



Middlesex County Attainable Housing Review
**Local and Comparator
Municipal Engagement**

January 2023



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Introduction

Fundamental to creating healthy and inclusive communities is the availability of a variety of housing options to meet the differing needs of current and future residents. Similar to communities all across Ontario and Canada, Middlesex County is experiencing housing pressures due to changing demographics and market trends.

Access to a range of housing forms, including attainable, affordable, and accessible housing, is a priority in the communities of Middlesex County. In order to better understand the current supply and demand of housing across the County, and to develop strategies aimed at ensuring a broad array of housing options are available to meet the full spectrum of needs of residents in Middlesex, the County undertook an Attainable Housing Review.

The objectives of the review were to:

- Examine the needs across the entire housing continuum
- Identify gaps in the provision of housing
- Prepare a municipal strategy to meet current and future needs.

To better understand local housing issues, roles and responsibilities related to housing, and best practices being used by comparator municipalities, the project involved interviews with local municipal staff and representatives from comparator municipalities and municipal sector organizations.

The engagement included 28 interviews with 32 individuals including:

- CAO's from local municipalities within the County of Middlesex
- County of Middlesex Staff
- City of London senior Staff
- Representatives from the Association of Municipalities of Ontario (AMO)
- Representatives from the Ontario Municipal Social Services Association (OMSSA)
- Representatives from nine comparator municipalities (Service System Managers).

Interviews were conducted with nine Service System Managers to examine current roles and responsibilities of comparator municipalities to inform recommendations related to the roles and responsibilities in housing. Interviewees included the City of Hamilton, City of Windsor, County of Wellington, Dufferin County, Elgin County/City of St. Thomas, Grey County, Huron County, Lambton County and Oxford County.

Key Themes from Municipal Staff Engagement

The following key themes were identified based on discussions with Middlesex County, local municipal representatives and City of London staff. Not unlike other municipalities across Ontario, all of these themes were consistent with feedback from comparator municipalities that were interviewed including: City of Hamilton, City of Windsor, County of Wellington, Dufferin County, Elgin County/City of St. Thomas, Grey County, Huron County, Lambton County and Oxford County.

In addition, these themes were also noted in interviews with representatives of the Association of Municipalities of Ontario (AMO) and the Ontario Municipal Social Services Association (OMSSA) as well as reports from the Rural Ontario Municipal Association (ROMA).

Role of Middlesex County

Discussions with local Middlesex County staff and representatives from the area municipalities raised questions about the current role of Middlesex County in the housing system locally and the possibilities for the future. For many, there is a lack of clarity about the extent of the current role, what is required or mandated and what should the role be in the future. Currently, Middlesex County acts as a “quasi” or “shadow” service manager for some human services programs. Middlesex County is the delivery agent for the full Ontario Works and Childcare programs for Middlesex County residents under a service agreement with the City of London as the Service Manager. In addition, Middlesex County delivers program supports to individuals and families experiencing homelessness under a service agreement with the City of London. These program supports are limited due to funding allocated to the County. Major housing programming for Middlesex County is delivered by the City of London including management of the London Middlesex Community Housing Corporation, subsidized rental units (rent geared to income and housing allowances), and funding support and supervision of community housing providers. Currently there are no supports provided for affordable housing development however there are staff with the Service Manager who could provide supports to some degree, perhaps community information workshops.

Some communities have created affordable housing toolkits to support development and are exploring further incentives at the area municipalities to create *Community Improvement Plans* for affordable housing.

Increase in those experiencing or at risk of homelessness

Many individuals noted an increase in individuals and families facing homelessness in Middlesex County over previous years, most notable an increase began during the COVID-19 pandemic. The increase in homelessness noted was impacted significantly due to limited opportunities for temporary accommodations with family and friends, “couch surfing” as the length of time for support has become more prolonged due to the lack of availability of affordable housing units and employment. In addition, concerns were raised about the increase in complex cases in some communities where there might be a lack of supports available through community and health care organizations which has led to individuals having to leave their home communities in search of supports.

