help with finding and keeping housing, employment, and rental or financial assistance.¹⁶



What We Need to Do Together

Address the homelessness crisis.

More people are experiencing homelessness and with more complex needs than ever before.

There is a need to work differently with people to better understand their needs and help them access services quickly.

Make sure there are safe, affordable housing options available for the community as it grows and changes.

There is a need for more affordable housing stock in our community. The shortage of safe, affordable housing options is impacting the stability and health of people.

Respond to the Homelessness Crisis

Create More Housing Stock



Transform the Service System

Provide Housing Supports

Lead by example. A strong Housing Stability Action Plan needs to be managed as a system and engage all sectors and stakeholders.

There is a need to measure, manage, and respond to the things that change the housing market.

Create better ways to access housing.

People needing housing are stuck in a market with few options and no centralized way of getting meaningful help.

There is a need for more options to help people access the supports they need to stay housed.

A Shared Leadership Model

Housing stability is a community issue. It requires a collective, community-wide system response. This Plan recognizes that there will be many actions distributed across many groups that need to work together. Some of this work is already being done, and some still needs to happen.

In the next phase of implementation, we will work together to collectively prioritize and distribute actions and measures to have the greatest amount of impact.

The success of this Plan requires:



Alignment with Other Strategic Initiatives and Plans

This Plan supports and aligns with the following strategic initiatives and plans.¹⁷ This is a sample list of plans. There are many other current and future plans that will align with this Plan.



See Appendix C for a description of all plans.

Strong Partnership: County of Middlesex - The City of London is the designated Service Manager as it relates to housing for the City of London and Middlesex County.

The responsibilities related to homelessness are delivered in the county through contracted service agreements with Middlesex County.

Appendix D reflects Middlesex County's Homeless Prevention and Housing Plan. Alignment of strategies and actions with the City of London and Middlesex County, as they relate to the Service Manager, are also reflected throughout this Plan with the use of an asterisk (*).



Why This Work Is Being Done

The following sets the foundation for the development of this Plan:

1

Housing Is a Basic Human Right - Access to adequate, safe, and stable housing is a basic human right and essential to one's sense of dignity, safety, inclusion, and ability to contribute to neighbourhoods and communities.¹⁸

2

Homelessness Is a Solvable Problem - Homelessness can be prevented and eliminated with stable housing, a solid system of services and supports, collective and unified efforts, and caring and compassionate people.

3

Housing with Support Works - This approach assists individuals and families by seeking and supporting the right housing, at the right time, in the right place, with the right level of support to develop long-term housing stability.

4

Housing Stability Builds Strong, Vibrant Communities - When individuals and families live in safe and appropriate housing that is affordable, they experience greater health and quality of life.



How the Plan Was Developed

The process to develop the Plan included the following phases:



The details of this process are attached in Appendix E.

Framework for Implementation

1. Action

This Plan is a commitment to action. It will guide the work of the community for the next five years. Through ongoing public engagement, the actions in the Plan will remain relevant and effective. Improved data, available in real-time, will guide our understanding of emerging housing stability needs and inform our actions and decisions to maximize impact.

2. Accountability

This Plan is also a commitment to accountability. Setting targets, measuring progress, and reporting results help achieve positive outcomes for individuals and families. The implementation of the Plan will be both transparent and inclusive.

3. Addressing the Priority Needs of Individuals and Families

Diverse groups will be engaged throughout the implementation of this Plan to ensure the multiple and often complex needs of each individual and family are recognized and addressed in an inclusive way.

Unique populations include, but are not limited to: chronic and episodically homeless individuals, Indigenous peoples, individuals with disabilities or special accessibility or health needs, LGBTQ2+, low-income earners, newcomers and immigrants, seniors, street involved sex workers, women and their children who experience domestic violence, and youth.

A Plan of Action

Vision

One housing stability system working to meet the needs of individuals and families. Together, our collective efforts will result in ***Housing Stability For All***.

Guiding Principles

The guiding principles define how we all will need to work together to implement the Plan.

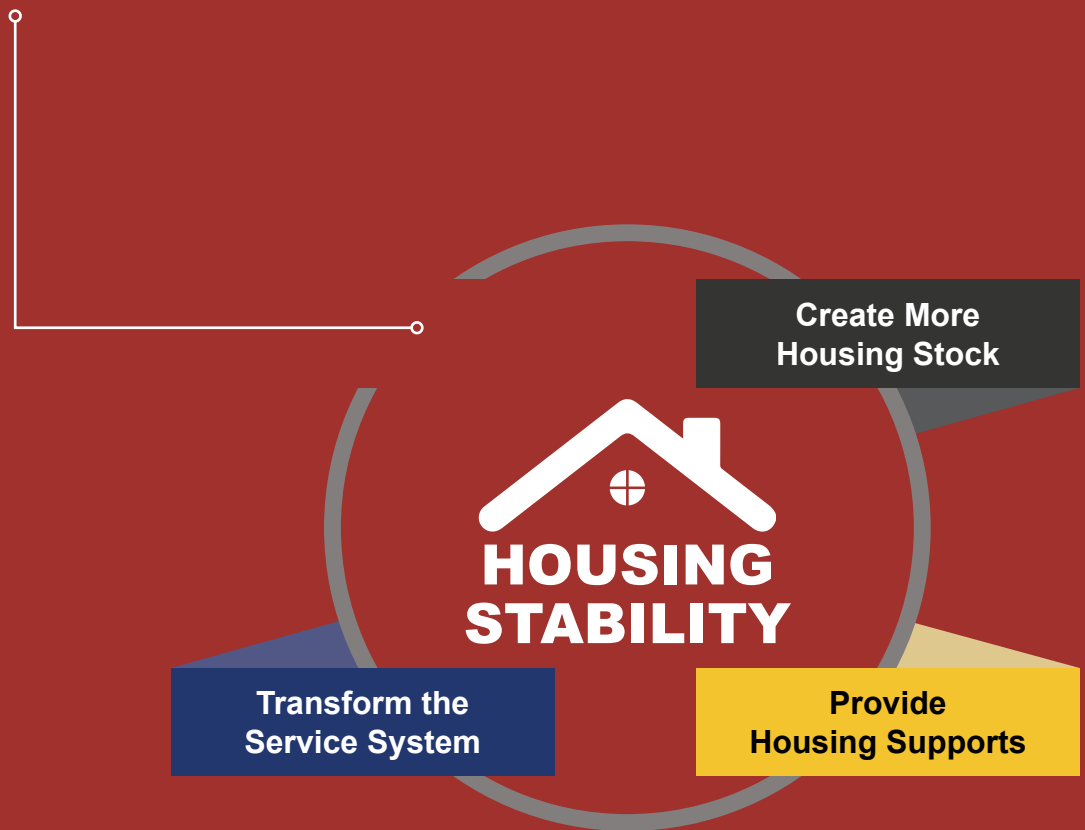
1. **Leadership** – We will demonstrate bold community leadership, commitment, and collaboration to drive solutions forward.
2. **People Centred** – We will meet individuals and families where they are, acknowledge their diverse needs, and serve them with the compassion and respect they deserve.
3. **System Focused** – We will design a coordinated and integrated system that is easy for individuals and families to access the services and supports they need.
4. **Data Driven** – We will use data to identify emerging trends and make evidence-informed decisions about the current and future housing stability needs of our community.
5. **Outcomes Oriented** – We will measure the results of our work, focus on achieving positive outcomes, and report on results with transparency and integrity.

The Housing Stability Action Plan Framework

To move towards the vision of *Housing Stability For All*, four strategic areas of focus have been identified. Each strategic area of focus has a goal, result, strategic initiatives, actions, and measures that will guide the work of the community now, and in the future.

Strategic Area of Focus 1:

Respond to the Homelessness Crisis



What We Heard...

There is a homelessness crisis in London.

Through community consultation, the public told us there needs to be a focus on:

Decreased Emergency Shelter Use

“The focus needs to be on minimizing shelter use and the length of time in shelter.”

“Integrating a Housing First focus into shelters is a good step forward.”

“Focus on shelter diversion.”

Prevention

“We need to prevent the crisis from happening.”

“Prevention is cost effective.”

“Opportunities exist to focus on prevention.”

Coordination and Collaboration

“Minimize the amount of times people have to tell their story.”

“No matter what door or number you call, you should be getting the same information.”

“Moving towards centralization and collaboration is critical.”

Outreach

“We’ve seen a dramatic increase in those sleeping rough and urban camping. The need has increased significantly.”

“Lots of people sleeping rough. The plan needs to ensure nobody falls through the cracks.”

“Increase outreach services.”

What We Know...

We need to address the homelessness crisis. In London, more people are experiencing homelessness with more complex needs than ever before.



of emergency shelter and violence against women beds are full each night.



10 daytime and 10 overnight resting spaces are operating at full capacity.



individuals and families are accessing emergency shelter each year.



people are on London's By-Name List.



individuals are experiencing unsheltered homelessness.



