

# Appendix 8

Homeless Prevention & Housing Plan  
2019 – 2024: Change Begins with Choice



## Committee of the Whole

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**Meeting Date:** November 26, 2019

**Submitted by:** Cindy Howard, General Manager Finance and Community Services

**SUBJECT:** HOMELESS PREVENTION AND HOUSING PLAN MIDDLESEX COUNTY 2019 - 2024

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### **BACKGROUND:**

The City of London, as the Service Manager for housing, is currently undertaking a five-year update of the 'Homeless Prevention and Housing Plan' as required under the Housing Services Act. The City of London asked the County to prepare a 'Middlesex County Homeless Prevention and Housing Plan' to identify strategies and actions specific to Middlesex County related to housing issues so that it could be incorporated into the overall 'Homeless Prevention and Housing Plan' being prepared by the City.

This is the first time that the County has prepared a Homeless Prevention and Housing Plan. Historically, the County's Housing Plan was prepared by the City of London as the Service Manager and the County has only prepared a Homeless Prevention Plan as the responsibilities related to homelessness are delivered in the County through contracted service agreements with Middlesex.

This report provides background on the issue of Homeless Prevention and Housing Planning and a copy of the proposed 'Middlesex County Homeless Prevention and Housing Plan' is attached. A subsequent report will be brought before Council at the December 17, 2019 meeting asking that Council approve the 'Middlesex County Homeless Prevention and Housing Plan'.

### **ANALYSIS:**

The following background information is from the Review of Housing and Homelessness, A Guide for Ontario Service Manager, Ministry of Housing, April 2018.

The Ministry of Housing's Long-Term Affordable Housing Strategy was released in November 2010 and helped to clarify the roles and responsibilities of the province and Service Managers with regards to the housing and homelessness system in Ontario and provincial interest that must be reflected in local Housing and Homelessness Plans. The Housing Services Act, 2011 (HSA) came into effect in January 2012. The HSA requires Service Managers to develop and approve plans, provide a list of provincial interests to be addressed in local plans and authorize policy statements issued under the HSA to provide further direction to Service Managers plans.

Local plans were initially developed by Service Managers in consultation with local community members, service providers and other stakeholders, and came into effect on January 1, 2014. The HSA stipulates that, at least once every five years, Service Managers must review their plans and make amendments as necessary or advisable. As initial plans were required to be approved on or before January 1, 2014, Service Managers must initiate the five-year review of their plans by January 1, 2019. Service Managers are asked to complete and submit their review report and revised plans to the Ministry by June 30, 2019 or to advise the Ministry of the alternate date for submission.

In 2016, the MHO released the Policy Statement: Service Manager Housing and Homelessness Plans to update the 2011 Ontario Housing Policy Statement. The revised policy statement aligns provincial priorities with the 2016 update to the Long-Term Affordable Housing Strategy. Service Managers must ensure their plan is consistent with the revised policy statement.

The City of London's Homeless Prevention and Housing Plan 2010 – 2024, completed in accordance with the Ontario Housing Services Act was approved November 18, 2013. London is the Service Manager for both the City of London and County of Middlesex. Responsibility for social housing access, eligibility, and waitlist management, the administration of social housing mortgage subsidies, supplements, and program compliance, and the administration of new affordable housing program responsibilities resides with the City. The public housing stock within the City and County is owned and delivered by the City of London.

The responsibilities related to homelessness service management, historically addressed through social service legislation and funding arrangements with the Province (e.g., emergency shelters, domiciliary hostels, Consolidated Homelessness Prevention, etc.) are delivered in the County through contracted service agreements with Middlesex (along with other such social services such as Ontario Works).

Previously, County representation on committees, housing boards, and within service management activities such as requests for proposals for new affordable housing initiatives, ensured County service needs were understood and addressed within this approach.

The purpose of the current homeless prevention and housing planning process is to create a Plan that will strategically inform the work of homeless prevention and housing over the next five years. The Plan will be outcome focused, measurable, and help advance towards the ultimate goal of housing stability. The Plan will also assist with incorporating the Government of Canada's National Housing Strategy and Ontario's Long-Term Affordable Housing Strategy.

The creation of the Homeless Prevention and Housing Plan provides an opportunity to identify local community needs to be addressed through homeless prevention and housing services.

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 and insights through an online survey. A total of 236 individuals responded.
3. Consultation was held with local municipalities (May 2019) and the City of London.
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 submitted for consideration by County Council.

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

This Plan provides strategies and actions that are tailored to Middlesex County but must be read in conjunction with the 'Housing Stability For All – The Housing Stability Plan for the City of London 2019-2024'.

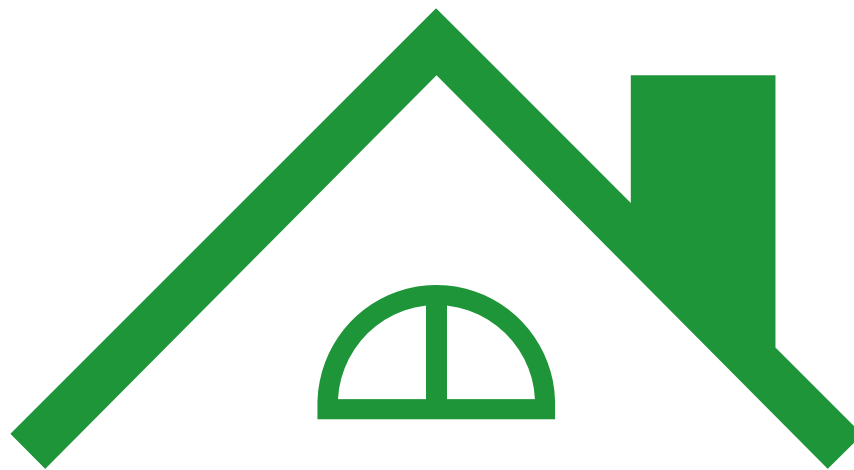
The City of London is presenting the 'Housing Stability For All – The Housing Stability Plan for the City of London 2019-2024' to Council in December 2019. Actions related to Middlesex County, as they relate to the Service Manager responsibilities, can be found throughout the City of London's Housing Stability Plan. The Middlesex County 'Homeless Prevention and Housing Plan – Change Begins with Choice' would be included in the Plan.

