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

December 2013
OrgCode Consulting, Inc.
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A 10-Year Housing and Homelessness Plan for Stratford, Perth County and St. Marys

December 2013

Executive Summary

What is a 10 Year Housing & Homelessness Plan?

Across Ontario, communities are changing the way that they deliver affordable housing and homelessness services in response to the provincial Long-Term Affordable Housing Strategy, the Housing Services Act (2011) and the Ontario Housing Policy Statement. These policies and legislation are creating an integrated system of housing and homelessness supports that are planned and delivered locally in every community. The 10 Year Housing and Homelessness Plan for Stratford, Perth County and St. Marys sets out objectives, targets, and recommended strategies to establish such a system. The City of Stratford, as the Consolidated Municipal Service Manager responsible for social services and housing in the three communities within the Service Area, will lead the implementation of the Plan in collaboration with the municipal governments of Perth County and St. Marys and the many community partners who provide supports and assistance to residents who are in need.

Affordable housing and homelessness are closely linked, and the 10 Year Plan addresses both issues. It identifies strategies to ensure that Stratford, Perth County and St. Marys have an adequate supply of housing that is affordable to households with very low incomes, including those receiving social assistance, and to provide supports that will help to sustain them in their housing. The 10 Year Plan also envisions a transformation in how community members who become homeless will be assisted to become housed again.

The Service Manager will be a leader in the implementation of the 10 Year Plan. However, community-based service providers, the non-profit and private sectors, and the municipalities of Perth County and St. Marys are important stakeholders and partners in this work. The Plan is a collaborative effort.

Provincial Requirements

All Consolidated Municipal Service Managers are required to create a local Housing and Homelessness Plan by January 1, 2014. The Plan must include four components:

- An assessment of current and future housing need within the Service Manager’s service area;
- Objectives and targets relating to housing need;
- A description of the measures proposed to meet the objectives and targets;
- A description of how progress toward meeting the objectives and targets will be measured.

In addition, it is expected that local Housing and Homelessness Plans demonstrate a system of coordinated housing and homelessness services and assist families and individuals to move toward a level of self-sufficiency and improve outcomes.

Consolidated Municipal Service Managers have greater authority under this legislation to identify their local needs as they relate to housing and homelessness, and are empowered to develop local programs, using provincial and other funding, to deliver those services.

The Housing and Homelessness Plans must address both housing and homelessness by:

- Providing measures to prevent homelessness by supporting people to stay in their homes, including eviction prevention measures and the provision of supports appropriate to clients’ needs;
- Adopting a Housing First philosophy and being developed in collaboration with a broad range of stakeholders, including those who have experienced homelessness;
- Supporting innovative strategies to address homelessness;
- Including the provision of supports before and after obtaining housing to facilitate the
transition from the street and/or shelters to safe, adequate, and stable housing.

The provincial requirements for local Housing & Homelessness Plans also require local communities to develop strategies that are partnership-based and include roles for non-profit organizations, the private sector, and the public sector.

The Development of the 10-Year Housing & Homelessness Plan for Stratford, Perth County and St. Marys

This Plan was developed through extensive background research and a community consultation process that engaged service providers and a broad range of community members from the area.

Community members were engaged through surveys, focus group discussions with people who have lived experience of homelessness and housing need, and through facilitated discussions with local service providers.

Purpose of the Plan

The 10-Year Housing and Homelessness Plan for Stratford, Perth County and St. Marys is an opportunity to develop and implement strategies that will empower the community to respond to the social and economic changes that are impacting a fundamental need: housing.

The Vision and Guiding Principles of the 10-Year Plan

The 10-Year Housing and Homelessness Plan is rooted in a vision of a community in which all people have access to housing that is safe and suitable for their needs, and have supports that enable them to remain stable in their homes. People may become homeless, or face the possibility of losing their homes, but supports will be in place to help them remain in their housing or locate a permanent alternative as quickly as possible, in the community of their choice.

The key principles that will guide the 10-Year Housing and Homelessness Plan toward the fulfillment of this vision are:

- Early intervention and preventative supports.
- Strong community partnerships and engagement.
- Support for innovative housing solutions that take advantage of existing resources in the communities.
- Local knowledge is used to promote the creation of housing and services that reflect local needs.
- Continuous learning and development.
- Respect for individual dignity and needs.

Affordable Housing in Stratford, Perth County & St. Marys

Affordable housing is one of the foundations of community, but it is often not clearly defined. The Official Plans of the communities within the Service Area may address the need for affordable housing but use different definitions or not define it. The Canada Mortgage and Housing Corporation (CMHC) defines housing as “affordable” when the total shelter costs (including rent or mortgage payments, property taxes and utilities) do not exceed 30 percent of a household’s annual before-tax income.

Rent-Geared-to-Income (RGI) housing is subsidized such that tenants pay a proportion of their income (typically 30 percent) toward their housing.

Data from the CMHC, which conducts a survey of the rental housing market in Stratford in April and October, show that average rents in the community are not affordable to low-income households, particularly those who earn less than $30,000 per year. For example, in the fall of 2012, the average rent for a bachelor unit was $520; a single individual on Ontario Works receives a shelter allowance of $376 each month. The high cost of rent is exacerbated because the supply of rental housing is fairly steady and vacancy rates are quite low. CMHC does not conduct rental market surveys in Perth County or in St. Marys because these communities do not meet its minimum population threshold. However, the housing supply consists predominantly of single-detached homes and the percentage of
homeowners is higher, so it is clear that the rental market is relatively small.

Affordable housing is provided primarily through the City of Stratford Housing Division and through non-profit and cooperative housing providers. There are currently 1251 units in the social housing portfolio in the Service Area. However, there are also 226 households on the waiting list, more than half of whom are waiting for a one-bedroom unit. Wait times vary by community but are longest in Stratford and St. Marys.

The community consultations, engagement with service providers and the Community Needs Assessment Survey also provided evidence that there is a need for more affordable housing across the Service Area, although demand is typically greatest in the larger communities.

The consulting team has projected three scenarios that show the number of new housing units that are required to meet the community’s need over the next 10 years based on different levels of investment. Scenario 1, the “Catching Up” model, represents the number of new units of affordable housing (including both RGI and low-cost market affordable housing) and Permanent Supportive Housing that are needed to maintain the current level of need in light of population growth. Scenario 2, the “Moving Forward” model, illustrates the number of new units that are required under a modest but sustained initiative to increase access to affordable housing and reduce wait times. Scenario 3, the “Ideal” model, looks at the number of new housing units required under a concerted effort to end homelessness in the Service Area.

It is recommended that the Service Manager adopt the targets in Scenario 2, the “Moving Forward” model. Table 1 illustrates the number of new units in each community and also shows the portion of that total that should be affordable to people in different income brackets.

Table 1: Three Housing-Based Scenarios

<table>
<thead>
<tr>
<th>Current Units in Social Housing Portfolio</th>
<th>Number of NEW RGI and RGI PSH units</th>
</tr>
</thead>
<tbody>
<tr>
<td>Stratford</td>
<td>726</td>
</tr>
<tr>
<td>St. Marys</td>
<td>99</td>
</tr>
<tr>
<td>North Perth</td>
<td>133</td>
</tr>
<tr>
<td>Perth East</td>
<td>30</td>
</tr>
<tr>
<td>Perth South</td>
<td>30</td>
</tr>
<tr>
<td>West Perth</td>
<td>173</td>
</tr>
<tr>
<td>Rent Supplements</td>
<td>1251</td>
</tr>
</tbody>
</table>

1 The housing forecast numbers are rounded to the nearest whole number. Totals across columns may not add up precisely to the totals for each municipality or for the Service Area as a whole as a result.
Table 2: Scenario 2: “Moving Forward”

<table>
<thead>
<tr>
<th>Community</th>
<th>Population</th>
<th>New Affordable Dwellings</th>
<th>New RGI PSH</th>
<th>Total New Affordable &amp; RGI PSH</th>
</tr>
</thead>
<tbody>
<tr>
<td>Stratford</td>
<td>30,885</td>
<td>98</td>
<td>26</td>
<td>124</td>
</tr>
<tr>
<td>St. Marys</td>
<td>3,655</td>
<td>12</td>
<td>3</td>
<td>15</td>
</tr>
<tr>
<td>North Perth</td>
<td>12,635</td>
<td>40</td>
<td>11</td>
<td>51</td>
</tr>
<tr>
<td>Perth East</td>
<td>12,030</td>
<td>38</td>
<td>10</td>
<td>48</td>
</tr>
<tr>
<td>Perth South</td>
<td>3,995</td>
<td>13</td>
<td>3</td>
<td>16</td>
</tr>
<tr>
<td>West Perth</td>
<td>8,915</td>
<td>28</td>
<td>8</td>
<td>36</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>72,115</strong></td>
<td><strong>228</strong></td>
<td><strong>61</strong></td>
<td><strong>288</strong></td>
</tr>
</tbody>
</table>

Table 3: Scenario 2: Number of New Units Required in Each Income Bracket

<table>
<thead>
<tr>
<th>Community</th>
<th>&lt;$642 per month</th>
<th>$643 - $1149 per month</th>
<th>$1150 - $1541 per month</th>
<th>$1542 - $2596 per month</th>
<th>&lt;$30,000 per year</th>
</tr>
</thead>
<tbody>
<tr>
<td>Stratford</td>
<td>43</td>
<td>27</td>
<td>18</td>
<td>5</td>
<td>5</td>
</tr>
<tr>
<td>St. Marys</td>
<td>4</td>
<td>2</td>
<td>3</td>
<td>1</td>
<td>1</td>
</tr>
<tr>
<td>North Perth</td>
<td>6</td>
<td>6</td>
<td>18</td>
<td>4</td>
<td>6</td>
</tr>
<tr>
<td>Perth East</td>
<td>18</td>
<td>6</td>
<td>6</td>
<td>4</td>
<td>4</td>
</tr>
<tr>
<td>Perth South</td>
<td>4</td>
<td>3</td>
<td>4</td>
<td>1</td>
<td>1</td>
</tr>
<tr>
<td>West Perth</td>
<td>9</td>
<td>6</td>
<td>6</td>
<td>3</td>
<td>4</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>85</strong></td>
<td><strong>50</strong></td>
<td><strong>55</strong></td>
<td><strong>19</strong></td>
<td><strong>21</strong></td>
</tr>
</tbody>
</table>

These targets can be reached through a number of strategies, including new construction or acquisition of housing by the Service Manager or non-profit providers, rent supplements, and incentives for the private sector to provide low-cost rental housing.

Homelessness in Stratford, Perth County & St. Marys

The stereotypical view of homelessness is that it is a big city problem. However, although it is often hidden in smaller cities and towns and rural areas, homelessness is an issue in communities across Canada.

Across Stratford, Perth County and St. Marys, each month an average of 52 individuals seek emergency shelter because they are homeless, and 6 are estimated to be sleeping outdoors or in a vehicle. However, it is estimated that across Canada, for every sheltered or unsheltered homeless person, three are hidden homeless. This means that they do not have permanent housing of their own but
may be staying with relatives or friends, often in crowded and unstable arrangements that place added stress on their relationships and that can be disruptive to school attendance and employment.

This figure may be an under-estimate. It does not include youth who are residing at ShelterLink in Stratford as part of the agency’s transitional housing program, although they do not have permanent housing of their own.

When people become homeless in the Service Area, there are few resources. Women and their children who are leaving domestic violence can access shelter, counseling and other assistance through Optimism Place, and youth can access emergency shelter and transitional housing at ShelterLink. The City of Stratford Social Services Department will accommodate people in need of emergency accommodations in motels for up to 10 days, but not all are able to find a permanent housing solution in that time. While most people who experience homelessness are homeless for a relatively short time and never lose their housing again, a small percentage face more barriers to accessing and maintaining housing and need deeper assistance to overcome those barriers.

During the community consultation phase of developing the 10-Year Plan, residents told their stories of struggling to get by while searching for affordable housing in the community. Some slept in their vehicles while others alternated between motels and friends’ couches; some people stayed in tents or crowded into shared housing arrangements that ultimately broke down. Their experiences are characterized by instability.

Where the Community Wants to Be in 2024

By 2024, residents in Stratford, Perth County and St. Marys will:

• Have greater access to housing options that are affordable to households with the lowest levels of income and that are safe and appropriate for their needs;

• Be able to access a range of housing-related support services through a streamlined, coordinated system that is centred on assisting each household to identify their needs and connect with the service or services that can help them most effectively;

• Have access to information and assistance to secure permanent housing that is affordable if they need it;

• Be able to access professional supports that are consistent with best practices in assisting homeless individuals and households.

• Service providers will be engaged with broader networks at a local and provincial level to remain current with successful approaches in use in other jurisdictions.
Recommendations and Performance Measurement

To address the needs that have been identified through the planning process in a manner that is aligned with the Vision and Guiding Principles of the 10-Year Plan, five strategic priority areas have been identified.

1 Systems reorientation to improve coordination and collaboration in the delivery of housing services and supports

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

<table>
<thead>
<tr>
<th>Recommendations</th>
<th>1.1 The City of Stratford, as the Consolidated Municipal Service Manager, will take the lead in setting targets and standards for service delivery and in reporting outcomes.</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>1.2 Adopt a new mandate for the Perth County Prevention of Homelessness Committee to align its work with the goals of the 10-Year Housing &amp; Homelessness Plan.</td>
</tr>
<tr>
<td></td>
<td>1.3 Expand the Perth County Prevention of Homelessness Committee membership to include persons with lived experience; at least one social housing tenant and at least one person who has experienced homelessness should be recruited as members.</td>
</tr>
<tr>
<td></td>
<td>1.4 Implement common intake and assessment protocols and practices, including the adoption of a validated Common Assessment Tool.</td>
</tr>
<tr>
<td></td>
<td>1.5 Establish a professional development agenda to support the implementation of this Plan, to ensure that municipal staff and service providers remain current with best practices such as Housing First and prevention and diversion strategies and innovative approaches to housing and homelessness services used in other communities.</td>
</tr>
<tr>
<td></td>
<td>1.6 Establish a system to expand access to housing resources and to provide advice and housing outreach services, information and affordable housing listings to community members in the Service Area.</td>
</tr>
</tbody>
</table>

| Intended Outcomes | - Less service duplication |
|                  | - More efficient use of resources |
|                  | - Improved access to housing supports and services in Perth County |
|                  | - Individuals and families are able to connect to the housing supports and services that are appropriate to their needs |

| Indicators | - Implementation of a coordinated assessment and referral system |
|           | - Number of referrals for services to each organization |
|           | - Average number of referrals for each client |
|           | - Average wait time for services |
|           | - Average number of services being accessed by clients |
2    Enhance the capacity for gathering data and sharing information between service providers.

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

<table>
<thead>
<tr>
<th>Recommendations</th>
<th>Intended Outcomes</th>
<th>Indicators</th>
</tr>
</thead>
<tbody>
<tr>
<td>2.1 Identify and adopt a Homeless Management Information System.</td>
<td>‒ Outcome measures are used to assess the incidence and prevalence of homelessness and the flow of people in and out of homelessness in order to gauge the impacts of different services on homelessness</td>
<td>‒ Investment in a low-cost information management system to be used by all service providers</td>
</tr>
<tr>
<td>2.2 Engage with the Perth County Prevention of Homelessness Committee to address concerns about data sharing, develop data sharing agreements and procedures, and work to implement the HMIS across all agencies that offer homelessness or housing services.</td>
<td>‒ Data are collected and shared between service providers</td>
<td>‒ Investment in staff training to use this platform</td>
</tr>
<tr>
<td>2.3 Identify and choose a locally appropriate strategy for intake into homelessness programs that will allow HMIS data to be collected.</td>
<td>‒ Up to date, accurate, unduplicated information on the number of people accessing services because of homelessness is available</td>
<td>‒ Number of local organizations that participate in training for effective data collection and sharing</td>
</tr>
<tr>
<td>2.4 Develop and implement a training and development program to support agencies that adopt the HMIS and ensure that all frontline staff are equipped with the knowledge to use it.</td>
<td>‒ Information on homelessness and housing need is used by the Service Manager and partner agencies in the community to improve service planning and delivery</td>
<td>‒ Number of local organizations that are participating in the information management system</td>
</tr>
<tr>
<td>2.5 Monitor the needs identified sub-populations, including urban Aboriginals, newcomers to Canada, and survivors of domestic violence to ensure that appropriate services are available.</td>
<td>‒ Improved understanding of the needs of urban Aboriginals, newcomers to Canada and survivors of domestic violence</td>
<td>‒ Consistency of data collection</td>
</tr>
<tr>
<td></td>
<td></td>
<td>‒ Quality of data collected</td>
</tr>
</tbody>
</table>
## Indicators

- Impacts of this information on service planning and delivery
- Quarterly or semi-annual circulation of aggregated statistics from the information management system among service providers
- Adjustments to programs and services to ensure that they are able to meet the needs of different populations within the Service Area

## 3 Increase Access to Affordable Housing Options

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

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

<table>
<thead>
<tr>
<th>Recommendations</th>
<th>3.1 Identify a consistent definition of ‘affordable’ that will be adopted in all municipalities’ Official Plans as they are updated.</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>3.2 Establish targets for rental housing in local Official Plans to encourage private sector developers to construct rental housing in new developments.</td>
</tr>
<tr>
<td></td>
<td>3.3 Implement policy and planning tools to facilitate affordable housing development.</td>
</tr>
<tr>
<td></td>
<td>3.4 Explore the possibility of setting aside a dedicated amount of municipal funding for affordable housing development in each municipality.</td>
</tr>
<tr>
<td></td>
<td>3.5 Continue to advocate for additional funding from other orders of government to build additional RGI housing units, establish additional rent supplements, and address the capital repairs backlog in existing social housing units.</td>
</tr>
<tr>
<td></td>
<td>3.6 The Service Manager will enter into partnerships with community-based agencies, including Choices for Change and CMHA, to provide access to case management and other supports to people in their housing to increase access to Permanent Supportive Housing.</td>
</tr>
<tr>
<td></td>
<td>3.7 Develop partnerships to deliver temporary support services to tenants in their permanent housing.</td>
</tr>
<tr>
<td></td>
<td>3.8 Extend the existing Housing Outreach Worker program, which is showing success in preventing evictions among social housing tenants with complex needs by creating case plans and brokering access to services, to reach a broader range of tenants, including those living in private market rental housing.</td>
</tr>
</tbody>
</table>
### Recommendations

3.9 Use the Common Assessment Tool called for in recommendation 1.4 to identify and refer clients for permanent supportive housing and to establish a central wait list for supportive housing.

3.10 The Housing Division will continue to explore opportunities to add accessibility modifications, such as walk-in showers, during planned renovations or repairs to the social housing stock, and will review opportunities to expand these efforts.

3.11 The Service Manager will continue to track applications for accessible units in the social housing portfolio.

3.12 The Housing Division will explore opportunities to add energy efficiency features and efficient appliances to the social housing stock during planned renovations and repairs.

### Intended Outcomes

- Increase access to permanent supportive housing through a range of strategies, including partnerships between service provider agencies to deliver supports in-situ in scattered-site housing and additions to the existing supportive housing options provided by CMHA and Choices for Change.

- Extend the program offering intensive supports to the hardest-to-house tenants in social housing.

- There is a supply of housing that is affordable to households with low and moderate incomes, including both RGI and low-end market rent units, that is sufficient to meet current demand and projected future needs (based upon current trends in population demographics).

- There is a variety of housing options, such that low and moderate income households have choice in where they live.

- Energy efficient housing stock is created.

### Indicators

- Number of people on the wait list for supportive housing (some organizations, particularly Choices for Change, will need to be encouraged to implement a wait list).

- Number of people receiving intensive supports in-situ.

- Decreased client acuity for individuals receiving intensive supports.

- Number and percent of clients who remain housed once they are receiving supports (target 85%).

- Number and percent of individuals who leave supportive housing with unknown/unsuccessful outcomes.

- Number of rent supplements created.

- Number of new low-cost market rental units approved or created.

- Number of secondary market rental units created (e.g., basement apartments).

- Number of new RGI units created.
4 Focus homelessness prevention on the individuals and families who are at greatest risk.

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

<table>
<thead>
<tr>
<th>Recommendations</th>
<th>4.1 In the short term, identify a set of risk factors that can be used to target homelessness prevention efforts based on evidence gleaned from other jurisdictions.</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>4.2 Develop a follow-up questionnaire for individuals and families who access prevention services and collaborate with the Perth County Prevention of Homelessness Committee to ensure that all agencies that work with homeless clients use a consistent follow-up process.</td>
</tr>
<tr>
<td></td>
<td>4.3 Over the next 5 years, use the additional data about individuals and families who experience homelessness in Stratford, Perth County and St. Marys to improve targeting of prevention funding and services.</td>
</tr>
</tbody>
</table>

| Intended Outcomes | People who face evictions, rent arrears, or inability to pay for utilities do not become homeless and are able to remain in their housing or move to alternative housing immediately |
|                  | Prevention funds are efficiently used to help individuals and families maintain stable housing over time. |

| Indicators | Number of individuals and families who present for services who are at risk of losing their housing |
|           | Number and percent of individuals seeking prevention services who maintain their housing |
|           | Number and percent of individuals and households seeking prevention services who move to long-term housing |
|           | Number and percent of individuals and families who return for services |
|           | Number and percent of unknown/unsuccessful outcomes for individuals and families who receive assistance to get into housing |
5 Transform the provision of emergency accommodation in Stratford, Perth County and St. Marys to focus on helping individuals and families return to permanent housing.

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

<table>
<thead>
<tr>
<th>Recommendations</th>
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<tbody>
<tr>
<td>5.1 In conjunction with a Common Assessment Tool, adopt screening and diversion strategies to identify individuals and families who may be able to secure alternative temporary accommodation and to link them with community-based resources to find permanent housing.</td>
</tr>
<tr>
<td>5.2 For the households that are not candidates for diversion, use the information gathered through screening and assessment to identify the appropriate level of support to offer.</td>
</tr>
<tr>
<td>5.3 The Service Manager should use the Housing First service delivery model to assist homeless individuals and families who seek emergency assistance through Ontario Works and who have high acuity according to an assessment.</td>
</tr>
<tr>
<td>5.4 Dedicate a worker to “Rapid Re-Housing” of households that become homeless but who do not require intensive supports.</td>
</tr>
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<table>
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<tr>
<th>Intended Outcomes</th>
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<tbody>
<tr>
<td>Individuals and households who become homeless are diverted from emergency accommodation and connected with supports to access permanent housing wherever it is possible and safe to do so based on their assessment.</td>
</tr>
<tr>
<td>Emergency shelter is available to youth, men and families for longer than 10 days if they cannot access permanent housing in that time.</td>
</tr>
<tr>
<td>Individuals and households who require emergency accommodations are progressively engaged with supports to move out of shelter and into long-term housing as quickly as possible.</td>
</tr>
</tbody>
</table>
**Indicators**

- Number of individuals and households who require emergency accommodation
- Number and percent of individuals and families who gain access to permanent housing after becoming homeless
- Average length of stay in emergency accommodations
- Number of individuals or families who interact with emergency police or medical services when homeless
- Positive destinations for homeless individuals and families (e.g., RGI housing, independent housing, supportive housing, etc.)
- Number and percent of individuals and families who become homeless again after receiving assistance to obtain housing
- Number and percent of unknown/unsuccessful outcomes for individuals and families who receive assistance to get into housing
Defining the 10-Year Housing and Homelessness Plan

Across Ontario, municipalities are changing how affordable housing and homelessness services are delivered. The vision of the provincial Long-Term Affordable Housing Strategy is centered on providing access to adequate, suitable and affordable housing, to establish a foundation on which to secure employment, raise families and build strong communities. Under the Strategy, housing and homelessness services will be planned and delivered locally through a collaborative approach that will link non-profit and private sector partners, coordinated by the Consolidated Municipal Service Managers. Local 10-Year Housing and Homelessness Plans are essential tools in transforming these services and creating a community-based system of supports.