Unknown

number of individuals and families in London at risk of experiencing homelessness.



What We Will Do...

To respond to the homelessness crisis.

Goal:

Meet the immediate needs of individuals and families at risk of and experiencing homelessness.

Result:

Reduce the number of individuals and families at risk of and experiencing homelessness.

Strategic Initiative 1.1: Work collaboratively across systems to address the immediate needs of individuals and families at risk of or experiencing homelessness.

Actions	Key Measures
<p>1.1.a. Triage and prioritize people system-wide to support effective and efficient use of system resources.</p>	<ul style="list-style-type: none"> • # of individuals and families who have completed assessments
<p>1.1.b. Develop a coordinated access system that addresses the immediate needs of individuals and families.</p>	<ul style="list-style-type: none"> • # of public consultations and engagements with diverse local communities, including those with lived and/or living experience • # of programs participating in coordinated access practice • Average time between coordinated entry, assessment, referral, and placement

Strategic Initiative 1.2: Create an outreach system and rapid response to support individuals and families experiencing unsheltered homelessness.

Actions	Key Measures
<p>1.2.a. Increase integration with outreach agencies and City service areas.</p>	<ul style="list-style-type: none"> • # of agencies and City service areas engaged
<p>1.2.b. Engage partners in the Coordinated Informed Response, including those with lived and/or living experience.</p>	<ul style="list-style-type: none"> • # of partners engaged • # of individuals and families connected to addictions and mental health services
<p>1.2.c. Move the Coordinated Informed Response from a pilot to a permanent program to rapidly house individuals and families experiencing unsheltered homelessness.</p>	<ul style="list-style-type: none"> • # of individuals and families housed



Strategic Initiative 1.3: Provide the right level of support at the right time to decrease the use of emergency services.

Actions	Key Measures
<p>1.3.a. Increase system capacity and availability of services across sectors to meet the housing stability needs of individuals and families in crisis.</p>	<ul style="list-style-type: none"> • # of support workers in the housing stability system • # of agencies who provide supports
<p>1.3.b. Work with London Police Service and Emergency Medical Services to establish an engagement protocol to support individuals experiencing unsheltered homelessness.</p>	<ul style="list-style-type: none"> • # of protocols established • # of people supported into housing • # of people supported into services
<p>1.3.c. Increase supports located within other sectors to prevent discharge to shelter or homelessness.</p>	<ul style="list-style-type: none"> • # of housing finder positions supporting health, education, and justice discharge processes • # of schools participating in homelessness education programs • # of individuals diverted from being discharged into homelessness

Strategic Initiative 1.4: Prevent individuals and families from entering homelessness.

Actions	Key Measures
<p>1.4.a. Improve diversion practices to better assist individuals and families to secure housing.</p>	<ul style="list-style-type: none"> • # of individuals and families diverted from homelessness • # of individuals and families rapidly rehoused
<p>1.4.b. Implement eviction and prevention programs to support individuals and families from entering homelessness.</p>	<ul style="list-style-type: none"> • # of evictions prevented • # of individuals and families who remain housed • # of individuals and families rapidly rehoused
<p>1.4.c. Establish a mobile diversion and prevention team that supports individuals and families throughout the city.</p>	<ul style="list-style-type: none"> • # of individuals diverted from homelessness • # of individuals and families who remain housed • # of individuals and families rapidly rehoused



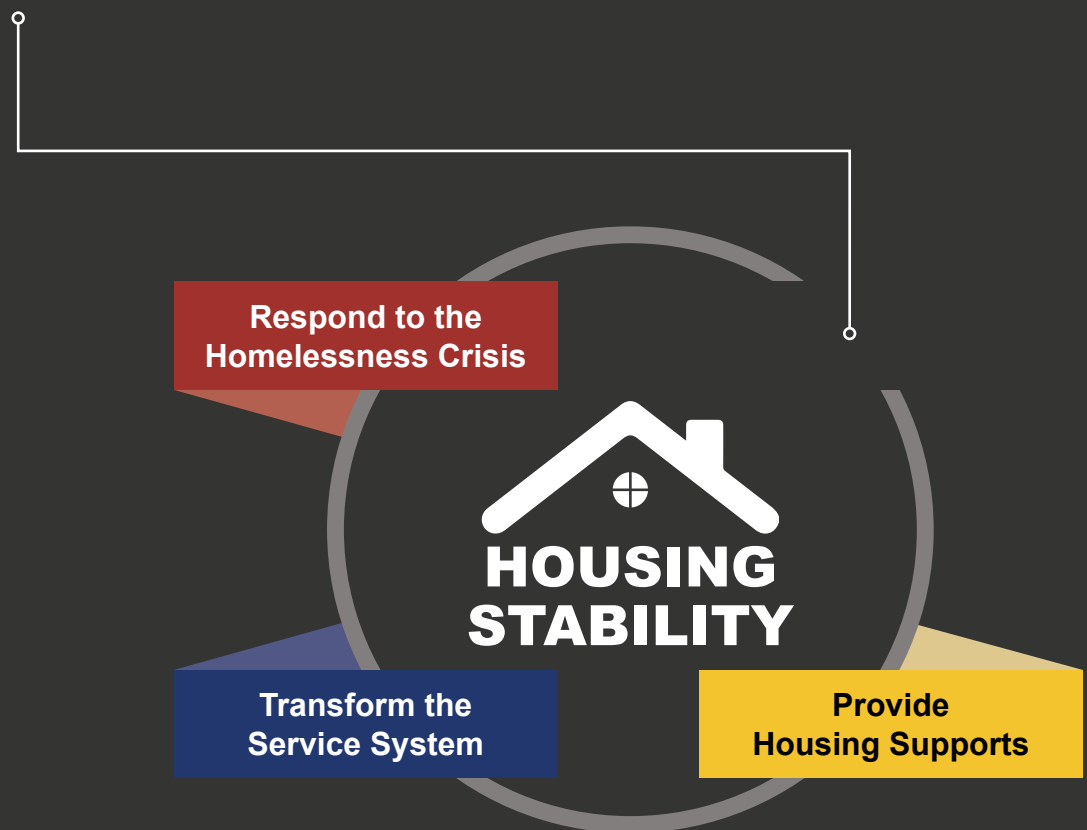
Strategic Initiative 1.5: House and rehouse individuals and families experiencing homelessness rapidly.

Actions	Key Measures
<p>1.5.a. Implement unique opportunities to support rapid rehousing options.</p>	<ul style="list-style-type: none"> • # of opportunities available (e.g. head-leases, long-term motel stays, etc.) • # of individuals and families housed
<p>1.5.b. Strengthen the current housing finder role.</p>	<ul style="list-style-type: none"> • # of housing finder positions • # of individuals and families housed
<p>1.5.c. Engage landlords to increase rental opportunities for rapid rehousing.</p>	<ul style="list-style-type: none"> • # of landlords engaged • # of rental opportunities available
<p>1.5.d. Provide financial supports to assist individuals to secure housing.</p>	<ul style="list-style-type: none"> • # of housing allowances provided • # of individuals and families assisted through the Housing Stability Bank



Strategic Area of Focus 2:

Create More Housing Stock



What We Heard...

London needs to build more housing stock and maintain the housing stock it has.

Through community consultation, the public told us there needs to be more:

Supportive and Specialized Housing

“Housing provided with an understanding of where people are at.”

“Offer different and more housing with supports.”

“The priority is to add units with supports.”

Housing Affordability

“We need new affordable housing in London.”

“We need many more affordable homes and apartments built. It must be a priority.”

“If we do not have safe, clean, affordable housing options, the issues are not going to get better.”

Community Housing

“Ensure community housing recognizes the diverse populations who need it.”

“We need to be thinking about changing the structure of community housing.”

“Need improved maintenance for community housing.”

Innovation

“Mixed housing is more effective, but hard to do. This is where innovation comes in.”

“We need to look at innovative solutions. Not the same old, same old.”

“Look at successful models in other cities.”



What We Know...

We need far more affordable housing stock in our community. The shortage of safe, affordable housing options is impacting the stability and health of people across our community.



3,000

minimum new affordable housing units are needed in London to meet current and potential future needs.

2.1%

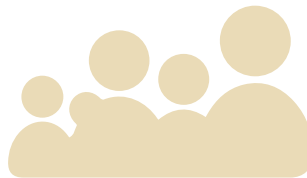
rental market vacancy rate. This equates to no available rental housing stock.

300+



additional units need to be created each year to close this gap.

14%



of Londoners are in Core Housing Need. London ranks 4th nationally for individuals and families living within Core Housing Need.



What We Will Do...

To create more housing stock.

Goal:

Sufficient supply and range of housing stock exists to help build strong communities.

Result:

Increase affordable, quality, and mixed housing options.

Strategic Initiative 2.1: Retain existing and create new affordable housing stock.