The 'Middlesex County Homeless Prevention and Housing Plan' relates to 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.

At the December 17, 2019 meeting, County Council will be asked to approve the Middlesex County Homeless Prevention and Housing Plan.

Attachments

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 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 and insights 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 Plan.

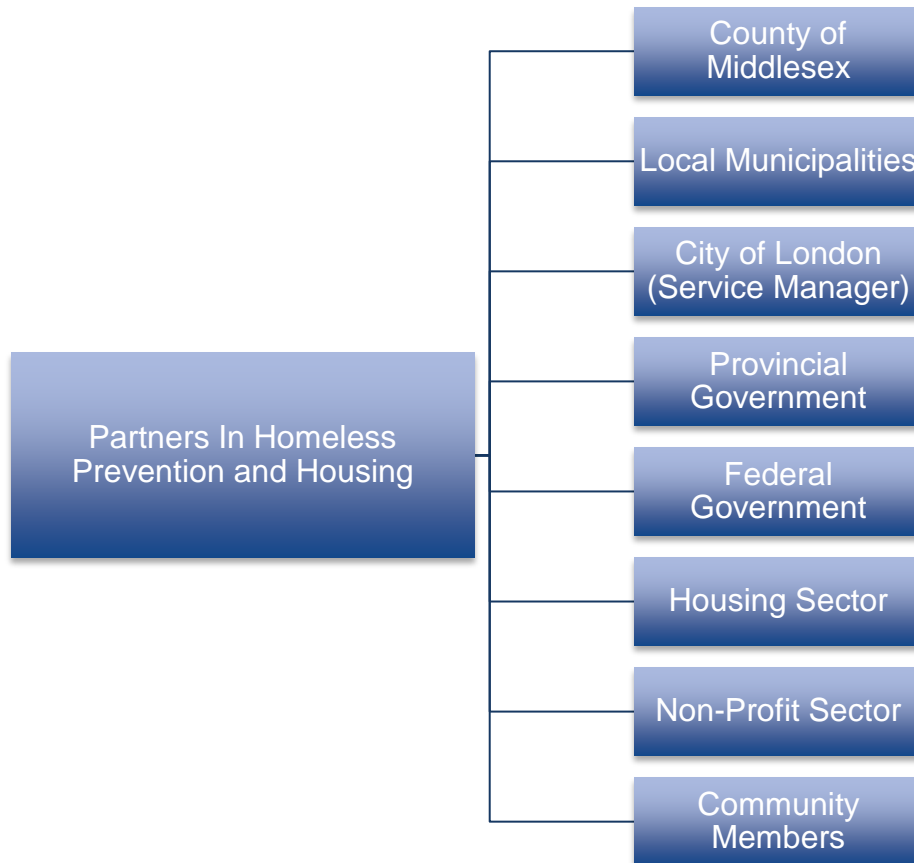
At the same time, there are also many functions and roles related to housing stability that reside within the County of Middlesex and local municipalities, such as planning, land management, and community engagement that support and inform related services and programs. This Plan addresses the growing 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 'Housing Stability For All – The Housing Stability Plan for the City of London 2019-2024'.

The 'Housing Stability For All – The Housing Stability Plan for the City of London 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 Woman (DVAW) emergency shelter, there are no emergency shelters in Middlesex and limited temporary/transitional housing solutions for vulnerable individuals (youth & male).
- 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 13.6% by 2026.<sup>1</sup> 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 area spending more than 30% of their income on housing costs.<sup>2</sup>

### **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.<sup>3</sup>

### **Finding affordable housing in Middlesex County is difficult.**

- The current vacancy rate 1.5%.<sup>4</sup> This equates to no available housing.

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<sup>1</sup> <https://www.investinmiddlesex.ca/data-centre/population-projections-and-age>

<sup>2</sup> <http://unitedwayem.ca/wp-content/uploads/2019/01/FactsSheet-Middlesex-FINAL.pdf>

<sup>3</sup> <http://unitedwayem.ca/wp-content/uploads/2019/01/FactsSheet-Middlesex-FINAL.pdf>

<sup>4</sup> <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.<sup>5</sup> 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.<sup>6</sup> A household would need a minimum of \$100,000 a year to secure mortgage. In comparison, the median household income in Middlesex County is \$86,870.<sup>7</sup>

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<sup>5</sup> <https://www03.cmhc-schl.gc.ca/hmip-pimh/en#Profile/095011/5/Remainder%20of%20CMA>

<sup>6</sup> <https://www.lstar.ca/sites/default/files/statistics/2019-October-LSTAR-Residential-Market-Activity.pdf>

<sup>7</sup> <https://www.investinmiddlesex.ca/why-middlesex/quick-facts>

## 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 wait lists 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 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 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 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. Rent Smart.	# 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 Department.	# of program updates and presentations arranged					
Coordinate activities between stakeholders.	# of activities coordinated					

## 4.2 HOMELESS PREVENTION

### Vision

Every Middlesex County resident has 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 Housing First Model.	100% completion of Housing First plan and strategy					
Explore the use of innovative programs to encourage inclusive access to rental properties, i.e. Rent Smart.	# 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 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 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 need.	# 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 need.	# 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					



# Housing Development Corporation, London

*"Your trusted partner in developing sustainable affordable housing."*

## Middlesex County Council Overview



**April 10, 2018**

**Stephen Giustizia  
CEO, HDC**



**Presentation - Context and Background**

- **Update on Projects in London/Middlesex**
- **What's Next**
- **The Municipal Toolbox and the County**

**AGENDA...**

**For Discussion/  
Consideration**

- **Considerations and Ideas Across the County?**





**HDC**

# **Sustainable Housing Vision**

***“ALL members of the community  
have access to housing that is safe,  
secure, and suitable to their needs  
and ability to pay.” \****



**Context and Background**



## Context and Background

### **Affordable Housing**

Capital support to market housing to reduce costs in exchange for lower rents.