A local 10-Year Housing and Homelessness Plan sets out a vision for how housing services and supports should be delivered and the services that must be in place to meet the distinct needs of the local reality. It identifies specific objectives and targets that support that vision, and it sets out strategies to achieve those objectives and targets over the ten years of the Plan. It also identifies the key local stakeholders and actors and their roles in a partnership-based, collaborative system of supports. Finally, it sets out a process to measure progress toward the vision and to evaluate the impact of the different strategies, to enable the Service Manager and its partners across the community to adjust their course in response to new evidence. The 10-Year Housing and Homelessness Plan for Stratford, Perth County and St. Marys is intended to create a system that will link the provision of affordable housing and a broad range of related support services, in order to address the need for more affordable housing across the province and to prevent homelessness. It also can inform other municipal policies, including land use plans and economic development strategies, and support the community’s progress toward other goals.

The City of Stratford is the Consolidated Municipal Service Manager (“Service Manager”) responsible for the administration, coordination and delivery of social services, including social housing and homelessness prevention, in the geographic area covered by Perth County. The City, through the Social Services Department and Housing Division, will play a leading role in the implementation of the 10-Year Plan.

However, the 10-Year Plan aims to draw together many different agencies and organizations and to support strong partnerships. St. Marys and Perth County, which consists of the municipalities of Perth East, Perth South, West Perth and North Perth, are important stakeholders, as are the community-based agencies that are engaged in the delivery of housing and related support services. Achieving the intended results of the plan is a shared community responsibility.

The 10-Year Plan addresses the closely linked issues of the need for affordable housing and for homelessness services in the community. The first priority to assist individuals and families who become homeless is housing, and lack of affordable housing is a significant factor that places people at risk of becoming homeless. The 10-Year Plan contains strategies that are intended to ensure that Stratford, Perth County and St. Marys each have an adequate supply of housing that is affordable to households with different incomes, including those households who are receiving social assistance, as well as supports to sustain them in their housing and assistance to access housing if they become homeless.

The 10-Year Plan includes the City of Stratford, the Town of St. Marys, and the four lower-tier municipalities of Perth East, Perth South, West Perth and North Perth.
The scope of this Plan includes strategies to expand the supply of affordable housing as well as the prevention of homelessness, services to assist individuals and families who become homeless to access permanent housing, and the delivery of a broad range of supports that help people to remain housed. By delivering these services within the context of a comprehensive system that links supports provided by community-based agencies with affordable housing and focuses on the needs of each individual household, assistance can be provided more effectively and in a targeted fashion.

The first step in creating such a system is an assessment of local needs; the 10-Year Plan also includes strategies that will enable the Service Manager to continue to regularly review local needs and adapt its programs.

The 10-Year Housing and Homelessness Plan for Stratford, Perth County and St. Marys is ambitious, but with commitment and effort from the community and the stakeholders, it is achievable. This Plan is an opportunity to make a difference in the lives of individuals and families in the community that are currently struggling in unstable or substandard housing situations, or who simply do not have a home to call their own at all. It is also an opportunity to make a difference for the entire community. When a household has housing that is affordable and the supports necessary to sustain that housing, there are opportunities to contribute to the prosperity and economic development of the community as a whole, as well as reduced demand for expensive emergency services.

**Provincial Requirements**

The Housing Services Act (2011) mandates that local Long Term Housing and Homelessness plans must include four components:

- An assessment of the current and future housing need within the service manager’s service area.
- Objectives and targets relating to the housing need.
- A description of the measures proposed to meet the objectives and targets.
- A description of how progress towards meeting the objectives and targets will be measured.

In addition to the four mandatory components, Service Managers are required to ensure that their local housing and homelessness plans:

- Demonstrate a system of coordinated housing and homelessness services;
- Assist families and individuals to move toward a level of self-sufficiency;
- Include services, supported by housing and homelessness research and forecasts, that are designed to improve outcomes for individuals and families;
- Are coordinated and integrated with all municipalities in the service area;
- Contain strategies to increase awareness of, and improve access to, affordable and safe housing that is linked to supports, homelessness prevention and social programs and services;
- Contain strategies to identify and reduce gaps in programs, services and supports and focus on achieving positive outcomes for individuals and families;
- Contain local housing policies and short and long-term housing targets;
- Provide for public consultation, progress measurement, and reporting.

Although Service Managers have greater authority and flexibility under the new legislation, they are required to address the needs of people in their communities experiencing homelessness or at risk of homelessness in their local Housing and Homelessness Plans, which must:

- Provide measures to prevent homelessness by supporting people to stay in their homes including eviction prevention measures and the provision of supports appropriate to clients’ needs;
- Be based on a Housing First philosophy and developed in consultation with a broad range of local stakeholders including those who have experienced homelessness;
• Support innovative strategies to address homelessness;

• Include the provision of supports prior to and after obtaining housing to facilitate transitioning people from the street and shelters to safe, adequate and stable housing.

The Ontario Housing Policy Statement recognizes that Service Managers should play an active role in building community capacity by engaging with multiple stakeholders and coordinating services with other community agencies. The City of Stratford, as the Service Manager, must engage with both the non-profit and the private sector. These efforts should be combined with an increased awareness and commitment to sustainable practice and the development of energy efficient housing.

How They Were Addressed in Developing the Plan

This 10-Year Plan involved background research in the community and consultation with service providers and a broad range of residents to assess local housing need and the incidence of homelessness. While local data about the incidence and prevalence of homelessness are limited right now, the consulting team drew on program participation statistics from the core providers of homelessness services and Canadian research to develop estimates, and identified strategies to enable the Service Manager and its community partners to collect and use local homelessness data in the future.

The 10-Year Plan also sets out a range of objectives and a target number of new affordable housing units, established through the use of a proprietary mathematical model that draws on population data, housing market information, and local planning data.

It recommends a change in the service delivery model toward Housing First as an innovative and evidence-informed way to end, rather than manage, homelessness. This focus also is designed to ensure that individuals and families who have experienced homelessness are able to access the services and supports they need to sustain their housing over the long term. The recommendations for housing and homelessness services delivered by the Service Manager and by community-based partner agencies are based in best practices and proven research from across North America, adapted to local needs, in order to ensure that individuals and families are supported.

The provincial Long-Term Affordable Housing Strategy calls for local Housing and Homelessness Plans to incorporate a “housing first” philosophy or policy direction. “Housing First” also refers to a specialized approach to providing supports to people who have long histories of homelessness and who have complex needs and multiple barriers that make it difficult for them to access and maintain housing. The “housing first” policy direction includes all people who are homeless or at risk of becoming homeless, a much broader group. In this plan, the “housing first” policy direction is supported by recommendations to increase access to affordable housing and support services and to re-orient the provision of homelessness prevention assistance and emergency accommodation to focus on rapidly moving people from homelessness to permanent housing. The creation of a “Housing First” program to support the subset of individuals and families who face the greatest challenges is also recommended as a long-term goal.
How the Community and Service Providers Were Engaged in Developing the Plan

This Plan was developed through significant input from the community. Surveys, focus group discussions with community members, and facilitated discussions with service providers enabled the research team to hear directly from residents about their housing issues, learn about the services that are available in the community and the barriers to accessing them, and identify opportunities to enhance the current system of supports. The community engagement also enabled the research team to work with service providers and community members to establish priorities for action. The goal of the community engagement was to ensure that the 10-Year Plan reflects community members’ needs, values and priorities.

A public forum, attended by representatives from the local governments, service provider agencies, and community members was held on September 6, 2013 to present the draft 10-Year Plan and recommendations and develop a guiding vision for the Plan.

How Census, CMHC and Other Data Were Used

Data from the past four Canadian censuses provided insight into the population changes that have occurred in Stratford, Perth County and St. Marys since 1996, and allowed the research team to identify trends. The census also provided important information on low income in the community, as well as trends in the built environment and tenure types across the municipalities.

The Canada Mortgage and Housing Corporation rental market surveys for the City of Stratford provide a useful lens on trends in average rents and vacancy rates, although the CMHC survey does not cover Perth County or St. Marys and reflects only buildings with six or more rental units (the ‘primary’ rental market). Despite the limitations, these data serve as a reference point to understand housing costs for renters in the community.

Why Create a Plan for Stratford, Perth County and St. Marys Now?

All Service Managers are mandated by the Province of Ontario to establish local long-term Housing and Homelessness Plans by January 1, 2014.

However, there are many local reasons that also support the development of a long-term plan to guide the provision of affordable housing and homelessness services across Perth County, Stratford and St. Marys. The provincial mandate represents an opportunity to develop strategies that will help the three communities respond to the ongoing social and economic changes that impact housing affordability.

Housing need is not always well understood across the Service Area. There are numerous challenges involved in follow up with people who access homelessness services through the Stratford Social Services Department; currently, there is no way to tell how many individuals and households experience homelessness in the three communities, and what their outcomes are, because the various agencies that provide supports have limited services and because they often operate in ‘silos’. In order to conform to Ontario’s Long-Term Affordable Housing Strategy, the Service Manager needs better information so that services can be targeted more effectively throughout the three communities. This 10-Year Plan presents strategies to obtain that information. Ultimately, this will be of benefit to the municipalities and their community partners, because with better information about what is needed in the community and where, it will be possible to tailor services toward those needs.

The 10-Year Plan will also enable the communities of Stratford, Perth County and St. Marys to ensure that other municipal policies are aligned with the mission and goals of the community’s social housing and homelessness services. The City of Stratford is currently in the process of updating its Official Plan, and the Town of St. Marys and the County of Perth are scheduled to conduct similar updates soon. Land use planning is an important policy tool that can be used to support the construction or acquisition of affordable housing in several ways, and the 10-Year Housing and Homelessness Plan will make recommendations for how the updated Official Plans can support housing-related goals.
Community members who participated in focus group conversations about their experiences of homelessness in Stratford, Perth County and St. Marys described moving from motel to motel or sleeping in their vehicles because they could not find housing that they could afford or save enough money to cover first and last month’s rent – even if they were employed.

Such policy alignment will support the Service Manager and its community partners in achieving the goals of the 10-Year Housing and Homelessness Plan.

In addition, ongoing demographic and economic changes across the Service Area are driving changes in the types of housing that are needed across the three communities, and may create additional stresses for some vulnerable population groups. Adopting a long-term Plan that includes regular monitoring of housing need in the three communities will enable the Service Manager to tailor services appropriately to respond to these ongoing changes over the next 10 years.

While population growth has been steady since 1996, it has occurred unevenly across Stratford, St. Marys and Perth County. Both Stratford and St. Marys experienced considerable population growth, at 6.5 percent and 11.8 percent respectively; in Perth County, the overall growth rate between 1996 and 2011 was 0.34 percent. The uneven growth rate suggests that there will be higher demand for housing in the urban centres, and that lower income population segments may struggle to afford housing in this context.

There has also been substantial growth in older segments of the population, and a decline in younger age groups. In Perth County, the 45-64 year old cohort grew by 50 percent between 1996 and 2011. The proportion of people over the age of 65 also increased by 17.5 percent. In contrast, during the same period there was a 14.7 percent decrease in the 20-44 year-old cohort and a 10.4 percent decrease in people 19 and under. As a result of these growth patterns, the population of 45 to 64 year olds is now larger than the population of people who are 19 or under. The aging trend is particularly pronounced in St. Marys and Stratford. During the period from 1996 to 2011, the population of people aged 45-64 in St. Marys grew by over 60 percent. This change is likely to have a significant impact on the demand for different types of housing in the future, as older residents may seek to downsize or move into more accessible housing.

Households are also becoming steadily smaller in Perth County, decreasing from an average of 3.2 persons per household in 1996 to an average of 3 persons per household in 2011. In general, the smallest households are found in the larger urban centers of Stratford (2.8 persons per household in 2011) and St. Marys (2.9 persons per household in 2011), while the largest households are located in Perth East (3.4 persons per household in 2011). The trend toward smaller households overall is consistent with the decreasing number of residents under 15 years old and the increasing number of seniors, who may be more likely to live in one or two person households.

Transformation of the local economy is another important factor for establishing a long-term Housing and Homelessness Plan to guide the community. Although Stratford is well known for the Shakespeare Festival and cultural ‘scene’, manufacturing and agriculture have traditionally formed the backbone of the economy in Perth County, Stratford and St. Marys. In recent years, however, there has been a shift away from manufacturing, and growth in the service industries. While Stratford has also seen some economic development in the form of a new Waterloo university campus, many of the service industry jobs will not pay as well as manufacturing did in the past, which will lead to changes in the ability of many households to afford housing in the community. In addition, the expected influx of students will place additional pressure on the rental housing market. Seasonal work also creates fluctuations in demand for rental housing that can impact affordability.

Finally, changes in the way that provincial funding for housing and homelessness services is being
delivered mean that the development of a Housing and Homelessness Plan is crucial.

There are direct and indirect social costs associated with homelessness, and communities as a whole are impacted when there is a lack of affordable housing.

Among the issues that need to be addressed are the limited resources to enable people to find affordable housing through the private market and the lack of RGI housing sufficient to meet demand on the one hand, and limited supports for those who need a deeper level of assistance to maintain housing stability. Both of these issues must be addressed and the needs of both client groups must be included.

**Provincial and Municipal Policy Context**

The provincial Long-Term Affordable Housing Strategy sets out a goal for more locally driven housing and homelessness services.

The delivery of housing and homelessness supports in Stratford, Perth County and St. Marys requires consideration of the complicated intergovernmental relationships. The City of Stratford, as the Service Manager for social and housing services, is ultimately responsible to plan, implement and coordinate local housing programs across the geographical area covered by Perth County. However, the city is administratively separate, so the implementation of many programs and initiatives will require an ongoing collaborative process to engage decision-makers in Perth County and St. Marys in the identification of local issues and planning around solutions. This engagement is particularly crucial given that in the more rural areas of Perth County, issues such as unstable housing and homelessness may be less visible.

The new regulations put in place through the Housing Services Act (2011) empower Service Managers to set a course for future action based on engagement with their local communities to identify and analyze needs, priorities and challenges. Changes to rent geared to income regulations provide Service Managers with flexibility in program delivery, reduce administration time, increase efforts to keep tenants housed and implement asset-building programs tailored to local needs. Additionally, changes to the waiting list system permit Service Managers to design their own local systems and permit applicants to cross over from one Service Manager wait list to another.

**Funding Context**

Several provincial and federal programs currently support the construction of new affordable housing units, although these may not be affordable to households with very low incomes.

The provincial government provides funding for homelessness prevention, which is distributed through Ontario Works. The Ontario Long-Term Affordable Housing Strategy consolidates provincial funding for specific service delivery areas, such as emergency shelter, into a single funding stream for housing and homelessness services to allow Service Managers greater flexibility in tailoring local programs to their needs. The new Community Homelessness Prevention Initiative (CHPI) combines the Consolidated Homelessness Prevention Program, the Emergency Energy Fund, Emergency Hostel Services, the Domiciliary Hostel Program and the Provincial Rent Bank into a single funding stream delivered through the Ministry of Municipal Affairs and Housing.

**Affordable Housing in Local Land Use Policies**

In general, single-detached homes are the predominant form of residential land-use in Stratford, Perth County and St. Marys, and there is limited support for multi-unit residential buildings, particularly those over six storeys. However, more compact and affordable development is taking place, for example through the fourplexes that are under construction in Listowel.

**Stratford**

Affordable housing-related policies in Stratford currently call for the city to facilitate the provision of a “wide variety of housing types which meet
the needs, financial capabilities and preferences of existing and future residents”. Intensification of residential development to better utilize existing services and resources, provide greater diversity in the housing stock, and create more affordable housing is supported, and the current Official Plan calls for at least 25% of all new residential units to fall within the affordability limits established by the province for the area from time to time. The city will also support alternative building standards that reduce the cost of housing provided that they meet the standards of the Ontario Building Code, and may establish incentive programs to facilitate the conversion of underutilized non-residential space to residential space. In addition, the city has a policy in place to expedite the time needed to process residential development applications, especially those which fulfill a need for affordable or special needs housing.

St. Marys

The Town of St. Marys calls for 30 percent of new housing units to be affordable to households with incomes in the lowest 60 percent of the income distribution for Perth County. The Official Plan permits a range of residential dwelling types, including single-detached and multi-unit dwellings, and permits infill and intensification in the Residential areas. The Official Plan also directs Council to consider density targets.

Perth County

New residential development in Perth County is primarily expected to occur in the County’s three urban settlement areas, Listowel (North Perth), Milverton (Perth East) and Mitchell (West Perth). Each of these communities is expected to have policies to deal with low, medium and high-density residential uses, affordable housing, special needs housing, infilling and intensification, and community improvement under the Perth County Official Plan.

The Official Plan for the Milverton ward in Perth East was adopted in 1985 and does not address the issues of affordable housing or special needs housing; it has provisions for low and medium-density housing but does not set targets. The Perth County Planning Department advised that the review process for this Plan is beginning, representing an opportunity to align the community’s residential land use policies with the goals of the 10-Year Plan.

The Listowel Official Plan aims to promote housing for senior citizens, people with special needs, and low-income households, as does the Official Plan for Mitchell. Listowel’s Official Plan further states that a minimum of 20% of all housing units to be provided in the community will be within the affordability range for the area, as established by the province, and that council will “encourage and promote an appropriate range of housing types”. However, beyond Listowel’s minimum density policies, it is not clear how council will do so. There are opportunities for additional policies to be recommended for Mitchell and Milverton through the Long-Term Housing and Homelessness Plan.

Economic Policies and Goals

The 2010-2014 Economic Development Plan for Stratford, Perth County and St. Marys envisions the development of a digital media cluster which will, among other impacts, strengthen the region as an attractive place for young workers to locate; to emphasize ‘value-added’ agricultural opportunities such as processors that can expand their operations in southern Ontario; nurture technology-based manufacturing; and ensure the viability of the main streets and their retail/services mix. These activities, designed to promote economic growth and human resources development in the three communities, may also impact the housing market by creating new clusters of demand for particular housing types or specific locations. The Economic Development Plan emphasizes the need to attract and retain young people in the community, for example, which may result in a greater demand for affordable rental housing.

The 10-Year Housing & Homelessness Plan can support the goals of the Economic Development Plan by putting in place a support system that will empower community members to participate to the greatest extent that is possible.
The Vision and Guiding Principles of the Plan

The 10-Year Housing and Homelessness Plan is rooted in a vision of a community in which all people have access to housing that is safe and suitable for their needs, and have supports that enable them to remain stable in their homes. People may become homeless, or face the possibility of losing their homes, but supports will be in place to help them remain in their housing or locate a permanent alternative as quickly as possible. This vision emerged through the community consultation process.

By 2024, housing and homelessness supports in the Service Area will be linked together in a coordinated system that empowers individuals and families to connect with the services that they need. The Service Manager will have established partnerships and the Perth County Prevention of Homelessness Committee will be an important forum to bring together the stakeholders. Community members will be partners in creating this system. The Service Manager, the municipal governments, and private and non-profit housing providers will employ a range of policy tools and approaches to expand the supply of housing that is affordable to low-income households, including those on social assistance. Through the actions taken over the previous ten years, wait times for social housing will be decreasing and there will be an adequate supply of market rate rental housing at different levels of affordability.

The key principles that will guide the Service Manager and the many stakeholders and community-based partners in the implementation of the 10-Year Plan toward the fulfillment of this vision are:

- Early intervention and preventative supports.
- Strong community partnerships and engagement.
- Support for innovative housing solutions that take advantage of existing resources in the communities.
- Local knowledge is used to promote the creation of housing and services that reflect local needs.
- Continuous learning and development.
- Respect for individual dignity and needs.

Early intervention is crucial to end homelessness. Whenever possible, the community will aim to prevent individuals and families from becoming homeless. Over the next ten years, the Service Manager will build on existing homelessness prevention efforts, including the successful Housing Outreach Worker program that is preventing evictions from social housing.

The communities of Stratford, Perth County and St. Marys are partners in the implementation of the 10-Year Plan. Community members have a role to play in learning about the issues of housing need and homelessness in the three communities and raising awareness. Political leaders must understand the issues and be prepared to raise awareness. There may be opportunities for community leaders and activists to engage with the social services department and the service provider sector to be partners in raising awareness and taking action.

Exploring innovative opportunities to expand the supply of affordable housing through redevelopment or re-use of existing buildings and supporting the development of housing options such as accessory suites, will help make the best use of the physical housing supply and the resources of the community.

Gathering and publicizing local knowledge about community needs can spur new responses to these issues and help stakeholders, including the private sector and non-profit sector, identify ways that they can contribute.

Continuous learning and development is fostered through ongoing dialogue and engagement between service providers within the community and with colleagues across the province.

Affordable housing and homelessness services, including subsidized and supportive housing as well as prevention and housing stability supports, must be delivered with respect for each person’s dignity and needs. A wide range of housing types throughout each community will create a greater array of options. It is also important that people with complex needs be partners in choosing the supports and services with which they engage. Housing that is safe and suitable for all community members...
with a range of different needs is essential. This includes housing for people with physical disabil-
ities or limited mobility that require barrier-free housing, as well as appropriate supports for people with developmental or mental disabilities to enable them to remain stably housed and facilitate com-
munity integration.

The 10-Year Plan lays out the current context of housing need in Stratford, Perth County and St. Marys. The vision sets out where the communities wish to be in 2024. The guiding principles and the specific strategies identify the path forward.
A 10-Year Housing and Homelessness Plan for Stratford, Perth County and St. Marys

December 2013

Affordable Housing in Stratford, Perth County, and St. Marys

Introduction

Affordable housing is one of the foundations of community. When people have stable housing, with supports where necessary, they are empowered to seek employment and educational opportunities and integrate with the community. Individuals and families who have more complex needs and face additional barriers to full integration with the community are more able to benefit from assistance to overcome those barriers and address their needs when they are stably housed.

The need for additional affordable housing in Stratford, Perth County and St. Marys was clearly expressed throughout the development of this Plan. Conversations with community members and service providers, the needs assessment survey, and local data, including wait times and wait list numbers for Rent-Geared-to-Income (RGI) housing, all indicate that the current supply of low-cost private housing and subsidized housing in the Service Area is not sufficient to meet the demand.