Actions	Key Measures
<p>2.1.a. Work with the private market to retain existing affordability in rental market units. 🌟</p>	<ul style="list-style-type: none"> • # of policies amended or strategies established (e.g. condoization, demolition, and short-term rental policies) • # of private market rental units retained and lost that were at or below average market rent
<p>2.1.b. Develop publicly owned and available lands for affordable housing.</p>	<ul style="list-style-type: none"> • # of surplus municipal lands considered and acquired • # of surplus school sites reviewed and acquired • # of affordable housing and modest market units • # of other publicly owned lands reviewed and acquired
<p>2.1.c. Implement tools, policies, and programs (the municipal housing toolbox) to create new affordable housing through a Community Improvement Plan (CIP), zoning bylaw update, inclusionary zoning (IZ), bonusing, secondary units, etc.</p>	<ul style="list-style-type: none"> • # of agreements established for affordable housing using municipal policies and permissions • # of private market units advanced for affordable housing through new municipal tools • # of units created through the affordable housing CIP • # of affordable secondary units created • # of new affordable housing units advanced through City incentive programs and regulations



Actions	Key Measures
<p>2.1.d. Invest in affordable housing through development charges (growth paying for growth) through the creation of a community benefits charge and municipal assessment growth policy.</p>	<ul style="list-style-type: none"> • \$ amount invested through growth charges into affordable housing • # of new affordable units created
<p>2.1.e. Explore opportunities to stimulate new affordable housing through government legislation.*</p>	<ul style="list-style-type: none"> • # of new affordable units created

Strategic Initiative 2.2: Revitalize and modernize community housing.

Actions	Key Measures
<p>2.2.a. Regenerate London Middlesex Community Housing and other social or community housing sites, maintaining affordability, ensuring long-term stability, and including more housing options.*</p>	<ul style="list-style-type: none"> • # of plans approved for regeneration • # of site plans advanced for regeneration • # of social housing providers engaged in and advancing regeneration plans • # of new community housing units developed • # of affordable housing units created through regeneration • # of official plan and zoning amendments to allow for appropriate intensification of housing regeneration sites
<p>2.2.b. Leverage funding available from all levels of government to maximize the number and affordability of new community housing units.*</p>	<ul style="list-style-type: none"> • \$ from other sources of funding (e.g. community and/or charity) • # of new units • % of depth of affordability
<p>2.2.c. Support long-term capital planning for social housing providers to address renovation and repair needs.*</p>	<ul style="list-style-type: none"> • # of education and training sessions • \$ amount allocated to fund capital planning • # of units supported • % decrease in the Facility Condition Index
<p>2.2.d. Help housing providers find ways of reducing operating costs through improved energy efficiency.*</p>	<ul style="list-style-type: none"> • # of housing providers engaged • \$ amount saved from lowering energy consumption



Actions	Key Measures
<p>2.2.e. Build governance capacity and enhance support to housing provider Boards of Directors.*</p>	<ul style="list-style-type: none"> • # of training sessions • % of participants satisfied • # of annual meetings held with agency Boards of Directors yearly to support their continued governance • # of social housing providers maintaining their participation in the social housing system
<p>2.2.f. Create the tools to retain affordable rental rates and stability of social housing beyond current operating agreements.*</p>	<ul style="list-style-type: none"> • # of units retained post end of mortgage / end of operating agreements • # of providers retained in the social housing system post end of mortgage / end of operating agreements

Strategic Initiative 2.3: Increase supportive and specialized housing options.

Actions	Key Measures
<p>2.3.a. Develop a supportive and specialized housing model based on unique needs and local priorities.</p>	<ul style="list-style-type: none"> • # of strategic partnerships established • # of projects advanced • # of new supportive and specialized housing units created • # of experts and leaders engaged, including those with lived and/or living experience
<p>2.3.b. Work across sectors and systems to create supportive housing solutions for individuals and families at risk of or experiencing homelessness.</p>	<ul style="list-style-type: none"> • # of sectors engaged • # of housing solutions implemented



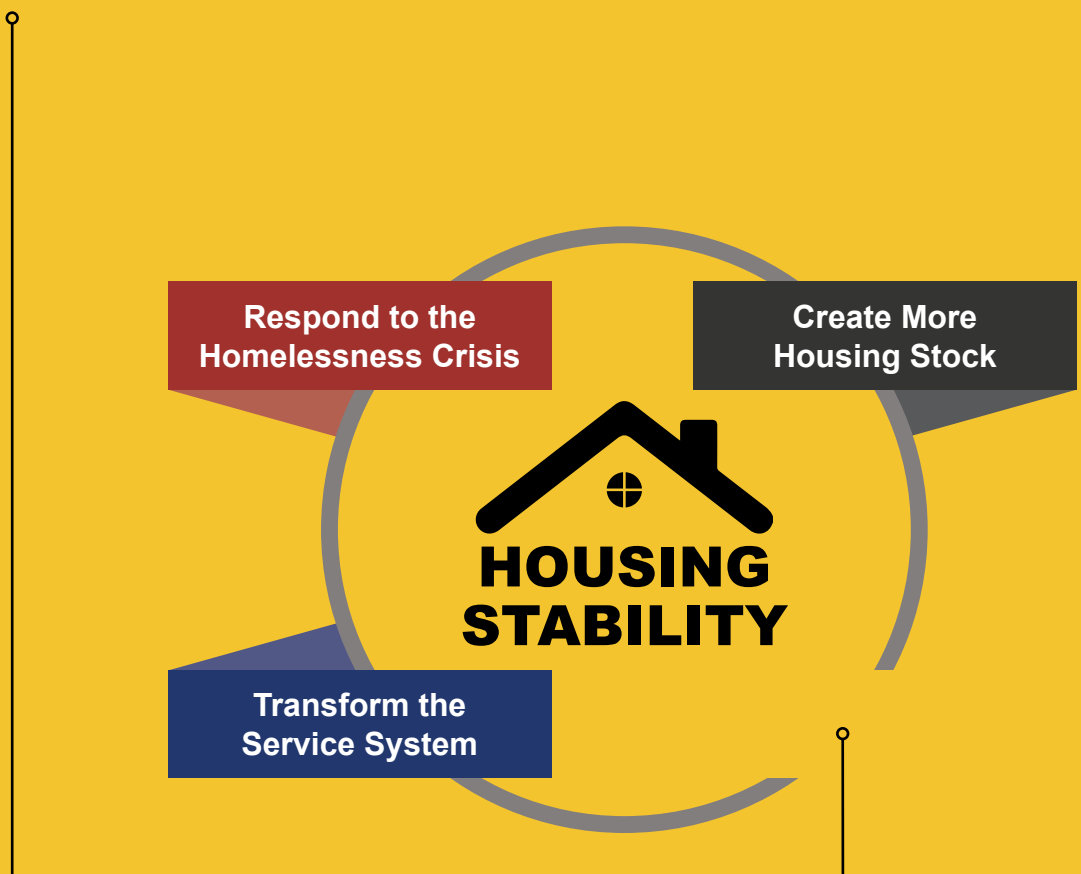
Strategic Initiative 2.4: Attract new and engage current partners towards affordable housing solutions.

Actions	Key Measures
<p>2.4.a. Establish a network of sector leaders to develop new models of affordable housing.*</p>	<ul style="list-style-type: none"> • # of sector leaders engaged • # of organizations supported by the Housing Development Corporation advancing affordable housing development • # of new units created
<p>2.4.b. Combine government programs and funding to create new affordable housing supply.*</p>	<ul style="list-style-type: none"> • # of government programs leveraged • # of new units created • # of developments advanced through stacking funding
<p>2.4.c. Use foundations, land trusts, and other means to attract investment and resources into affordable housing.</p>	<ul style="list-style-type: none"> • \$ amount attracted into affordable housing • # of land transactions
<p>2.4.d. Support the non-profit sector in the creation of new affordable housing.*</p>	<ul style="list-style-type: none"> • # of non-profit housing corporations and co-operatives engaged • # of new units created for priority populations • \$ amount invested for capital upgrades • # of new supplement programs



Strategic Area of Focus 3:

Provide Housing Supports



What We Heard...

Londoners need supports to find housing and stay housed.

Through community consultation, the public told us there needs to be a focus on:

Housing First

“Housing First is a good model, but it isn’t for everyone.”

“Need to expand Housing First to beyond chronically homeless individuals.”

“Housing First strategy has to be flexible enough to account for different kinds of groups.”

Coordination and Centralization

“Having centralized intake to be able to divert ensures that clients end up in the best spot possible.”

“Design centralized access to formally serve a diverse range of clients (triage, case management).”

“Work with other agencies to ensure the best possible support.”

Connection to Supports

“Integration into other processes in hospitals and jails is important, these discharges are complex.”

“Need to get all community agencies together so everyone is on the same page about how things are going to work.”

“Once people are housed, we cannot leave them alone without supports.”

Community Belonging

“Establish a sense of community from the beginning. It shouldn’t be an afterthought.”

“Encourage neighbourhood belonging through scattered site housing.”

