



**The Corporation of the City of Stratford
Social Services Sub-committee
Open Session
AGENDA**

Date: Tuesday, December 10, 2019
Time: 4:30 P.M.
Location: Council Chamber, City Hall
Sub-committee Present: Councillor Bunting - Vice Chair Presiding, Councillor Henderson - Chair, Councillor Burbach, Councillor Ritsma, Councillor Vassilakos
Staff Present: Kim McElroy - Director of Social Services, Eden Grodzinski - Manager of Housing, Alex Burgess - Manager of Ontario Works, Jodi Akins - Council Clerk Secretary, Jeneane Fast - Housing Stability Policy and Program Coordinator

Pages

1. Call to Order

The Vice-Chair to call the Meeting to Order.

2. Disclosure of Pecuniary Interest and the General Nature Thereof

The *Municipal Conflict of Interest Act* requires any member of Council declaring a pecuniary interest and the general nature thereof, where the interest of a member of Council has not been disclosed by reason of the member's absence from the meeting, to disclose the interest at the first open meeting attended by the member of Council and otherwise comply with the *Act*.

Name, Item and General Nature of Pecuniary Interest

3. Delegations

None scheduled.

4. Report of the Manager of Ontario Works

4.1 Salvation Army Tax Program – Stratford and North Perth (SOC19-022)

3 - 11

Motion by _____

Staff Recommendation: THAT the Mayor and Acting Clerk be authorized to enter into two agreements with The Governing Council of the Salvation Army in Canada to deliver the tax program in Stratford and North Perth, as outlined in the Agreements.

5. Report of the Housing Stability Policy & Program Coordinator

5.1 Housing and Homelessness Plan for Stratford, Perth County, and St. Marys Five-Year Update (2020-2024) (SOC19-023)

12 - 70

Motion by _____

Staff Recommendation: THAT the report titled "Housing and Homelessness Plan for Stratford, Perth County, and St. Marys Five-Year Update (2020-2024)" be received for information.

6. Next Sub-committee Meeting

The next Social Services Sub-committee meeting is Tuesday, January 14, 2020 at 4:30 p.m. in the Council Chamber, City Hall.

7. Adjournment

Meeting Start Time:

Meeting End Time:

Motion by _____

THAT the Social Services Sub-committee meeting adjourn.



MANAGEMENT REPORT

Date: December 10, 2019
To: Social Services Sub-committee
From: Alex Burgess, Manager of Ontario Works
 Kim McElroy, Director of Social Services
Report#: SOC19-022
Attachments: Stratford Tax Program Agreement; North Perth Tax Program Agreement;

Title: Salvation Army Tax Program – Stratford and North Perth

Objective: To consider approval for the Mayor and City Clerk to enter into an ongoing agreement with The Governing Council of the Salvation Army in Canada, to deliver a tax program as noted below in both Stratford and North Perth for low income individuals and families.

Background: The City of Stratford Consolidated Municipal Service Manager (CMSM) and the Salvation Army have been working together since 2013 to provide a service to individuals who require tax preparation services and are considered to be low income. This service is funded by the City of Stratford at a rate of \$25.00 per return completed. This funding is paid monthly based on the number of returns completed, and the tax program is operational from March 1st until October 31st. The program has grown from the initial 200 returns being completed annually in 2013 to approximately 400 returns at this time. In 2018, a program was piloted in North Perth whereby the same tax program offered in Stratford was also offered by the Salvation Army located in Listowel. This additional location and program saw an increase to approximately 500 returns being completed annually by the Salvation Army.

Analysis: This program has been very beneficial to residents of Stratford and Perth County and continues to provide an essential service that helps residents access further resources and ensures they are receiving all federal benefits available to them. At a rate of \$25.00 per return, the total cost of the program, with the expected 500 returns being completed annually, is \$12,500 for both Stratford and North Perth.

The program is offered on a first come first served basis through a secured appointment. These appointments are booked, tracked and recorded by the Salvation Army staff. Appointments take place in 20 minute time slots and all clients must sign an Information

and Consent form with the Army for statistical reporting purposes only. All documentation provided in the appointment is returned to the client after the return is completed. Clients are able to complete several years of returns in back to back appointment slots, which can be very beneficial for clients may have funding owed to them, or require several years of returns. This program has been very beneficial for individuals requiring income tax returns for applications such as Rent Geared to Income Housing or the Canada Child Benefit. By providing this service to low income individuals in the community, they are able to foster greater financial stability by receiving federal benefit available to them, which are solely based on their Income Tax returns being completed, such as the GST/HST Credit.

The proposed agreement with the Salvation Army is attached to this report. The agreement outlines specific requirements of the program and highlights the process that is in place, as described above. There are two separate agreements as one pertains to Stratford and the other, North Perth, though both agreements are executed with The Governing Council of the Salvation Army in Canada. The agreement is a 1 year contract with an optional 1 year extension, requiring renewal at a maximum of every 2 years. The funding allotment that has been used historically, and is being proposed in this report, is through Ontario Works Employment Supports funding. Each year, when completing the MCCSS Budget, funding is allotted to this program with the expectation that a maximum of 500 returns are being completed annually.

The proposed income scale to be used is the current Community Homelessness Prevention Initiative guidelines, which are listed below. This will allow for this essential service to be provided to individuals who may not otherwise be able to afford to file their taxes with private corporations, or an accountant.

Number of People	Annual Income
Single	\$28,000
Two People	\$32,500
Three People	\$38,000
Four or more People	\$42,500

Financial Impact: This program is funded through Ontario Works Employment Supports funding, which is 100% funded by the Ministry of Children, Community and Social Services. There is no request for additional municipal funding at this time.

Alignment with Strategic Priorities:

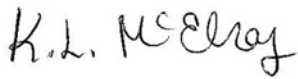
Strengthening our Plans, Strategies and Partnerships

Partnering with the community to make plans for our collective priorities in arts, culture, heritage and more. Communicating clearly with the public around our plans and activities.

Staff Recommendation: THAT the Mayor and Acting Clerk be authorized to enter into two agreements with The Governing Council of the Salvation Army in Canada to deliver the tax program in Stratford and North Perth, as outlined in the Agreements.