It must be emphasized that these needs extend across all three communities. While the larger communities, such as Stratford, may have a greater number of low-income residents and a higher proportion of residents in housing need, residents of the smaller towns and rural areas of Perth County and the Town of St. Marys also must be able to access housing that they can afford and supports that can help to sustain their housing.

Other prominent themes related to affordable housing that emerged through consultation were the importance of choice and independence, as well as the need for professional supports for the households that require different kinds of assistance to sustain their housing over the long term.

Defining ‘Affordable’ Housing

‘Affordable housing’ is a term that encompasses a broad range of housing types and tenure arrangements. There are different interpretations of what ‘affordable’ means, although they typically relate the cost of housing to household income and/or to average housing costs in the regional market area.

The Province of Ontario defines ‘affordable housing’ as either:

a) In the case of ownership housing, the least expensive of:

1. Housing for which the purchase price results in annual accommodation costs which do not exceed 30 percent of gross annual household income for low and moderate income households; or

2. Housing for which the purchase price is at least 10 percent below the average purchase price of a resale unit in the regional market area.

b) In the case of rental housing, the least expensive of:

1. A unit for which the rent does not exceed 30 percent of gross annual household income for low and moderate income households; or

2. A unit for which the rent is at or below the average market rent of a unit in the regional market area.

According to the Canada Mortgage and Housing Corporation, housing is considered ‘affordable’ if shelter costs do not exceed 30 percent of annual gross household income. For renters, shelter costs include rent as well as utility payments; for homeowners, these costs include mortgage payments, property taxes, condo fees, and utilities.

The current Investment in Affordable Housing for Ontario (IAH) program requires that the cost of housing constructed through this funding stream

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3 Canada Mortgage and Housing Corporation. (2013). Housing in Canada Online: Definition of Variables.
be at or below 80 percent of the average market rent for the area at time of occupancy, and remain at or below the CMHC-identified average market rent for the area for a period of twenty years after construction.4

Throughout this Plan, the CMHC definition of ‘affordable housing’ will be used. This choice reflects the fact that for many low- and moderate-income households in Stratford, Perth County and St. Marys, the average cost of housing in the private market may be beyond reach. This Plan is intended to address the needs of households who have very low incomes and for whom affordability must be deeper than 80 percent of market rent.

Currently, only the City of Stratford and the Town of St. Marys have adopted definitions of ‘affordable’ in their Official Plans, which creates challenges for the promotion of affordable housing in the geographic area covered by Perth County.

It is important to note that typically, the municipalities do have policies to facilitate “affordable housing” in their Official Plans; however, without a robust definition that specifies to whom the housing is “affordable”, any housing created as a result may not be affordable to the community members that are most in need.

There is a significant difference between ‘affordable housing’ – as defined by the CMHC and the province – and ‘rent-geared-to-income’ (RGI) housing. Housing units may be described as ‘affordable’ because they are less expensive than market-rate housing, but still out of the reach of people with very low incomes. Tenants of RGI housing pay a proportion of their income toward their housing costs, typically 30 percent, and the difference between what the tenant pays and the cost to maintain the housing is subsidized. These distinctions are explained further in the next section.

<table>
<thead>
<tr>
<th>Municipality</th>
<th>Definition of Affordable Housing</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Provincial Policy Statement (Reference)</strong></td>
<td></td>
</tr>
<tr>
<td>Stratford</td>
<td>Current policy: “To achieve a level of at least 25% of all new units constructed within the affordability limits applicable to the area and established by the Province from time to time.”</td>
</tr>
<tr>
<td>St. Marys</td>
<td>Affordable housing units are to be affordable to households with incomes in the lowest 60% of income distribution for Perth County</td>
</tr>
<tr>
<td>Perth County</td>
<td>No definition of ‘affordable’</td>
</tr>
<tr>
<td>Perth East - Milverton Ward Plan &amp; Perth County Official Plan</td>
<td>No definition of ‘affordable’</td>
</tr>
<tr>
<td>Perth South – Perth County Official Plan</td>
<td>No definition of ‘affordable’</td>
</tr>
<tr>
<td>North Perth - Listowel Ward Plan &amp; Perth County Official Plan</td>
<td>No definition of ‘affordable’</td>
</tr>
<tr>
<td>West Perth – Mitchell Ward Plan &amp; Perth County Official Plan</td>
<td>No definition of ‘affordable’</td>
</tr>
</tbody>
</table>

4 MMAH. (2011). IAH Program Guidelines, p. 18
5 From Official Plans.
The Housing Continuum

Municipal housing policies and Official Plans often refer to the provision of a “full range” or a “broad range” of housing options to meet residents’ needs at every stage of life. The definition of what those housing options may look like typically focuses on issues such as density; some Official Plans may also have policies for housing for people with special needs, including group homes and nursing homes.

This Plan is also intended to set out strategies to ensure that appropriate housing is available to meet the diverse needs of people living in Stratford, Perth County and St. Marys. Toward that end, it is useful to consider housing as a ‘continuum’ that includes much more than simple categorizations such as housing form (e.g., single-detached and multi-unit buildings) or a categorization of housing based on a range from emergency shelter to transitional housing to rental housing to home ownership.

The difficulty with the ‘continuum’ is that it implies progressive movement from homelessness to transitional housing to affordable housing, and then to private market rental housing and home ownership. Of course, most people will not pass through all of these stages, and many people who do become homeless do not need to live in transitional housing – or even social housing – in order to become housed. Some people will move backwards along the continuum, or skip stages entirely. A ‘continuum’, as it pertains to housing, is rarely continuous and often not linear.

Instead, ‘housing’ can be imagined along several dimensions, which can help identify the particular forms of housing that are most appropriate for people’s varying needs at different times.

**Life cycle stage** represents one possible lens through which to consider the housing continuum. A new household formed when a young person moves out of their parents’ home to begin school, a family with children, and an elderly person may need different things from their housing, reflecting their life stage. This is an important consideration in Stratford, Perth County and St. Marys, because all three communities are experiencing demographic shifts that have implications for the types of housing that will be required over the next ten years and beyond. The current trend toward an older population and the goal of the Economic Development Plan for the three communities to attract and retain young people both suggest a need for more homes that are suitable for smaller households and affordable to seniors with fixed incomes, students, and young people just beginning their careers.

**Supports:** Housing can also be understood in terms of the types of supports that are needed. For example, there is a spectrum that includes independent living without support, housing with supports, supportive housing, and institutional living arrangements such as long-term care facilities.

**Function and Type:** Finally, housing can be understood in terms of its function and type. For example, emergency accommodations include safe beds or crash beds as well as emergency shelters; this type of housing is intended to meet emergency needs on a temporary basis. Transitional housing and interim housing represent different forms of temporary housing on a non-emergency basis; where transitional housing typically involves structured programming intended to address issues such as substance use, mental health, and life skills, and has a pre-defined length of stay, interim housing provides people with a place to stay until permanent housing can be obtained and tenancy is not dependent on participation in such programs. Current evidence suggests that transitional housing is no more effective in preparing people to live independently than placing them in permanent housing and providing supports, which may be time-limited, as required.

Group homes, boarding homes and supportive housing are examples of housing with different types of support and different forms intended to meet different needs. Social housing and affordable rental housing help people who have lower incomes afford housing, while market rental housing and home ownership meet the needs of most people. Hospice, palliative care, and long-term care represent institutional living arrangements that are highly structured and provide very intensive medical or other supports.

These different dimensions of housing help us to understand that the housing continuum is not linear, and that people will move between different
types of housing depending on their current needs and circumstances throughout their lives.

Community Perspectives on Affordable Housing Need in Stratford, Perth County and St. Marys

Through the focus groups with community members and consultations with service providers, several groups that are more likely to face difficulty in securing housing that is affordable have been identified. In addition, direct information about the challenges that people face in this situation emerged from the community engagement process.

Vulnerable Groups

Several groups were identified as being more vulnerable and in greater need of affordable housing than others during the community consultations.

- **The working poor**: This group is particularly vulnerable to “falling through the cracks” because while they struggle to afford market rate housing, many forms of social assistance are unavailable to them.

- **People on OW and ODSP who do not live in RGI housing**: social assistance is simply too low to cover market rents or rent in ‘affordable’ buildings (typically set at 80% of market rate)

- **Unaccompanied youth**: youth typically have lower incomes, and are faced with negative stereotypes that can result in landlords being reluctant to rent to them

- **Seniors with fixed/low incomes**: while many older residents in the community are able to afford their own housing, seniors with limited incomes who are not already living in RGI housing are concerned that their housing and other living costs are increasing more quickly than their incomes

- **Women with children**: face longer wait times for subsidized housing due to short supply of affordable two bedroom units

- **People with physical and developmental disabilities**

- **People who need support due to mental health issues**

- **People who need support due to addiction issues**

Sixty-six of the participants who responded to the community needs assessment survey reported both their monthly income and their housing cost. While these data represent self-reported numbers, which may not be accurate or inclusive of shelter-related costs such as heat and hydro, they also corroborate the challenges of finding housing that is affordable. More than two thirds of these survey participants reported that they pay more than 30 percent of their monthly income toward housing; 27.2 percent pay 50 percent or more of their income toward their housing costs.

In order to compare the results for households living in subsidized rental housing versus private market rental housing, the responses were filtered to include only those households living in rented rooms, boarding houses, mobile homes, or shared rental accommodations. These participants reported an average monthly income of $1,060.00 and an average monthly housing cost of $593.39.
In contrast, survey participants who reported that they live in subsidized housing had a slightly lower reported income (an average of $1,026.10 per month), but paid a much smaller proportion of their income toward their housing (an average of $277.74 per month). These responses highlight the challenges faced by low-income households who do not have subsidized housing to find affordable housing through the private market.

Through the survey, more subsidized housing was consistently identified as needed in the Service Area, as is stable employment or adequate income to allow people to afford housing. Over half of the community survey respondents indicated that affordable housing is critical to their ability to maintain housing stability; 28.5 percent indicated that additional income or employment is necessary.

How is Affordable Housing Currently Provided in Stratford, Perth County and St. Marys?

Residents of Stratford, Perth County and St. Marys may meet their housing needs through the private market (either ownership or rental housing), through publicly-owned or non-profit owned housing that is geared to income or affordable (below market rate), and through a variety of short-term and permanent forms of supportive housing and housing with supports.

Housing Types in Stratford, Perth County and St. Marys

Census data show that the three communities are dominated by single-detached dwellings. The majority of new building permits that are being issued in Stratford, St. Marys and Perth County are for new single-detached and semi-detached homes, although several new townhome developments have occurred recently.

Single-detached homes typically cost more than more compact dwelling types. In addition, given the trend toward smaller households, there may be more housing than is needed.

Stories from the Community:

Young people described landlord discrimination. Participants in youth focus groups described landlords who demanded additional money or refused to rent to them, and the challenges of locating an apartment that they could afford.
### Table 5: Housing Units by Structural Type of Dwelling and by Community*

<table>
<thead>
<tr>
<th></th>
<th>Total Housing Stock</th>
<th>Single Detached</th>
<th>Semi-Detached</th>
<th>Rowhouse</th>
<th>Apartment Duplex</th>
<th>Apartment &lt;5 Storeys</th>
<th>Apartment &gt;5 Storeys</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>#</td>
<td>%</td>
<td>#</td>
<td>%</td>
<td>#</td>
<td>%</td>
<td>#</td>
</tr>
<tr>
<td>Stratford</td>
<td>13,330</td>
<td>55%</td>
<td>7,330</td>
<td>55%</td>
<td>1,510</td>
<td>11.3%</td>
<td>700</td>
</tr>
<tr>
<td>St. Marys</td>
<td>2,730</td>
<td>69.6%</td>
<td>1,900</td>
<td>69.6%</td>
<td>220</td>
<td>8.1%</td>
<td>115</td>
</tr>
<tr>
<td>North Perth</td>
<td>4,790</td>
<td>76.8%</td>
<td>3,680</td>
<td>76.8%</td>
<td>175</td>
<td>3.7%</td>
<td>100</td>
</tr>
<tr>
<td>Perth South</td>
<td>1,390</td>
<td>97.8%</td>
<td>1,360</td>
<td>97.8%</td>
<td>5</td>
<td>0.4%</td>
<td>5</td>
</tr>
<tr>
<td>Perth East</td>
<td>3,895</td>
<td>89.1%</td>
<td>3,470</td>
<td>89.1%</td>
<td>75</td>
<td>1.9%</td>
<td>5</td>
</tr>
<tr>
<td>West Perth</td>
<td>3,255</td>
<td>89.1%</td>
<td>2,900</td>
<td>89.1%</td>
<td>65</td>
<td>2%</td>
<td>35</td>
</tr>
</tbody>
</table>

### Table 6: Housing Tenure by Community*

<table>
<thead>
<tr>
<th></th>
<th>Owned</th>
<th>Rented</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>%</td>
<td>#</td>
</tr>
<tr>
<td>Stratford</td>
<td>68.1%</td>
<td>8,770</td>
</tr>
<tr>
<td>St. Marys</td>
<td>80.8%</td>
<td>2,120</td>
</tr>
<tr>
<td>North Perth</td>
<td>74.9%</td>
<td>3,455</td>
</tr>
<tr>
<td>Perth South</td>
<td>81.6%</td>
<td>1,150</td>
</tr>
<tr>
<td>Perth East</td>
<td>85.4%</td>
<td>3,315</td>
</tr>
<tr>
<td>West Perth</td>
<td>82.9%</td>
<td>2,600</td>
</tr>
</tbody>
</table>

### Housing Tenure in Stratford, Perth County and St. Marys

Most households in Stratford, Perth County and St. Marys own their homes, but there are renter households in every community.

### Table 6: Housing Tenure by Community*

### The Rental Market in Stratford, Perth County and St. Marys

As indicated by the statistics on housing tenure in the three communities, the rental universe in Stratford, Perth County and St. Marys is relatively small. In addition, little new rental housing has been added to the housing stock over the past five years.

### Table 7: Private Market Rental Universe, 2008-2012*

<table>
<thead>
<tr>
<th>Time Period</th>
<th>Studio</th>
<th>1-Bdrm</th>
<th>2-Bdrm</th>
<th>3-Bdrm+</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Apr-08</td>
<td>32</td>
<td>732</td>
<td>1,016</td>
<td>142</td>
<td>1,922</td>
</tr>
<tr>
<td>Oct-08</td>
<td>34</td>
<td>725</td>
<td>1,027</td>
<td>131</td>
<td>1,918</td>
</tr>
<tr>
<td>Apr-09</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>1,926</td>
</tr>
<tr>
<td>Oct-09</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>1,927</td>
</tr>
<tr>
<td>Apr-10</td>
<td>36</td>
<td>687</td>
<td>1,052</td>
<td>142</td>
<td>1,917</td>
</tr>
<tr>
<td>Oct-10</td>
<td>33</td>
<td>776</td>
<td>1,012</td>
<td>144</td>
<td>1,965</td>
</tr>
<tr>
<td>Apr-11</td>
<td>32</td>
<td>771</td>
<td>1,024</td>
<td>130</td>
<td>1,957</td>
</tr>
<tr>
<td>Oct-11</td>
<td>35</td>
<td>769</td>
<td>1,023</td>
<td>132</td>
<td>1,959</td>
</tr>
<tr>
<td>Apr-12</td>
<td>34</td>
<td>771</td>
<td>1,021</td>
<td>134</td>
<td>1,960</td>
</tr>
<tr>
<td>Oct-12</td>
<td>32</td>
<td>771</td>
<td>1,023</td>
<td>137</td>
<td>1,963</td>
</tr>
</tbody>
</table>

---

6 2011 Census of Canada. “Moveable Dwellings” and “Other Single Attached House” are not included in this table as they represent a very small and fluctuating component of the housing stock.

7 2006 Census of Canada

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8 CMHC Rental Market Reports, 2008-2012
Although the CMHC rental market survey is only conducted in Stratford, building permit data can also shed light on the types of housing that are being added in St. Marys and Perth County.

The majority of new building permits issued over the past 5 years were for single-detached and semi-detached homes, which is unlikely to be purpose-built as rental housing. Although private market rental housing in accessory apartments, such as basement units, can be an important and affordable source of housing, the supply of such units is more variable.

**Vacancy Rates**

Accessing housing in the private rental market also depends on the availability and suitability of the housing. As of October 2012, the apartment vacancy rate in Stratford was 2.1%; for bachelor units, it was too small to be reported. Given that bachelor units have the lowest average rent, single individuals with low income may struggle to find housing that is affordable.

*Table 8: Vacancy Rates By Unit Types, 2007-2012*  

<table>
<thead>
<tr>
<th>Time Period</th>
<th>Studio</th>
<th>1-Bdrm</th>
<th>2-Bdrm</th>
<th>3-Bdrm+</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Apr-07</td>
<td>0</td>
<td>2.6</td>
<td>2.7</td>
<td>5.6</td>
<td>2.8</td>
</tr>
<tr>
<td>Oct-07</td>
<td>**</td>
<td>3.7</td>
<td>4.3</td>
<td>3</td>
<td>3.9</td>
</tr>
<tr>
<td>Apr-08</td>
<td>**</td>
<td>5.5</td>
<td>4.3</td>
<td>4.9</td>
<td>4.9</td>
</tr>
<tr>
<td>Oct-08</td>
<td>0</td>
<td>2.4</td>
<td>4.3</td>
<td>3.2</td>
<td>3.4</td>
</tr>
<tr>
<td>Apr-09</td>
<td>0</td>
<td>3.2</td>
<td>3.6</td>
<td>5.4</td>
<td>3.5</td>
</tr>
<tr>
<td>Oct-09</td>
<td>**</td>
<td>3.8</td>
<td>8.8</td>
<td>4.7</td>
<td>6.6</td>
</tr>
<tr>
<td>Apr-10</td>
<td>**</td>
<td>3.2</td>
<td>6.8</td>
<td>**</td>
<td>5.1</td>
</tr>
<tr>
<td>Oct-10</td>
<td>0</td>
<td>4.9</td>
<td>7.9</td>
<td>5.2</td>
<td>6.4</td>
</tr>
<tr>
<td>Apr-11</td>
<td>**</td>
<td>1.9</td>
<td>5.7</td>
<td>0.8</td>
<td>3.8</td>
</tr>
<tr>
<td>Oct-11</td>
<td>13</td>
<td>1</td>
<td>1.9</td>
<td>2.5</td>
<td>1.8</td>
</tr>
<tr>
<td>Apr-12</td>
<td>0</td>
<td>1.5</td>
<td>1.4</td>
<td>0.8</td>
<td>1.4</td>
</tr>
<tr>
<td>Oct-12</td>
<td>**</td>
<td>3</td>
<td>1.2</td>
<td>2.6</td>
<td>2.1</td>
</tr>
</tbody>
</table>

It is also important to note that although there has been some considerable fluctuation in the vacancy rates for two- and three-bedroom units, since the fall of 2011, vacancy rates for all unit types except bachelor units have been below the 3% that is considered ‘balanced’. While the vacancy rate for bachelor apartments was reported to be 13% in the fall of 2011 in the CMHC’s Fall Rental Market Report, this is an atypical result and may not be reliable.

**Rental Market Affordability**

The rental market surveys conducted by the CMHC indicate that in general, rents in the private market are not affordable to households receiving social assistance in the form of Ontario Works and the Ontario Disability Support Program. The maximum shelter allowance is well below the average cost of rent in the private market. As a result, these households must spend much more than 30 percent of their income on their shelter costs, and are more vulnerable to fluctuations in rent or utility costs.

For example, in October of 2012, the average rent for an apartment in the private rental market in Stratford was $752; for an apartment in a row or townhouse, it was $814. The average rent for a bachelor unit was $520.

Using the CMHC definition of affordable housing, a 2-bedroom apartment with an average rent of $799 per month is affordable to households with annual incomes of at least $31,960. A 1-bedroom apartment requires an annual household income of $26,720. In Stratford in 2006, there were 1,295 households with annual incomes between $10,000 and $19,000; defining “affordable” housing as 30% of annual income, for these households, affordable monthly housing costs are $250 to $475. Households with incomes below $30,000 per year may face challenges in finding rental housing that is affordable in the current market.

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9 Canada Mortgage and Housing Corporation Rental Market Reports

### Table 9: OW Shelter Allowances and Average Rents

<table>
<thead>
<tr>
<th>Benefit Unit Size</th>
<th>Maximum Monthly Shelter Allowance (OW)</th>
<th>Maximum Monthly Shelter Allowance (ODSP)</th>
<th>Bedroom Size Required</th>
<th>Average Rent</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>$376</td>
<td>$479</td>
<td>Bachelor</td>
<td>$520</td>
</tr>
<tr>
<td>2</td>
<td>$590</td>
<td>$753</td>
<td>1 Bedroom</td>
<td>$668</td>
</tr>
<tr>
<td>3</td>
<td>$641</td>
<td>$816</td>
<td>2 Bedroom</td>
<td>$799</td>
</tr>
<tr>
<td>4</td>
<td>$695</td>
<td>$886</td>
<td>3+ Bedroom</td>
<td>$931</td>
</tr>
<tr>
<td>5</td>
<td>$750</td>
<td>$956</td>
<td></td>
<td></td>
</tr>
<tr>
<td>6 or more</td>
<td>$777</td>
<td>$990</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

### Table 10: Average Rent of Private Apartments in the City of Stratford, By Unit Type, 2007-2012

<table>
<thead>
<tr>
<th>Year</th>
<th>Bachelor</th>
<th>One Bedroom</th>
<th>Two Bedroom</th>
<th>3 Bedroom+</th>
<th>Average Rent, All Housing Types</th>
</tr>
</thead>
<tbody>
<tr>
<td>Apr-07</td>
<td>$484</td>
<td>$606</td>
<td>$729</td>
<td>$853</td>
<td>$687</td>
</tr>
<tr>
<td>Oct-07</td>
<td>$493</td>
<td>$616</td>
<td>$740</td>
<td>$862</td>
<td>$701</td>
</tr>
<tr>
<td>Apr-08</td>
<td>$497</td>
<td>$623</td>
<td>$746</td>
<td>$867</td>
<td>$705</td>
</tr>
<tr>
<td>Oct-08</td>
<td>$526</td>
<td>$623</td>
<td>$750</td>
<td>$864</td>
<td>$707</td>
</tr>
<tr>
<td>Apr-09</td>
<td>$465</td>
<td>$645</td>
<td>$764</td>
<td>$876</td>
<td>$721</td>
</tr>
<tr>
<td>Oct-09</td>
<td>$493</td>
<td>$623</td>
<td>$753</td>
<td>$876</td>
<td>$710</td>
</tr>
<tr>
<td>Apr-10</td>
<td>$509</td>
<td>$638</td>
<td>$777</td>
<td>$871</td>
<td>$730</td>
</tr>
<tr>
<td>Oct-10</td>
<td>$523</td>
<td>$641</td>
<td>$775</td>
<td>$916</td>
<td>$728</td>
</tr>
<tr>
<td>Apr-11</td>
<td>$512</td>
<td>$622</td>
<td>$773</td>
<td>$891</td>
<td>$715</td>
</tr>
<tr>
<td>Oct-11</td>
<td>$523</td>
<td>$642</td>
<td>$778</td>
<td>$890</td>
<td>$730</td>
</tr>
<tr>
<td>Apr-12</td>
<td>$521</td>
<td>$650</td>
<td>$795</td>
<td>$922</td>
<td>$743</td>
</tr>
<tr>
<td>Oct-12</td>
<td>$520</td>
<td>$668</td>
<td>$799</td>
<td>$931</td>
<td>$752</td>
</tr>
</tbody>
</table>

---

Table 9 contrasts the average market rents for different unit types in Stratford with the shelter allowances provided by Ontario Works and the Ontario Disability Support Program; in almost every case, the maximum shelter allowance is not sufficient to afford housing. Using the definition of “affordable rental housing” of 30 percent of gross income, a household would need to earn $1,733.33 per month to afford an average-priced bachelor apartment.