“Intentional community building.”



What We Know...

We need better ways and more options to help people access the supports they need to stay housed.

1,050 


households were supported to maintain their housing between January and June 2019 through Housing Stability Bank loans for rental arrears.

400 

individuals and families have been housed with support through Housing First programs in London in the last five years.

 **3,300**

individuals have been housed within social housing in the last five years.

88% 

of those entering social housing are in need of additional supports to stay housed.

**5-7
Years** 

is the average wait time for social housing. The demand for social housing has grown 70% over the last two years.

Over **50%** of individuals housed in social housing are housed by London Middlesex Community Housing.

What We Will Do...

To provide housing supports.

Goal:

Meaningful opportunities to secure and maintain stable housing.

Result:

Increase the number of individuals and families who secure housing and stay housed.

Strategic Initiative 3.1: Help individuals and families access housing stability services and solutions that best meet their needs.

Actions	Key Measures
3.1.a. Implement a centralized access system to assist individuals and families to meet their housing stability needs.*	<ul style="list-style-type: none">• # of consultations held with diverse local communities, including those with lived and/or living experience• # of tools and resources available to support individuals and families• # of individuals and families supported• # of sectors and agencies engaged
3.1.b. Implement a rapid housing program to support local priority populations.	<ul style="list-style-type: none">• # of housing supplements provided• # of coordinated conversations with the Violence Against Women sector• # of organizations engaged who support priority populations
3.1.c. Implement a person-centred housing stability needs assessment to quickly and effectively serve individuals and families.*	<ul style="list-style-type: none">• # and % of individuals and families who have completed assessments
3.1.d. Revise the current locally-driven eligibility rules and priority systems for social and affordable housing to better reflect need.*	<ul style="list-style-type: none">• Average amount of time for newly eligible individuals to get housed• # of individuals housed with supports



Strategic Initiative 3.2: Implement coordinated access to mental health and addictions services and supports.

Actions	Key Measures
<p>3.2.a. Re-engage relevant sectors to assist individuals who present with physical health, mental health, addictions, and trauma.</p>	<ul style="list-style-type: none"> • # of agreements established with mental health, physical health, and addictions service providers • # of people diverted from discharge to homelessness
<p>3.2.b. Strengthen partnerships with the health sector to provide opportunities for continuity of care in the community.</p>	<ul style="list-style-type: none"> • # of partnerships with the health sector • # of providers engaged in the housing with supports model of care

Strategic Initiative 3.3: Support movement and choice within a range of housing options and services based on the needs and interests of individuals and families.

Actions	Key Measures
<p>3.3.a. Work with individuals and families to determine their support needs and expand programs that assist them in moving towards their housing goals.*</p>	<ul style="list-style-type: none"> • # of assessments completed • # of supplements provided • # of support services provided • # of facilitated housing transitions • # of subsidized units
<p>3.3.b. Support housing providers to help tenants reach their community of choice.*</p>	<ul style="list-style-type: none"> • # of policies and practices implemented • # of supports available to housing providers • # of housing providers supported • # of housing providers offering subsidized units



Strategic Initiative 3.4: Strengthen and enhance the delivery of housing stability services.

Actions	Key Measures
<p>3.4.a. Provide education and supports for landlords and tenants to improve housing stability.*</p>	<ul style="list-style-type: none"> • # of tenancy skills courses delivered to the community • # of development opportunities offered to the housing provider community
<p>3.4.b. Develop and implement an eviction prevention strategy to support housing stability.*</p>	<ul style="list-style-type: none"> • # of evictions prevented • # of Landlord and Tenant Board hearings held for social housing tenants in London • Decrease in evictions across the system
<p>3.4.c. Implement additional housing stability programs that meet the needs of individuals and families.*</p>	<ul style="list-style-type: none"> • # of programs across the housing stability system • # of new units made available for rapid rehousing purposes
<p>3.4.d. Work with community housing providers to support housing stability.</p>	<ul style="list-style-type: none"> • # of new community housing units developed • # of women and children supported through the Housing First portfolio in the Violence Against Women sector
<p>3.4.e. Invest in and expand Housing First programs into other sectors.</p>	<ul style="list-style-type: none"> • # of individuals supported through Housing First in the developmental services sector • # of youth supported through Housing First in collaboration with the Children’s Aid Society • # of individuals and families being discharged from hospital or jail supported through Housing First in collaboration with the health and justice sectors



Strategic Initiative 3.5: Assist individuals and families to move towards community integration and belonging.

Actions	Key Measures
<p>3.5.a. Work with landlords to connect residents to supports, services, and resources in their community.</p>	<ul style="list-style-type: none"> • # of education activities to connect individuals and families with their community
<p>3.5.b. Work with individuals and families to determine the supports they need to move towards community belonging.</p>	<ul style="list-style-type: none"> • # of consultations with individuals and families • # of individuals and families consulted • # of practices, services, and programs implemented to meets needs identified
<p>3.5.c. Work to increase income and provide employment opportunities for individuals and families.</p>	<ul style="list-style-type: none"> • # of employment related support services made available to individuals and families • # of income related support services made available to individuals and families • # of individuals and families who had increased income • # of individuals and families who had improved employment opportunities



Strategic Area of Focus 4:

Transform the Service System



What We Heard...

The system needs to be easier to navigate.

Through community consultation, the public told us there needs to be a focus on:

Data Sharing

“Sharing data and information.”

“We need better data sharing.”

“There is a data piece to this. Looking forward to something in the Plan.”

Systems Integration

“Coordinated strategies are important from a systems perspective.”

“Standardize forms, tools, and language to ensure collaboration and working together.”

“Work together as one system towards one shared goal.”

London as a Leader

“Make London a leader in this!”

“Solutions don’t require a great capital investment. But, they do require willpower and bold leadership.”

“We need a unified approach to housing and homelessness.”

System Redesign

“Make it easy to navigate the system.”

“Improve the prioritization process. Have more conversations about what it means to be ‘vulnerable’.”

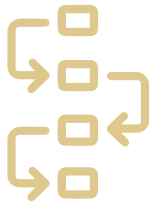
“We need a unified approach to housing and homelessness.”

What We Know...

We need to lead by example. A strong Housing Stability Action Plan needs to be managed as a system and all sectors and stakeholders need to be engaged.



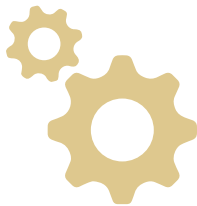
Housing instability impacts all sectors, such as labour market, health, corrections, education, etc. All orders of government have made housing stability and affordability a priority.



There is a need for a user-friendly system for individuals and families who require support to attain and retain housing.



The work related to housing stability requires engagement and partnership with multiple sectors to address the needs of individuals and families. All sectors need to work together towards a common goal of housing stability for all.



The housing stability system must be capable of promoting innovation and supporting initiatives that provide the greatest value to housing stability in London and area, provincially, and nationally.



What We Will Do...

To transform the service system.

Goal:

Strong, sustainable, and integrated housing stability solutions developed collaboratively to respond to local needs.

Result:

Increase in the ability of the housing stability system to address community needs.

Strategic Initiative 4.1: Redesign and implement a new housing system to better help individuals and families avoid homelessness and achieve housing stability.

Actions	Key Measures
4.1.a. Articulate a clear vision for the delivery of housing stability for all.✳️	<ul style="list-style-type: none">• # of service areas and community partners committed to the vision• # of communication materials developed that articulate the housing stability system
4.1.b. Create a community-based housing stability leadership working group to help guide the implementation of system change.	<ul style="list-style-type: none">• # of working group meetings held• # of shared services integrated through a single access point• # of individuals accessing services through referrals
4.1.c. Develop shared standards of practice within municipal housing services and homeless prevention and across the housing stability system.✳️	<ul style="list-style-type: none">• # of shared standards of practice developed• # of shared standards of practice implemented• # of service areas and partners engaged
4.1.d. Align existing priority lists and services within the housing stability system.✳️	<ul style="list-style-type: none">• # of priority lists aligned• # of services aligned• # of shared clients identified• # of shared clients provided housing
4.1.e. Maximize provincial and federal funding to meet agreement requirements and to enhance housing stability.	<ul style="list-style-type: none">• \$ amount of provincial and federal funding secured• # of contracts implemented with funded agencies by April 1st each year



Strategic Initiative 4.2: Use data to drive decision-making to respond in real-time to the housing stability needs of individuals and families.

Actions	Key Measures
<p>4.2.a. Develop a data culture to ensure decisions are informed by local intelligence.</p>	<ul style="list-style-type: none"> • # of service providers part of the Homeless Management Information System • # of data points without empty values or errors • # of data points available for decision-making • # of data points reported to the community (including the results of local homelessness enumeration)
<p>4.2.b. Investigate evidence-based models and practices and determine their suitability to London.</p>	<ul style="list-style-type: none"> • # of evidence-based models and practices explored • # of evidence-based models and practices implemented
<p>4.2.c. Evaluate progress and report annually on housing stability efforts and metrics.*</p>	<ul style="list-style-type: none"> • # of annual reports published • # of Housing Stability Action Plan actions completed • # of Housing Stability Action Plan metrics reported to the community
<p>4.2.d. Establish cross-functional teams that monitor changes to the housing market and determine the needs of priority populations.*</p>	<ul style="list-style-type: none"> • # of emerging trends identified • # of solutions implemented • # of individuals housed within identified priority populations



Strategic Initiative 4.3: Be a local and national leader in housing stability.