Alex Burgess, Manager of Ontario Works



Kim McElroy, Director of Social Services



Joan Thomson, Acting Chief Administrative Officer

AGREEMENT

BETWEEN:

**THE CORPORATION OF THE CITY OF STRATFORD
CONSOLIDATED MUNICIPAL SERVICE MANAGER**

(Hereinafter referred to as the "City")

OF THE FIRST PART;

-And-

THE GOVERNING COUNCIL OF THE SALVATION ARMY IN CANADA

(Hereinafter referred to as the "ARMY")

The Salvation Army Stratford Tax Program

This program will exist to provide income tax returns to clients individually referred from the City of Stratford Social Services office to the ARMY for tax preparation services.

Guidelines

This program began in the 2013 tax year. We have seen demand for this program increase over the last 5 years. Initially the service was for 200 individuals/families and we have seen this demand increase to approximately 400 individuals and families per year. The service will continue to be offered from March 1st of each year until October 30th

The program will be offered on a first come first served basis by a secured appointment. Walk-ins will only be accepted if a time slot is available. However there will be a minimum of five appointments reserved each day for referred clients from the Social Services office.

All appointments will be taken by reception as to keep order and record. No appointments will be accepted by any other means. Reception will inform clients of the necessary documentation required. *All appointments will take place on Mondays and Thursdays with a maximum of fourteen (14). These appointments will be based upon a twenty minute time frame and can be booked from 9:00am – 11:40am, 1:00pm – 4:00pm.*

Income Tax Client Information and Consent forms (attached below) must be filled out for **all** persons accessing this service and will be kept and filed confidentially – none of this documentation has any personal financial information – it is for statistical reporting only. All necessary documentation –

T5A, receipts etc. - will need to be provided in person before an appointment can be started. All personal documentation will be returned to each client.

This agreement shall commence upon the 1st day of January, 2020 and shall continue until the 31st of December, 2020 with an additional one year option, unless terminated in writing with 60 days' notice prior to the termination date.

Payment and Billings:

These returns will be completed at a cost to this program of \$25.00 per return completed. The Social Services office will be given a record of all referred clients and cost of returns. It will also be provided with all necessary financial documentation, receipts and billing information.

The City has agreed to participate in this program for a maximum of 500 returns for the March to November period. If the demand for this service increases, the appropriate considerations will be made to deal with volume and time demands on an ongoing basis throughout the year and further consideration may be given to additional funding.

IN THE PRESENCE OF WITNESSES, the proper officers have signed this agreement on behalf of the parties

THE GOVERNING COUNCIL OF THE SALVATION ARMY IN CANADA

Per: _____ Date: _____

Title: _____

Per: _____ Date: _____

Title: _____

THE CORPORATION OF THE CITY OF STRATFORD

Per: _____ Date: _____

Daniel B. Mathieson – Mayor

Per: _____ Date: _____

Tatiana Dafoe – Acting Clerk



Giving
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Today

SALVATION ARMY INCOME TAX INFORMATION SHEET & CONSENT

We understand that income tax preparation can be expensive and stressful. The Salvation Army Stratford is here to help with your income tax return. Our staff are trained in current approved industry software to perform this task.

First Name _____ Last Name _____

Address _____

City/Province _____ Postal Code _____

Telephone Number _____ Date of Birth: (M/D/Y) _____

Other Household Members (e.g. spouse, common-law partner, children)

First Name	Last Name	Date of Birth (M/D/Y)	Relationship (e.g. spouse, child)	ID Number

All personal information shared with us will be confidential. All electronic and/or paper copies of your tax return will be destroyed within 48 hours after being prepared and sent.

Please read the following terms and conditions:

I, the undersigned, do hereby give permission to The Salvation Army Stratford Community Services to complete my income tax return.

I understand that all activities are voluntary and I do not have to participate unless I choose to do so. I agree to release from liability, and agree not to hold accountable, the Salvation Army Stratford, any of its employees, and/or its volunteers, for any errors in my income tax return.

I have read the statements in this document. I agree with its terms and have voluntarily signed it.

Legal Name (Signature): _____

Date: _____

AGREEMENT

BETWEEN:

**THE CORPORATION OF THE CITY OF STRATFORD
CONSOLIDATED MUNICIPAL SERVICE MANAGER**

(Hereinafter referred to as the "City")

-And-

**THE GOVERNING COUNCIL OF THE SALVATION ARMY IN CANADA on
behalf of the Salvation Army Listowel Community & Family Services**

(Hereinafter referred to as the "ARMY")

The Salvation Army North Perth Tax Program

This program will exist to provide income tax returns to clients individually referred from the City of Stratford Social Services office to the ARMY, or through the local ARMY office for tax preparation services.

Guidelines

This program began in the 2013 tax year in Stratford, Ontario. We have seen demand for this program increase over the last 5 years. Initially the service was for 200 individuals/families and we have seen this demand increase to approximately 500 individuals and families per year. The service will continue to be offered from March 1st of each year until October 30th in Stratford with an additional program as noted below in North Perth, Ontario.

The program will be offered on a first come first served basis by a secured appointment. Walk-ins will only be accepted if a time slot is available.

All appointments for North Perth will be taken by Community & Family Services office so as to keep order and record. No appointments will be accepted by any other means. Community & Family Services will inform clients of the necessary documentation required. *All appointments will take place on Tuesday's or Fridays with a maximum of eighteen (18). These appointments will be based upon a twenty minute time frame and can be booked from 9:00am – 11:40am, 1:00pm – 4:00pm.*

Income Tax Client Information and Consent forms (attached below) must be filled out for **all** persons accessing this service and will be kept and filed

confidentially – none of this documentation has any personal financial information – it is for statistical reporting only. All necessary documentation – T5A, receipts etc. - will need to be provided in person before an appointment can be started. All personal documentation will be returned to each client.

This agreement shall commence upon the 1st day of January, 2020 and shall continue until the 31st of December, 2020 with an additional one year option, unless terminated in writing with 60 days' notice prior to the termination date.

Payment and Billings:

These returns will be completed at a cost to this program of \$25.00 per return completed. The Social Services office will be given a record of all referred clients and cost of returns. It will also be provided with all necessary financial documentation, receipts and billing information.

The City has agreed to participate in this program for a maximum of 100 returns for the March to October period in North Perth. If the demand for this service increases, the appropriate considerations will be made to deal with volume and time demands on an ongoing basis throughout the year and further consideration may be given to additional funding.