The CMHC does not conduct rental market surveys in the lower-tier municipalities of Perth County or....

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11 Ontario Ministry of Community and Social Services and CMHC


15 Canada Mortgage and Housing Corporation
the Town of St. Marys, as these communities do not meet its minimum population threshold. As smaller communities with less demand for rental housing, it is probable that rents are lower when compared to those in Stratford. However, given that the majority of renter households live in Stratford and that housing tenure statistics show that the majority of households in Perth County and St. Marys own their homes, it can be presumed that much of the rental housing supply in the geographical area covered by Perth County is in the City of Stratford. In addition, for low-income households, living in Perth County or St. Marys may pose challenges for accessing everyday needs and social services due to the lack of public transportation, which may result in greater pressure on the rental housing market in Stratford.

Housing Need in Stratford, Perth County and St. Marys

Most people in Stratford, Perth County and St. Marys are able to meet their housing need through the private market, regardless of whether they own or rent their homes. However, it is clear that housing in the private market is not affordable to low-income households and that this is exacerbated by the limited supply of rental housing, while others require additional supports to maintain housing stability. Renter households are likely to face difficulty in accessing affordable housing through the rental private market if their incomes fall below $30,000 per year. Housing in the private rental market is not affordable to households receiving social assistance.

The Social Housing Portfolio in Stratford, Perth County and St. Marys

There are currently 1,251 units in the social housing portfolio for the Service Area. This total includes 663 RGI housing units (499 adult units and 164 family units) owned by the Perth and Stratford Housing Corporation, 323 RGI units operated by cooperatives and private non-profits, and 92 federally funded units for seniors.\textsuperscript{16} In addition, there are 173 rent supplements. The majority of the RGI housing units are located in Stratford.

There is currently a significant capital repairs backlog for the existing social housing units, which will need to be addressed through funding for replacement or renovation to maintain the social housing stock.

Table 11 shows the distribution and type of RGI units across the Service Area and the populations whom they serve.

\begin{table}[h]
\centering
\begin{tabular}{|l|c|c|c|c|c|}
\hline
        & RGI Public Housing & Federal Housing & RGI Private Non-Profit and Municipal Non-Profit Housing \\
        & Adult & Family & Senior & Family & Seniors \\
\hline
Stratford & 268 & 144 & 25 & & 59 \\
North Perth (Listowel) & 69 & 10 & 42 & & \\
North Perth (Atwood) & 12 & & & & \\
West Perth (Mitchell) & 55 & 10 & 25 & & \\
Perth East (Milvertor) & 30 & & & & \\
St. Marys & 65 & & & 24 & \\
\hline
Total & 499 & 164 & 92 & 165 & 59 \\
\hline
\end{tabular}
\caption{Social Housing Portfolio\textsuperscript{16}}
\end{table}

\textsuperscript{16} City of Stratford Housing Division. (2013). Summary of Perth County Housing Portfolio as of March 19 2013.
\textsuperscript{17} Of these 141 non-profit owned and operated units, 84 are classified as adult/family. This total includes the 20 units of transitional housing provided by the Emily Murphy Centre to women and their children leaving domestic violence situations.
\textsuperscript{18} City of Stratford Housing Division. (2013). Summary of Perth County Housing Portfolio as of March 19 2013.
As of April 30, 2013, there were 226 households on the centralized wait list for affordable housing according to data provided by Stratford’s Housing Division. Of these, more than half (130, 57.5%) were waiting for a one-bedroom unit.

Wait times vary considerably by unit type and location. For example, in Stratford in 2012, the average wait time for a one-bedroom unit in days was 329; for a two-bedroom, it was 364; in Milverton, the average wait for a one-bedroom apartment was 52 days. The City of Stratford had the highest wait times for all unit types except three-bedroom units (for which wait times are longest in St. Marys), indicating that housing in the city is most in demand. This likely reflects the fact that other services are concentrated in Stratford, and that Stratford has a public transit system and is more dense, and so more accessible to people who do not have personal vehicles.

It is essential to recognize that under-utilized social housing in certain areas does not reflect inefficient use of the available housing stock. For example, the short wait time in Atwood reflects the fact that it is a very small community with limited amenities, so that residents who do not have a personal vehicle find it difficult to live there. In contrast, Stratford and St. Marys are more compact and fully served by social services as well as amenities such as grocery stores, libraries, and community activities. This highlights the fact that rurality is a challenge for the provision of affordable housing that meets the needs of households.

In addition to the housing units managed through the Stratford Housing Division and the Centralized Wait List, there are some more specialized forms of housing available to populations with distinct needs. For example, the Emily Murphy Centre provides “Second Stage” housing for women and their children who are leaving domestic violence situations; this is rent-geared-to-income housing that is available for up to one year in a secure building. ShelterLink also offers transitional housing to youth through the LOFY program. The Canadian Mental Health Association provides some permanent supportive housing for individuals with a diagnosed mental health issue, and Choices for Change provides 8 units of transitional housing through its Addictions Supportive Housing (ASH) program, operated through a partnership with the CMHA. These housing types are discussed in the section on homelessness in Stratford, Perth County and St. Marys.

---

**Table 12: 6-Year Average Wait Time in Days, By Unit Type and Community**

<table>
<thead>
<tr>
<th>Unit Type</th>
<th>Stratford</th>
<th>Listowel</th>
<th>Mitchell</th>
<th>Milverton</th>
<th>St. Marys</th>
<th>Atwood</th>
<th>Average</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Bach</strong></td>
<td>139</td>
<td>32</td>
<td>78</td>
<td>68</td>
<td></td>
<td></td>
<td><strong>55</strong></td>
</tr>
<tr>
<td><strong>1br</strong></td>
<td>313</td>
<td>147</td>
<td>110</td>
<td>52</td>
<td>238</td>
<td>39</td>
<td><strong>126</strong></td>
</tr>
<tr>
<td><strong>2br</strong></td>
<td>337</td>
<td>101</td>
<td>82</td>
<td></td>
<td>336</td>
<td></td>
<td><strong>112</strong></td>
</tr>
<tr>
<td><strong>3br</strong></td>
<td>282</td>
<td>229</td>
<td></td>
<td></td>
<td>333</td>
<td></td>
<td><strong>123</strong></td>
</tr>
<tr>
<td><strong>4br</strong></td>
<td>259</td>
<td>42</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td><strong>62</strong></td>
</tr>
<tr>
<td><strong>5br</strong></td>
<td>116</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td><strong>116</strong></td>
</tr>
</tbody>
</table>

---

19 City of Stratford Social Services Department, Housing Division (2013)
20 Annual average wait times provided by the Stratford Social Services Department, Housing Division.
Projected Housing Need Forecast

A proprietary mathematical model, which draws on information from Census, CMHC, and local planning data, was employed to project the number of affordable housing units that will be required in each of the municipalities within the Service Area in the next ten years. This model has been validated through testing in other communities.

The model examines 24 variables, encompassing statistics from the Canadian Census, information on the housing and rental market from the CMHC, and local planning data. In Stratford, Perth and St. Marys, the most significant variables that impact housing need include Low Income Cut-Off data, median incomes, population distribution by age, building permit data, and average rents. There is a trend toward a reduction in new construction of residential units, and the majority of what is now being constructed is ownership housing rather than rental housing. As a result, greater demand is placed on the existing rental housing stock, particularly for two and three bedroom units. Average rents in the area are beyond the reach of income support recipients. For example, the average market rent for a bachelor apartment in fall 2012 was $520; a single person receiving social assistance through Ontario Works receives $606. In order to find housing in the private market that is affordable according to the CMHC definition, such an individual would need to find housing that would rent for $181.80 – approximately 35 percent of the average market rent.

The forecast model identifies three scenarios, based on different levels of action and investment. In addition, each scenario breaks down the forecast number of new housing units required into “new affordable housing units”, which includes Rent-G geared-to-Income (RGI) housing as well as new ownership housing, and Rent-G geared-to-Income Permanent Supportive Housing (RGI-PSH). The number of new affordable housing units is further broken down into the number of units needed that are affordable to households in different income brackets. These brackets reflect the income available to people receiving social assistance through Ontario Works or the Ontario Disability Support Program, as well as people that are employed at minimum wage and low-paying jobs.

Scenario 1 represents the number of additional units of affordable housing that will be required over the next ten years to maintain the status quo with respect to housing need – the “Catch Up” model. Population growth and demographic trends mean that more affordable housing will be necessary just to keep the depth of need in the community where it sits today. Scenario 2, the “Moving Forward” model, envisions a modest but sustained initiative to increase access to affordable housing and reduce the wait list in Stratford, Perth County and St. Marys. Scenario 3 looks at the number of new housing units necessary for a concerted effort to end homelessness and housing need in the communities. This is the “Ideal” scenario.

Municipalities have limited resources with which to expand their affordable housing stock. However, at the same time, it is essential to begin to take action to increase the supply of affordable housing beyond the level needed to maintain the status quo, in order to prevent the community from falling ever further behind. An increase in the proportion of the population that is in housing need will result in higher social costs and greater housing instability, and may limit the possibilities for economic development if there is a growing group of residents with no stable base from which to participate in the life and economy of Stratford, Perth County and St. Marys. In other words, beyond the moral case for ensuring that community members have access to stable, affordable housing, it is necessary to take some modest steps to expand access to affordable housing in order to support the community’s other economic development goals.
### Table 13: Summary of New Units Required In Each Municipality

<table>
<thead>
<tr>
<th>Community</th>
<th>Existing Social Housing Portfolio</th>
<th>Number of NEW units (RGI and RGI PSH)</th>
<th>Scenario 1: “Catch Up”</th>
<th>Scenario 2: “Moving Forward”</th>
<th>Scenario 3: “Ideal”</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Stratford</td>
<td>726</td>
<td>103</td>
<td>124</td>
<td></td>
<td>187</td>
</tr>
<tr>
<td>St. Marys</td>
<td>99</td>
<td>13</td>
<td>15</td>
<td></td>
<td>22</td>
</tr>
<tr>
<td>North Perth</td>
<td>133</td>
<td>42</td>
<td>51</td>
<td></td>
<td>77</td>
</tr>
<tr>
<td>Perth East</td>
<td>30</td>
<td>40</td>
<td>48</td>
<td></td>
<td>73</td>
</tr>
<tr>
<td>Perth South</td>
<td></td>
<td>13</td>
<td>16</td>
<td></td>
<td>24</td>
</tr>
<tr>
<td>West Perth</td>
<td>90</td>
<td>30</td>
<td>36</td>
<td></td>
<td>54</td>
</tr>
<tr>
<td>Rent Supplements</td>
<td>173</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td>1,251</td>
<td>240</td>
<td>288</td>
<td></td>
<td>437</td>
</tr>
</tbody>
</table>

21 The housing forecast numbers are rounded to the nearest whole number. Totals across columns may not add up precisely to the totals for each municipality or for the Service Area as a whole as a result.

22 These numbers include RGI housing that is owned and administered by the City of Stratford, RGI units in co-operatives and non-profits and federally funded seniors’ housing.

### Table 14: Scenario 1: The “Catch Up” Model

<table>
<thead>
<tr>
<th>Community</th>
<th>Population</th>
<th>New Affordable Dwellings</th>
<th>New RGI PSH</th>
<th>Total New Affordable &amp; RGI PSH</th>
<th>Units by Monthly Income of Tenant</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>&lt;$642</td>
</tr>
<tr>
<td>Stratford</td>
<td>30,885</td>
<td>80</td>
<td>23</td>
<td>103</td>
<td>35</td>
</tr>
<tr>
<td>St. Marys</td>
<td>6,655</td>
<td>10</td>
<td>3</td>
<td>13</td>
<td>3</td>
</tr>
<tr>
<td>North Perth</td>
<td>12,635</td>
<td>33</td>
<td>9</td>
<td>42</td>
<td>5</td>
</tr>
<tr>
<td>Perth East</td>
<td>12,030</td>
<td>31</td>
<td>9</td>
<td>40</td>
<td>15</td>
</tr>
<tr>
<td>Perth South</td>
<td>3995</td>
<td>10</td>
<td>3</td>
<td>13</td>
<td>4</td>
</tr>
<tr>
<td>West Perth</td>
<td>8,915</td>
<td>23</td>
<td>7</td>
<td>30</td>
<td>7</td>
</tr>
<tr>
<td>Total</td>
<td>72,115</td>
<td>187</td>
<td>53</td>
<td>240</td>
<td>69</td>
</tr>
</tbody>
</table>
### Table 15: Scenario 2: The “Moving Forward” Model

<table>
<thead>
<tr>
<th>Community</th>
<th>Population</th>
<th>New Affordable Dwellings</th>
<th>New RGI PSH</th>
<th>Total New Affordable &amp; RGI PSH</th>
<th>Units by Monthly Income of Tenant</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>&lt;$642</td>
</tr>
<tr>
<td>Stratford</td>
<td>30,885</td>
<td>98</td>
<td>26</td>
<td>124</td>
<td>43</td>
</tr>
<tr>
<td>St. Marys</td>
<td>6,655</td>
<td>12</td>
<td>3</td>
<td>15</td>
<td>4</td>
</tr>
<tr>
<td>North Perth</td>
<td>12,635</td>
<td>40</td>
<td>11</td>
<td>51</td>
<td>6</td>
</tr>
<tr>
<td>Perth East</td>
<td>12,030</td>
<td>38</td>
<td>10</td>
<td>48</td>
<td>18</td>
</tr>
<tr>
<td>Perth South</td>
<td>3995</td>
<td>13</td>
<td>3</td>
<td>16</td>
<td>4</td>
</tr>
<tr>
<td>West Perth</td>
<td>8,915</td>
<td>28</td>
<td>8</td>
<td>36</td>
<td>9</td>
</tr>
<tr>
<td>Total</td>
<td>72,115</td>
<td>228</td>
<td>61</td>
<td>288</td>
<td>84</td>
</tr>
</tbody>
</table>

### Table 16: Scenario 3: The “Ideal” Model

<table>
<thead>
<tr>
<th>Community</th>
<th>Population</th>
<th>New Affordable Dwellings</th>
<th>New RGI PSH</th>
<th>Total New Affordable &amp; RGI PSH</th>
<th>Units by Monthly Income of Tenant</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>&lt;$642</td>
</tr>
<tr>
<td>Stratford</td>
<td>30,885</td>
<td>152</td>
<td>36</td>
<td>187</td>
<td>65</td>
</tr>
<tr>
<td>St. Marys</td>
<td>6,655</td>
<td>18</td>
<td>4</td>
<td>22</td>
<td>6</td>
</tr>
<tr>
<td>North Perth</td>
<td>12,635</td>
<td>62</td>
<td>15</td>
<td>77</td>
<td>10</td>
</tr>
<tr>
<td>Perth East</td>
<td>12,030</td>
<td>59</td>
<td>14</td>
<td>73</td>
<td>24</td>
</tr>
<tr>
<td>Perth South</td>
<td>3995</td>
<td>20</td>
<td>5</td>
<td>24</td>
<td>7</td>
</tr>
<tr>
<td>West Perth</td>
<td>8,915</td>
<td>44</td>
<td>10</td>
<td>54</td>
<td>16</td>
</tr>
<tr>
<td>Total</td>
<td>72,115</td>
<td>354</td>
<td>83</td>
<td>437</td>
<td>128</td>
</tr>
</tbody>
</table>
Meeting the Demand for Affordable Housing

Affordable housing can be created in a number of ways and there is a role for many different sectors.

The Service Manager plays a leading role in determining local housing needs, establishing a vision for housing, and identifying local priorities, in order to create a plan for action and contribute to, coordinate and administer housing funding. Other municipalities play a role in land-use planning, guided by the needs identified through the local housing and homelessness plan.

Construction or acquisition of housing by the Service Manager and by non-profit housing providers is an important component of meeting the demand for additional affordable housing. It creates housing that will be affordable over the long-term to people with the very lowest incomes who cannot have their needs met through the private rental market, and so is more sustainable. Ideally, 50 to 65 percent of the recommended 228 new affordable housing units should be created through new construction or acquisition. However, a portion of the recommended number of new affordable housing units can also be created through other means.

For example, rent supplements, already used in Stratford, Perth County and St. Marys, can make existing market-rate rental housing affordable to people with very low incomes, and is less costly to the Service Manager than constructing new affordable housing as there are no capital costs involved. Rent supplements also reflect frequently heard comments from stakeholders that it would be preferable to live in independent housing and for residents receiving assistance to have choice in where they live.

In the last 10 years, the Housing Allowance Program has been used to provide a rent supplement to low-income tenants living in modest rental apartments that do not exceed the Average Market Rent for the area.23 Landlords enter into an agreement with the Service Manager to make a payment on behalf of the tenant that supplements the tenant’s rental payments; the Housing Allowance can be provided to households for up to 10 years.24 The Housing Allowance program in Ontario was funded for 2008 to 2013 under the Canada-Ontario Affordable Housing Program, and funding has been renewed for another 5 years.25

In addition, communities can promote the creation of affordable housing alongside new development, through the use of planning policies that establish minimum density targets and affordable housing targets. While not all forms of housing constructed in this way will be RGI, this is a strategy that can encourage the private construction of lower-cost housing that can reduce the demand for RGI housing by moderate-income households. Policies that facilitate second units and garden suites can enable individual property owners to create rental housing that is typically more affordable and that also provides extra income to the homeowner.

Development charges provide an opportunity for municipalities to provide funding for affordable housing. On the one hand, development charges can be collected that are dedicated to the provision of affordable housing. This is not currently done in the Service Area; in Perth County, only North Perth collects development charges, and they are used specifically for wastewater services, water services and stormwater management in the Listowel urban area.26 In Stratford and St. Marys, development charges are used for a number of additional municipal services but explicitly do not cover social housing or social services. However, in St. Marys, the Development Charges By-law (2009) exempts non-profit affordable rental housing provided by the County of Perth or the federal government from payment of development charges.

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23 Ministry of Municipal Affairs and Housing. (2011) IAH Program Guidelines
24 According to the IAH Program Guidelines, Housing Allowance funding may be delivered for up to 10 years, but no later than March 31, 2023.
25 Ministry of Municipal Affairs and Housing, Canada-Ontario Affordable Housing Program- Housing Allowance/Rent Supplement Program Guidelines
26 http://www.perthcounty.ca/Development_Charges
The Canada-Ontario Affordable Housing Program and Investment in Affordable Housing

In Ontario, funding for affordable housing development is available through joint federal and provincial programs.

The Investment in Affordable Housing Program provides funding for a number of different components. As the Consolidated Municipal Service Manager for the geographic area covered by Perth County, the City of Stratford was allocated just over $1.9 million dollars for the years 2012-2014 under the Investment in Affordable Housing program. These funds have been allocated to Affordable Housing, Home Ownership, Rent Supplement and Housing Allowance Subsidy.

The Affordable Homeownership component of the Canada-Ontario Affordable Housing Program, launched in 2005, aims to help low and moderate income households transition from renting to homeownership through a subsidized down payment. The program was extended in 2009 for new construction. It is a recommendation of this report that homeownership options be targeted toward households earning less than $30,000.00 per year.
Homelessness in Stratford, Perth County and St. Marys

Although there are currently some limitations in the available information about homelessness in Stratford, Perth County and St. Marys, there is enough data to estimate the number of people who experience homelessness each month.

The Stratford Social Services Department provided information on the number of people placed in emergency accommodations for the past 5 years. In addition, the women’s shelter, Optimism Place, and ShelterLink, which serves as an emergency shelter and an emergency hostel program for youth aged 16 to 24, also provided data on the number of clients served in 2012. It is possible that some individuals accessed emergency accommodations through more than one source, so there may be duplication in these numbers; conversely, some individuals may become homeless without ever accessing such supports.

Figure 2: Number of Individuals Accessing Emergency Accommodations through the City of Stratford, 2008-2012

Figure 2 illustrates monthly shelter usage from 2008-2012. This figure reflects only the data from the Stratford Social Services Department as not all shelter providers had data for the whole period. It therefore does not illustrate the total known shelter usage over time, but does show how demand for emergency shelter fluctuates over time.

An average of 41.4 individuals accessed emergency shelter through the City of Stratford each month. Adding the number of clients accessing emergency shelter assistance and clients from Optimism Place, which operates 13 beds at 86% average capacity, results in a total of approximately 52 homeless persons who are staying in emergency accommodations in the Service Area each month. Recent evidence suggests that across Canada, 2,880 individuals are believed to be homeless and unsheltered each night. Applying these numbers to Stratford, Perth County and St. Marys suggests that at least 6 individuals are likely to be homeless and unsheltered (including sleeping in a vehicle) across the three communities each month.

27 Stratford Social Services Department.

28 This estimated range was obtained by calculating the percentage of the estimated 2880 unsheltered homeless persons across Canada that would reflect the population of Stratford, Perth County and St. Marys relative to the population of Canada.
The estimated number of sheltered and unsheltered homeless persons in Stratford, Perth County and St. Marys does not include an estimate of hidden homelessness. Evidence from Metro Vancouver suggests that as many as 3.5 individuals are ‘hidden homeless’ for every one person who is homeless, but the results from such an urban community may not be generalizable to all Canadian municipalities.29 The Canadian Homelessness Research Network suggests a conservative estimate of hidden homelessness would be 3 hidden homeless individuals for every one person who is sheltered or unsheltered.30 Based on this estimate, there are an estimated 174 individuals who are hidden homeless in the Service Area at any given time.31

It is important to note that these numbers may underestimate the number of people who are homeless in Stratford, Perth County and St. Marys.

The Community Needs Assessment survey, which was designed to gather information from residents who had experienced housing affordability challenges in Stratford, Perth County and St. Marys, was distributed through Ontario Works, at community meals, and via the Stratford website.

- Of the 92 participants, 17 identified themselves as currently homeless (18.5 percent), and reported that they had been without permanent housing for periods ranging from about a month and a half to several years.
- Of these participants, 5 were couch-surfing, 4 were staying in an emergency shelter, 1 was staying in a motel and 1 was sleeping outdoors.
- Nearly one half of the participants (N=42, 47.2 percent) reported that they had been homeless in the past.