Actions	Key Measures
<p>4.3.a. Ensure municipal council has strong information from committees and community networks and other mechanisms to support housing stability.</p>	<ul style="list-style-type: none"> • # of councillors participating on housing stability related committees • # of committees and community networks providing housing stability related information to Council
<p>4.3.b. Participate in provincial and national initiatives to solve homelessness.</p>	<ul style="list-style-type: none"> • # of provincial initiatives participated in • # of national initiatives participated in
<p>4.3.c. Share results through reports, community engagement, education, and training opportunities.*</p>	<ul style="list-style-type: none"> • # of reports developed • # of community consultations held • # of presentations delivered • # of training opportunities delivered
<p>4.3.d. Engage individuals with lived and/or living experience and foster opportunities for peer support in the community.*</p>	<ul style="list-style-type: none"> • # of individuals with lived and/or living experience engaged • # of opportunities for individuals with lived and/or living experience to participate in the system
<p>4.3.e. Raise awareness of housing stability initiatives and efforts in the community.*</p>	<ul style="list-style-type: none"> • # of outreach and awareness events held • # of news articles • # of social media posts



Moving Towards Implementation

An Action Plan

The Housing Stability Action Plan is a community action plan intended to maximize the impact of all resources and efforts to support housing stability in our community.

Currently, there are existing strategies and actions within this Plan that have already been initiated as part of the ongoing business activities. Other actions remain subject to emerging government regulations, policies, and funding.

This Plan focuses on a broad range of actions that are linked together and are all deemed as important steps to initiating and/or achieving the related goals within this five-year plan, and continuing them into the next planning period.

The oversight and ongoing implementation of this Plan, including ongoing reporting, will be supported by the City of London, but will rely on the direct engagement and alignment of many organizations and sectors.

As an immediate first step in the implementation process, this Plan will be submitted to:

- The City of London Municipal Council, as the designated provincial Service Manager, for concurrence and adoption;
- The Ontario Ministry of Municipal Affairs and Housing, for comment and acceptance as the local Homeless Prevention and Housing Plan under the Housing Services Act, 2011; and,
- Service Canada (and CMHC), as the local service plan for Reaching Home, the revised federal homeless prevention program under the National Housing Strategy.

The implementation approach provides a means for the City of London and municipal services to oversee communications, track actions, and support the ongoing work that will be required within the proposed housing systems approach.

The following is an overview of the proposed implementation framework.

How This Plan Will Be Implemented

To deliver on the strategies and actions identified, the City of London must immediately begin developing a full implementation plan. The City recognizes its leadership role as it relates to implementing the Plan, however, success is dependent on contributions from the entire housing stakeholder community. The implementation framework will build on the key measures identified as well as outline the priorities, sequencing, and contributors for specific action items.

The implementation plan will include:

- An overall governance structure;
- An overall strategy workplan with established organization leads;
- Prospective timelines to deliver specific action items;
- Progress updates; and,
- Communication and reporting, including measures and achievements to date.

The City of London and municipal services will be responsible for updating and supporting the work of the Plan. This will include public housing reports, local Council reports, and project specific updates. The City will also update the community on any changes within the housing environment as well as the overall progress on the Plan's objectives and outcomes.

The implementation framework and related tools will begin over the first quarter of 2020, subject to final approval from the Minister of Municipal Affairs and Housing.

How This Plan Will Be Monitored and Evaluated

The City of London and related municipal services remain committed to providing the community with regular and transparent reporting on the progress of the Housing Stability Action Plan.

The Housing Stability Action Plan will be reviewed and updated on an ongoing basis to ensure that data, information, and directions are relevant and objectives are being met. In addition, an evaluation tool with performance measures will be developed as a way to inform the decisions as they relate to the Housing Stability Action Plan.



Appendix A: Definitions

The following terms are used in the Housing Stability Action Plan. Definitions are subject to change as new programs are developed and as the housing environment continues to evolve.

- **Action:** A specific initiative or project required to deliver on a strategy.
- **Affordable Housing (Programs):** Programs and investments from all orders of government that make the cost of housing more affordable in comparison to average market rent within the private rental market. These units are not social housing and are not managed through the centralized waitlist.
- **By-Name List:** A real-time list of all people experiencing homelessness in London. It includes a set of data points that support coordinated access and prioritization at a household level and an understanding of homeless inflow and outflow at a system level. This real-time, actionable data supports triage to services, system performance, evaluation, and advocacy.
- **Centralized Waitlist:** A housing waitlist of all applicants eligible for social housing with a rent-gear-to-income assistance in compliance with the Housing Services Act, 2011.
- **Coordinated Informed Response:** A caring and compassionate response to support individuals who are street involved and sleeping unsheltered to find safe, alternative solutions focused on housing.
- **Coordinated Access System:** A community-wide system that streamlines the process for individuals and families experiencing homelessness to access housing and supports.
- **Core Housing Need:** An internationally accepted measure of housing affordability. A household is deemed to be in core housing need if its housing meets at least one of the following:
 - **Inadequate** housing is reported by residents as requiring major repairs.
 - **Unaffordable** housing costs more than 30% of total before-tax household income.
 - **Unsuitable** housing does not have enough bedrooms for the size of the household.
- **Chronic Homelessness:** A period of homelessness lasting six months or more in the past year.
- **Community (Social) 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. The National Housing Strategy generally refers to Community Housing as a term associated with any government funded permanent housing, including all social housing and affordable housing programs and projects.



- **Diversion:** When individuals and families are supported to find immediate housing arrangements before entering emergency shelter.
- **End of Operating Agreements / End of Mortgage:** Legacy agreements to provide social housing between government and housing providers. These agreements were time-limited, typically between 35 to 40-year periods. Many of these agreements are now coming to an end. Some housing providers are no longer required to provide affordable or subsidized housing once their agreement expires or mortgage matures.
- **Goal:** Defines the intended change to be accomplished through the Plan.
- **Housing Affordability:** Safe, secure, and suitable housing that meets individuals' needs and ability to pay. Housing is considered to be affordable when a household spends 30% or less of its pre-tax income on adequate shelter.
- **Housing Development Corporation, London (HDC):** A corporation created by the City of London in 2015 and delegated with municipal (and provincial) Service Manager authority to promote and oversee the creation of new rental affordable housing developments. These activities include land development, partnership management, and other activities to assist in the creation of more affordable housing through private and non-profit developers.
- **Housing First:** Access to permanent housing with supports.
- **Local Homelessness Enumeration Event:** Community events that engage Londoners to solve homelessness together. During enumeration events, volunteers survey individuals and families experiencing homelessness. Enumeration events assist the City of London, the Province of Ontario, the Government of Canada, and the Canadian Alliance to End Homelessness to have a stronger understanding of homelessness and are an essential part of our response to homelessness.
- **Local Priority Housing System:** A process in which individuals who are eligible for community housing are prioritized on the centralized waitlist.
- **London Middlesex Community Housing (LMCH):** The Local Housing Corporation (LHC) under the Housing Services Act, 2011 (HSA) with the City of London as regulated Sole Shareholder. LMCH is the largest provider of social housing.
- **Market Rent:** Housing that is privately owned by an individual or company who generally does not receive direct subsidies to purchase or maintain it. Rent prices are set by the private owner.
- **Measures:** A metric to track performance, process, or behaviours.
- **Municipal Services:** Services provided through the City of London (e.g. Finance, Planning, Development Services, Legal, and other service areas) and its established Boards and Commissions, including London Middlesex Community Housing and the Housing Development Corporation, London.



- **People:** The use of the word “people” throughout the Plan is in reference to both individuals and families.
- **Rapid Rehousing:** When individuals and families that have not been able to resolve their homelessness alone are helped to secure housing as quickly as possible.
- **Rent-Geared-to-Income (RGI):** A methodology to determine a tenant’s rent based on their income. In most cases, RGI is set at 30% of the household’s gross total monthly income. In this Plan, RGI is in reference to the administration of social housing as outlined in the Housing Services Act, 2011.
- **RentSmart:** A training program for current and prospective tenants that teaches people how to be good tenants, how to budget, and how to communicate with landlords, neighbours, and roommates. The RentSmart model is designed to build a common understanding between tenants and landlords.
- **Results:** Identifies the desired outcome related to actions towards achieving a goal.
- **Service Manager (SM) or Consolidated Municipal Service Manager (CMSM):** A level of government responsible for carrying out the funding and administrative responsibilities of provincial legislation, regulation, and policies.