IN THE PRESENCE OF WITNESSES, the proper officers have signed this agreement on behalf of the parties

THE GOVERNING COUNCIL OF THE SALVATION ARMY IN CANADA

Per: _____ Date: _____

Title: _____

Per: _____ Date: _____

Title: _____

THE CORPORATION OF THE CITY OF STRATFORD

Per: _____ Date: _____

Daniel B. Mathieson – Mayor

Per: _____ Date: _____

Tatiana Dafoe – Acting Clerk



Giving
Hope
Today

SALVATION ARMY INCOME TAX INFORMATION SHEET & CONSENT

We understand that income tax preparation can be expensive and stressful. The Salvation Army Stratford is here to help with your income tax return. Our staff are trained in current approved industry software to perform this task.

First Name _____ Last Name _____

Address _____

City/Province _____ Postal Code _____

Telephone Number _____ Date of Birth: (M/D/Y) _____

Other Household Members (e.g. spouse, common-law partner, children)

First Name	Last Name	Date of Birth (M/D/Y)	Relationship (e.g. spouse, child)	ID Number

All personal information shared with us will be confidential. All electronic and/or paper copies of your tax return will be destroyed within 48 hours after being prepared and sent.

Please read the following terms and conditions:

I, the undersigned, do hereby give permission to The Salvation Army Stratford Community Services to complete my income tax return.

I understand that all activities are voluntary and I do not have to participate unless I choose to do so. I agree to release from liability, and agree not to hold accountable, the Salvation Army Stratford, any of its employees, and/or its volunteers, for any errors in my income tax return.

I have read the statements in this document. I agree with its terms and have voluntarily signed it.

Legal Name (Signature): _____

Date: _____



MANAGEMENT REPORT

Date: December 10, 2019

To: Social Services Sub-committee

From: Jeneane Fast, Housing Stability Policy & Program Coordinator
Eden Grodzinski, Manager of Housing
Kim McElroy, Director of Social Services

Report#: SOC19-023

Attachments: DRAFT – Housing and Homelessness Plan for Stratford, Perth County, and St. Marys Five-Year Update (2020-2024)

Title: Housing and Homelessness Plan for Stratford, Perth County, and St. Marys Five-Year Update (2020-2024)

Objective: To provide Sub-committee with a draft of the Housing and Homelessness Plan that will be submitted to the Ontario Ministry of Municipal Affairs and Housing by December 31, 2019.

Background: Further to management report **SOC19-021**, the Social Services Department has completed a review of the Housing and Homelessness Plan for Stratford, Perth County, and St. Marys; a requirement of every Consolidated Municipal Service Manager (CMSM), as per the Housing Services Act, 2011. The framework for this review, based on 8 policy directives outlined in a 2016 provincial policy statement, was described in a previous report (**SOC18-007**). The updated Plan (a draft of which is attached with this report) will be submitted to the Ministry of Municipal Affairs and Housing (MMAH) no later than December 31, 2019, as per a deadline extension (outlined in report **SOC19-009**). Once all CMSMs have submitted their Plans, MMAH has 90 days to respond with feedback and provide approval. The final version of the Housing and Homelessness Plan will be presented to the Social Services Sub-Committee once this Ministry process is complete.

Analysis:

The review process for the Plan included:

- An assessment of current demographic, socio-economic, housing, and homelessness data;
- An evaluation of the existing vision and strategic priorities;

- Comprehensive consultations (public meetings, interviews, digital engagement platform) with community stakeholders (individuals with lived experience, local service providers, municipal planning departments, economic development partners, and community housing providers); and
- An examination of supplementary sources of information gathered prior to and concurrently with the formal review process (operational reviews, feedback from various events and meetings).

Based on the results of this process, the Housing and Homelessness Plan for Stratford, Perth County, and St. Marys Five-Year Update (2020-2024) includes:

- A new vision;
- Four Strategic Objectives (to outline **what** needs to be done);
- Four Implementation Drivers (to define **how** the objectives will be achieved); and
- Outcomes, measures and targets

This updated Plan better represents the direction the Service Manager area will take moving forward. It also aligns with provincial and national approaches to addressing housing stability and homelessness.

New Vision

Everyone has the right to a home that is safe, suitable, and affordable, and to supports that help them keep their home.

Strategic Objectives

- **#1 Ending Homelessness:** shifting resources and service provision from managing to ending homelessness, with a focus on chronic homelessness.
- **#2 Creating Attainable Housing Options:** increasing the range of housing options that is available, affordable, appropriate, and achievable to meet people's needs, situations, and choice.
- **#3 Sustaining Community Housing:** ensuring the existing community housing stock is well maintained and continues to play a key role in the delivery of permanent geared-to-income housing locally.
- **#4 Addressing a Diversity of Needs:** providing a broad range of services and supports that reflect the unique, local landscape in an inclusive and culturally appropriate way, including advancing Truth and Reconciliation with Indigenous peoples.

Implementation Drivers

- **Driver #1 - Collaboration** with service providers and community agencies


- **Driver #2** – Collecting and using reliable, local **data** to make informed decisions
- **Driver #3** – Providing **education** and **training** to raise awareness of issues
- **Driver #4** – Measuring success by focusing on **outcomes**

Financial Impact: There is no new or additional financial impact for the City associated with this report.

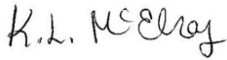
Staff Recommendation: THAT the report titled “Housing and Homelessness Plan for Stratford, Perth County, and St. Marys Five-Year Update (2020-2024)” be received for information.



Jeneane Fast, Housing Stability Policy & Program Coordinator



Eden Grodzinski, Manager of Housing



Kim McElroy, Director of Social Services



Joan Thomson, Acting Chief Administrative Officer



Stratford, Perth County, and St. Marys

Housing and Homelessness Plan

Five-Year Update (2020-2024)

Draft

November 22, 2019

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Executive Summary

Introduction

In 2014, the City of Stratford released a 10-Year Housing and Homelessness Plan for Stratford, Perth County, and St. Marys in accordance with the Housing Services Act, 2011 and the City's role as the Consolidated Municipal Service Manager for all three municipalities. This Plan outlined a framework for delivering housing and homelessness services locally. Since that time, significant changes have taken place at the provincial and federal levels.