### **Housing Affordability**

Safe, secure and suitable housing that meets individuals needs and ability to pay.

### **Core Housing Need**

Unsuitable or inadequate or unaffordable homes – cannot afford alternative suitable and adequate housing in their community or where household is spending more than 30% of gross income on shelter.







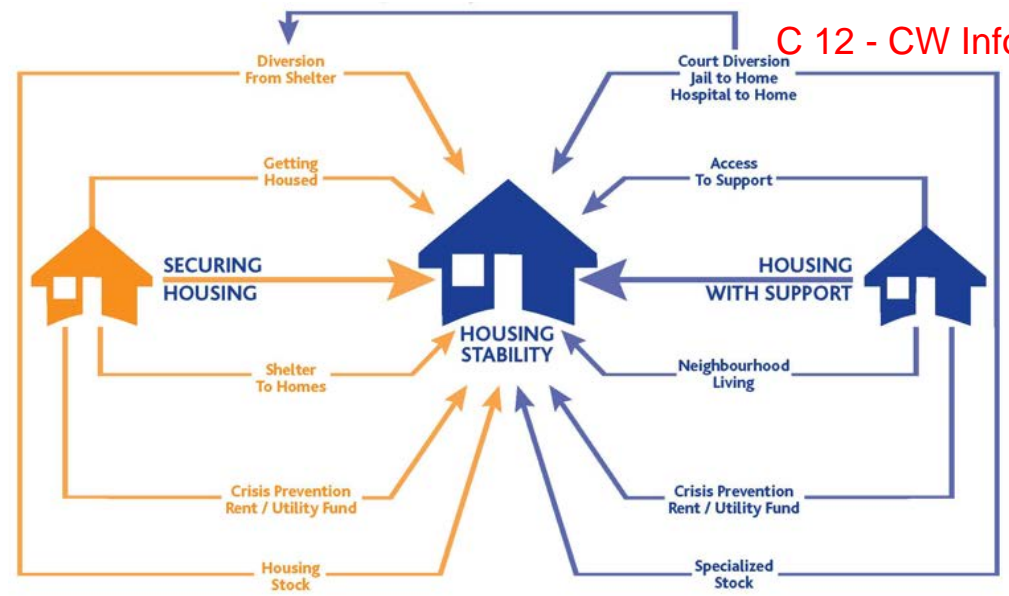
## What is HDC:

- A “special purpose” Ontario Business Corporation owned by the City of London
- Incorporated late 2015 – Started 2016
- Delegated Provincial Service Manager and City Assigned Lead for “New Rental” affordable housing development
- Managed through Council’s appointment of a Board of Directors and Shareholder Declaration

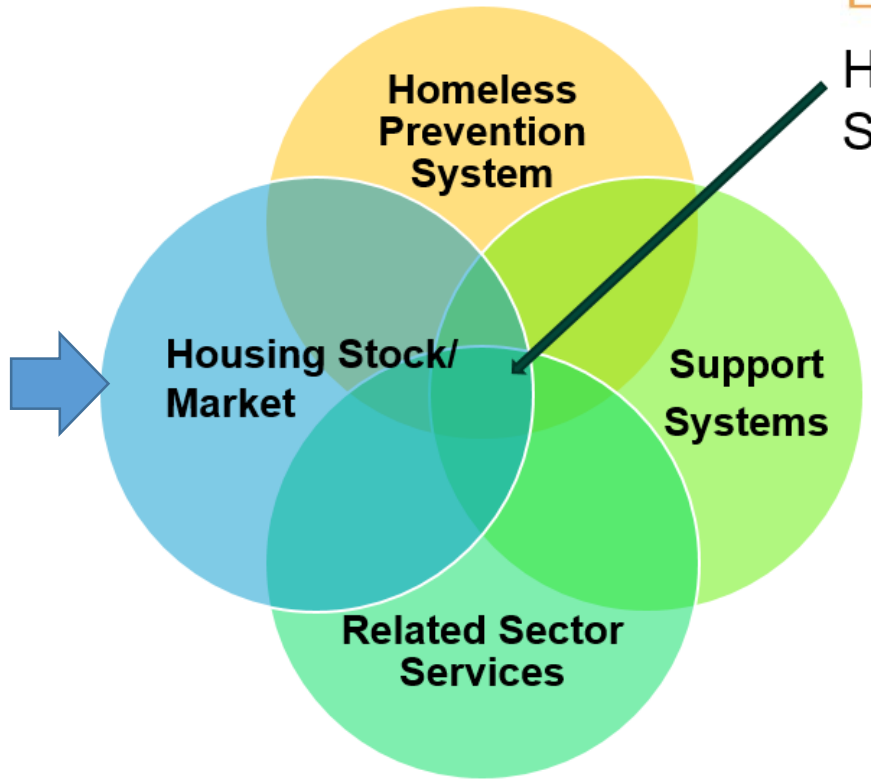
## HDC FOCUS

**New Affordable Rental Stock**  
**Supporting Regeneration of Existing Social Housing**  
**Mixed developments**  
**New tools and approaches**  
**Working with Partners and Developers**  
**Helping to define local plans**