The City of London is the Service Manager responsible for Homeless Prevention and Housing (and other programs) for the geographical area of London and Middlesex. Responsibilities for the housing Service Manager are laid out in the Housing Services Act, 2011, as well as in the associated agreement between the City of London and the Province of Ontario.

- **Social Housing (now often referred to as Community Housing):** Housing that is subsidized by a level of government. Social housing provides rent-geared-to-income assistance which is accessed through the centralized waitlist administered by the Service Manager.
- **Specialized Housing:** Housing that adapts building requirements and services to the unique needs of individuals and families, such as addiction, health, mental health, and trauma related concerns.
- **Strategic Area of Focus:** The priorities that guide the work to be completed through the Plan.
- **Strategic Initiatives:** The methods or plans to be used to achieve the goal.
- **Unsheltered Homelessness:** When an individual is sleeping in a makeshift, temporary physical structure set up in an urban environment or park or when an individual is sleeping in the open without a physical structure, such as a park bench or stairwell.



Appendix B: Recent Efforts to Support Housing Stability in London

This Plan is built on the important foundational work that has taken place in the last few years.

- Homeless prevention service providers adopted new data sharing technology to better coordinate services to those they serve.
- The Coordinated Informed Response was launched to support individuals who are street involved and experiencing unsheltered homelessness.
- Through the implementation of Resting Spaces, 10 additional daytime and overnight resting spaces have been made available to individuals experiencing homelessness who are demonstrating in-the-moment unpredictable and disruptive behaviours related to their substance use, mental health, and trauma that limits their eligibility to receive services.
- There has been a 21% decrease in individuals accessing emergency shelter since 2011.
- There are six Housing First programs in London. Housing First programs in London focus on supporting individuals experiencing chronic homelessness, youth, street involved sex workers, families, and individuals involved in the justice system. Over 400 individuals and families have solved their experience of homelessness in the last five years through the support of Housing First programs.
- There have been four enumeration events held in the City of London. During the most recent enumeration event, which occurred in 2018, 73 community volunteers and 20 team leaders from homeless serving agencies surveyed 406 individuals and families experiencing homelessness in 15 locations in London.
- The City has initiated a Core Area Action Plan that outlines initiatives to respond to homelessness and health issues, safety and security, creating a positive environment, and attracting more people to the Core. This is a collaborative plan that involves a wide range of initiatives that will be delivered by a broad range of Core Area stakeholders.
- During London's first Housing Stability Week initiative, individuals and families experiencing homelessness were rapidly assessed and assisted to navigate housing and support services. Over 362 unique individuals completed assessments during Housing Stability Week and 83 people secured housing, including 62 adults and 21 children.
- The City has supported the development of a community driven, Indigenous-led housing and homelessness plan - the Giwetashkad Indigenous Homeless Plan. This plan represents culturally sensitive perspectives of community members with lived and/or living experience and sets out a vision of home as a place of safety and belonging for all peoples. The City has received the draft version of this plan and is continuing to support this process.



- The City of London has initiated a community strategy to respond to persons residing in vulnerable conditions. As of 2018, the City has responded to 66 incidences and supported those individuals. The goal of the initiative is to ensure safer conditions of persons living independently in the community through an integrated community-based response focusing on standards and rules, protocols, communications, and supportive actions.
- Over the last five years, through the ongoing work of the Housing Access Centre, the City has supported 32,000 individuals with their housing stability needs.
- Through partnership with London Health Sciences, the City is working closely with the Prevention and Early Intervention Program for Psychosis to connect housing with supports.
- Through partnership with LMCH, the City is piloting the delivery of RentSmart directly to tenants, which promotes housing stability and tenant success, and supported the Community Housing Resident Survey, which received 491 responses.
- The City has also implemented a Social Housing Sustainability Pilot to provide capital funding to support the energy efficiency upgrades of social housing providers.
- The City continues to focus on supporting housing providers in maintaining buildings in proper condition for the health and safety of residents. The City is finalizing the Building Condition Assessment and Reserve Fund Analysis studies for all of the community's social housing providers.
- Over 350 units have been added to the local affordable housing stock.
- Over 50 affordable rental housing units have been established through negotiations with developers for height and density.



Appendix C: Overview of Plans

The City of London Strategic Plan 2019 – 2023

The strategies and actions found in this Plan support the five strategic areas of focus in the City of London's Strategic Plan 2019-2023, including strengthening our community, building a sustainable city, growing our economy, creating a safe London for women and girls, and leading in public service.

The London Plan

The London Plan outlined a number of areas where municipal policies and permissions can improve housing stability. These policy areas are now being moved forward, including a Community Improvement Plan for affordable housing. Future policies will also provide opportunity to advance housing stability.

The Core Area Action Plan

The actions in the Core Area Action Plan directly connect to the work to be completed through this Plan. Completing and implementing this Plan is listed as one of the 69 actions within the Core Area Action Plan.

Provincial and Federal Plans

The review of the Plan is aligned to meet the Province of Ontario's expectations for Housing and Homelessness Plans laid out in the Housing Services Act, 2011. This Plan also incorporates the Government of Canada's National Housing Strategy, Ontario's Housing Supply Action Plan, Ontario's Community Housing Renewal Strategy, and Reaching Home: Canada's Homelessness Strategy. It also aligns with Ontario's land use planning framework, including the Provincial Policy Statement and the Growth Plan for the Greater Golden Horseshoe.

Giwetashkad Indigenous Homelessness Plan

This Plan will integrate with the Giwetashkad Indigenous Homelessness Plan to support access to culturally appropriate housing and homelessness services for Indigenous peoples. This includes engaging Indigenous organizations and communities and coordinating with Indigenous housing providers and service providers. The City of London will support the goals, objectives, and outcomes of the Giwetashkad Indigenous Homelessness Plan.

London Middlesex Community Housing Regeneration Plan

LMCH's regeneration strategy envisions the future of social housing within London-Middlesex's public housing stock. Through a consistent community informed process, regeneration activities will be the avenue to address current and future housing needs in the community.



Appendix D: Middlesex County Homeless Prevention and Housing Plan



Homeless Prevention and Housing Plan: 2019 - 2024 Middlesex County



**CHANGE
BEGINS WITH
CHOICE**



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Acknowledgements

We would like to thank all the stakeholders, community members, community partners, and local municipalities for their valuable input into the plan.

SECTION 1.0

INTRODUCTION

1.1 ABOUT THE HOMELESS PREVENTION AND HOUSING PLAN

Homelessness and housing are issues that affect everyone living in Middlesex County. The Middlesex County Homeless Prevention and Housing Plan (Plan) commits to addressing housing and homelessness in Middlesex County.

This Plan incorporates the strategies and actions that will guide our work over the next five years. Housing and homelessness are community issues. This Plan calls on all sectors to work together to build solutions and move them to action.

The strength of this Plan is built from the experiences, insights, and ideas of our community stakeholders – individuals and families with lived and/or living experience, service providers, funders, advocates, residents, experts, and policymakers. This Plan also builds on the foundational work communities have been doing in Middlesex County to meet the needs of individuals and families.

The cost of implementing the plan will require the County to work with the City of London as the Service Manager and to pursue external funding sources and partnership opportunities where available.

This Plan reflects that Change Begins with Choice.

1.2 THE PLANNING APPROACH

A five-phase approach was used to prepare this Plan, including:

1. Research (January – March 2019): A review of evidence-based practices was conducted to explore options, opportunities, and solutions to address homelessness and housing in communities of a similar size to Middlesex.
2. Consultation (April – May 2019): Community members and stakeholders were invited to share their ideas through an online survey. A total of 236 individuals responded.
3. Consultation with Local Municipalities and Planners (May 2019)
4. Strategy Development (June – October 2019): Strategies and actions were developed using the results of the research and community consultation. The strategies and actions will guide our work over the next five years.
5. Plan Review and Approval (November – December 2019): The Plan was reviewed and approved by County Council.

1.3 CONNECTION WITH THE CITY OF LONDON

The City of London is the provincially designated Service Manager as it relates to housing for the City of London and Middlesex County. The Service Manager is responsible for Homeless Prevention and Housing for London and Middlesex. Responsibilities for the housing Service Manager are laid out in the Housing Services Act, 2011 as well as in the associated agreement between the City of London and the Province of Ontario.

The responsibilities related to homelessness are delivered in the County through contracted service agreements with Middlesex County. Actions related to Middlesex County, as they relate to the Service Manager responsibilities, can be found throughout the City of London's Housing Stability Action Plan: 2019-2024.