At the same time there has been a continuing downward shift in provincial funding since 2010. Although the Community Homelessness Prevention Initiative allows Service Managers greater flexibility to allocate funds in response to local needs, less money is being allocated to the provision of services. In addition, it will be important to continue to gather information about the population that is experiencing homelessness in Stratford, Perth County and St. Marys, including demographic characteristics and the specific issues that trigger homelessness, in order to use that flexibility for the greatest effect.

“Homelessness is below the surface.” (Community focus group, June 12, 2013)

Trends in Homelessness in Stratford, Perth County and St. Marys

The available data suggest that there is an increase in the number of people experiencing homelessness in Stratford, Perth County and St. Marys.

Figure 3: Average Days in Emergency Housing Per Client22

<table>
<thead>
<tr>
<th>Year</th>
<th>Average Days</th>
</tr>
</thead>
<tbody>
<tr>
<td>2007</td>
<td>5.16</td>
</tr>
<tr>
<td>2008</td>
<td>4.92</td>
</tr>
<tr>
<td>2009</td>
<td>4.21</td>
</tr>
<tr>
<td>2010</td>
<td>3.91</td>
</tr>
<tr>
<td>2011</td>
<td>4.80</td>
</tr>
<tr>
<td>2012</td>
<td>3.58</td>
</tr>
</tbody>
</table>

50% of survey respondents indicated that more affordable housing options (including rent supplements and property tax decreases) is the one thing that would help them the most in being stably housed.

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30 Ibid.
31 This estimate was obtained by taking the average number of sheltered homeless individuals (52), the estimated number of unsheltered individuals (6) and multiplying by 3.
32 Stratford Social Services Department
Causes of Homelessness in Stratford, Perth County and St. Marys

Homelessness is usually the outcome of cumulative impact of three distinct variables: structural factors, individual factors and system failures.\textsuperscript{34}

\textbf{Structural Factors}

Structural factors are the broad conditions that affect individuals’ ability to maintain housing. An inadequate supply of safe, accessible and affordable housing options and fewer full-time, well-paying jobs were identified as significant factors through the Community Needs Assessment survey and through engagement with community members. Over 65% of the Community Needs Assessment participants reported that they are currently unemployed; nearly 70 percent of those who are employed are either part-time or informal. This suggests the lack of full-time employment for vulnerable and at risk populations is a major concern in Stratford, Perth County and St. Marys.

75\% of service providers indicated that it is either very difficult or somewhat difficult for clients to access affordable housing units.

The arts, culture and tourism industry, which results in additional demand for housing in Stratford during the spring and summer, can drive the cost of housing up because there is greater competition for rental units and because landlords may be able to charge higher rents to visiting performers and tourists.

\textit{Unwillingness to rent to certain populations was also identified as an issue.} During the community consultations, service providers, seniors and youth participants themselves described youth as particularly vulnerable to this. Tenants with developmental disabilities or compromised mental wellness may also experience difficulty in finding housing, as do Ontario Works recipients.

While housing affordability is identified as an important issue, employment and income is also identified to be a major structural factor.
System Failures

Systems failures occur when the system of social supports do not respond to what people need, lack capacity to meet the level of demand, or contribute to homelessness. Key issues include coordinating services where an individual or family needs assistance from multiple agencies and ensuring that people are referred appropriately.

Individual Factors

Personal circumstances, including traumatic experiences, personal crisis, compromised mental health and substance use can place individuals and families at greater risk of becoming homeless. In addition, people who become homeless may be forced to enter unsafe or unstable situations in order to obtain shelter. During the community consultations, service providers and community members reported that women might enter sexually exploitative or abusive situations. Younger people are more likely to enter into shared housing arrangements that can result in a return to homelessness if there are conflicts with roommates.

Who is homeless and at risk of homelessness?

The community consultations identified six groups within the Service Area who are perceived to be at greater risk of homelessness. As the communities move forward with the 10 Year Plan, additional opportunities to refine the understanding of these vulnerable groups and target resources to meet their needs will arise.

Over 40% of respondents to the community-based survey described the availability of services as either “Poor” or “Very Poor”

Over half of service provider respondents either “Somewhat disagreed” or “Strongly disagreed” that services designed to meet emergency needs, such as shelter, currently meet the demand.

More than 60% of respondents to the Service Provider survey indicated that it is either “very unlikely” or “somewhat unlikely” for a person experiencing homelessness for the first time to know where to access services.

It is important to note that currently, the population of urban Aboriginals in the Service Area is very small, representing about 0.9 percent of the total population. Although this group is significantly more likely to be in low income when compared to the general population according to the 2011 National Household Survey results, there is currently no indication that specialized services are required. Similarly, there does not appear to be a current demand for specialized housing and homelessness supports for newcomers to Canada. However, it will be important for the Service Manager to monitor the needs of both groups over the next ten years, and regularly re-assess the demand for programs or services that target those needs.
Youth

Consultations with local stakeholders identified the combination of low income, negative stereotypes about youth tenants, and lack of knowledge about how to obtain housing as factors that impact the ability of youth to secure housing.

Studies of street-involved and homeless youth consistently identify childhood physical and sexual abuse as a major factor in homelessness among young adults. Youth focus group participants in Stratford identified unstable and unsafe family situations and abusive relationships as a precursor to homelessness.

The Working Poor and Social Assistance Recipients

People with very low incomes, including both those who work and those who receive assistance from Ontario Works, are at greater risk of homelessness if they do not already live in subsidized housing.

This group faces a number of challenges:

- Income from social assistance or minimum wage jobs is too low to afford private market housing in Stratford, Perth County or St. Marys
- Fluctuating income from seasonal or part-time work

Over the last five years, there has been a 24.7 percent increase in the number of social assistance cases in the Service Area, from 486.2 cases in 2007 to 645.8 in 2012. In 2010, the Ontario Works caseloads peaked at monthly average of 704.3 cases in the three communities. Since that time, the caseloads have decreased by 24.7 percent.

Figure 5: Ontario Works Caseloads, 2007-2012

“There is a major gap in services for Youth between the ages of 16 and 18, they are particularly vulnerable.”
(Service provider, Listowel)

“I slept in a park for one week before I connected with ShelterLink”

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36 Stratford Social Services Department
average annual number of clients in St. Marys and County of Perth has decreased by 35.8 percent in St. Marys and by 27.4 percent in Perth County, while the caseloads in Stratford remained stable. This suggests that although there has been some recovery of the local economy, low-income households from Perth County and St. Marys may be re-locating to Stratford to access services or seek employment.

The number of clients on Ontario Works is relevant as they make up a high portion of those who are at-risk of homelessness or who may be hidden homeless. Individuals and families on social assistance who are unable to access social housing are at higher risk, as they must spend the majority of their income in order to rent in the private market.

Single people are particularly vulnerable because they must rely on a single income to secure all of their needs and thus have to spend more on costs such as housing. Responses from the Community Needs Survey support the idea that individuals in the Service Area who are paying market rent are more susceptible to experiencing homelessness. 54.1% of respondents renting in private market have previously experienced homelessness compared to 37.5% of those living in social housing.

Many individuals on OW and ODSP, as well as those who are underemployed and do not have a stable source of income, rely on additional assistance from food banks and community meal programs.

### Table 17: Accommodation Support Wait List and Access Numbers

<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Wait list</td>
<td>Access</td>
<td>Wait list</td>
</tr>
<tr>
<td>Elgin County</td>
<td>80 [13.4%]</td>
<td>7</td>
<td>77 [13.2%]</td>
</tr>
<tr>
<td>Huron County</td>
<td>82 [13.7%]</td>
<td>9</td>
<td>81 [13.9%]</td>
</tr>
<tr>
<td>London-Middlesex</td>
<td>297 [49.7%]</td>
<td>14</td>
<td>298 [51.0%]</td>
</tr>
<tr>
<td>Oxford County</td>
<td>78 [13%]</td>
<td>8</td>
<td>75 [12.8%]</td>
</tr>
<tr>
<td>Perth County</td>
<td>61 [10.2%]</td>
<td>6</td>
<td>53 [9.1%]</td>
</tr>
</tbody>
</table>

37 Community Services Coordination Network 2011-2008

### People with Physical or Developmental Disabilities

Service providers who work with people with physical and developmental disabilities reported that there are some challenges in locating appropriate housing for their clients. Allowing people with disabilities to be poor and homeless leads to increased costs to individuals as well as to the health care and the emergency housing response systems.38

Barriers to housing include:

- Homeless people often do not possess identification and financial documents required to apply to ODSP;
- Homeless people may have difficulty filling out ODSP medical forms;
- Homeless people were often unable to return their ODSP forms within 90 days;
- Applicants experienced extensive delays and barriers to receiving benefits;
- Homeless people may have difficulty navigating the application and approvals processes on their own;
- 93% of those homeless persons assisted by project staff eventually received benefits;
- 100% of those who accessed ODSP acquired housing;
- 66% of participants who did not have a family doctor improved their access to health care providers.

Data from Developmental Services Ontario (DSO)-South West Region show that very few people on the wait list are able to access accommodation supports each year. While not all of these individuals will require the same type or degree of housing support, these data support the perception that some individuals with physical or developmental disabilities may be at risk of homelessness because they do not have access to proper supports.

The need for more supports was raised by a number of service providers during the focus groups.

In addition, 211 housing call data show that in Perth County, 50 percent of calls regarding rent arrears were from persons receiving ODSP, which suggests that some of these individuals may be in precarious housing situations.

However, of the Community Needs Assessment survey participants who identified ODSP as an income source, none were currently homeless. Two out of 12 respondents identified that they had previously experienced homelessness in the past; however, research from other jurisdictions suggests that homeless individuals who access ODSP also had a 100 percent success rate in access housing.39

In the Service Area, 83 percent of the survey respondents who receive ODSP currently live in social housing, and the remainder lived with roommates paying market rent.

**Individuals with Compromised Mental Health**

Approximately two thirds of individuals who are homeless have compromised mental health.50 Homelessness is also known to negatively impact people’s ability to cope with problems and pre-existing conditions, exacerbating crisis situations.

23 percent of the Community Needs Assessment survey participants who were homeless when they completed the survey reported that they were accessing mental health supports. For all participants, after food related services (food banks and meal programs), mental health services were the most frequently used form of support.

Mental health was discussed as an important issue that impacts housing stability and risk of homelessness in all five meetings with service providers and in one focus group with community members.

The community consultations also raised the issue that there are not adequate supports in place for people who have compromised mental health in the Service Area; while supports are available through organizations such as the CMHA, many key services are operating at capacity. These individuals’ vulnerability can also be exacerbated if their needs are not well understood by neighbours, service providers and private market landlords.

The waiting list for social housing in Stratford is too long. I will most likely continue to live in my car until I can afford to rent. (Community Consultation Participant)

**Women**

On average, 32% of homeless persons are female.41 While women represent a smaller percentage of individuals experiencing homelessness than men in the Service Area – which is consistent with other jurisdictions – they have unique needs and may be more vulnerable to violence. Single women and women with children are more likely to experience hidden homelessness, living in overcrowded conditions or spending over 50% to 100% of their income on shelter.42

Community consultation participants reported that single women and single women with children sometimes struggle to find affordable housing. Women and girls who are unstably housed may return to abusive situations, enter into relationships

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specifically to obtain a place to stay, or exchange sex for money or shelter. Several service providers reported that they have clients in similar situations.

However, the consultations and agency data provided do not indicate that there is a need for additional housing resources specifically for victims of domestic violence in the Service Area. Currently, the provincial Special Priority Policy appears to be working to enable people leaving domestic violence to access RGI housing, although expanding the overall supply of affordable housing will improve access further. The Service Manager will monitor this population, through engagement with Optimism Place and the Emily Murphy Centre, to ensure that the needs of domestic violence survivors continue to be met.

**Single Men**

Currently when men experience homelessness they are accommodated temporarily in motels. They may also be provided with transportation to other municipalities such as London and Kitchener, where there are emergency shelters that are accessible to men.

Of the Community Needs Assessment Survey participants, approximately two thirds (66.6 percent) of the male respondents reported that they have experienced homelessness in the past, compared to just under one third (32.2 percent) of the female respondents. Most male respondents (36.8%) who previously experienced homelessness were between the ages of 45 and 64. The second largest demographic (31.5 percent) was made of respondents between the ages 20 and 44; this is consistent with national homelessness data.

Males continue to be the dominant shelter users in Canada. 47.5% of all the homeless population in Canada is made up of men between the ages of 25 and 55.43 The lack of a men’s shelter in Perth County was identified as a major challenge to accessing emergency housing services and supports in all of the community consultation meetings, including the two focus groups with youth.

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43 ‘Hidden homelessness’ describes ways of coping with the lack of permanent, stable housing such as ‘couch-surfing’ (staying temporarily with friends or family), living in vehicles, and staying in motels, that are less visible to others.
The Current Response to Homelessness

The current system of homelessness services in Stratford, Perth County and St. Marys includes emergency accommodation and prevention programs operated by the Service Manager, as well as programs offered through community-based agencies such as ShelterLink, Optimism Place, and the CMHA.

Homelessness services and prevention programs that are provided by the Service Manager are partially funded through the provincial Community Homelessness Prevention Initiative (CHPI), a recently created funding envelope that combines several former programs. CHPI permits Service Managers to design programs and allocate resources based on local needs, within some guidelines. The main priorities of the CHPI program are:

- Integrating housing services – matching up housing with human services and supports to optimize positive results for people in need;
- Preventing homelessness;
- Providing emergency shelter when needed;
- Supporting rapid re-housing options for homeless individuals and families;
- Maintaining accessible housing options.

Homelessness Prevention

Homelessness prevention programs include providing assistance with rent arrears and rent deposits to enable individuals and families to remain in their homes or move to accommodations that are more affordable and/or appropriate; and emergency assistance with utilities. However, empirical research has shown that homelessness, prevention assistance such as rent deposits or payment of rent and utility arrears often goes to individuals and families who would be able to resolve their housing crisis on their own.

Current best practices suggest that prevention efforts should be targeted toward individuals and families who are at greatest risk of homelessness, which requires criteria to assess the degree of risk. Those criteria may include factors such as low income, rent arrears, or an eviction notice, but those criteria alone are not sufficient to identify households that will very likely become homeless if they do not receive homelessness prevention services.

Data on the characteristics of local shelter users is one of the most accurate ways to develop more strategically targeted eligibility criteria for prevention assistance. This presents a challenge to communities like Stratford, Perth County and St. Marys, where there is no permanent emergency shelter, apart from the women’s shelter, and aggregated data on the demographic characteristics and socioeconomic situations of people who experience homelessness are presently limited. As an alternative, the following indicators are recommended:

- Households with no income;
- History of frequent moves because of adverse economic circumstances;
- Experiencing unstable housing situation;
- Currently experiencing a crisis situation;
- Household with doubled-up tenants;
- Discharges from institutions (e.g., prisons, inpatient psychiatric facilities);
- Households in overcrowded housing situations;
- Households that include child(ren) under the age of two;
- Head of the household is under the age of 24;
- Previous experience of homelessness.

Households should also be prioritized according to the number of risk factors that are present.

As the community moves forward and works toward refining the targeting of homelessness prevention assistance, it is necessary for agencies to follow up with clients to evaluate the outcomes of the

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46 NAEH. Prevention Targeting 101.
interventions. These measures should include evaluation of success in reaching people who would have become homeless without assistance as well as the effectiveness of that assistance in preventing homelessness. A strategy for follow up and evaluation will include performance measurement standards.

Emergency Shelter

There is no permanent emergency shelter that is accessible to all in the Service Area, although there are resources for women and their children leaving abusive situations and for youth. Individuals and families who become homeless can also get short-term help through the City of Stratford Social Services Department, but there is a sub-population of households for whom this is not enough to enable them to end their homelessness.

Optimism Place

Optimism Place is mandated to provide emergency shelter to women and their children fleeing domestic violence. ‘Domestic violence’ is broadly defined to include psychological and emotional violence as well as physical violence. However women who are not leaving an abusive situation typically cannot access shelter here, nor can families or single men.

During the 2011-2012 fiscal year, 79 individual women and 42 children were sheltered in the 13-bed facility. Optimism place provided a total of 4,082 “resident days” during the 2011-2012 fiscal year, and on average, individuals stayed at the shelter for 33.7 days. The overall occupancy averaged 86%, but the shelter was operating at 100% capacity for 302 days in the 2012 calendar year, and was over capacity on 12 days.

ShelterLink

ShelterLink offers emergency shelter and a transitional housing program called Living Options For Youth (LOFY), as well as a prevention outreach program. Through LOFY, youth pay approximately $400 per month in rent and have access to food, shelter, advocacy, counseling, and assistance in accessing other resources. In the 2012-2013 fiscal year, 224 youth aged 16 to 24 were assisted through LOFY.

ShelterLink also provided 307 adults over the age of 24 and 179 youth with emergency shelter assistance during the same period. It is not clear how many youth accessed both emergency shelter and the LOFY program; similarly, some of the adults who received assistance may also have accessed supports through the City of Stratford or another agency.

City of Stratford Social Services Department

There is no emergency shelter for individuals and families who become homeless in the Service Area who do not fit the mandate of Optimism Place or ShelterLink. The City of Stratford will pay to accommodate these households in a motel for up to 10 days. During this time, these households can engage with Ontario Works and other agencies for help in securing permanent housing, but not all households will be able to find appropriate, affordable housing within that time, and some require deeper assistance and ongoing support to maintain housing.

Data on the number of people accessing emergency shelter provided by the City of Stratford suggest that there has been an increase in the number of people who become homeless in Stratford, Perth County and St. Marys over the past 5 years, although there have been fluctuations.

Table 18: Emergency Motel Stays Paid for by the City of Stratford, 2007-2012

<table>
<thead>
<tr>
<th>Year</th>
<th>Number of Clients</th>
<th>Days of Shelter Provided</th>
<th>Average Days in Motel per Person</th>
</tr>
</thead>
<tbody>
<tr>
<td>2007</td>
<td>424</td>
<td>2,471</td>
<td>5.8</td>
</tr>
<tr>
<td>2008</td>
<td>465</td>
<td>2,286</td>
<td>4.9</td>
</tr>
<tr>
<td>2009</td>
<td>422</td>
<td>1,512</td>
<td>3.6</td>
</tr>
<tr>
<td>2010</td>
<td>437</td>
<td>1,840</td>
<td>4.2</td>
</tr>
<tr>
<td>2011</td>
<td>404</td>
<td>1,581</td>
<td>3.9</td>
</tr>
<tr>
<td>2012</td>
<td>497</td>
<td>2,645</td>
<td>5.3</td>
</tr>
</tbody>
</table>

OrgCode Consulting Inc.
In 2012, the City of Stratford provided shelter to 497 individuals (including those who accessed emergency shelter through ShelterLink).

Over the past 6 years, individuals who received emergency accommodation in motels have stayed for an average of 4.7 days, which is well within the 10-day maximum. However, each year between 10 and 20 percent of the clients who access emergency accommodations through the Service Manager remain in a motel until the end of the 10-day period. The outcome for these clients is unknown, but it can be assumed that at least some of them will remain in unstable living situations (e.g., couch-surfing with friends, relatives or others) or will become unsheltered (e.g., sleeping in a vehicle or outdoors). During the community consultations, several individuals who had been in this situation described their experiences of struggling to find shelter and permanent housing after the period of assistance ran out. In addition, some of the clients who find alternative accommodations before reaching the 10-day maximum may not have found stable housing (e.g., by opting to couch-surf with a friend). In other words, they may have left the motels but remain homeless.

**Transitional Housing**

There are several transitional housing programs in Stratford, Perth County and St. Marys that offer accommodations and supports to individuals and families for periods that range between 3 months to a year or more. Typically, the housing is provided in units that are owned or rented by the agency that delivers the program, and participants must move into new accommodations when they complete the program.

**Emily Murphy Centre: Second Stage Housing**

The Emily Murphy Centre provides transitional housing to women who have been victims of domestic violence and their children. The centre offers 1, 2, 3 and 4 bedroom apartments in a secure 20-unit apartment complex. The second stage housing provides an affordable housing option where women and their children can access services in a safe environment for up to one year.

**ShelterLink: Living Options for Youth**

ShelterLink provides transitional housing to youth between the ages of 16 and 24 is for up to one year through the Living Options for Youth (LOFY) program. Youth in this program receive housing at a cost of $400 per month and have access to counseling and supports.

**Canadian Mental Health Association**

The Canadian Mental Health Association (CMHA) branch for Huron-Perth provides both long-term supportive housing and 5 transitional housing units that are used to facilitate discharges from hospital and assess the person’s skills to maintain permanent housing. The transitional housing and permanent supportive housing units operated by the CMHA are available to CMHA clients who have a diagnosed mental health issue and generally operate at capacity.

**Choices for Change: Addictions Supportive Housing**

The Addictions Supportive Housing (ASH) program operated by Choices for Change offers 8 units of temporary housing with supports to people with addictions who have a history of multiple engagements with treatment and who are homeless or at risk of being homeless, and who are willing to identify harm reduction goals or abstinence goals. The program is offered through a partnership with the CMHA and serves residents of Huron and Perth Counties. This is a relatively new program and the first group of tenants is now approaching the end of the one-year transitional housing program.

**A New Understanding of the Impact Transitional Housing Vs. Transitional Support**

Transitional housing has traditionally been viewed as a necessary stage in the process of moving from homelessness to stable housing for people who have been homeless for an extended period and/or who have complex needs such as a co-occurring addiction and mental health issue. However, there is a growing body of evidence that shows that it is
neither necessary nor as effective as placing people directly in permanent housing and providing supports, which may be on a long-term or temporary basis.\textsuperscript{50}

This is a key element of the “Housing First” approach to homelessness services.

“Housing First” is increasingly recognized as both a more effective and typically less costly approach to chronic homelessness. In Canada, a long-term comparative research project spanning five cities has shown that when chronically homeless individuals are provided with immediate access to permanent housing and supports to help achieve and maintain housing stability, more than 80 percent remain in their first or second unit, compared to only 30 percent of the “treatment as usual” group. The approach also saves governments more than $9,000 per year per person through reductions in each individual’s use of shelter, health and justice services.\textsuperscript{51} While it is more expensive to provide a housing supplement and supports than to provide only emergency shelter, there are many more indirect costs to governments and to communities that are associated with homelessness.

The Cost of Homelessness

Homelessness has many negative impacts on individuals, families, and communities.

Studies on youth homelessness indicate that each disconnected youth presents an immediate taxpayer burden of $13,900 annually (taxpayer burden includes all services that taxpayers pay for) and an immediate social burden of $37,450 annually (social burden is all other relevant costs like higher health care costs, marginal excess tax burden, lost wages, etc.) combining for more than $51,000 per year.\textsuperscript{52}

Compared to the general public, the rates of emergency department encounters and hospitalizations are much more frequent for both individuals and families experiencing homelessness, although homeless single men and women are more likely to use these services than homeless families.\textsuperscript{53}

However, the costs of homelessness are not distributed equally. There is a significant amount of research that suggests that although chronically homeless individuals with complex needs represent a fraction of the overall population of people who are homeless, they are much more likely to access emergency services, including emergency medical care as well as shelter, and so impose a greater cost burden. This group is also more likely to interact with the police.