In 2016, the Province released a policy statement on housing and homelessness plans and its Long-Term Affordable Housing Strategy Update. In 2017, the Government of Canada released its first ever National Housing Strategy. Both included a strong commitment to reducing and ending chronic homelessness, investments in more attainable housing options, a focus on Indigenous peoples, and housing stability service provision that supports households based on their specific needs.

In order to ensure that the work being done locally aligned with these changes and continued to reflect the landscape, the City of Stratford Social Services Department undertook a review of the original 10-Year Plan. The updated Housing and Homelessness Plan for Stratford, Perth County, and St. Marys (2020-2024) represents the direction the community will take moving forward.

Approach for Reviewing the Plan

The process for reviewing the 10-Year Plan began in the fall of 2018 and included:

- An assessment of current demographic, socio-economic, housing, and homelessness data;
- An evaluation of the existing vision and strategic priorities;
- Comprehensive consultations (public meetings, interviews, digital engagement platform) with community stakeholders (individuals with lived experience, local service providers, municipal planning departments, economic development partners, and community housing providers); and
- An examination of supplementary sources of information gathered prior to and concurrently with the formal review process (operational reviews, feedback from various events and meetings).

Housing Need and Demand

An assessment of the current demographic, socio-economic, housing, and homelessness data demonstrates the growing demand for attainable housing locally, for

a range of options in both private market and community housing stock, and for a variety of services and supports to assist people in keeping their homes.

Over the past five years, the Service Manager area of Stratford, Perth County, and St. Marys has seen: an increase in the proportion of households in low-income (from 10.1% in 2011 to 11.1% in 2016) with overall income levels below provincial medians; a population that is aging and projected to grow at a slower rate than the province; and an average household size that is steadily decreasing (from 2.6 in 2006 to 2.4 in 2016). Since 2014, housing costs (both rental and ownership) have increased, and the availability of rental units has decreased while the number of applications for rent-geared-to-income (RGI) housing has increased. Factors such as the rise of short-term rental accommodations, migration from the GTA, low supply of houses for sale, and the growing enrolment at the Stratford School of Interaction Design and Business identified during community consultations, may be potentially impacting current and future housing needs. An increased understanding of households experiencing homelessness locally also illustrates the need for attainable housing.

Community Vision

The vision for the Housing and Homelessness Plan for Stratford, Perth County, and St. Marys (2020-2024) is:

Everyone has the right to a home that is safe, suitable, and affordable, and to supports that help them keep their home.

This vision differs from the original Plan and is the result of input from consultations during the review process. It reflects local values and goals, is consistent with provincial policy directives, and echoes the rights-based approach highlighted in the National Housing Strategy.

Strategic Objectives and Implementation Drivers

The original Plan included five strategic priority areas. Based on feedback from the review process, the updated Plan includes four strategic objectives and four implementation drivers. This adjustment better reflects provincial policy directives, emerging community needs and priorities, and the components required to implement recommendations and activities.

2020-2024 Strategic Objectives	2014-2019 Strategic Priorities
1. Ending Homelessness: shifting resources and service provision from managing to ending homelessness, with a focus on chronic homelessness.	Eviction & Homelessness Prevention: focus homelessness prevention on the individuals who are at greatest risk.
	Homelessness Reduction: transform the provision of emergency accommodation to focus on helping individuals and families return to permanent housing.
2. Creating Attainable Housing Options: increasing the range of housing options that is available, affordable, appropriate, and achievable to meet people's needs, situations, and choice.	Affordable Housing Options: increase access to affordable housing options.
3. Sustaining Community Housing: Ensuring that the existing community housing stock is well maintained and continues to play a key role in the delivery of permanent geared-to-income housing locally.	
4. Addressing a Diversity of Needs: Providing a broad range of services and supports that reflect the unique, local landscape in an inclusive and culturally appropriate way, including advancing Truth and Reconciliation with Indigenous peoples.	-----
2020-2024 Implementation Drivers	
Driver #1: Collaboration with service providers and community agencies.	Coordination and Collaboration: improve coordination and collaboration in the delivery of housing services and supports, through systems orientation.
Driver #2: Collecting and using reliable,	Data Gathering and Sharing:

local data to make informed decisions.	enhance capacity for gathering data and sharing information between service providers.
Driver #3: Providing education and training to raise awareness of issues.	-----
Driver #4: Measuring success by focusing on outcomes .	-----

Conclusion

Since the introduction of the 10-Year Housing and Homelessness Plan for Stratford, Perth County, and St. Marys in 2014, the City of Stratford Social Services Department, in collaboration with community partners, has worked to enhance local housing stability and the homelessness response system. Moving forward over the next five years, the Service Manager area will continue to implement activities that create a variety of attainable housing options and housing-based supports to help vulnerable households find and keep their homes. Success will depend on strong partnerships with all levels of government, the private sector, service providers from a broad range of sectors (e.g. health, justice, violence against women, education, developmental services, non-profit housing), and community residents. Developing strategies to collect, share, and use reliable, local data, enhancing community capacity through training and education opportunities, and focusing on outcomes will also ensure that the communities of Stratford, Perth County, and St. Marys have the necessary framework to enhance housing solutions, increase housing stability, and prevent and end homelessness.

Introduction

In 2014, the City of Stratford released its 10-Year Housing and Homelessness Plan for Stratford, Perth County, and St. Marys (2014-2024). This was in accordance with the Housing Services Act, 2011 and the City's role as the Consolidated Municipal Service Manager (Service Manager) responsible for administering social services in these communities.

The 10-Year Plan outlined a framework for delivering housing and homelessness services in order to meet the distinct needs of local communities while also aligning with Ontario's Long-Term Affordable Housing Strategy.¹ It provided a series of recommendations divided into five strategic priority areas: 1) Coordination and Collaboration; 2) Data Gathering and Sharing; 3) Affordable Housing Options; 4) Eviction and Homelessness Prevention; and 5) Homelessness Reduction. Since its release, the City has reported annually on the achievements made in implementing the Plan's recommendations.