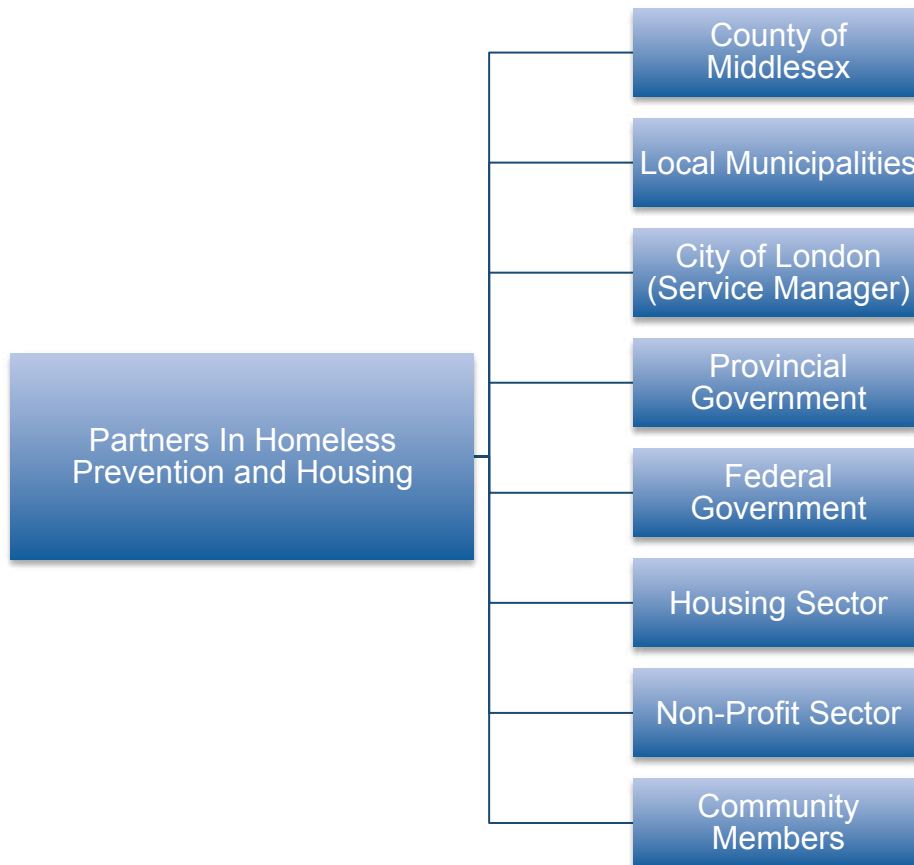
At the same time, there are also many functions and roles related to housing stability that reside within the County of Middlesex and local municipalities, such as planning, land management, and community engagement, that support and inform related services and programs. This Plan addresses the growing challenges of housing affordability and stability that present across the County in different ways.

This Plan provides strategies and actions that are tailored to Middlesex County, but must be read in conjunction with the City of London's Housing Stability Action Plan: 2019-2024.

The City of London's Housing Stability Action Plan: 2019-2024 has been prepared to meet updated provincial requirements for housing and homelessness plans established by the Policy Statement: Service Manager Housing and Homelessness Plans and the Housing Services Act, 2011 (HSA). The updated Plan will also ensure that the communities (City of London and County of Middlesex) are able to respond to the opportunities identified in the National Housing Strategy, Ontario's Community Housing Renewal Strategy, and any other future provincial and federal housing and homelessness initiatives.

1.4 A COLLABORATIVE APPROACH

Housing and homelessness are complex issues. A collaborative approach, with all sectors and stakeholders working together, will be required to successfully implement the work outlined in this Plan. Our partners in this Plan include:



SECTION 2.0

WHAT'S HAPPENING IN MIDDLESEX COUNTY

Middlesex County residents are experiencing homelessness.

- In total, 1,648 individuals and families experiencing or at risk of experiencing homelessness were provided with services and supports between 2018 and 2019.
- Other than a Domestic Violence Against Women (DVAW) emergency shelter, there are no emergency shelters in Middlesex and limited temporary/transitional housing solutions for vulnerable individuals (e.g. youth and males).
- The County of Middlesex receives funding through the Provincial Community Homelessness Prevention Initiative (CHPI). For the 2019-2020 provincial funding allocation, the County received \$113,000 to address key concerns for our most vulnerable population.
- The County of Middlesex does not receive any funding from the Government of Canada Homeless Partnering Strategy (HPS).

The population is growing, resulting in increasing demand for housing.

- Between 2011 and 2016, the population of Middlesex County grew from 70,903 to 78,558. The population is expected to increase 13.2% by 2026.¹ With an increasing population comes an increase in demand for housing.

Many households in Middlesex County are spending too much on housing.

- In total, 45% of renters in Middlesex County are spending more than 30% of their income on housing costs.²

Some households in Middlesex County are not able to cover basic costs such as rent and food.

- Approximately 10% of Middlesex residents live in low-income households and struggle to pay bills and put food on the table.³

Finding affordable housing in Middlesex County is difficult.

- The current vacancy rate is 1.5%.⁴ This equates to no available housing.

¹ Middlesex County. (2015). Population, Projections And Age. Retrieved from: <https://www.investinmiddlesex.ca/data-centre/population-projections-and-age>

² United Way Elgin Middlesex. (2019). Facts: Homelessness And Poverty In Strathroy And Middlesex County. Retrieved from: <http://unitedwayem.ca/wp-content/uploads/2019/01/FactsSheet-Middlesex-FINAL.pdf>

³ United Way Elgin Middlesex. (2019). Facts: Homelessness And Poverty In Strathroy And Middlesex County. Retrieved from: <http://unitedwayem.ca/wp-content/uploads/2019/01/FactsSheet-Middlesex-FINAL.pdf>

⁴ Canada Mortgage and Housing Corporation (CMHC). (2020). Housing Market Information Portal. Retrieved from: <https://www03.cmhc-schl.gc.ca/hmip-pimh/en#Profile/095011/5/Remainder%20of%20CMA>

The average rent is not affordable to many residents.

- The average cost of rent for a two-bedroom apartment is \$901 per month.⁵ For an individual who earns minimum wage working in retail or the service industry, “affordable” is \$765 per month.

Home ownership is not affordable to many residents.

- The average sale price of a home in Middlesex County is \$482,569.⁶ A household would need a minimum of \$100,000 a year to secure a mortgage. In comparison, the median household income in Middlesex County is \$90,265.⁷

⁵ Canada Mortgage and Housing Corporation. (2020). Housing Market Information Portal. Retrieved from: <https://www03.cmhc-schl.gc.ca/hmip-pimh/en#Profile/095011/5/Remainder%20of%20CMA>

⁶ Canadian Real Estate Association. (2019). Residential Market Activity. Retrieved from: <https://www.lstar.ca/sites/default/files/statistics/2019-October-LSTAR-Residential-Market-Activity.pdf>

⁷ Middlesex County. 2019 Middlesex Investor's Guide. Retrieved from: <http://online.flipbuilder.com/xndj/fcts/mobile/index.html>

SECTION 3.0

WHAT WE HEARD FROM THE COMMUNITY

To ensure the Homeless Prevention and Housing Plan reflects the needs of Middlesex County, community members were invited to participate in a survey. Below is a snapshot of what we heard:

Top 5 Most Pressing Housing Issues in Middlesex County

- | | |
|---|-----|
| 1. Lack of affordable housing | 86% |
| 2. Lack of rental housing | 50% |
| 3. Long waitlists for mental health and/or addiction support services | 38% |
| 4. Lack of emergency housing | 30% |
| 5. Lack of income | 25% |

Top 10 Things Needed to Help People Find and Maintain Safe, Adequate, Affordable Housing

- | | |
|--|-----|
| 1. More affordable housing | 86% |
| 2. More rent subsidies | 53% |
| 3. Increase in rental housing supply | 49% |
| 4. Emergency shelter and transitional housing | 43% |
| 5. More housing supports to maintain housing | 41% |
| 6. Coordinated access to services | 36% |
| 7. More education and awareness of current programs and supports | 32% |
| 8. Support services | 29% |
| 9. More housing linked to support services | 28% |
| 10. Greater system integration and collaboration | 20% |

Respondents said they expect the following housing challenges in the next five years:

Shortages of Affordable Housing

- “Not enough affordable housing.”
- “Affordable housing is a significant concern.”
- “Severe shortage of affordable options.”

Increased Poverty and Homelessness

- “More people experiencing homelessness.”
- “More people will not be able to afford housing.”
- “More homelessness if no strategies in place.”

Substance Use and Mental Health

- “Chronic substance use and mental health.”
- “Increased level of mental health needs.”
- “The need for mental health and substance use services is on the rise.”

When asked to identify the one priority action for the Plan, **60%** of respondents chose ‘Expand Affordable Housing’.

Strategies respondents recommended were:

1. Increase the supply of affordable housing
2. Provide immediate solutions to address homelessness
3. Offer emergency financial supports
4. Provide education and awareness about housing and homelessness
5. Implement coordination and collaboration across the service system

SECTION 4.0

THE PLAN

4.1 HOUSING

Vision

Every Middlesex County resident has the opportunity to access the type of housing they need in their community.