**HDC FOCUS**



**HOUSING STABILITY**

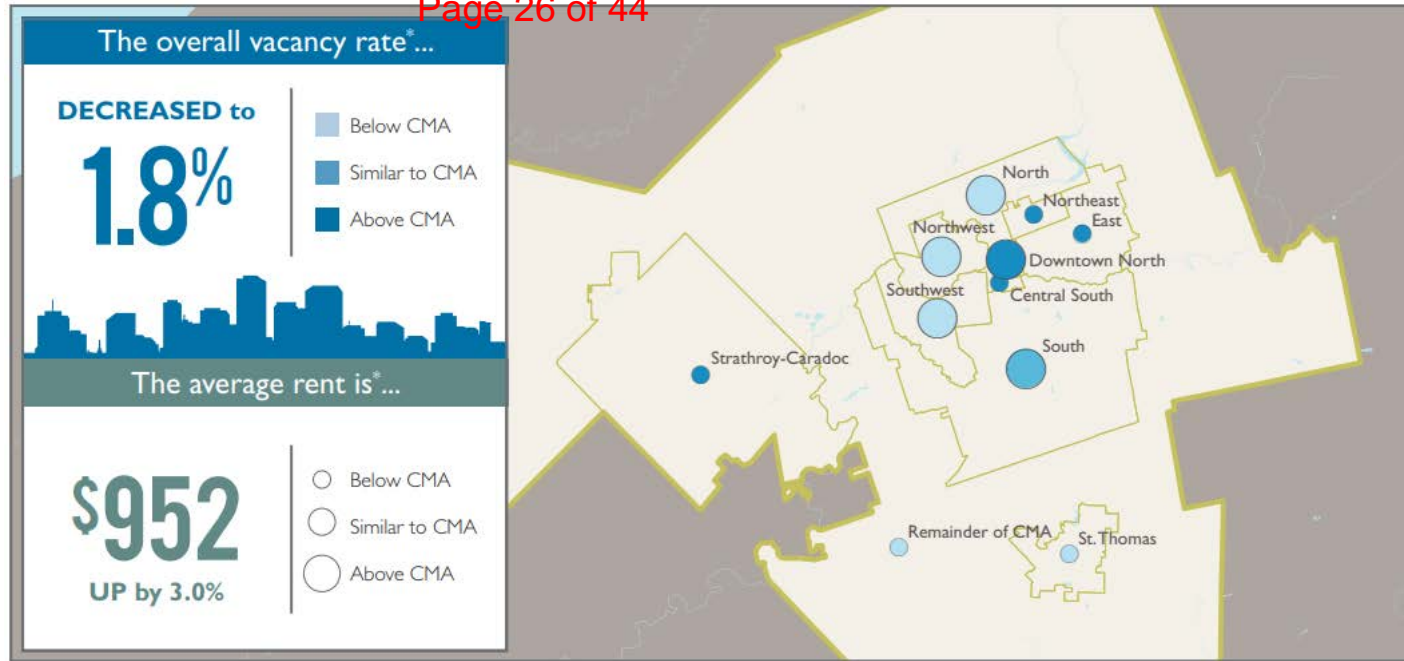


**Context and Background**



**Complex Needs...**

**London CMA Area**



PRIMARY RENTAL MARKET (by bedroom type)			
Bachelor	One bedroom	Two bedroom	Three or more bedrooms
3.3%	1.7%	1.9%	1.8%
<b>Vacancy Rate</b>	<b>Vacancy Rate</b>	<b>Vacancy Rate</b>	<b>Vacancy Rate</b>
\$655 Avg. Rent	\$840 Avg. Rent	\$1,041 Avg. Rent	\$1,190 Avg. Rent





Complex Needs...

1.1.1 Private Apartment Vacancy Rates (%) by Zone and Bedroom Type London CMA										
Zone	Bachelor		1 Bedroom		2 Bedroom		3 Bedroom +		Total	
	Oct-16	Oct-17	Oct-16	Oct-17	Oct-16	Oct-17	Oct-16	Oct-17	Oct-16	Oct-17
London City (Zones 1-8)	2.5 c	3.5 d -	1.5 a	1.7 a -	2.5 a	1.9 a ↓	3.8 c	1.8 c ↓	2.1 a	1.9 a ↓
Zone 10 - Strathroy-Caradoc	0.0 a	9.7 a ↑	**	**	1.4 a	2.3 c -	**	**	2.6 c	2.5 b -
Zone 11 - Remainder of CMA	-	-	**	**	**	1.3 d	**	**	0.0 d	0.8 a ↑

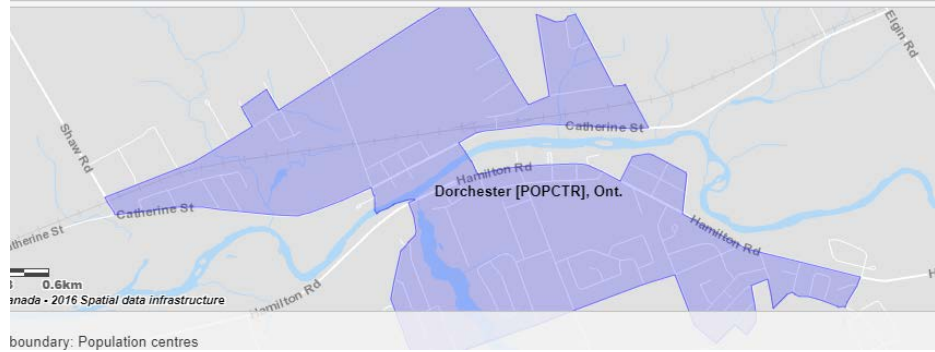
1.1.3 Number of Private Apartment Units in the Universe by Zone and Bedroom Type London CMA										
Zone	Bachelor		1 Bedroom		2 Bedroom		3 Bedroom +		Total	
	Oct-16	Oct-17	Oct-16	Oct-17	Oct-16	Oct-17	Oct-16	Oct-17	Oct-16	Oct-17
London City (Zones 1-8)	1,083	1,115	16,219	16,430	21,720	22,084	1,564	1,582	40,586	41,211
Zone 10 - Strathroy-Caradoc	10	10	182	207	342	353	7	7	541	577
Zone 11 - Remainder of CMA	0	0	35	51	82	87	1	1	118	139