Lack of Funding/Investments in Support Services & Resources

A lack of funding for programming and supports was noted by all interviewees, acknowledging that there may be an overall shortage of funding to meet all the needs in Middlesex County and the City of London however many did not feel that they had a clear understanding of how their municipal contributions of over \$6.5M in 2023 were being invested in their community and what supports they received for those contributions and the return on those investments. Assurance that Middlesex County investments are being allocated to services and supports for local residents is needed. In addition, the perception of a lack of influence over funding decisions or priority setting by the Service Manager has created discourse regarding whether Middlesex County residents receive their fair share of funding.

It was noted that the rural tax base was not sufficient to be able to contribute significantly to the “carrot” approach to development, they could not do what was needed on their own to make the budgets work due to high costs for labour, supplies, land and the smaller size of projects in rural communities.

With respect to federal funding, some participants were not aware that the Service Manager role is strictly provincial and does not influence funding at the federal level. Federal funding is provided to larger designated urban centres in addition to the provision of a rural and remote funding stream managed by the United Way of Muskoka Simcoe for Ontario municipalities through an annual application process. In that respect, most identified that there is a lack of resources and/or the appropriate skills in their organizations currently to manage application processes with community partners. This concern was shared with respect to available resources to prepare business cases for the Service Manager to support funding allocations across communities in Middlesex County.

With respect to affordable housing development projects, a lack of funding for infrastructure to support affordable development, lack of clarity regarding available land across Middlesex County and a lack of resources to support community partnerships and development processes with private and not-for-profit organizations is seen as a significant factor. While Service Manager budgets and local contributions include staff to support the former Housing Development Corporation, now municipal housing development team, it is reported that there is a lack of support to local initiatives to assist with housing initiatives.

The not-for-profit sector has a significant role to play in various areas along the housing continuum and is not currently seen as having the capacity for growth due to a lack of skills and resources. Resources are limited and stretched in the current environment due to budgets, access to affordable housing is challenging for staff and there is a perception that the risks associated with some programming and supports is increasing due to today's pressures.

Mobile program responses were noted as meeting rural needs where the resources exist, but those resources are finding themselves stretched to their capacity and concerned about growing needs and the range of services required. Partnerships between not-for-profit and government funded organizations in health and human services are having an impact, but more is needed to address demands. Roles related in coordination of integrated support systems for health and human services is a noted gap in the service systems today and an important priority to ensure services are client centred and utilize services in the most cost-effective manner. Many communities are aligning their *Community Safety and Wellbeing Plans*, transformation within the human services system and the planning for the Ontario Health Teams to ensure that integration activities are a priority across both systems in the best interest of the community.

Economic Development Risks

The current housing affordability challenges in Middlesex County was seen by all interviewees as having an impact on economic development in the region as individuals and families are struggling to find and secure affordable housing to support the opportunity to continue living and working in the area. For some municipalities this is now resulting in recruitment pressures for available staffing for their organizations and local businesses. This, in addition to transportation challenges with rural living, is raising concerns for the future. This pressures where people were seen to be leaving rural areas to move to urban areas where they found increased opportunities for needed services, supports and more affordable housing.

Communication

Whether speaking with local municipal staff, City of London, area municipalities or provincial associations, the issue of communication is an ongoing challenge. Keeping people informed, even in a time of increased access to information, can be a challenge as expectations as to what information is available, in a manner in which all ages and abilities can access and perceive it to be in a timely manner.

Locally, ensuring that the Service Manager knows and understands the needs of communities in Middlesex County was noted by all interviewees. Understanding decisions, and communicating activities is an ongoing challenge between the Service Manager, Middlesex County and all area municipalities. Focus on creating opportunities to further enhance communication was seen as a priority for all.

Community Awareness

The face of communities across Middlesex County is changing in many ways and many noted seeing an increase in NIMBYism (not-in-my-backyard). Concerns were raised about the lack of understanding about housing affordability with many residents not seeing the impact that the housing situation is having on local seniors, some who are now widowed and struggling to find affordable accommodations, or young adults having to leave communities and support system in order to secure affordable housing.