Strategic Priorities

The vision will be achieved by focusing on four strategic priorities in the area of housing. These are:

1. Affordability
2. Range of Housing Options
3. Housing Supports
4. Service Coordination

The actions to be taken in each of these strategic priorities are noted below, along with timelines for implementation.

Strategic Priority 1: Affordability

Goal: Increase in affordable, quality, and mixed housing options.

Strategic Initiatives	Key Measures	Year 1	Year 2	Year 3	Year 4	Year 5
Explore the use of publicly owned, available lands for additional affordable housing units.	# of publicly owned lands considered for use related to affordable housing					
Promote opportunities for redevelopment.	# of events or engagements to promote opportunities for redevelopment # of redevelopment projects approved # of redevelopment projects advanced					
Highlight the opportunities that exist in the County to fast track development approvals.	# of events, engagements, or activities to highlight opportunities that exist to fast track development approvals					

Strategic Initiatives	Key Measures	Year 1	Year 2	Year 3	Year 4	Year 5
Make stakeholders aware of external funding opportunities (i.e. federal, provincial).	# of funding sources promoted or shared # of stakeholders informed of funding opportunities # of stakeholders who access funding opportunities					
Encourage local municipalities to promote affordable housing.	# of events, engagements, or meetings with local municipalities to encourage promotion of affordable housing					
Identify and share best practices in affordability.	# of best practices identified # of best practices shared with partners					

Strategic Priority 2: Range of Housing Options

Goal: Increase in the range of housing options available.

Strategic Initiatives	Key Measures	Year 1	Year 2	Year 3	Year 4	Year 5
Review inventory of housing stock (inventory) in Middlesex County.	100% completion of the housing stock (inventory) review					
Encourage local municipalities to promote a range of housing options.	# of events, engagements, or activities to encourage local municipalities to promote a range of housing options					
Provide local municipalities with educational material about housing options and affordability.	# of educational resources prepared # of educational resources distributed					

Strategic Priority 3: Housing Supports

Goal: Increase in supportive and specialized housing available.

Strategic Initiatives	Key Measures	Year 1	Year 2	Year 3	Year 4	Year 5
Explore supportive and specialized housing opportunities.	# of strategic partnerships established related to supportive and specialized housing opportunities # of projects advanced # of new specialized units created					
Leverage current units as transitional housing units, i.e. YOU, LMCH.	# of current units designated as transitional housing units					
Advocate for additional support services across the County.	# of advocacy activities # of additional support services secured					
Explore the use of innovative programs to encourage inclusive access to housing, i.e. RentSmart.	# of programs implemented					

Strategic Priority 4: Service Coordination

Goal: Increase in service coordination and collaboration across the system.

Strategic Initiatives	Key Measures	Year 1	Year 2	Year 3	Year 4	Year 5
Advocate for County access to funding to meet service goals.	\$ of additional funding received					
Identify and leverage partnership opportunities with all stakeholders, i.e. local municipalities, service clubs, churches, property owners, settlement services, etc.	# of strategic partnerships developed					

Strategic Initiatives	Key Measures	Year 1	Year 2	Year 3	Year 4	Year 5
Schedule presentations to County Council from London Middlesex Community Housing and City Housing services.	# of program updates and presentations arranged					
Coordinate activities between stakeholders.	# of activities coordinated					

4.2 HOMELESS PREVENTION

Vision

Every Middlesex County resident has the opportunity to access the type of housing they need in their community.

Strategic Priorities

The vision will be achieved by focusing on four strategic priorities in the area of homelessness. These are:

1. Temporary Housing Options
2. Housing Retention
3. Supports
4. Service Coordination

The actions to be taken in each of these strategic priorities are noted below, along with timelines for implementation.

Strategic Priority 1: Temporary Housing Options

Goal: Decrease in the number of individuals experiencing homelessness.

Strategic Initiatives	Key Measures	Year 1	Year 2	Year 3	Year 4	Year 5
Work with community partners to identify, explore, and develop innovative ideas.	# of temporary housing options explored and/or implemented # of individuals at risk of homelessness or experiencing homelessness housed					
Identify and share best practices in temporary housing.	# of best practices identified # of best practices implemented					

Strategic Priority 2: Housing Retention

Goal: Increase in the number of individuals who secure and retain housing.

Strategic Initiatives	Key Measures	Year 1	Year 2	Year 3	Year 4	Year 5
Build a plan and strategy around the Housing First model.	100% completion of the Housing First plan and strategy					
Explore the use of innovative programs to encourage inclusive access to rental properties, i.e. RentSmart.	# of partnerships developed with landlords # of programs implemented # of individuals experiencing homelessness who secure housing # of individuals at risk of homelessness who remain housed					
Work with community partners to identify and explore innovative ideas, i.e. Housing Access Centre, London Middlesex Community Housing, City of London.	# of innovative initiatives implemented # of individuals experiencing homelessness who are rapidly rehoused # of individuals at risk of homelessness who remain housed					

Strategic Priority 3: Supports

Goal: Increase in the availability of and access to services and supports for individuals at risk of or experiencing homelessness.

Strategic Initiatives	Key Measures	Year 1	Year 2	Year 3	Year 4	Year 5
Create an inventory of services to share with the community for better system navigation.	100% completion of an inventory of services # of community partners represented in the inventory of services # of individuals who access the service inventory					
Advocate for additional support services across the County.	# of advocacy activities # of additional support services secured					

Strategic Priority 4: Service Coordination

Goal: Increase in the availability of and access to services and supports for individuals at risk of or experiencing homelessness.

Strategic Initiatives	Key Measures	Year 1	Year 2	Year 3	Year 4	Year 5
Continue to allocate CHPI funding to meet identified community needs.	# of individuals experiencing homelessness who obtain and retain housing (<i>CHPI Outcome</i>) # of individuals at risk of experiencing homelessness who remain housed (<i>CHPI Outcome</i>)					
Conduct a homeless prevention enumeration event every two years.	# of enumeration events implemented # of individuals surveyed through the event # of community partners that participate					
Create an awareness campaign about homelessness.	# of individuals reached through the campaign					
Look for funding opportunities that support community needs.	# of funding opportunities identified and secured \$ in new funding secured					
Continue to support and be involved with community tables.	# of community tables supported/involved with # of hours contributed to community tables					
Ensure that the diverse needs in our communities are being considered.	# of events, forums, or opportunities for community members to identify needs # of programs or projects implemented to address the needs of the community # of individuals served through the programs					
Identify and leverage opportunities to work with community partners.	# of partnerships or collaborations established # of partners engaged					

Appendix E: The Housing Stability Action Plan Development Process

The following outlines the process undertaken to develop the Housing Stability Action Plan.

Phase 1: Needs Assessment

An environmental scan was conducted, which included a review of national, provincial, and local data, reports, policies, and strategic plans as they relate to housing stability. A review of the literature was also completed to investigate emerging trends, best practices, and expert opinion.

Phase 2: Public Consultation

The public consultation process engaged Londoners in identifying strategies and actions related to housing stability to be addressed over the next five years. The public participated in the following ways:

- **Online Survey** – The public was invited to share their ideas about specific themes related to housing stability in London through an online survey. In total, 91 individuals responded to the online survey.
- **Community Conversations** – The public was invited to hold their own community conversations. The Community Conversation Toolkit provided everything an individual or organization required to facilitate a community conversation. In total, 192 individuals participated in community conversations.
- **Public Consultations** – Five public consultations were held to provide an opportunity to review and provide feedback on draft strategies to be included in the Plan. In total, 230 individuals participated in the public consultations.

Phase 3: Strategy Development

Responses gathered through the public consultation were analyzed, themed, and summarized. The results from the public consultation, along with several other sources, including City Council/Committee conversations, municipal plans, ministry guidelines, and provincial and federal requirements, were used to develop strategic priorities, strategic initiatives, actions, and measures for the Plan.



Phase 4: Strategy Validation

An open house was held to provide an opportunity for members of the public to re-engage and review the strategies and actions to be included in the Plan using a drop-in format. When reviewing the strategies and actions, members of the public were asked to comment on what resonated with them, what was missing, and how they could help. In total, 98 individuals attended and provided feedback.

Phase 5: Plan Approval

The insights gathered through the open house were used to finalize the strategies and actions to be included in the Plan. The Plan was then written, combining the data, evidence, and information gathered through the needs assessment, public consultation, and strategy validation process to ensure the voice of the community is well-represented throughout the Plan.



Appendix F: End Notes

The data provided in this report represents a point-in-time and is subject to change. All efforts were made to use data and information from trusted sources. Data and information in this report remains subject to ongoing updates and changes. Any identified substantive changes in source data that may impact related strategies, actions, or measures will be identified through regular reporting on the Plan.

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- 17 All references to the Homeless Prevention and Housing Plan within the City of London’s Strategic Plan 2019 – 2023, The London Plan, and other local plans refer to this document.
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Notes







The City of London

**300 Dufferin Ave.
PO BOX 5035
N6A 4L9**

**519-661-CITY(2489)
3-1-1**

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