1.1.2 Private Apartment Average Rents (\$) by Zone and Bedroom Type London CMA										
Zone	Bachelor		1 Bedroom		2 Bedroom		3 Bedroom +		Total	
	Oct-16	Oct-17	Oct-16	Oct-17	Oct-16	Oct-17	Oct-16	Oct-17	Oct-16	Oct-17
London City (Zones 1-8)	633 a	667 a	807 a	848 a	1,014 a	1,057 a	1,171 b	1,203 b	925 a	963 a
Zone 9 - St. Thomas	469 b	484 a	680 a	687 a	871 b	855 a	**	**	810 b	794 a
Zone 10 - Strathroy-Caradoc	550 a	579 a	738 a	755 a	939 b	982 a	**	894 d	870 a	896 a
Zone 11 - Remainder of CMA	-	-	**	**	894 a	885 a	**	**	905 a	861 a





# Complex Needs...



70% of population of Thames Centre (13,191) resides in Dorchester

Dorchester centre (map above) is reflecting small families (single and couples)

Geography	Percentage change (%) 2011 to 2016
Thames Centre (Municipality)	1.5
London (CMA)	4.1
Middlesex (County)	3.7
Ontario	4.6
Canada	5.0

**As new census data emerges, it requires local Interpretation and context.**





## Affordable Rental Housing Drivers

- Increasing average rental rates - based on newer above market units & demand
- No new units developed below AMR
- Vacancy rates very low (~1% in London)
- Differing affordable housing challenges in specific areas (eg. rural) with specific populations
- Increasing demands from a growing populations in need
- Existing market units leaving affordable stock through renovations
- Infrastructure investment opportunity for all orders of government





# A Housing Crisis...

- Local average market rental (AMR) rates are increasing quickly
- No new units developed below AMR
- Vacancy rates very low (~1% for 1 bedroom units)
- Increasing demand from a growing population
- Affordable market units are leaving stock



**...With Opportunity in the Solution**

**\$1 invested** in affordable housing development  
**attracts \$1** of non-government equity (investment or mortgage)



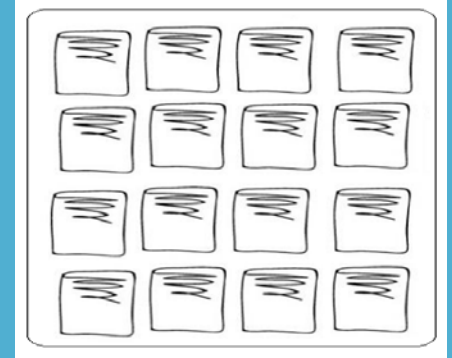
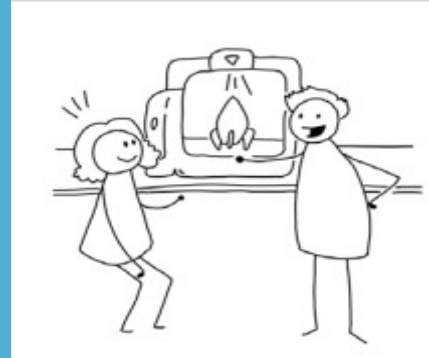
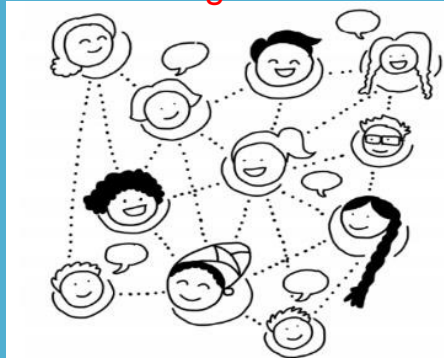


## HDC Priorities

- Maximize value on all funding allocations (greatest number of high quality units across London and Middlesex County for longest duration)
- Establish new financial and business tools for affordable development
- Work with the City on Municipal (planning, development, finance, land) tools to support affordable development
- Work in partnership with LMHC, the City and other social housing providers on activities that retain and regenerate housing stock.