‘Standard’ responses to homelessness, which include long-term emergency shelter and hostel stays, transitional housing, and incarceration or hospitalization, are much more costly than providing community-based supports and access to permanent housing.

- Institutionalized responses to homelessness are much higher than community/residential based options – estimated at anywhere from $200-$600/day.

- Emergency housing services are deemed more expensive than community based options. Daily shelter costs are estimated at $25 for dormitory


\textsuperscript{51} Ibid.


accommodation, up to $110 including high degree of support services.

- Research indicates that transitional and supportive housing tend to vary, a rough estimate of $60/day was tabulated.\textsuperscript{54}

The 2007 \textit{Blueprint to End Homelessness} produced by Wellesley Institute, estimated monthly costs per person reflecting various responses to homelessness:

- Shelter = $1,932
- Correctional institution = $4,333
- Hospital = $10,900

The average cost per day to place a homeless individual in a motel in the Service Area is $79.25. Given that the City will cover a maximum stay of 10 days, the maximum total direct cost per person to provide emergency shelter is approximately $792.50. However, households in this situation who do not secure housing at the end of this period will continue to access other services, and some may interact with the police; some of these costs are borne by the province rather than by the municipalities of Stratford, Perth County and St. Marys, but regardless of which order of government pays, there is a direct financial impact on the local community to manage homelessness in this way rather than seeking to end it with housing and supports to help people maintain housing.

These costs greatly exceed the costs associated with housing allowances available through the Social Services Department. The monthly shelter allowance for single individuals on OW and ODSP are $376 and $479 respectively. It can be easily recognized that diversion and housing first principles allow for service delivery that is both fiscally responsible and provides client-centred supports and service to persons accessing housing.

\textbf{Where The Community Wants to Be in 2024}

By 2024, residents in Stratford, Perth County and St. Marys will:

- Have greater access to housing options that are affordable to households with the lowest levels of income and that are safe and appropriate for their needs;
- Be able to access a range of housing-related support services through a streamlined, coordinated system that is centred on assisting each household to identify their needs and connect with the service or services that can help them most effectively;
- Have access to information and assistance to secure permanent housing that is affordable if they need it;
- Be able to access professional supports that are consistent with best practices in assisting homeless individuals and households;
- Service providers will be engaged with broader networks at a local and provincial level to remain current with successful approaches in use in other jurisdictions.

Bringing it All Together: Objectives, Targets and Strategies

This is a long-term Plan to address two closely linked issues: housing and homelessness. Through the community consultation meetings designed to identify issues and prioritize solutions, a number of objectives have been established for the community. In addition, the housing forecast model has been used to generate the number of new rent-geared-to-income housing units and Permanent Supportive Housing units that will be required over the next 10 years to begin to address the need for affordable housing in the community.

These objectives, targets and strategies reflect both the available local data on housing and homelessness and the issues and priorities that emerged through engagement with residents and service providers.

The remainder of the Plan will focus on setting out objectives designed to improve access to a full range of affordable housing options and to deliver homelessness services that are focused on preventing households from losing their housing where possible and ending homelessness for those who do and strategies to achieve them.

The Vision set out where the community wants to be in 2024, and the Guiding Principles outlined the broad approach that will inform actions as the Service Manager and community partners move forward with the implementation of the 10-Year Plan. The objectives and targets represent the benchmarks that will enable the community to measure its progress toward that vision. They are specific and achievable.

The achievement of each objective will depend on an action plan. The action plan has been organized into 5 strategic priorities. The specific actions that will contribute to the achievement of each objective have been identified.

Strategic Priorities and Recommendations

1 Systems reorientation to improve coordination and collaboration in the delivery of housing services and supports

The Housing Services Act requirements for local long-term Housing and Homelessness Plans include the establishment of a system of coordinated services. Similarly, service providers currently working in Stratford, Perth County and St. Marys indicated that while collaboration and cooperation are things they do well right now, they could do so more effectively, particularly for those clients who require more intensive supports.

Ending homelessness in the Service Area will require a significant shift in the way homelessness services are delivered across the whole universe of service providers in the three communities. To achieve the objectives that are set out in this Plan, it will be essential for the Service Manager to provide leadership and coordination, while also collaborating with community-based agencies.

To re-orient the existing universe of supports into a cohesive and seamless system for the provision of housing and homelessness services, information and professional development will be necessary. There is a need for all agencies delivering this type of support to adopt the same basic philosophy to underlie their service delivery approach. This does not mean that all organizations will – or should – deliver the same types of services, but it does mean that all agencies must rely on a set of shared principles to direct their work. Because there are many organizations providing assistance in different ways in the Service Area, they already share a basic commitment to supporting the health and wellbeing of their clients. What is needed now is an extension of that commitment to doing that work together and in alignment with current best practices.

A related issue is assessment. Individuals and families seeking housing and/or homelessness services are assessed for eligibility in different ways depending on the program they seek to enter. If
they seek services from more than one organization, they may have to answer the same questions several times. A Common Assessment Tool would enable service providers across the three municipalities to consistently identify their clients’ needs and make appropriate referrals when necessary, and would provide a tool to prioritize clients for services based on the acuity of their needs.

Coordinated assessment is about shifting from asking the question “Can our organization serve this individual or family?” to “Which housing and support strategy available in our community can best meet the needs of this individual or family?” It is a process that strengthens the informal ties that already exist between service providers working in Perth County, Stratford and St. Marys by providing all frontline workers with a consistent set of tools and up to date knowledge about the resources available in the communities.

Service providers may be concerned that such an approach will result in denying services and assistance to people in need. Properly implemented, however, assessment and prioritization should respect the strengths and capacities of households seeking services and offer support and resources as needed.

The existing Perth County Prevention of Homelessness Committee represents a forum that brings together community-based social and housing service providers that support a broad range of clients. However, some participants also reported a sense that the Prevention of Homelessness Committee does not presently have a set of defined goals that would support the broad mandate to prevent homelessness.

To transform the system of housing supports and homelessness services in Stratford, Perth County and St. Marys, the following actions are recommended:

1.1 The City of Stratford, as the Service Manager, will take a leadership role in setting targets and standards for service delivery and in reporting outcomes.

Under the Housing Services Act, the Service Manager is legally responsible for the implementation of this Plan; their role is to set goals, ensure compliance, and assess results, which include both progress toward the establishment of a comprehensive system of housing and homelessness supports as well as affordable housing targets.

1.2 Adopt a new mandate for the Perth County Prevention of Homelessness Committee to align its work with the goals of the 10-Year Housing & Homelessness Plan.

The Perth County Prevention of Homelessness Committee represents an already-existing forum that brings together multiple service providers engaged in housing services and homelessness. Aligning the Committee’s mandate with the goals of the 10-Year Plan will enable these agencies to collaborate more effectively in the context of a system of supports. Key activities could include the promotion of data gathering systems, training, and service mapping to improve coordination.

1.3 Expand the Perth County Prevention of Homelessness Committee membership to include persons with lived experience; at least one social housing tenant and at least one person who has experienced homelessness should be recruited as members.

As part of the re-orientation of the Prevention of Homelessness Committee to align it with the goals of the 10-Year Plan, it should directly include the perspectives of people with lived experience to ensure that any actions are oriented toward the needs of community members who require housing assistance.

1.4 Implement common intake and assessment protocols and practices using one of several validated Common Assessment Tools.

The City of Stratford will coordinate the selection and implementation of a Common Assessment Tool among the agencies that provide homelessness assistance, in consultation with the Perth
1.5 Establish a professional development agenda to support the implementation of this Plan, to train municipal staff and service providers on such practices as Housing First, prevention and diversion strategies.

The Perth County Prevention of Homelessness Committee, as a pre-existing forum with representation from the community-based agencies involved in homelessness and housing services as well as the Stratford Social Services Department and Housing Division, is well placed to create a professional development agenda and coordinate joint training activities.

1.6 Establish a system to expand access to housing resources and to provide advice, information, and affordable housing listings.

Given the dispersed geographic area of Perth County, this resource should be accessible by phone and have trained staff who can appropriately assess and refer individuals and households who need a more intensive level of preventative support to avoid homelessness. Listings of affordable housing should be available to individuals and households who have been assessed. Over the ten years of the Plan, access to housing resources can be accomplished in steps; for example, Ontario Works staff could receive additional training and resource material related to housing issues in the short term; the creation of a dedicated housing resource phone line or website may be an intermediate goal.

2 Enhance capacity for gathering data and sharing information between service providers, including the City of Stratford.

Why do people become homeless in the community? Are the reasons changing over time? The community consultations identified several significant factors, including the changing economy and lack of well-paying jobs, the shortage of affordable rental housing, compromised mental health, and drug use. However, a concerted effort to enhance data gathering and collection can provide the community with high-quality quantitative information about the true number of individuals and families experiencing homelessness and their specific needs, which is key to planning services in the long term. While the City of Stratford and community-based agencies do collect and maintain information about their clients’ characteristics and needs, the community does not currently have a tool to aggregate the information and identify the number of unique individuals seeking services because they are homeless, and may not all collect the same information.

Under the existing system, agencies may collect different types of client information, and some do not have a database in place that would enable them to easily aggregate those data to examine their overall client base to identify common features that would, in turn, make it possible to ensure clients are receiving appropriate services. In addition, individual client information is not typically shared between service providers at present. Although information sharing requires that service providers adopt robust measures to preserve client confidentiality and remain consistent with Ontario’s privacy legislation, other jurisdictions are using this as a way to streamline services and help individuals navigate a complex network supports that are provided through different agencies.

Outcome data for different programs in the Service Area are not always available. Data collection can and should also include ongoing follow-up with individuals and families who access homelessness services, and may also involve regular studies or surveys intended to capture a different issue.
Improvement in data collection and sharing is key to re-orienting the system of supports toward ending homelessness. Currently, although individual agencies collect data about their clients, there is no consistency in what information is saved and aggregated data is typically not released to the public. The lack of aggregated information about homelessness and the degree of demand for the different types of supports that are available in the community also presents difficulties for long-term planning.

To improve data gathering across community-based agencies that deliver homelessness or housing-related services, the following strategies are recommended:

2.1 Identify and adopt a Homeless Management Information System.

To obtain high-quality information about individuals experiencing homelessness across a dispersed area and multiple service providers, consistent data gathering and sharing is necessary. There are a number of available information-sharing platforms available for purchase, including low-cost options such as the Homeless Individuals and Families Information System (HIFIS) established by the Canadian government, that enable participating service providers to collect, share and aggregate information about their homeless population. By adopting such a system, the City of Stratford, as the Service Manager, with its partners in the community, will be able to assemble high-quality information on the prevalence and nature of homelessness in the community, including an unduplicated count of the number of homeless persons in the community, their characteristics, and the services that they use. This data will be a vital planning tool as the implementation of this Plan moves forward.

The Service Manager should take the lead in identifying an appropriate HMIS and purchasing it for use by the Social Services Department.

2.2 Engage with the Perth County Prevention of Homelessness Committee to address concerns about data sharing and work to implement the HMIS across all agencies that offer homelessness or housing services.

Ideally, an HMIS should be an ‘open system’ that enables data sharing across different agencies. One of the advantages of an open HMIS is that clients who are engaged with multiple agencies only have to tell their stories once, and different service providers who are working with the same client are better equipped to collaborate in supporting the client to achieve their goals.

Jurisdictions that have adopted an HMIS include the US and several Canadian provinces, including Alberta and Newfoundland and Labrador. Individual agencies are required to comply with all relevant legislation to protect their clients’ privacy; information about shared clients is not released without the client’s informed consent.

2.3 Identify and choose a locally appropriate strategy to ensure that data collected are accurate.

Homelessness Management Information Systems can be deployed through a central intake location, remote (e.g., telephone) intake and referral, or scattered-site intake.

Scattered-site intake (e.g., data from incoming clients is recorded at any agency from which they seek services) is convenient for clients but requires consistent training across multiple agencies; central intake reduces the need for widespread training, but in a community with a significant rural population, is less accessible for clients. A remote intake process, which would involve assessing each incoming client by phone or in-person, recording their information in the HMIS, and referring them appropriately may thus be the most immediately useful choice for the Service Area.
2.4 Develop and implement a training and development protocol to ensure that all staff at agencies that use the HMIS are aware of how to do it consistently.

An HMIS is a valuable tool, but to make the best use of it, frontline staff and supervisors should be trained on the chosen system to ensure that all understand the importance of data gathering in general and how it can help them in their work, and are consistent in requesting and recording information from their clients.

2.5 Monitor the needs identified sub-populations, including urban Aboriginals, newcomers to Canada, and survivors of domestic violence to ensure that appropriate services are available.

The Service Manager will use the HMIS and agency data to monitor the capacity of existing services to meet the needs of identified sub-populations, and will work with its community partners to develop additional supports targeted toward these groups as required.

3 Increase access to affordable housing options.

The City of Stratford, Perth County and St. Marys are faced with the basic problem that housing is too expensive, relative to income, for some community members to sustain shelter.

The wait list indicates that there is not enough social housing to meet demand, and private market rental housing is not affordable to people with the lowest levels of income. This is especially true of households earning less than $30,000.00 per year.

Furthermore, although there are supportive housing options in Perth County, not all are permanent and there is not a consistent process for maintaining a wait list across different providers. As a result, while it is not clear exactly how many people require this type of housing but have not yet been able to access it, the lack of vacancies and conversations with community members and service providers suggest that more is required to meet the community’s needs.

Community consultations indicated that there is widespread support among both community members and service providers for a scattered site approach to affordable housing that emphasizes individual choice. The Housing Division already provides support for low-income tenants who qualify for the social housing wait list through the Housing Allowance Program and through rent supplements paid directly to landlords. However, although these programs provide an important element of choice to tenants and are much less costly for the community because there are no capital costs, they also are less sustainable than new construction or acquisition of buildings for the purpose of affordable housing.

Another option is for the City of Stratford to enter into a “master lease” agreement with landlords that would enable it to rent out apartments to tenants with standard leases. This option eliminates the capital costs of new construction, although the municipality remains responsible for costs such as insurance. Given the widespread support for scattered-site housing expressed during the consultations, and some interest in finding innovative ways to collaborate with local property owners to encourage affordable rental uses of existing housing, this may be a viable solution.

There are different types of housing, and different ways to meet housing need.

Some individuals and families can obtain housing through the private rental market, given some ongoing assistance with rent. Others require a greater degree of support.

Housing with supports will be required for a subset of the population, as will accessible housing. The Accessibility for Ontarians with Disabilities Act (AODA) will require housing providers to meet accessibility standards by 2025.

There is already some movement toward shifting away from transitional housing and toward

55 “Scattered site” housing is dispersed throughout the community rather than being concentrated in specific buildings or complexes of buildings. Individual units may be rented out by private landlords or by non-profit housing providers.
permanent housing with supports among some service providers.

The City of Stratford Housing Division has piloted a Housing Outreach Worker position that has resulted in success in reducing evictions from social housing by offering households experiencing significant and complex issues case management and brokering access to other services. This program is currently operating at a small scale and is only available to households in social housing; although other service providers do offer case management, this was identified as a potential strategy to improve the effectiveness of the overall system of supports.

ShelterLink operates a transitional housing program for youth aged 16-24.

While no change is recommended to the LOFY program at the moment, there are some issues that should be highlighted.

• The lack of affordable housing options, particular for youth, may make it difficult for youth within the program to access appropriate housing once the transitional period is over.

• The lack of supportive housing options presents a challenge for the subset of youth clients who face significant barriers to housing and who will require ongoing supports, such as those with cognitive impairments or severe and persistent mental health issues.

• LOFY is also not accessible to youth who break rules; while the program must ensure the safety of its participants, youth who engage in harmful or disruptive behaviours also need housing and support. Separate resources dedicated to this hardest-to-house group are required.

The Canadian Mental Health Association and Choices for Change operate transitional supportive housing for people who have diagnosed mental health conditions and people who have addictions respectively.

The “Moving Forward” scenario of the Housing Forecast calls for the creation of 228 new units of affordable housing in the three communities over the next 10 years, and represents an ambitious yet achievable target. Of these 228 units, at least 80 (35 percent) can be achieved through rent supplements, while 148 (65 percent) should be new construction or acquisition.

In addition, 61 new units of permanent supportive housing are needed. Supportive housing could be provided through purpose-built housing with staffing or by partnering with community-based agencies to provide supports, such as case management, mental health care, or other forms of assistance to people in independent housing.

To increase the supply of affordable housing, including permanent supportive housing, in Stratford, Perth County and St. Marys, the following strategies are recommended:

3.1 Identify a consistent definition of ‘affordable’ that will be adopted in all municipalities’ Official Plans as they are updated.

The City of Stratford, Perth County and its lower-tier municipalities, and the Town of St. Marys should agree upon a definition of ‘affordable housing’ that is appropriate for the communities to use in all local Official Plans. This will require cooperation between the different Planning Departments.

3.2 Establish targets for rental housing, in local Official Plans to encourage private sector developers to construct rental housing in new developments.

Each municipal Planning Department should include targets for the construction of new affordable housing in their Official Plan revisions. These targets may be applicable only in developments over a certain size or in areas that have been designated to absorb new residential growth, but will help to ensure that there is a supply of private-market rental housing. Increasing the supply of rental units will reduce the pressure on the overall rental market.

3.3 Implement policy and planning tools to facilitate affordable housing development.

The City of Stratford, Perth County, and the Town of St. Marys should adopt planning tools such as density targets,
targets for affordable housing (including rental and ownership housing) in new developments, and the inclusion of affordable housing as a community benefit in Community Improvement Plans, as well as financial incentives such as waiving development fees for affordable housing that meets the definition adopted in local Official Plans.

3.4 Explore the possibility of setting aside a dedicated amount of municipal funding to be used to support affordable housing development.

The City of Stratford, Perth County and the Town of St. Marys should explore the possibility of creating an Affordable Housing Reserve Fund and setting aside funds on an annual basis that can be used toward the construction or acquisition of new affordable housing units that is consistent with the local affordable housing target. Such funds can be used by non-profit housing providers to leverage matching funding from other orders of government and to support the creation or acquisition of new affordable housing units.

3.5 Continue to advocate for additional funding from other orders of government to build additional RGI housing units, establish additional rent supplements, and address the capital repairs backlog in existing social housing units.

Additional funding from other orders of government will support the goals of this 10-Year Plan and should be sought whenever possible.

3.6 The Service Manager will enter into partnerships with community-based agencies, including Choices for Change and CMHA, to provide access to case management and other supports to people in their housing to increase access to Permanent Supportive Housing.

Permanent housing may be in the units already provided by CMHA and Choices for Change, but can also be achieved by providing clients with case management services and rent supplements to access private market housing or by providing intensive case management to clients in RGI housing.

This action will benefit strongly from the adoption of a common assessment tool and an HMIS to facilitate the identification of clients’ needs and coordination of support services.

3.7 Develop partnerships to deliver temporary support services to tenants in their permanent housing.

The City of Stratford Housing Division should take the lead in developing partnerships with other agencies to provide transitional supports to individuals and families who have been homeless and re-housed to assist them to achieve stability in their housing.

As is the case for the provision of permanent supportive housing, this will be supported by the adoption of a common assessment tool and an HMIS to facilitate the identification of clients’ needs and coordination of support services.

3.8 Extend the existing Housing Outreach Worker, a program that is showing success in preventing evictions among social housing tenants with complex needs by creating case plans and brokering access to services, to reach a broader range of tenants including those living in private housing.

The Housing Division should consider adding another Housing Outreach Worker and/or partnering with other agencies to offer this form of assistance to all tenants who have been assessed as having very high needs to promote housing stability.

3.9 Use the Common Assessment Tool called for in Recommendation 1.4 to identify and refer clients for permanent supportive housing and to establish a central wait list for this form of housing.

As the lead in partnering with other agencies to provide ongoing supports to maintain housing stability, the City
of Stratford should maintain a wait list of clients who are eligible for such supports if there is no space on caseloads. Assessment will both help to ensure that individuals and families who require supportive housing have access to appropriate forms of support, and will enable community-based agencies and the Housing Division to plan services that are consistent with existing demand.

3.10 The Housing Division will continue to explore opportunities to add accessibility features, such as walk-in showers, during planned renovations or repairs to the social housing stock, and will review opportunities to expand these efforts. This activity will help the Service Manager expand the supply of accessible housing units in the social housing stock and is aligned with the expectations of the AODA.

3.11 The Service Manager will continue to track applications for accessible units in the social housing portfolio. Tracking these applications will provide the Service Manager with information about the types of unit modifications that may be required in order to ensure that the social housing stock is accessible.

3.12 The Housing Division will explore opportunities to add energy efficiency features and efficient appliances to the social housing stock during planned renovations and repairs. This will enable the Service Manager to improve environmental outcomes while reducing long-term operating costs for the social housing portfolio.

4 Focus homelessness prevention on the individuals and families who are at greatest risk.

Preventing homelessness does not mean simply paying short-term rent arrears or moving costs. These activities should be targeted toward the individuals and families who are most likely to become homeless without them. This requires service providers to use available local data to identify risk factors, and to conduct a thorough assessment of each client to ensure that they are good candidates for prevention assistance – that is, both likely to become homeless without assistance, and likely to remain housed with it.

This will require collaboration and joint training for Ontario Works staff and LOFY staff.

Outcome measurement and follow-up is a key part of the shift in homelessness prevention activities. It is important for the City of Stratford, as the Service Manager, to know that its activities are having lasting impacts, but also to identify how those impacts occur and the potential barriers and challenges that may lead to program changes. It also enables the Social Services Department to demonstrate to City Council that its work is positively impacting the lives of community members.

Although it can be challenging to follow up with individuals and families who have had to seek this type of assistance, gathering this information will enable continued refinement of the eligibility criteria and range of prevention strategies that are offered. Strategies that have been identified as effective in encouraging participation in follow-up include:

- Explaining the need for follow-up to clients when they access services, obtain current contact information, and request the name of a person who may be able to connect the service provider to the client if contact information changes.

- Update contact information periodically.

- Obtain client consent for follow up and ask what contact procedures are acceptable or preferred.

- When the service interaction concludes, remind clients of the follow-up requirements and provide a reminder card with the time of follow-up.
and a number the client can call if their contact information changes.

- Offer a small incentive to clients who participate in the follow-up.

4.1 In the short term, identify a set of risk factors that can be used to target homelessness prevention efforts based on evidence gleaned from other jurisdictions.

These risk factors include:
- Households with no income
- Moved frequently because of adverse economic reasons
- Experiencing unstable housing situation
- Currently experiencing crisis situation
- Household with doubled up tenants
- Institution discharges
- Households in overcrowded housing situations
- Households that include child(ren) under the age of two
- When head of the household is under the age of 24
- Previously experience of homelessness

4.2 Develop a follow-up questionnaire for individuals and families who access prevention services that can be administered 6 months after they receive assistance and 12 months after they receive assistance to consistently track outcomes.

This questionnaire should be developed with input from other agencies and people with lived experience of homelessness.