Key Housing Needs and Gaps in Middlesex County

A review of needs and gaps in Middlesex County was informed by 17 key informant interviews with local municipal CAO's, and senior staff with Middlesex County and the City of London as Service Manager.

Gap #1 Clarity on the role of Middlesex County and the local municipalities

A shared desire to address needs and influence funding and policy decisions was noted by all parties but requires clarity on what role Middlesex County and the local municipalities should have with respect to housing. Local representatives do not feel that they have sufficient influence over funding decisions and priority setting with the Service Manager, the City of London, and many expressed a desire to assume the Service Manager role or be funded to provide the role, while others want to see the City of London, as Service Manager, provide more services and supports to local communities to address the needs.

A proactive approach to housing affordability in Middlesex County, with all local municipalities engaged, is required to understand needs and establish priorities for advocacy. There is an opportunity for Middlesex County to champion the issues, with affordable housing as a key local priority.

Gap #2 Lack of Services and Supports

A noted increase in the number of individuals and families experiencing or at risk of homelessness as well as those requiring more complex supports to address their needs. Current funding allocations from the Service Manager are insufficient to sustain and expand current service levels to meet needs.

Gap #3 Funding allocations

There is a lack of clarity about the housing and homelessness funding model managed by the Service Manager including how municipal contributions from Middlesex County & area municipalities are invested. A return-on-investment discussion is requested to address questions. Currently there are limited provincial and federal funds allocated to Middlesex County. Resources are needed to address both service responses for homelessness in addition to supporting affordable housing development.

Gap #4 Resource Gap – Middlesex County & Local Municipalities

Currently, Middlesex County does not have staff positions funded to support the creation of housing initiatives and development activities. Supporting local partnerships, writing funding applications for federal grants and loans (which does not fall under the service manager jurisdiction) and providing local development advice and expertise to projects is critical to success. In addition, a lack of local resources to build business cases to advocate for funding from Service Manager, provincial and federal governments, including managing agents such as the United Way of Muskoka/Simcoe or the Community Housing Transformation Centre (CHTC) and private foundations or lenders limits opportunity to secure necessary financial supports and investments that will result in new housing initiatives. In addition, a lack of funding for infrastructure to support local affordable developments such as enhancements to water/waste water systems is limiting progress. Middlesex County has made application to the United Way of Muskoka/Simcoe, but has not yet received funding.

Area municipalities report that they as well do not have the tools or resources to support affordable housing initiatives and are looking to Middlesex County or the Service Manager to provide assistance.

Gap#5 Understanding of Available Land

Lack of a comprehensive understanding of land available for development of affordable housing, either owned by municipalities, Middlesex County or local private and not-for-profit organizations or community members is needed. Land must be secured prior to a not-for-profit or for-profit organization can seek funding from the Service Manager, federal and provincial governments or other investors.

Gap#6 Community Engagement & Support

Communities are changing and the need to understand housing affordability and the challenges that individuals and families are facing is important to gain community support for key projects and address what is perceived as a growth in community opposition or discourse, NIMBYism – not in my backyard.

Recommendations – Immediate/Short Term

	Recommendation	Housing Gap Addressed
1	<p>Middlesex County – Strategic Role in Housing</p> <p>Middlesex County should consider taking a strategic role in housing and expanding its role in homelessness, looking at clearly defining whether their role(s) are primary or joint responsibilities, on behalf of the County and local municipalities. Collaboration of all local municipalities will add strength to advocacy and allow the County to work with the Service Manager, assuming a catalyst role – activating opportunities locally to support those in need and influencing local decisions.</p>	1
2	<p>Middlesex County Roadmap for Action</p> <p>Setting a strategic priority for the County wide Attainable Housing Strategy to inform strategic directions, funding and next steps. The <i>Middlesex County Roadmap for Action</i> builds on existing <i>Homelessness Prevention & Housing Plan 2019-2024</i>, and includes the Attainable Housing Review plan and is aligned with <i>Economic Development Plan</i> for a holistic integrated approach and speaks to implementation – how to execute and achieve results.</p>	1