In 2016, the Province released a policy statement on housing and homelessness plans as well as an update on its Long-Term Affordable Housing Strategy. In 2017, the federal government released its first ever National Housing Strategy (NHS), outlining substantial investments in housing and homelessness initiatives across the country. In order to ensure that the work being done locally supported these provincial and national changes, the City of Stratford undertook a comprehensive review of its 10-Year Plan. This review provided an opportunity to reflect on the existing vision and strategic priorities and to make adjustments based on emerging community issues and needs. This updated Housing and Homelessness Plan for Stratford, Perth County, and St. Marys (2020-2024) better represents the direction the community will take in fostering more housing solutions, creating housing stability, and preventing and ending homelessness locally.

Framework for the Updated Plan

The updated Housing and Homelessness Plan for Stratford, Perth County, and St. Marys takes into consideration the following eight policy directives outlined in the 2016 Policy Statement for Service Manager Housing and Homelessness Plans:²

- **Accountability and Outcomes** – The Plan demonstrates a system of coordinated housing and homelessness services that is: representative of all municipalities in the Service Manager area; client-centred; developed in consultation and engagement with diverse local communities; and measurable, including a mechanism to report on both outputs and outcomes.

- **Ending Homelessness** – The Plan aligns with the Province’s goal of ending chronic homelessness by 2025 and includes programs/initiatives focused on the four provincial homelessness priorities of chronic, youth, Indigenous, and homelessness following transitions from provincially-funded institutions and service systems (e.g. hospitals, correctional facilities, child welfare). The local homeless enumeration informs the Plan and strategies to address homelessness reflect a Housing First philosophy.
- **Coordination with Other Community Supports** – Strategies and programs recommended by the Plan involve working with partners across human service systems to improve coordination and client access. The Plan also demonstrates progress in moving toward integrated human services planning and delivery.
- **Indigenous Peoples** – The Plan reflects an emphasis on working more closely with local Indigenous communities both in the planning and implementation of services and programming.
- **A Broad Range of Community Needs** – The Plan strives towards a coordinated housing stability system that is responsive to a broad range of housing needs (e.g. persons with disabilities, seniors, Indigenous peoples, children and youth, women, survivors of domestic violence) in an inclusive and culturally appropriate way.
- **Non-Profit Housing and Housing Cooperatives** – The Plan supports all forms of community housing providers and demonstrates a commitment to increasing capacity and sustainability of the non-profit housing sector.
- **Private Market** – The Plan acknowledges the important role of the private sector in providing a mix and range of housing to meet local needs. It also includes a coordinated approach to land use planning and demonstrates partnership-building with local municipalities and planning boards.
- **Climate Change and Environmental Sustainability** - The Plan demonstrates a commitment to improve the energy efficiency and climate resilience of community and affordable housing stock.

Approach for Reviewing the Plan

The City of Stratford Social Services Department began the process of reviewing the 10-Year Housing and Homelessness Plan in the fall of 2018. This process included an updated need and demand assessment, engagement with community stakeholders, and an examination of supplementary sources of information. The process was guided by the following planning assumptions³:

- Focus on what can be done rather than on what cannot be done.

- See problems as challenges that have not been figured out *yet*.
- See potential for more of everything and understand that there is enough to go around.
- Focus on a goal and do what it takes to get there.

Community Engagement

Engaging the community was a significant component of the review process. The City of Stratford Social Services Department organized and hosted three large-scale consultations, conducted meetings with five key stakeholder groups, and developed an online engagement platform for gathering feedback. In total, over 100 people participated in this process.

Consultations

Three consultation meetings occurred between December 2018 and March 2019. Attendees participated in two rounds of small group discussions on the following consultation topics informed by the provincial policy directives:

- Ending homelessness
- Broad range of community needs
- Housing supply
- Indigenous peoples

The discussions focused on the actions and activities required to address ongoing challenges, issues, and limitations in each of the topics.

A **service provider consultation** was held in Listowel on December 6, 2018. The majority of the participants were members of the Stratford, Perth County, and St. Marys Alliance to Prevent Homelessness and Enhance Housing Solutions (the Alliance), a multi-stakeholder committee that collaborates with the City of Stratford Social Services Department to implement the 10-Year Housing and Homelessness Plan. Approximately 30 people attended this meeting.

A **public consultation** was held in Stratford on the evening of February 20, 2019, comprised of concerned and interested community members, including service providers, those with lived experience of homelessness, and members of faith groups. Approximately 25 people attended this meeting.

A City of Stratford **staff consultation** was held on March 13, 2019. Participants represented a number of the corporation's departments including Social Services, Community Services, and Infrastructure and Development Services. Stratford Police

Services also participated in this meeting. Approximately 40 people attended this meeting.

Stakeholder Meetings

Smaller, targeted consultations were set up to discuss challenges and brainstorm solutions related to the development of attainable housing locally. Between October and December 2018, meetings were held with the municipal planning departments of St. Marys, North Perth, Perth County, and the City of Stratford. A meeting was also held with investStratford, the City's Economic Development Corporation. These meetings were a follow-up to a series of working groups organized in May 2017 (see below).

Let's Talk Social Services Online Engagement Platform

In February 2019, the City of Stratford launched a digital engagement platform - www.letstalksocialservices.ca - as a new method of gathering feedback from and connecting with the community. Of the 256 individuals who visited the site, 133 (52%) spent time reviewing the information on it and 30 (12%) provided their input through the engagement tools.

Supplementary Sources of Information

The updated Plan was also informed by complementary engagement activities which were held by the Social Services Department prior to and concurrently with the formal review process. Supplementary sources of information are listed below.

Perth and Stratford Housing Corporation (PSHC)⁴ Tenant Coffee Hours

In December 2018, Social Services staff held tenant meetings at nine buildings in the PSHC's portfolio, primarily to introduce new policies. Staff also took this opportunity to ask how housing supports and services could be improved in the community. A total of 84 tenants participated in these meetings.

Community Housing Provider Operational Reviews

In November 2018, the City of Stratford Social Services Department contracted the services of Re/fact Consulting to conduct comprehensive operational reviews of the 10 community housing providers it oversees in its role as Service Manager. These reviews offered valuable insights into the activities and supports needed to sustain this form of attainable housing.

Indigenous Cultural Competency Training

In May 2018, the Southwest Indigenous Justice Program facilitated a cultural competency training session prior to the community's homeless enumeration in order

initiate conversations about how to appropriately engage Indigenous peoples locally and begin to build relationships with Indigenous communities and service providers. Approximately 40 people attended the session.