4.3 Collaborate with the Perth County Prevention of Homelessness Committee to have all agencies that work with homeless clients use the follow-up questionnaire.

The Perth County Prevention of Homelessness Committee, as an existing forum that brings together many of the core service providers involved in the issue, should develop training material on the follow-up questionnaire and raise awareness of it.

4.4 Over the next 5 years, use the additional data about individuals and families who experience homelessness in Stratford, Perth County and St. Marys gathered through the adoption of an HMIS and the outcome tracking to improve targeting of prevention funding and services.

Several years’ worth of data on homelessness in the Service Area will enable the Service Manager, in collaboration with the Perth County Prevention of Homelessness Committee, to identify the local risk factors for homelessness and refine the criteria used to target homelessness prevention activities.

Any savings that result from reduced spending on homelessness prevention should be re-invested in the provision of affordable housing and support services to assist people to stay housed.

5 Transform the provision of emergency accommodation in the Service Area to focus on helping individuals and families return to permanent housing.

Currently, emergency accommodation for people experiencing homelessness is provided through three avenues. There is a shelter for women and their children leaving domestic violence, a youth hostel – which would be more accurately described as a transitional housing program – and motels, paid for through Ontario Works. The system for delivering emergency housing to individuals and families who cannot access one of the two other shelter options – Optimism Place (VAW) and ShelterLink

56 NAEH. Prevention Targeting 101.
(youth) – does not work well for the subset of the homeless population that cannot access housing on their own within the available timeframe.

The maximum motel stay for which Ontario Works will pay is typically 10 days, although there is some flexibility to accommodate households who have secured housing but cannot move within that period. However, outcomes on the households that have not been able to secure housing are much more difficult to determine. In the absence of housing outcome data for clients served through this program, there is no way to know how many individuals or families moved from the 10-day motel stay into homelessness, but during the community consultations, the project team encountered several residents who related that they resorted to couch-surfing or lived in their vehicles after exhausting this resource, and had been unable to secure housing for long periods of time. However, the 10-day stay is sufficient to accommodate most individuals and households who use this program, according to Ontario Works staff; the time limit was adopted to accord with the length of time that households typically spend in motels.

To make more effective use of the limited funds available to provide emergency accommodations for individuals and families who become homeless in Stratford, Perth County and St. Marys, a broader strategy to divert these households from the motel program wherever possible may be of benefit. Staying in motels is not ideal. The goal should thus be to enable the households that have resources such as family or friends with whom they can stay temporarily are able to make use of those resources, while linking them with other community resources to help them secure permanent housing.

Supports are available to households staying in motels, but there are a number of barriers that limit access, including distance and lack of transportation and wait times, as well as the specific circumstances of individuals and households who may not have the capacity at that time to seek out supports on their own.

To assist households that will need more intensive assistance to access and remain in permanent housing, the City of Stratford and service providers across the communities should adopt Housing First principles, which emphasize that individuals and families who are homeless can and should be assisted to access permanent housing and then offered other supports as needed. This approach stems from the understanding that barriers such as unemployment, addictions, mental health or physical health issues are best addressed in the context of stable housing.

Housing First is a service delivery model that is designed specifically to support chronically homeless individuals and households with complex needs that may include substance use and compromised mental health, and has been shown to be effective in improving housing stability for these clients.\(^57,58,59\) This approach does not require compliance with treatment or sobriety as a condition of service, but research into existing HF programs has shown it to be effective in reducing substance use. The HF model is also cost-effective compared to long-term shelter. The average annual cost associated with Housing First intervention is calculated at $17,000 annually; providing a return of $1.54 for every dollar invested.\(^60\)

- Individuals with the most acute needs are prioritized
- Clients are provided with housing options, rather than placements - offering choice is key to ending homelessness.
- Staying in shelter is not a necessary condition to access services and supports to find housing
- Drug, alcohol and mental health treatment is not a requirement to become ‘housing ready’
- Transitional housing is not necessary to become permanently housed

Currently, there is not a Housing First program in Stratford, Perth County and St. Marys, but there

are community agencies that provide the types of supports associated with Housing First.

5.1 In conjunction with a common assessment tool, adopt screening and diversion procedures to identify individuals and families who may be able to secure alternative temporary accommodation and link them with community-based resources to assist them in finding permanent housing.

Diversion from emergency accommodation requires working with the household to identify potential resources, and may involve the provision of limited assistance such as mediation with a friend or family member to allow the household to remain there temporarily. Households who are diverted from staying in emergency accommodations such as a motel must also receive assistance to access permanent housing and require follow-up. Caseworkers should receive training and have an appropriate follow up tool to support this.

Screening individuals and families who seek homelessness assistance and diverting them from using emergency shelter services where it is possible and safe to do so will help the City of Stratford target the available resources for homelessness services while ensuring that these households can access resources to secure permanent housing.

5.2 For the households that are not candidates for diversion, use the information gathered through screening and assessment to identify the appropriate levels of support to offer individuals and families who become homeless and to prioritize the delivery of intensive services for those who are assessed as having the highest level of need.

This strategy will allow resources and services to be tailored to the needs of the individual or family.

Prioritization is based on the assessed needs of the individual or family, rather than membership in a target population.

5.3 The City of Stratford should use the Housing First service delivery model to assist homeless individuals and families who seek emergency accommodations through Ontario Works and who are assessed as high acuity.

“Housing First” is a specific type of service that involves seeking out homeless individuals who have complex, co-occurring issues, and prioritizing those who have the highest acuity. It is a voluntary, low-barrier approach that places clients in housing immediately and provides support through Intensive Case Management (ICM) or Assertive Community Treatment (ACT) with the goal of achieving housing stability. Supports continue to be offered even if the individual loses their housing, and they receive assistance to become housed again immediately.

In the case of Stratford, Perth County and St. Marys, the role of the Service Manager may be to identify homeless individuals with very high needs and to provide an ongoing rent supplement, and to enter into partnerships with community-based agencies to assist the individual to secure housing and provide intensive case management as called for in recommendations 3.6 and 3.7.

5.4 Dedicate a worker to “Rapid Re-Housing” of households that become homeless but that do not have complex needs according to their assessment.

“Rapid Re-Housing” is an intervention for homeless individuals or families who have mid-range acuity and who need assistance to make a sustained connection with community-based resources that can help them stay housed. These households receive assistance to find housing and short-term case management support. The case management supports are typically less intense than those delivered to Housing First clients.

5.5 Establish an interim housing option for households that cannot meet their housing needs within the 10-day period.
This is a longer-term strategy, but the creation or acquisition of a housing unit for temporary stays will enable households that have no other resources to remain in housing that should be less costly than a motel and can be situated such that households can more easily access services. The goal of interim housing is to provide a place to stay while the household is supported to search for other options. Access to interim housing should be prioritized for the households who cannot locate a long-term housing solution in the community within 10 days.

5.6 Establish a protocol for referral and follow-up by appropriate community-based supports for households that are diverted from a motel stay to ensure that they are able to connect with these agencies. This protocol should be established through collaboration with the different agencies serving homeless individuals and families in Stratford, Perth County and St. Marys. With a defined protocol for referral and follow-up, each agency will have tools to consistently engage with clients, there will be consistent ‘warm hand-offs’ between agencies, and clients can be informed about how to reach their supports in the community.

5.7 By 2018, identify and adopt a target percentage of individuals/households who should be candidates for diversion from emergency shelter. Most people who experience a period of housing instability will experience it for a brief period, and will never become homeless again. These households often have resources in the community that they can draw on temporarily for assistance while searching for permanent housing, such as family or friends. When these households present and request emergency accommodation in a motel in Stratford, Perth County or St. Marys, they should be screened to assist them to identify these resources and barriers that may be preventing them from using these alternative forms of temporary shelter, such as a need for conflict mediation or short-term help to pay rent. At the same time, these households should be referred to appropriate services in the community that can help them to obtain ongoing supports and permanent housing. The goal is to prevent households from entering the homelessness system whenever it is possible to do so safely.

Measuring Performance for Improved Outcomes

The goal of a performance measurement framework is to allow organizations focus their efforts on the goals they strive to achieve by ensuring that they have the information necessary to plan effectively, understand the impacts of their work, and make improvements as required.

Homelessness services often focus on “task oriented” measures rather than “outcome oriented” measures. For example, the different agencies that provided statistics on emergency services use in Stratford, Perth County and St. Marys provided data on the number of nights individuals were accommodated in shelter, or the number of individuals accessing their services. While these figures can be of some use in gauging the extent of homelessness in a community, they cannot provide insight into how effective a specific program is in supporting participants to access and maintain long-term housing. It is the latter that is the goal of programs that support people who are homeless, and measures of performance should be focused on outcomes such as housing stability and quality of life.

The Performance Measurement Framework applies to the Service Manager, but to achieve the intended outcomes described here, it will be essential for the city’s partners in the community to be active participants. For those organizations that receive municipal funding, there may be opportunities to tie future funding allocations to progress toward target outcomes. However, it will be necessary to engage with other agencies to develop collaborative approaches to achieve the objectives of this Plan.
In addition, investment in tools and training to effectively collect and share data between service providers will be required to measure performance effectively. Despite the importance of performance measurement for fostering excellence in service delivery and enabling funders and decision-makers to allocate their resources for greater effect, it is often an afterthought and does not receive dedicated funding.61

**Performance Indicators**

### 1 Systems Re-orientation

**Issue**
Currently, services are often duplicated and providers are not always able to effectively support each other’s work with individual clients; in addition, clients in the rural areas of Perth County face challenges in accessing services.

**Intended Outcomes**
- Less service duplication
- More efficient use of resources
- Improved access to housing supports and services in Perth County
- Individuals and families are able to connect to the housing supports and services that are appropriate to their needs

**Indicators**
- Implementation of a coordinated assessment and referral system
- Number of referrals for services to each organization
- Average number of referrals for each client
- Average wait time for services
- Average number of services being accessed by clients

### 2 Improved Data Collection

**Issue**
The incidence of homelessness in Stratford, Perth County and St. Marys is not well-understood and the impacts of the different programs that provide homelessness-related services and supports are not consistently measured. To craft housing and homelessness policies and review them for effectiveness, the right kind of information is essential.

**Intended Outcomes**
- Outcome measures are used to assess the incidence and prevalence of homelessness and the flow of people in and out of homelessness in order to gauge the impacts of different services on homelessness
- Data are collected and shared between service providers
- Up to date, accurate, unduplicated information on the number of people accessing services because of homelessness is available
- Information on homelessness and housing need is used by the Service Manager and partner agencies in the community to improve service planning and delivery
- Improved understanding of the needs of urban Aboriginals, newcomers to Canada and survivors of domestic violence

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2 Improved Data Collection

**Indicators**

- Investment in a low-cost information management system to be used by all service providers
- Investment in staff training to use this platform
- Number of local organizations that participate in training for effective data collection and sharing
- Number of local organizations that are participating in the information management system
- Consistency of data collection
- Quality of data collected
- Impacts of this information on service planning and delivery
- Quarterly or semi-annual circulation of aggregated statistics from the information management system among service providers
- Adjustments to programs and services to ensure that they are able to meet the needs of different populations within the Service Area

3 Increase the supply of affordable housing, including housing with supports

**Issue**

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

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

**Intended Outcomes**

- Increase access to permanent supportive housing through a range of strategies, including partnerships between service provider agencies to deliver supports in-situ in scattered-site housing and additions to the existing supportive housing options provided by CMHA and Choices for Change
- Extend the program offering intensive supports to the hardest-to-house tenants in social housing
- There is a supply of housing that is affordable to households with low and moderate incomes, including both RGI and low-end market rent units, that is sufficient to meet current demand and projected future needs (based upon current trends in population demographics)
3  Increase the supply of affordable housing, including housing with supports

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<th>Intended Outcomes (cont’d)</th>
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<tr>
<td>• There is a variety of housing options, such that low and moderate income households have choice in where they live</td>
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<td>• There is a sufficient supply of rental housing units that are accessible to people with mobility issues and hearing or vision impairments</td>
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<td>• Ensure that social housing stock is energy efficient</td>
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<th>Indicators</th>
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<td>• Number of people on the wait list for supportive housing (some organizations, particularly Choices for Change, will need to be encouraged to implement a wait list)</td>
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<td>• Number of people receiving intensive supports in-situ</td>
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<td>• Decreased client acuity for individuals receiving intensive supports</td>
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<tr>
<td>• Number and percent of clients who remain housed once they are receiving supports (target 85%)</td>
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<td>• Number and percent of individuals who leave supportive housing with unknown/ unsuccessful outcomes</td>
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<td>• Number of rent supplements created</td>
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<td>• Number of new low-cost market rental units approved or created</td>
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<td>• Number of secondary market rental units created (e.g., basement apartments)</td>
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<tr>
<td>• Number of new RGI units created</td>
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<tr>
<td>• Number of households on the waiting list for RGI housing</td>
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<tr>
<td>• Number of accessibility modifications to the social housing stock</td>
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<tr>
<td>• Number of households on the social housing wait list who require an accessible unit</td>
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<tr>
<td>• Number and type of energy efficiency improvements</td>
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4  Improved Targeting of Prevention Services

| Issue | Services that help prevent individuals and families from becoming homeless reduce the costs of providing emergency accommodation and support. The Service Manager offers a number of preventative programs, but there is a need for ongoing evaluation of the outcomes of those programs to ensure that resources are being allocated efficiently and that they are targeted toward those areas where there is a higher degree of need. |
| Intended Outcomes | • People who face evictions, rent arrears, or inability to pay for utilities do not become homeless and are able to remain in their housing or move to alternative housing immediately |
|                  | • Prevention funds are efficiently used to help individuals and families maintain stable housing over time. |
4 Improved Targeting of Prevention Services

<table>
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<th>Indicators</th>
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<tr>
<td>• Number of individuals and families who present for services who are at</td>
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<tr>
<td>risk of losing their housing</td>
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<tr>
<td>• Number and percent of individuals seeking prevention services who</td>
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<tr>
<td>maintain their housing</td>
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<tr>
<td>• Number and percent of individuals and households seeking prevention</td>
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<tr>
<td>services who move to long-term housing</td>
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<tr>
<td>• Number and percent of individuals and families who return for services</td>
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<tr>
<td>• Number and percent of unknown/unsuccesful outcomes for individuals</td>
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<tr>
<td>and families who receive assistance to get into housing</td>
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5 Refocusing the Emergency Response to Homelessness

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<th>Issue</th>
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<tr>
<td>Stratford, as the Service Manager, will accommodate individuals and</td>
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<td>households who qualify for social assistance and who are homeless for</td>
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<td>up to 10 days in a motel; a subset of these households will not be</td>
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<td>able to return to housing without more support. A concerted effort is</td>
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<td>needed to assist those individuals and families who become homeless in</td>
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<td>Stratford, Perth County and St. Marys and who are not able to access</td>
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<td>housing within the 10 day emergency accommodation period that the</td>
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<td>Service Manager provides.</td>
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<th>Intended Outcomes</th>
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<tr>
<td>• Individuals and households who become homeless are diverted from</td>
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<td>emergency accommodation and connected with supports to access permanent</td>
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<td>housing wherever it is possible and safe to do so.</td>
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<tr>
<td>• Emergency shelter is available to youth, men and families for longer</td>
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<tr>
<td>than 10 days if they cannot access permanent housing in that time</td>
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<tr>
<td>• Individuals and households who require emergency accommodations</td>
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<tr>
<td>are progressively engaged with supports to move out of shelter and into</td>
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<td>long-term housing as quickly as possible</td>
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<table>
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<th>Indicators</th>
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<tr>
<td>• Number of individuals and households who require emergency accommodation</td>
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<td>• Number and percent of individuals and families who gain access to</td>
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<td>permanent housing after becoming homeless</td>
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<tr>
<td>• Average length of stay in emergency accommodations</td>
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<tr>
<td>• Number of individuals or families who interact with emergency police or</td>
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<td>medical services when homeless</td>
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<tr>
<td>• Positive destinations for homeless individuals and families (e.g., RGI</td>
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<td>housing, independent housing, supportive housing, etc.)</td>
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<tr>
<td>• Number and percent of individuals and families who become homeless</td>
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<tr>
<td>again after receiving assistance to obtain housing</td>
</tr>
<tr>
<td>• Number and percent of unknown/unsuccesful outcomes for individuals</td>
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<tr>
<td>and families who receive assistance to get into housing</td>
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Recommended Annual Review Structure

A public report on progress toward the goals of this Plan should be made on an annual basis. This report should include:

• A brief summary of the quantitative data

• Progress toward each intended outcome

• Change in the incidence of homelessness relative to the preceding year

It is necessary to report quantitative data that will help to illustrate the scope and depth of need, but the annual review and report should also include narratives, where possible, to illustrate how programs impact people’s lives in a more personal and approachable way.
Appendix A: Themes from the Community Consultations

The community meetings included:

- 6 participants met with the consulting team during the Seniors’ lunch at the Local Community Food Centre
- 4 youth residents of the ShelterLink transitional housing program
- 7 youth at the YMCA youth group
- 6 participants who described themselves at the Local Community Food Centre

Five meetings with service providers took place, including one meeting held in St. Marys, one meeting held in Listowel, and three meetings in Stratford. An additional meeting was scheduled in Mitchell but did not garner any participants. The agencies that were represented at these meetings included:

- Bard of Avon Housing Co-Op
- Choices for Change
- Community Living St. Marys
- Family Services Perth-Huron
- Huron-Perth Association of REALTORS
- Huron-Perth Centre for Children & Youth
- Huron-Perth Children’s Aid Society
- The Local Community Food Centre
- Maitland Terrace
- Ontario Disability Support Program
- OneCare
- Optimism Place
- Perth District Health Unit
- Salvation Army Family Services
- ShelterLink
- Spruce Lodge
- Southern Network of Specialized Care
- Stratford House of Blessing
- St. Vincent de Paul Society
- Town of St. Marys
- United Way of Perth-Huron
- Victorian Order of Nurses

During the meetings with service providers, the participants were asked to consider the issues and challenges facing their clients and any trends or changes they have seen in the past few years, identify the challenges they face in providing assistance, and brainstorm solutions.

The consultation meetings raised several points that help to clarify who experiences homelessness or precarious housing in Stratford, Perth County and St. Marys.

**Homelessness is Hidden**

This issue arose in all of the meetings with service providers and in the conversations with community members. The fact that homelessness is not visible is connected to two issues that also came up frequently during the service provider meetings: the lack of data about the scope of need in Stratford, Perth County and St. Marys and the difficulty in securing adequate resources to address that need.

- Most people who are homeless are couch surfing, but people do sleep outside; participants in both the youth groups reported that they had done so, and service providers reported that some of their clients do. For example, participants described families and young couples sleeping in tents, individuals living in their cars, and people seeking services such as food banks who did not explicitly state that they were homeless but who provided the addresses of motels. Community participants described their own experiences of sleeping in public places such as Laundromats, living in their cars, and constant moving from place to place. This lack of stability

Community participants described their own experiences of sleeping in public places such as Laundromats, living in their cars, and constant moving from place to place. This lack of stability...
was identified as a major stressor that can exacerbate or lead to compromised mental health.

- Two memorable descriptions were “Homelessness is below the surface” and “You guys are really good at hiding the homeless.”

- There was a perception by some that Stratford in particular may have an incentive to avoid efforts to raise awareness about homelessness (and related issues such as drug use) because it would damage the community’s “brand” and impact tourism.

- Interestingly, youth living at ShelterLink did not see themselves as homeless although they described themselves as living in an emergency shelter.

**Supply of Affordable Housing is Inadequate and Available Unit Types do not Match Demand**

There is a lack of affordable rental housing, and it is perceived to be growing more severe. This complements the CMHC data that show that vacancy rates have been decreasing since approximately 2009, and have been below 3% for all bedroom types except bachelor units since 2011. Participants suggested that it is difficult to find a one-bedroom apartment in Stratford below $600 per month, which is consistent with the CMHC data that indicate that average rents have been steadily increasing and that the current average price of a one-bedroom apartment is $668.

- Private developers can build affordable housing, but it is not affordable to individuals on ODSP or OW. One private developer working to build affordable housing indicated that rents in the building would be set at 30% of the area’s average income.

- Existing rental units are being converted to condominiums or renovated and then rented out at higher prices, resulting in displacement of tenants.

- Affordability in Stratford is also impacted by the Festival, which creates seasonal demand for rental housing.

**Several Groups are More Vulnerable**

These populations are perceived as being at greater risk and/or facing more significant challenges in finding appropriate housing and supports:

- **Youth** – the combination of low income, negative stereotypes about youth tenants, and lack of knowledge about how to obtain housing are all factors; interestingly, the seniors’ group described youth as having a particularly difficult time finding affordable housing.

- **Individuals with dual diagnoses** – there are few supports in place for this population and they are vulnerable because their needs are not well understood by landlords and neighbours.

- **People with physical and developmental disabilities** – there is a need for accessible housing for both groups and for appropriate supports (whether in group homes, congregate living, or scattered site housing) for individuals who are not able to live independently.

- **The working poor** – They are particularly vulnerable to “falling through the cracks” because they do not qualify for many forms of assistance but struggle to afford market rate housing.

- **People on OW and ODSP** – social assistance rates are too low to cover market rents or ‘affordable’ housing units (at approximately 80% of market rate).

- **Women with children** – they face longer wait times for subsidized housing due to the short supply of affordable 2-bedroom units.

- **Seniors** – on the one hand, seniors who own their own homes but who are losing their mobility and independence need support if they are to remain in their own homes and/or appropriate housing with supports. On the other hand, seniors on fixed incomes who are not already living in RGI housing are concerned that their housing costs (and other costs) are increasing more quickly than their incomes; some seniors are continuing to work as long as they are able in order to make ends meet and worry about what they will do when that is no longer an option. In addition, there is particular concern about the safety of seniors in some RGI housing units.
where there is a perception that there are more behavioural issues among the tenants.

**The ‘face of poverty’ in Stratford, Perth County and St. Marys is changing.** Poverty and related issues are perceived to be becoming more severe. While income data from the census are not yet available to support this perception, growth in the wait list and increasing demand for emergency housing provide some corroboration. There is an increase in the number of people who are “working poor”: the community is shifting from a manufacturing economy toward a service economy and though unemployment is going down there are fewer well-paying jobs.

**Challenges in Accessing Services and Housing**

People who are homeless or precariously housed face numerous challenges in accessing and sustaining housing that is safe, appropriate and affordable, and their housing challenges in turn can produce or exacerbate other life issues. Significant challenges facing people who are homeless or precariously housed, as identified by both service providers and the youth and senior participants, include:

- **Unsafe living situations.** Individuals may place themselves at risk in order to obtain shelter, including by returning to abusive partners or exchanging sex for a place to stay. Participants in all of the service providers consultations and the youth group participants described such situations; while women are particularly vulnerable to abuse and sexual exploitation,

- **Unstable living situations.** Individuals may find housing with several others, but may not be able to maintain that housing if and when conflicts arise. This issue came up in two of the service provider groups and in both youth groups. It does not appear to be a concern for seniors in general, although it may be a concern for older residents who also are faced with disabilities or addiction issues.