	Recommendation	Housing Gap Addressed
3	<p>Middlesex County Master Plan</p> <p>Recommending the development of a Middlesex County <i>Master Plan</i> mapping out available sites and needs across all local municipalities, leveraging available municipally owned land/school board lands to increase readiness for housing development. This plan will allow the creation of shovel ready projects so that you are prepared to access provincial and federal funding (capital & operating) when it is available. Project proposal timelines are limited so being prepared is paramount to success. This comes at a cost but with a clear plan establishing priorities for development such as ease of implementation, including planning approvals, projects can be expedited when funding is available. Part of the consideration should include joint use facilities/space such as the integration with government and/or not-for-profit services, health care and housing, maximizing needs and use of space. An investment strategy could be included in the plan, identifying financing strategies including public/private partnerships and tax levies that could support development.</p>	5
4	<p>Lead an integrated team</p> <p>An integrated team to manage strategy execution is recommended, in some municipalities they refer to it as a SWAT team – includes key senior leaders who provide oversight of implementation of strategies locally and have a holistic view of the outcomes and the benefit to the broader community. This team could include representation from all municipalities to ensure engagement and good communication.</p>	1, 4, 6

	Recommendation	Housing Gap Addressed
5	<p>Dedicated Housing Advisor Role</p> <p>We recommend the creation of a dedicated County position to manage strategic plan implementation. This position could be shared with the local municipalities to meet everyone's needs. A dedicated Housing Advisory Role would be a conduit for information between staff, the municipalities and the Service Manager, in addition to managing the measurement of outcomes and reporting, funding applications and developing partnerships across County with both housing organizations as well as other health and not for profit and for-profit organizations interested in addressing the affordable housing challenge.</p>	3, 4
6	<p>Engagement Plan</p> <p>Recommend the creation of an engagement strategy to improve communication with area municipalities, Service Manager, staff and community. This would define the approach for the Strategy Implementation Table & set regular meetings with local municipal CAO's, the Service Manager and municipal senior staff. It would also include strategies for community engagement and updates such as website presence and social media.</p>	6

Recommendations – Medium/Long Term

	Recommendation	Housing Gap Addressed
1	<p>Creating a Capacity Building Strategy</p> <p>This strategy would provide training and information sessions, including tools, to support increased capacity in the community and with organizations across the County to support housing development. As part of this project, a <i>Developers Toolkit</i> is being created that can be utilized to share with the community to assist them in working together to create opportunities for development. We recommend that the strategy include engagement with faith communities, the private and non-profit organizations to identify surplus land, build their understanding of development processes and what’s needed to create new housing opportunities.</p>	2, 4, 6
2	<p>Review structures to support development such as Land banking or land trusts</p> <p>There are several leading practices both nationally and internationally that assist with securing land to support development. These methods to support pooling of land to support development provide the opportunity to reduce overall costs of the projects and assist with improving your state of readiness for development. Often these lands are provided by local businesses, land owners and philanthropists who are interested in contributing and knowing that the land must be used for affordable housing purposes.</p>	3, 5
3	<p>Collaboration with Service Manager on Requests for Expression of Interest in Housing Development</p> <p>We are recommending that the County look at ways to work collaboratively with the Service Manager such as an example in Wellington County with the City and County work together to solicit proposals for housing and homelessness initiatives that gauge interest, identify potential partnerships and capacity. This integrated approach to planning and soliciting partnerships is recognized as a best practice.</p>	1, 2, 3, 4

	Recommendation	Housing Gap Addressed
4	<p>Communication strategy</p> <p>We are recommending the creation of a communication strategy to address NIMBYism. This would be a package of tools for local groups, municipal staff and elected officials to reference in their community to assist with a County wide education strategy to address NIMBYism. A similar approach identified as a best practice is Huron County's "Be Part of the Solution" campaign that utilizes a variety of platforms such as social media and websites to engage the community and provide tools and messaging.</p>	6