Research  
and  
Planning

Engagement

Business  
Tools and  
Agreements

Development



## Partnership Approach: HDC as a Facilitator



# DEVELOPMENTS UNDER CONSTRUCTION 2017 Starts

**356 Dundas St., London**

**69 Units**

**516 Albert St., Strathroy**

**31 units**

**27 Centre St. Strathroy**

**61 units**

**TOTAL:**

**161 new rental units**

## 2018 Starts

**25 Centre Street**

**82 Units**

**770 Whetter Avenue**

**54 units**

**TOTAL:**

**136 new rental units**



# 516 Albert Street, Strathroy

## NO. OF UNITS

- 27 affordable units
- 4 market units

## PARTNERSHIP

- Community Living Middlesex



## KEY FEATURES

- Granite countertops
- Outdoor garage space available for rent





# Affordable Housing - Completed in 2017



**193 Clarke Rd., London: 14 Units**

**380 Princess Ave., London: 33 Units**

**534 Albert St., Strathroy: 31 Units**

**TOTAL: 78 new rental units  
added to stock in 2017**



**In Progress: 226-230 Dundas St. London  
33 Units under construction**





# Recent County Developments



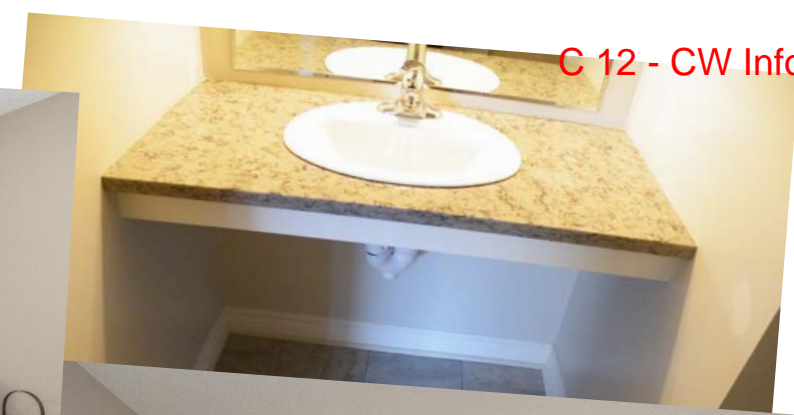
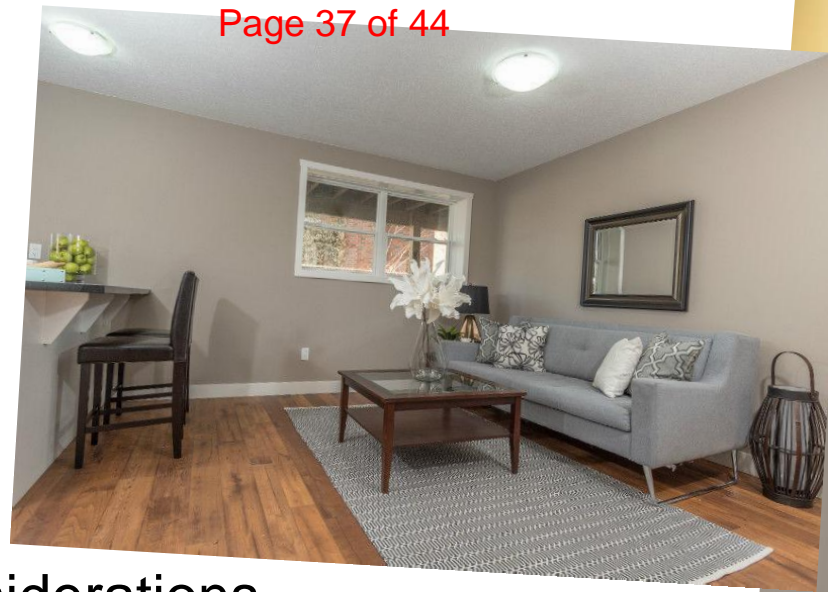
- 1. Station Manor, Craig St., Ailsa Craig
- 2. & 3. Main St. Glencoe (Ph 1 and 2)
- 4. 602 Albert St. Strathroy
- 5. & 6. 516 Albert St. and 534 Albert St.





## Development Considerations:

- Unit sizes
- Energy and efficiency considerations
- Universal design and accessibility
- Property standards
- Official plan requirements for affordable housing
- Proximity to services and community amenities
- Excellence in design





# What's on the Horizon...

## 2018 and Beyond

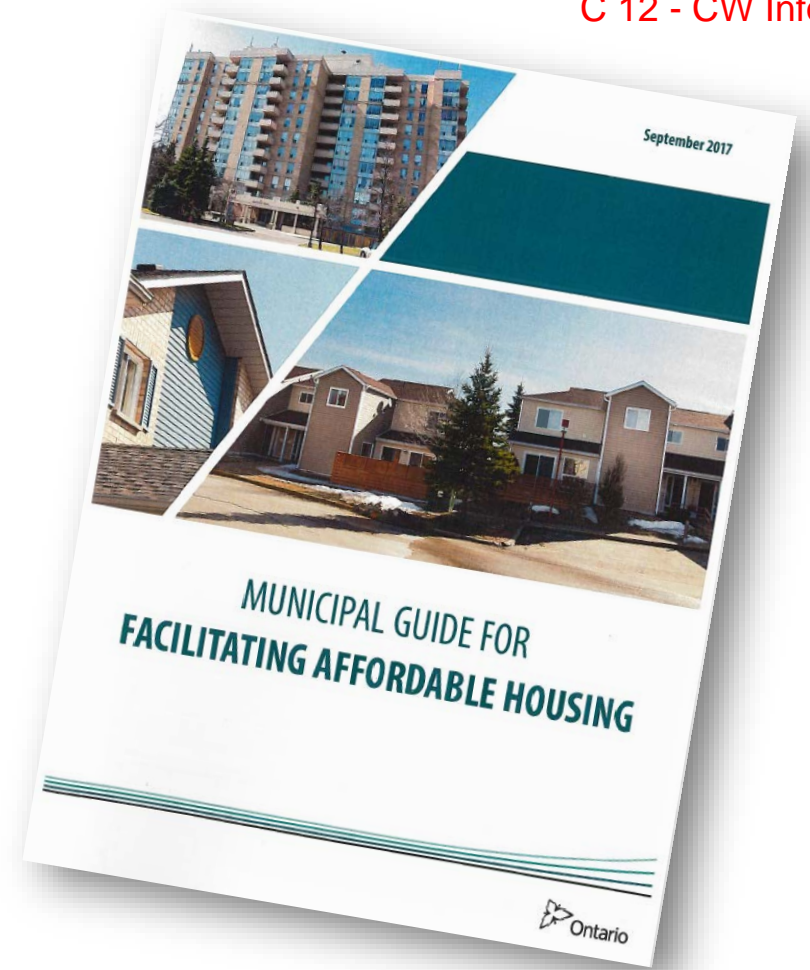
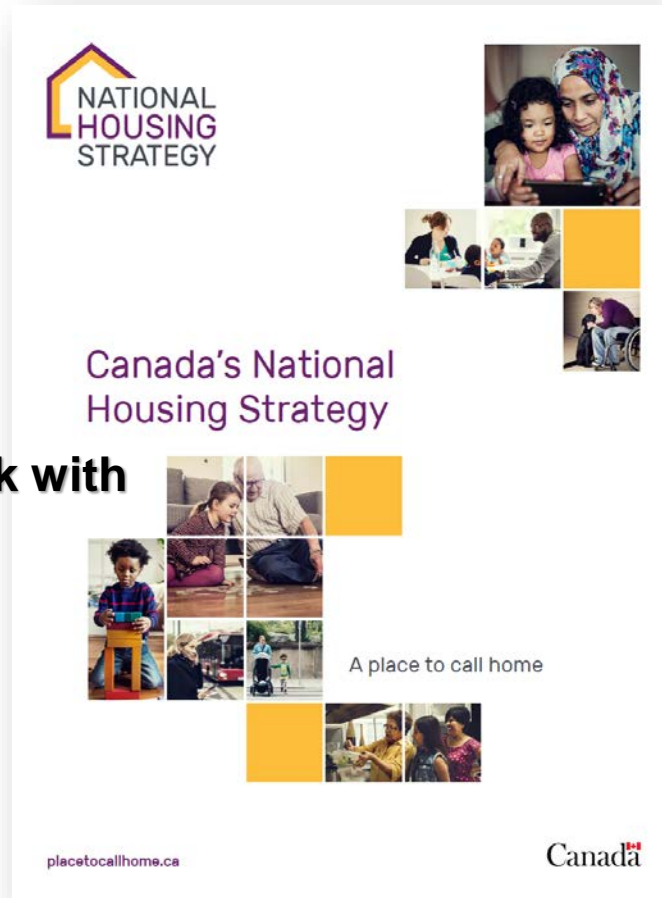
- HDC Direct Development Projects
- Integrating with Municipal development tools and plans
- Supporting Regeneration Plans
- Design Standards
- Exploring New Funding Models
- Developing New Local Programs and Strategies