Community Committee Break-Out Groups

In April 2018, members of the Alliance participated in small group discussions about the knowledge, skills, and resources needed to enhance capacity in the sector as well as the types of activities and programs required to support their clients in maintaining stable housing. A total of 26 members were in attendance.

Attainable Housing Focus Groups

In May 2017, a consultant was contracted to hold focus groups to explore the barriers to development in Stratford, Perth County, and St. Marys, the kinds of planning and financial tools being used by local municipalities, and the most helpful incentives for promoting the development of attainable rental housing locally. Approximately 20 people participated in two focus group sessions.

Data Sources and Limitations

Housing Data

The majority of housing data in the updated Plan comes from the Ministry of Municipal Affairs and Housing (MMAH) Service Manager Profiles 2018 and Common Local Indicators for Service Managers 2018 which are based primarily on data from Statistics Canada Census of the Population and the Canadian Mortgage and Housing Corporation (CMHC) Rental Market Surveys. Community housing data was sourced from the City of Stratford Social Services Department.

Rental Housing Data Limitations

The rental market information provided by CMHC is based on the primary rental market (i.e. purpose built rental properties containing three or more units), and does not adequately reflect local rental market conditions. The majority of rental units in the Service Manager area consist of accessory apartments and family homes that have been converted and/or subdivided into rental units, which is not captured in the CMHC data. In addition, CMHC does not track market rental data on four of the six municipalities in the Service Manager area (Perth East, Perth South, St. Marys, and West Perth) because of the low population size.

Due to these limitations, the Service Manager conducted local surveys in order to gain a more comprehensive understanding of the local rental market (e.g. property

composition, rental locations, availability of units, and rental costs), and to inform the five-year review process of the Housing and Homelessness Plan.

- **Landlord Survey**

In the fall of 2018, the City of Stratford conducted an online survey to engage landlords, property owners, and property managers throughout the Service Manager area. A total of 79 surveys were completed.

- **Local Rental Market Scan**

In early 2019, the City of Stratford Social Services Department conducted a scan of rental housing advertisements over a 3 month period (February – April). Five online sources were used and a total of 110 advertisements were included in the scan.

Community Housing Data Limitations

The Centralized Waiting List for rent-geared-to-income (RGI) housing is the main source of data for community housing and provides valuable information about households in need of RGI housing. However, the waiting list alone is not an accurate reflection of the local need for attainable housing for a number of reasons. First, applicants can be on multiple wait lists across Ontario; households do not need to live in the Service Manager area in which they are applying. Rather, as long as they have legal status in Canada, applicants can apply and remain on waiting lists regardless of what province, or even country, they live in.⁵ Second, households that owe rental arrears to any community housing provider across the province are not eligible to be added to a centralized waiting list until a payment plan is in place. Finally, because housing is provided on a first-come, first-served basis and not on assessed need, it is difficult to understand the true depth of housing need for applicants; households on the waiting list may have significant assets or may already be receiving some form of rent support⁶, making it difficult to assess community housing demand.

Homelessness Data

The homelessness data in this report are based on three sources:

- **Homelessness Enumeration**

In May 2018, a community-wide data collection initiative took place. The enumeration was designed to count and gather information on individuals and families currently experiencing homelessness over a specific period of time. The results offered valuable information on the nature and scope of homelessness locally.

- **Emergency Housing Utilization**

Data on the use of emergency housing locally was sourced from the City of Stratford Social Services Department which, through Community Homelessness Prevention Initiative (CHPI) funding, provides temporary accommodation in motels for households experiencing homelessness.

- **By Name List (BNL)**

In 2018, the City established a By-Name-List (BNL) which is a real-time, dynamic list of all people experiencing homelessness in the community. Rather than being chronological, a BNL orders individuals for services and supports based on level of acuity; those individuals with the highest needs are prioritized for services first. In addition to knowing all individuals experiencing homelessness 'by name', a By-Name-List also provides systems-level data on the nature and scope of homelessness locally that enables a community to plan coordinated responses, better allocate resources, and enhance or develop more effective programming designed to end homelessness.

Homelessness Data Limitations

A homeless enumeration is important for providing a broad understanding of the nature and scope of homelessness locally. However, because it occurs over a specific and finite period of time, this method of gathering information has certain limitations. First, an enumeration can only provide a snapshot of homelessness. It is not a 'census' and does not reflect all households experiencing homelessness in a community. It is generally understood to be an undercount of homelessness. Second, experiences of homelessness are dynamic and can change; households may move in and out of homelessness. An enumeration that is conducted on an annual basis does not reflect these fluctuations.

Emergency housing data also has limitations as it only captures information on a specific segment of the homeless population; that is, those who are already connected to homelessness and housing services. Furthermore, there are a number of factors that may prevent those experiencing homelessness from accessing emergency housing including caps on the number of nights households can use in a specific period of time and operational policies (e.g. restrictions on pets, couples staying together, substance use) or previous behaviours that create barriers for households wanting to access the service.

Community Vision and Strategic Objectives

A New Vision for Stratford, Perth County, and St. Marys

The new vision for the updated *Housing and Homelessness Plan for Stratford, Perth County, and St. Marys* is that:

Everyone has the right to a home that is safe, suitable, and affordable, and to supports that help them keep their home.

This vision is the result of input during the consultation process. The community was asked to rate the existing vision⁷ on the following characteristics: its clarity, its conciseness, how well it inspires change, and how well it reflects community values. Responses indicated that the previous vision did not adequately embody these characteristics and the community was asked to vote on three options, leading to the selection of the above statement.

The resulting vision statement is consistent with the provincial policy directives and echoes the rights-based approach highlighted in the National Housing Strategy.⁸

Refining Our Strategic Objectives

The original Plan included five strategic priority areas: 1) Coordination and Collaboration; 2) Data Gathering and Sharing; 3) Affordable Housing Options; 4) Eviction and Homelessness Prevention; and 5) Homelessness Reduction. The review process highlighted the need to refine the existing priorities or objectives in order to ensure that the Housing and Homelessness Plan:

- Highlights the community's commitment to ending homelessness locally;
- Emphasizes important role of community housing providers
- Aligns with the 2016 provincial policy directives; and
- Separates the community's priorities (the what) from the tools needed to implement them (the how).