- **Gaps in services.** There is limited access to some supports that are operating at capacity (e.g., the Addictions Supportive Housing program cannot accept new clients until the 5 units in the study area are vacated by the current tenants). ShelterLink closes from 12pm-4pm and there is a perception that there are few day resources for youth. Community meal programs only operate from October-May. There is no shelter for men, so their options are limited if they become homeless.

- **The cost of utilities and food as well as private market rents are increasing more quickly than incomes,** particularly for those who are on social assistance or CPP/OAS/GIS. Some seniors are currently not struggling but are very concerned about what their situation will be in 2 years.

- **Wait times for subsidized housing are very long** (2+ years in some cases) and it is extremely difficult for households on the waiting list to manage. While the seniors were aware of this issue, the youth participants who had applied for RGI housing did not appear to be aware that they could be facing a long wait. Some community participants indicated that they did not apply for social housing even after becoming homeless because of the long wait times.

- **Navigating multiple services is challenging,** particularly for people in crisis, and there is not sufficient capacity for case management. In general, information about where to go to get assistance is not widely known among community members and they may have to tell their stories many times at different agencies. This issue is also exacerbated by gaps in services. Some of the senior participants were concerned about the cost of One Care (homemaking assistance) and personal care provided through the CCAC. This reinforces the observation in one of the service provider meetings that people in the community are often not aware of what agencies like the CCAC do and how it is funded, which makes it more difficult for them to determine the right place to go to request help.

- **Discrimination by landlords,** particularly against youth tenants and tenants with mental health issues.
• **High upfront cost of obtaining housing/moving.**

• **Lack of choice about where to live.** This concern was consistently raised with service providers, seniors and youth.

• **Lack of voice in decisions that affect them and to advocate for supports and services that they need.**

• **Lack of a reliable database of information about affordable rental housing within a specific geographic area.** The youth participants in particular said that they use Kijiji to search for housing but it is not ideal; finding places is often about who you know.

### Challenges in Providing Services

Service providers face a number of challenges that fall into two categories. On the one hand, they may struggle to effectively support clients who resist help or who have very complex needs that require a coordinated response. On the other hand, there are a number of systemic barriers that can impede their work, including unstable funding arrangements, limited integration and communication between different organizations and agencies, and insufficient data about what is needed in the community.

• Providing supports to individuals who reject assistance is an ongoing difficulty. This is particularly an issue for the Housing Division, which is technically a landlord but which also recognizes that as the housing of last resort for the most marginalized people in the community, it also has a social work function.

• Service providers also face challenges in following up with clients who are homeless or precariously housed, as they may lose access to telephones and/or lack a stable address.

• Lack of consistent funding for non-profits that provide services mean that there is always a possibility that their work will be disrupted.

• There is a lack of aggregated data from across service providers about homelessness and housing need in Stratford, which makes it difficult to show where there is a need for services. This issue was raised in two service provider meetings.

### Key Actions and Strategies to Improve Access to Affordable Housing

The seniors and the two groups of youth participants appeared to find it difficult to articulate what kinds of services or supports would help them to remain stable in their housing. However, all participants in all four of the community meetings clearly felt that there needs to be more information about the services that are available and housing that is available.

• **Housing Registry/Office.** Both groups of youth felt that an online rental listing service combined with a physical place where they could go to get advice about housing, including how to find it and information about renting, would be of value. Participants from the general community group also indicated that a physical place with this kind of information would be helpful to them. Seniors, however, would prefer to learn about services that are available to them through listings in the local papers. This issue was also raised in several of the service provider groups as a way to provide access to information and access to housing outreach, advocacy and mediation services.

• **Rent Supplements.** Seniors felt that more rent supplements to keep them in place in their own units would be more valuable than moving to congregate subsidized housing. Participants in other meetings also identified a need for both more affordable housing units and more choice about where to live.

• **Dedicated seniors’ buildings.** Seniors also felt that dedicated seniors’ buildings are preferable to mixed housing.

• **Assistance to find employment.** This was raised in one of the two youth groups and in the general community group. Lack of stable, well-paying employment was identified as a significant barrier to obtaining housing. It is important to note that several of the community participants who described themselves as homeless and precariously housed are employed, but do not earn
enough to be able to get back into housing or rest assured that they will be able to continue to afford their housing. The lack of a stable income is also an issue for some tenants who live in RGI housing because their rent fluctuates with their income; some participants with seasonal or precarious employment were concerned that they might be requested to leave RGI housing if they were earning enough to pay market rent for some period of time and would then be at risk if they were laid off or their hours decreased.

• **Improved Service Coordination.** The stakeholders who participated in the consultation meetings report that while agencies do cooperate with one another, there is currently no formal system of coordination tying together all of the agencies that provide housing and homelessness supports. This issue arose in different ways in all the service provider meetings. Many participants reported that they do use resources like 211 and work with colleagues at other agencies, and there are already several networks of organizations doing similar work or with a shared client base. However, the consultations also provided evidence that service providers do not always know what different organizations are doing to assist their clients, and there appears to be some duplication of services for some groups while others have fewer options (e.g., youth over 18). Intake work is also often duplicated.

• **Locating Services Appropriately.** To ensure that services are accessible to residents across all of Perth County, there is a need to consider whether the best model of service delivery is a ‘one roof’ approach, outreach offices in different communities, or truly local services. While this specific distinction was only raised in one meeting with service providers, the challenge of getting to supports and maintaining contact with clients (particularly when they do not have consistent access to a phone or an address) were raised in all the meetings.

The service provider groups also identified a number of specific actions and areas where action is needed.

• Improve data gathering and integration across multiple service providers by developing a set of indicators of homelessness in the community. Currently, the scope and depth of need is not well understood, although individual agencies do maintain some statistics about the number of people they serve.

• Improve communication and coordination between service providers. Although meeting participants described their collaboration as good, in all meetings with service providers we heard surprise about what other organizations are doing.

• Expand access to Housing Outreach Worker beyond people living in publicly owned RGI housing.

• Education for the general community about housing and homelessness.

• Education targeted toward landlords.

• Adopt a shared intake system.

• Increase the supply of rent-geared-to-income housing through rent supplements to create greater choice.

• Creative local solutions that bring together community members for mutual support.

• More housing options, including shared housing.

• Day resources for young adults and youth to build their skills.

• Incentives for landlords to rent to tenants perceived as undesirable and to create more affordable units.

• Support for community-based organizations to develop long-term strategic plans.

• Institute more case conferencing to improve coordination of services for individuals.

• Partnerships between agencies to share resources.

• Adopt planning policies that promote the conservation of rental housing.

• Adopt planning policies that facilitate the construction of new rental housing, including affordable rental housing.
Existing Resources

The community already has the capacity to implement some of these potential solutions. Data gathering in particular was identified as a tool that could be adopted with relatively little investment.

- Representatives from St. Vincent de Paul, the Local, and the Salvation Army all indicated they could potentially collect additional information to build a more accurate understanding of homelessness/housing need in Stratford, Perth County and St. Marys; House of Blessing was also mentioned as an organization that could do this.

- The Housing Outreach Worker has been in place for 2-years (a pilot program) and appears to be showing success in developing effective plans to enable some of the high needs clients to remain in their subsidized housing and preventing evictions.

- Multiple agencies do offer case management to their clients. There may be a gap in focusing some of the case management work on obtaining and maintaining stable housing.

- 211 and the Huron-Perth Crisis Line are both used to obtain information about services that are available. They may not be well known to the public as a whole.

- Youth participants identified several agencies that assist them, ranging from shelter and housing to addiction supports to assistance with school. However, not all youth are comfortable using the services that are available.
Appendix B: Findings from the Service Provider Survey

There were 29 responses to the service provider survey, representing 26 different organizations that provide a range of services to people experiencing housing need and/or homelessness in Stratford, Perth County and St. Marys, including emergency and transitional housing, supports for people with developmental or physical disabilities, healthcare outreach and support, emergency financial assistance, food assistance, addiction support, non-profit housing, and private sector real estate and development.

The housing types offered by these providers include:

Figure 6: Housing Types Provided by Community Agencies in Stratford, Perth County and St. Marys

- Not a direct housing provider: 44%
- Supportive housing: 22%
- Social housing (including RGI housing): 22%
- Residential housing: 22%
- Transitional housing: 15%
- Group home: 7%
- Emergency shelter: 7%

The supportive housing options that are available include housing for people with addictions as well as long-term care.

Other support services provided by the survey participants’ organizations include assistance to find housing (12, 46.2%), case management (11, 42.3%), and life skills training (38.5%). While 9 organizations offer services related to substance use, only 4 indicated that they offer mental health supports.

Services for children (11, 51.7%) and youth appear to be more limited than services for adults and seniors, and more of the survey participants’ organizations provide supports for female adults (18, 62.1%) than for male adults (15, 51.7%). Ten of the respondents (34.5%) indicated that their services are not targeted to any specific group; 9 work with families with dependent children (31.0%) and 7 work with individuals who have physical or developmental disabilities. An additional 6 (20.7%) work respectively with people with addictions and people with compromised mental health.

The number of individuals and families served each month ranges from 0 to 460 or more, depending on the services offered.

Wait times also depend on the type of service that is being sought. There is no wait time or a very short waiting period for the available emergency services and transitional housing. Wait times for social housing provided by non-profits or cooperatives were typically several months to several years, though these periods vary by the type of unit. Support services, including access to food banks and addiction counseling, are not associated with wait times.

23 participants reported the number of Full-Time Equivalent staff who are employed to deliver housing and homelessness programs and services. 8 respondents have no FTE staff that deliver these services; 12 have between 1 and 5. 2 organizations reported that they have between 6 and 10 staff.

The primary sources of funding for housing and homelessness services are the provincial government, the municipal government; although many organizations do private fundraising this accounts for a smaller percentage of the total funding available for most. The United Way provides funding for two of the participants.

Sixteen organizations use a common assessment tool and 7 do not; 6 organizations use their assessment tool to prioritize services while 11 do not, and
9 use the formal assessment tool to make referrals to other organizations while 6 do not.

Seventeen organizations reported that they collect some data to help plan service delivery; most commonly, this is the number of people housed or the number of people served, followed by client demographics. However, only 4 organizations currently report publicly on their statistics.

Fourteen organizations engage in joint training; 9 do not. For those who do engage in joint training, the frequency with which it occurs varies; 6 participants indicated that it is done as needed and as opportunities arise.

The service provider survey participants indicated that it is relatively difficult to access affordable housing in Stratford, Perth County and St. Marys; out of 20 responses, 75% indicated that it is either very difficult or somewhat difficult. Moreover, out of 21 responses, more than half indicate that it is either somewhat unlikely or very unlikely that someone needing to access homelessness services for the first time would know where to go for help.

Figure 7: Rating of Access to Emergency Services in Stratford, Perth County and St. Marys

There were also mixed opinions about service coordination. While 8 providers (38.1%) indicated that they “somewhat agree” that supports are well coordinated, 7 neither agreed nor disagreed and 6 somewhat disagreed or strongly disagreed.

Overall, the providers indicated that community members in Stratford, Perth County and St. Marys have either neutral or negative attitudes toward affordable housing and homelessness services. This is a critical finding as it demonstrates the need to raise awareness about the need for these services and the benefits that they can bring to the community. In contrast to this perception of community
attitudes, elected officials were typically viewed as having either neutral or positive attitudes toward affordable housing and homelessness services.

Survey respondents identified financial barriers that prevent the development of new affordable housing by municipalities, non-profit organizations and private developers as the biggest challenge in providing affordable housing in Stratford, Perth County and St. Marys (10 responses, 50%), followed by lack of awareness that affordable housing is needed (4, 20%) and insufficient services to help people stay housed (4, 20%).

Participants were given an opportunity to make final comments about housing need and homelessness in Stratford, Perth County and St. Marys; 3 respondents left open-ended remarks. In these comments, both Perth East and North Perth were identified as communities with a shortage of affordable housing, including social housing; in addition, the open-ended comments highlight the lack of services for people who are homeless who cannot find suitable accommodations within 10 days (the period of time in which the municipality will pay for the cost of a motel).
Appendix C: Community Needs Assessment Survey

A total of 94 participants completed the survey, including: 30 males, 62 females and 2 respondents who did not identify their gender. The average age of the survey respondents was 45.9. The majority of the responses came from populations between the ages of 20-44 (39.3%, N=35) and 45-64 (39.3%, N=35). Seniors and individuals under the age of 20 accounted for 16.8% and 4.5% respectively. Five respondents did not indicate their age.

80% of participants identified Stratford as the community where they spent at least the last three nights, and 10% identified St. Marys. Two participants each were from Listowel and Mitchell, and one each identified West Perth, Zurich and Staffa.

50% (N=39) of respondents described their family status as ‘single’, while just below 20% (N=15) stated that they are either separated or divorced. 30.8% (N= 24) of respondents reported that they are either married or in common-law relationships.

59.3% (N=48) of respondents indicated that there are other persons living in the household. Children under 18 made up the highest number of additional persons living in the household, accounting for 64.6% (N=31). 68% (N=17) of females with children under the age of 18 living with them indicated that they are single, separated or divorced.

Interestingly, 31.3% (N=15) of respondents identified that they share their home with individuals experiencing cognitive or physical disabilities. It is possible that some participants were referring to themselves.

One in five respondents (N=16) reported that they did not rent or own the place in which they were staying, and 15.6% (N=12) of all respondents who answered the housing question indicated that they are currently experiencing homelessness.

41.6% of those who identified as homeless indicated that they are presently couch surfing, while 33.3% are currently in shelters. Female respondents who indicated that they were homeless were more likely to report that they were couch surfing than male, making up 80% (N=4) of participants who indicated that they are staying with friends or family without paying rent.

11.1% of all respondents identified that they have been without a permanent home for longer than 1 year.

51.3% of all respondents indicated that they have experienced homelessness in the past. Males were more likely to have previous experience of homelessness (70.4% of all male respondents versus 40% of all female respondents).

When describing stable housing situation, most respondents (32.7%, N= 18) stated that they live in subsidized housing. An additional 23.6% (N=13) rent with family members paying market rent and 18.2% (N=10) rent with other roommates paying market rent.

The Community Needs survey echoes the present deficiency in employment in Perth County, Stratford and St. Marys as 68.8% of respondents.
indicated that they currently do not have a job and only 10.3% of all respondents indicated that they have full-time positions.

45.3% (N=29) respondents indicated that they receive income from Ontario Works, 25% (N=16) indicate that they receive CPP and 21.9% (N=14) pointed to ODSP as income contributor. Additionally, 20.3% (N=13) indicated Child Tax Benefit as a source of income and 17.2% receive funds from Old Age Security Payments.

It is important to recognize that 33.3% (N=27) of survey participants either skipped or did not respond to the question regarding service use. Food banks are the most commonly used service, accessed by 64.8% (N=35) of the respondents. This may indicate that many of these households are at risk in other ways. Meal programs were the second most commonly used service (38.9%, N=21). Just over one quarter of the survey respondents indicated that they are accessing mental health services.

Overall the survey indicates dissatisfaction with the availability of services, with nearly half the respondents describing it as either ‘poor’ or ‘very poor’. Given that the majority of the survey respondents reported that they live in Stratford, this finding may not be applicable across Perth County, but the consultations with service providers and community members suggest that housing and homelessness services are more difficult to access in the smaller communities.

More affordable housing options and provision of secure, well-paid employment positions were identified by the survey respondents as two key actions that would enable them to stabilize their housing situations. Respondents also pointed to provision of emergency apartments for those in abusive situations, different housing formats suitable to their individual needs, affordable senior buildings, and decreased property taxes, as well as education programs and community awareness initiatives. The need for more affordable housing, diverse housing options, and RGI housing in buildings reserved for seniors all echo what was heard in the consultation meetings with both community members and service providers.
Geography and Political Organization

Geographically, Perth County encompasses four lower-tier municipalities: the Municipality of North Perth, the Township of Perth East, Township of Perth South, the Municipality of West Perth. In addition, two separated municipalities, the City of Stratford and the Town of St. Marys, fall within the geographic boundaries of the County. Within Perth County, the unincorporated communities of Listowel (North Perth), Milverton (Perth East) and Mitchell (West Perth) are the main population centres. While the City of Stratford is densely populated, the other population centres are dispersed.

While Perth County, the City of Stratford, and the Town of St. Marys are politically separate entities, the City of Stratford is the Consolidated Municipal Service Manager for social services and housing for the three municipalities. As such, Stratford’s Social Services Department is responsible for the delivery of Ontario Works, rent-gared-to-income (RGI) housing and other social housing programs in Perth County and St. Marys. A Municipal Liaison Committee with representatives from the municipal governments of Stratford, Perth County and St. Marys provides political oversight over these activities.

Demographics

The City of Stratford is the single most populated community with 30,866 residents. Following Stratford, are municipalities of North Perth and Perth East with 12,631 and 12,028 residents respectively. The smallest municipality with respect to population is Perth South with 3,993 inhabitants, whereas the Town of St. Marys is the smallest with respect to land mass.

Population Distribution

For the purpose of this report, the urban community is considered to consist of City of Stratford and Town of St. Marys, while the remainder of the County is referred to as rural.

<table>
<thead>
<tr>
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</tr>
</thead>
<tbody>
<tr>
<td>0 to 19</td>
<td>19,055</td>
<td>25.3%</td>
<td>8,365</td>
<td>28.5%</td>
<td>10,690</td>
<td>32.8%</td>
</tr>
<tr>
<td>20 to 44</td>
<td>22,000</td>
<td>29.1%</td>
<td>10,925</td>
<td>36.4%</td>
<td>11,075</td>
<td>36.1%</td>
</tr>
<tr>
<td>45 to 65</td>
<td>21,635</td>
<td>28.1%</td>
<td>11,310</td>
<td>37.6%</td>
<td>10,325</td>
<td>33.5%</td>
</tr>
<tr>
<td>65 up</td>
<td>12,410</td>
<td>16.5%</td>
<td>6,945</td>
<td>23.5%</td>
<td>5,465</td>
<td>17.0%</td>
</tr>
<tr>
<td>Total</td>
<td>75,100</td>
<td>100%</td>
<td>37,545</td>
<td>100%</td>
<td>37,555</td>
<td>100%</td>
</tr>
</tbody>
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Table 19: Population and Land Area by Municipality

<table>
<thead>
<tr>
<th>Municipality</th>
<th>Population 2011</th>
<th>Land area (km²)</th>
<th>Population (density per km²)</th>
<th>Population change 2006 to 2011</th>
</tr>
</thead>
<tbody>
<tr>
<td>North Perth</td>
<td>12,631</td>
<td>493</td>
<td>26</td>
<td>3.1%</td>
</tr>
<tr>
<td>Perth East</td>
<td>12,028</td>
<td>713</td>
<td>17</td>
<td>0.4%</td>
</tr>
<tr>
<td>West Perth</td>
<td>8,919</td>
<td>579</td>
<td>15</td>
<td>0.9%</td>
</tr>
<tr>
<td>Perth South</td>
<td>3,993</td>
<td>393</td>
<td>10</td>
<td>-3.4%</td>
</tr>
<tr>
<td>St. Marys</td>
<td>6,655</td>
<td>12</td>
<td>533</td>
<td>0.6%</td>
</tr>
<tr>
<td>Stratford</td>
<td>30,886</td>
<td>27</td>
<td>1,146</td>
<td>1.2%</td>
</tr>
</tbody>
</table>

62 Statistics Canada.
63 Due to rounding. Actual population 75,112.
The population is evenly split between the County’s urban and rural areas, although the urban areas represent only 1.7% of the total land area. The City of Stratford and the Town of St. Marys have a combined population of 37,545, representing more than half of the people residing in the geographic area covered by Perth County. Given that social services tend to be concentrated in larger communities, and that key services related to housing and homelessness, including the two emergency shelters, are located in Stratford, it is clear that people in Perth County may face barriers in accessing these supports.

There is some variance in the distribution of people of different age groups between urban and rural areas. There is a higher proportion of individuals aged 45 to 65 in urban areas (30.1%) compared to rural areas, while in rural areas the proportion of the population aged 0 to 19 is much higher. People over 65 make up the smallest proportion of the population in rural and urban areas in the geographic area covered by Perth County, but they are more heavily represented in the urban population.

**Population Change**

Since 1996, Perth County has experienced a slow but steady population increase. In 2011, the County’s total population, including the separate municipalities of Stratford and St. Marys, was 75,112, an increase of 1% from 2006 and 4.2% from 1996. **Figure 12** illustrates the change.
Population growth is unevenly distributed across the different communities, and there is a contrast between the two urban centres and the more rural areas of Perth County. The populations of St. Marys and Stratford grew 11.8% and 6.5% respectively between 1996 and 2011. In contrast, during the same time period the overall growth rate in Perth County was .34%. However, as illustrated in Figure 13, the population of North Perth showed a slight increase, while the populations of Perth South and West Perth declined slightly.

There is also a clear trend of significant growth in older segments of the population, and a decline in younger age groups. In Perth County, the largest increase was in the group aged 45 to 64, which grew by 50% between 1996 and 2011. The proportion of people over the age of 65 also increased, growing by 17.5%. In contrast, during the same period there was a 14.7% decrease in the 20-44 year-old population and a 10.4% decrease in people 19 and under. As a result of these growth patterns, the population of 45 to 64 year olds is now larger than the population of people who are 19 or under. This is likely to have a significant impact on the demand for different types of housing in the future, as older residents may seek to downsize or move into more accessible housing, and older households and households with fewer children will result in more demand for smaller units.

When broken down by community, the aging trend is particularly pronounced in St. Marys and Stratford. During the period from 1996 to 2011, the population of people aged 45-64 in St. Marys grew by over 60%, and although slightly smaller, a similar change occurred in Stratford.

Interestingly, in Perth South, while there was no change with respect to the female population over the age of 65, the male population aged 65 and up increased by 34%. Perth South also experienced the most significant decreases in the 0-19 and 20-44 year-old age groups. Population change by community and gender is shown in the graph below. The Economic Development Strategy for the City of Stratford, Perth County and the Town of St. Marys indicated that there is a need for youth services to help maintain young people’s attachment to the community, and to attract young people and families to the area through such community amenities as educational opportunities, health care facilities, cultural diversity, and recreation.

Figure 14: Population Change By Age Group in Perth County Census Division, 1996-2011

![Figure 14: Population Change By Age Group in Perth County Census Division, 1996-2011](image)

Figure 15: Percent Change in Gender by Community, 1996-2011

![Figure 15: Percent Change in Gender by Community, 1996-2011](image)
Household Size

Households are becoming steadily smaller in Perth County, decreasing from an average of 3.2 persons per household in 1996 to an average of 3 persons per household in 2011. In general, the smallest households are found in the larger urban centers of Stratford (2.8 persons per household in 2011) and St. Marys (2.9 persons per household in 2011), while the largest households are located in Perth East (3.4 persons per household in 2011). The trend toward smaller households overall is consistent with the decreasing number of residents under 15 years old and the increasing number of seniors, who may be more likely to live in one or two person households.