# READYING FOR NEW NATIONAL HOUSING STRATEGY

Co-investment Fund designed to work with Local level initiatives



## PROVINCIAL PROGRAMS

Long Term Affordable Housing Strategy  
Fair Housing Strategy

What's Next



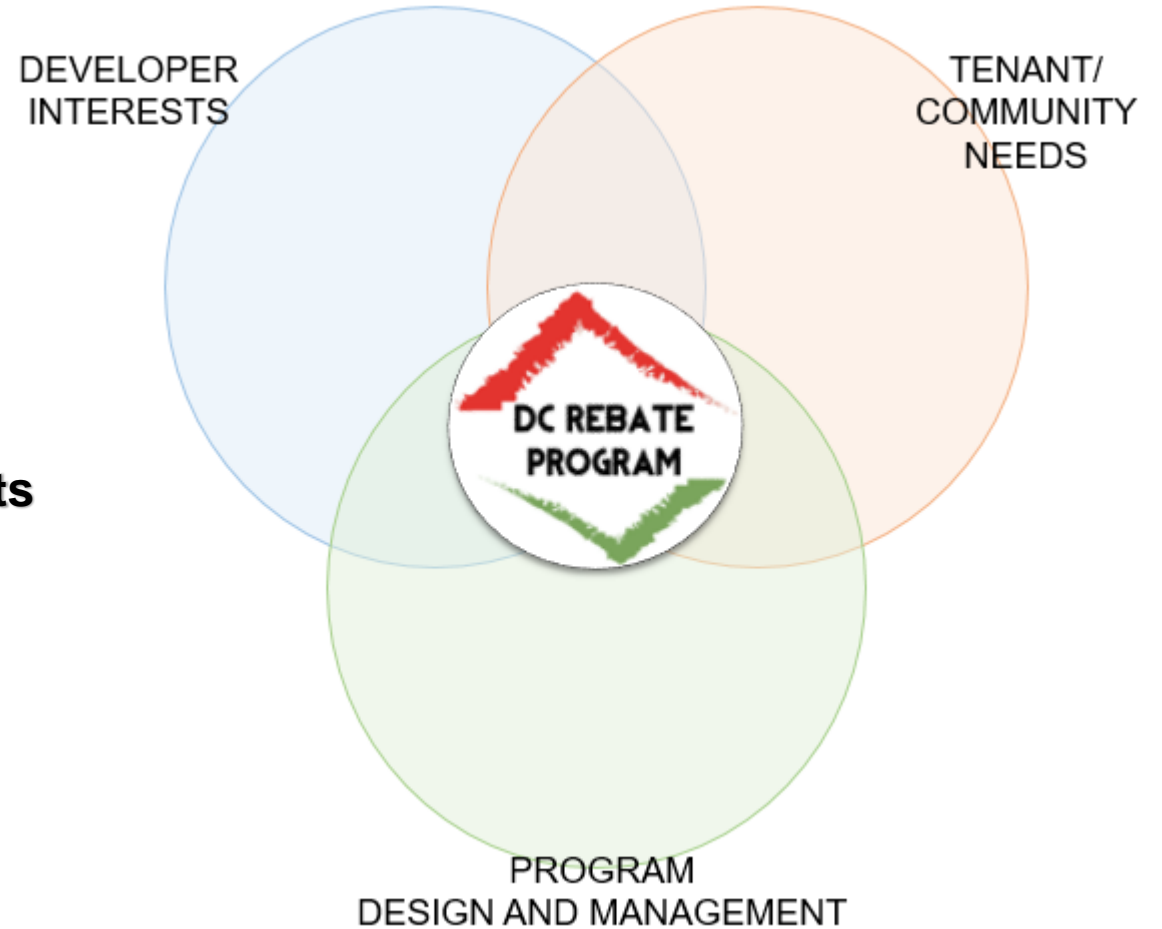




## NEW PROGRAMS

### DC REBATE PROGRAM: STRATHROY-CARADOC

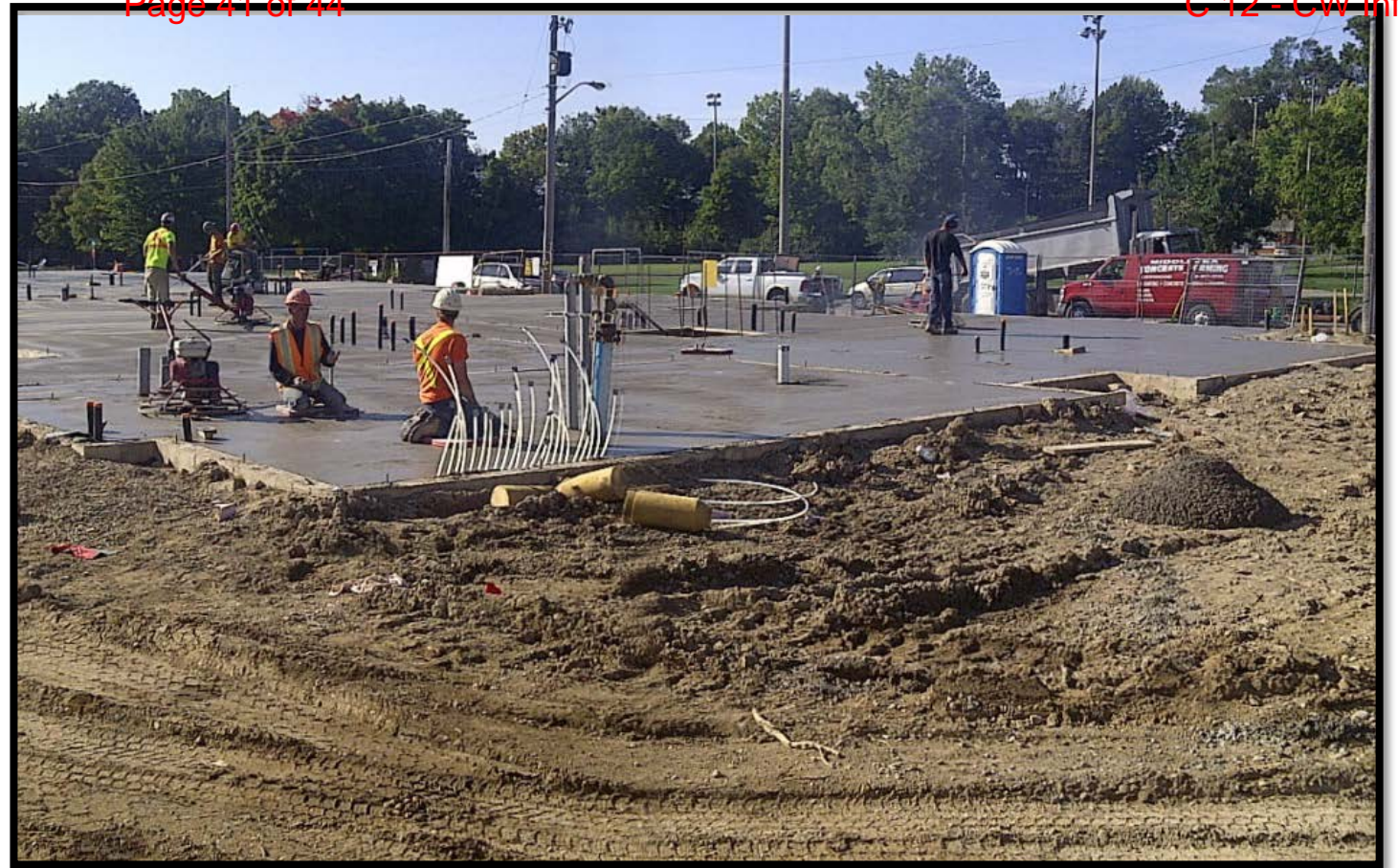
- Promoting affordable within otherwise market units
- Awaiting details from Province
- Spring 2018





## COMMON VALUE PROPOSITION

- Building new infrastructure
- Local skilled labour
- Materials
- Leveraging F/P funds
- Patient Capital Appreciation
- Infill and Regeneration
- Addressing social needs
- Prevention of social challenges
- Community integration and improvement





# Local Government Toolbox Supporting Affordable Housing

**Municipal Fees:** Reducing/mitigating up-front fees E.g. Permits, DCs  
Application Fees, etc.

**Supplements:** Direct supports to individuals to remain housed  
Special targeted local funds  
Stacking with new developments (affordable and market)

**Land Use:** Surplus lands, mixed municipal developments

**Planning Tools:** Inclusionary Zoning  
Height and Density Bonusing  
Zoning considerations  
Community Improvement Plans





# FOR CONSIDERATION AND DISCUSSION

- Leveraging of NEW F/P funding
- Faster more flexible advancement of construction financing
- New financial tools for funding options
- Targeted developments (high need communities)
- Use of Surplus Lands
- Stacking capacity with other projects
- New programs to link with new strategic developments
- Faster processing/advancing of affordable housing projects
- Tax relief
- Offsetting of DCs
- Access to other stackable programs (CIPs, Brownfields, etc.)
- Additional programs
- Section 37 Provisions
- Inclusionary Zoning
- Secondary Dwellings





# Housing Development Corporation, London

*"Your trusted partner in developing sustainable affordable housing."*

**THANK YOU.**

**Questions?**



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