As a result, the updated Plan includes four strategic objectives and four implementation drivers.

Updated Strategic Objectives

These revised strategic objectives provide the framework for the updated Plan.

#1 Ending Homelessness: shifting resources and service provision from managing to ending homelessness, with a focus on chronic homelessness.

#2 Creating Attainable Housing Options: increasing the range of housing options that is available, affordable, appropriate, and achievable to meet people's needs, situations, and choice.

#3 Sustaining Community Housing: ensuring the existing community housing stock is well maintained and continues to play a key role in the delivery of permanent geared-to-income housing locally.

#4 Addressing a Diversity of Needs: providing a broad range of services and supports that reflect the unique, local landscape in an inclusive and culturally appropriate way, including advancing Truth and Reconciliation with Indigenous peoples.

Implementation Drivers

Implementation drivers are the key components needed to carry out the recommended activities under each strategic objective. Whereas the objectives outline **what** needs to be done locally in order to achieve the Plan's targets, the implementation drivers define **how** the objectives will be achieved.

Driver #1 - Collaboration with service providers and community agencies

Driver #2 – Collecting and using reliable, local **data** to make informed decisions

Driver #3 – Providing **education** and **training** to raise awareness of issues

Driver #4 – Measuring success by focusing on **outcomes**

Assessment of Housing Need and Demand

This section of the report presents key demographic, socio-economic, household characteristics, affordability, and homelessness data. This information paints a comprehensive picture of the need and demand for attainable housing in Stratford, Perth County and St. Marys, therefore providing valuable context for the Plan's four strategic objectives.

Community Profile

Population & Geographic Size

The Service Manager area for the City of Stratford Social Services Department is comprised of six municipalities: the City of Stratford, the Town of St. Marys, the Municipality of North Perth, the Township of Perth East, the Township of Perth South, and the Municipality of West Perth.⁹ Located in the centre of Southwestern Ontario, this area encompasses 2,219 km² of land, has a total population of 76,796, and a

population density of 34.6 persons per square kilometre. Over 40% of residents live in Stratford with the remaining population spread among small towns, villages, and large tracts of farm land. This population distribution and the rural nature of a large portion of the Service Manager area have a significant impact on how services and supports are provided locally.

Figure 1: Population Distribution in Stratford-Perth County-St. Marys, 2016

(Source: Statistics Canada 2016 Census)

Municipality	2016 Pop.	% of Pop.
City of Stratford	31,465	41.0%
Town of St. Marys	7,265	9.5%
Municipality of North Perth	13,130	17.2%
Township of Perth East	12,261	15.9%
Township of Perth South	3,810	4.9%
Municipality of West Perth	8,865	11.5%
Service Manager Area	76,796	

Population Growth

Overall, the Service Manager area saw a 2.2% population increase between 2011 and 2016 from 75,211 to 76,796, two percentage points below the provincial growth rate of 4.6% during the same time period. The Town of St. Marys had the largest population increase of 9.2% while the population decreased by 4.6% in Perth South. The population of Perth County is projected to grow approximately 12.0% by 2041, compared to the province's projected population growth of 32.2% over the same time period.¹⁰

Figure 2: Population Change by Municipality, 2011 & 2016

(Source: Statistics Canada 2016 Census)

Municipality	2011 Pop.	2016 Pop.	% Change
City of Stratford	30,903	31,465	1.8%
Town of St. Marys	6,655	7,265	9.2%
Municipality of North Perth	12,631	13,130	4.0%
Township of Perth East	12,011	12,261	2.1%
Township of Perth South	3,993	3,810	-4.6%
Municipality of West Perth	8,919	8,865	-0.6%
Service Manager Area	75,211	76,796	2.2%

Economy

The Service Manager area is an economically vibrant region with a basis in agriculture, manufacturing, healthcare, professional services, construction, retail, and tourism. The area has a labour force participation rate (69.8%) that is five percentage points higher

than the provincial average (64.7%) and a low unemployment rate (4.0% compared to the provincial rate of 7.4%).¹¹

These positive economic indicators impact the housing market. While employment growth often leads to the creation of more housing, it can put a strain on an already competitive housing market. This competition can also create challenges in recruiting and retaining new employees in a community. However, there is evidence to suggest that investments in attainable housing can have a positive effect on economic growth. This can be directly through the employment opportunities generated by construction and home repair, or indirectly by improving the social, health, and financial outcomes for low-and-moderate income households.¹² Rental housing in particular is widely recognized as a vital contributor to a productive labour market, as it enables households to more easily relocate to pursue job opportunities.¹³ Attainable housing, therefore, is a significant component of economic development policy and planning.

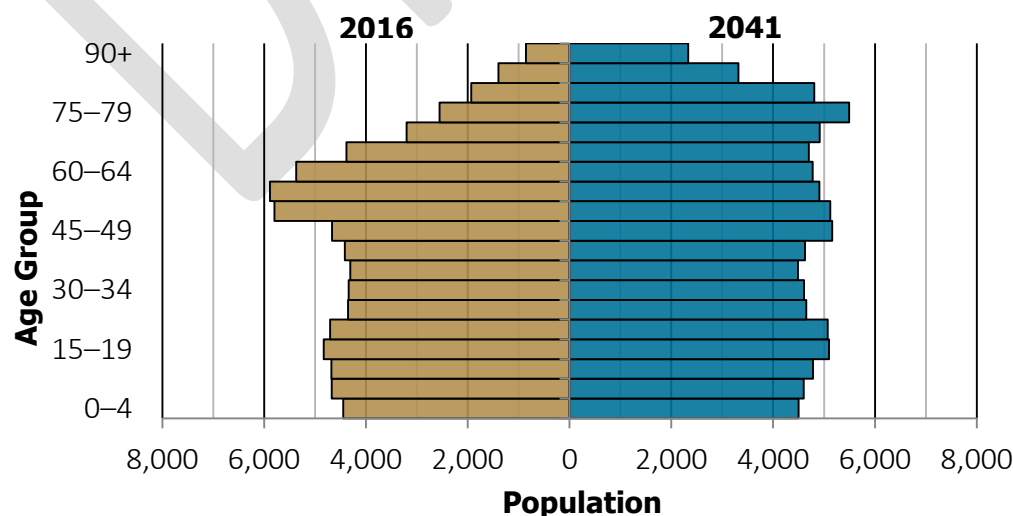
Demographic Make-Up

Age Distribution

Age distribution projections in the Service Manager area indicate an aging population. According to the 2016 Census, the highest proportion of residents is currently in the 55-59 age group (7.7%), with 18.6% of the population aged 65+. Based on population estimates from the Ministry of Finance, a shift in the proportion of working age and older adults will occur over the next 25 years. According to projections, by 2041 the highest proportion of residents will be in the 75-79 age group (6.2%), with 29% of the population over the age of 65.

Figure 3: Age Distribution in Stratford-Perth County-St. Marys, 2016

(Source: Statistics Canada 2016 Census, Ontario Ministry of Finance Population Projections 2018)



Ethnic and Cultural Diversity

Immigrant Population

The foreign-born population makes up 8.9% of the total population in the Service Manager area; the majority (53.7%) immigrated to Canada prior to 1981. Between 2011 and 2016, 550 recent immigrants settled in Stratford, Perth County, and St. Marys; 51.0% of whom live in Stratford. Recent immigrants make up 8.2% of the total foreign-born population and 0.7% of the total population.¹⁴ By comparison, recent immigrants comprise 12.3% of Ontario's foreign-born population and 3.6% of the total population.

According to the 2016 Census, there are 3,250 immigrant households in the Service Manager area; 165 of which are recent immigrant households. A higher proportion of recent immigrant households are renters (63.6%) compared to all other immigrant households (22.6%).

One in five of all immigrant households (19.5%) spend 30% or more of their income on shelter costs, slightly higher than the 18.6% of all non-immigrant households in the Service Manager area, but significantly lower than immigrant households across Ontario (29.8%).¹⁵

Figure 4: Immigrant Population by Municipality, 2016

(Source: Statistics Canada 2016 Census)

Municipality	Total Immigrant Pop. (2016)	% of Total Pop. (2016)	Recent Immigrants (2011-2016)	% Recent Immigrants of Total Pop.
City of Stratford	3470	52.0%	280	0.9%
Town of St. Marys	465	7.0%	20	0.3%
Municipality of North Perth	1,110	16.6%	60	0.5%
Township of Perth East	855	12.8%	140	1.1%
Township of Perth South	320	4.8%	15	0.4%
Municipality of West Perth	460	6.9%	35	0.4%
Service Manager Area	6,670		550	0.7%

Indigenous Population

Despite the large geographic region for which it is responsible, no First Nations communities are located within the Service Manager area. According to the 2016 Census, 1.4% of the population in Stratford, Perth County, and St. Marys identified as Indigenous¹⁶; the majority (51%) live in Stratford.

There are 360 Indigenous households in the area which accounts for 1.2% of all households locally. A significantly larger proportion of Indigenous households are renters (51.4%) compared to non-Indigenous households (26.8%).

Indigenous households spending 30% or more of their income on shelter costs is 15.9%, lower than the 18.7% average for all households in Stratford, Perth County, and St. Marys. However, 13.0% of Indigenous households are considered to be in core housing need compared to 8.0% of all households.¹⁷

Indigenous peoples are overrepresented in the local homeless enumeration, where results found that 18% of individuals experiencing homelessness identified as having some Indigenous Ancestry; 9% identified as First Nation, Inuit, or Metis, a significantly higher percentage compared to 1.4% of the Service Manager area's total population.¹⁸

Anabaptist Communities

The Service Manager area is home to a number of Anabaptist cultural groups including; Old Order Amish, Old Order Mennonite, Amish Mennonite, Conservative Mennonite, Markham Mennonite, Church of God in Christ Mennonite, Independent Old Order Mennonite, and Low German-Speaking Mennonites from Mexico. Each of these cultural groups is unique.

In 2011, based on estimates by local researchers, these cultural groups accounted for almost 7% of the Service Manager area population, concentrated mostly in Perth East and North Perth. It is likely that this percentage underrepresents the current population due to the fact that Anabaptist cultural groups have a much higher birth rate than the rest of the population; the average family size according to local research in 2011 was 5.6, compared to the Stratford, Perth County, and St. Marys average of 3.0 in 2016.¹⁹

Income and Poverty

Household income levels in the Service Manager area are below provincial medians. In 2016, the median total household income in Stratford, Perth County, and St. Marys was \$70,336, compared to \$74,287 in Ontario. The proportion of persons living in low income based on the Low-Income Measure (After Tax) was 11.1% compared to 14.4% for the entire province. The highest proportion of households in low income is in Perth East at 14.1%, compared to the lowest proportion in Perth South at 7.5%.²⁰

Snapshot of Households in Stratford, Perth County, and St. Marys

Total number of households: 30,715

Structural Type of Dwellings	Number	%
Single-detached house	21300	69.4%
Apartment in a building that has five or more storeys	635	2.1%

Semi-detached house	2210	7.2%
Row house	1255	4.1%
Apartment or flat in a duplex	885	2.9%
Apartment in a building that has fewer than five storeys	4185	13.6%
Other single-attached house	95	0.3%
Movable dwelling	145	0.5%

Household Composition	Households	%
One-person household	8,525	27.8%
Two-person households	11,305	36.8%
Three-person households	4,220	13.7%
Four-person households	3,890	12.7%
Five or more person households	2,775	9.0%

Household Tenure					
Municipality	Owned		Rented		Total
	#	%	#	%	#
City of Stratford	9,235	66.7	4,610	33.2	13,845
Town of St. Marys	2,390	78.8	635	20.9	3,030
Municipality of North Perth	3,745	73.5	1,350	26.5	5,095
Township of Perth East	3,250	81.3	745	18.6	3,995
Township of Perth South	1,130	81.5	255	18.4	1,385
Municipality of West Perth	2,720	80.8	640	19.0	3,365
Service Manager Area Total	22,475	73.2	8,235	26.8	30,710

Primary Household Maintainer	Households	%
Youth and young adults (15-24 years old)	900	2.9
Working age adults (25-64 years old)	21,200	69.0
Older adults (65+ years old)	8,620	28.1

Sources: Statistics Canada 2016 Census, MMAH Service Manager Profiles 2018)

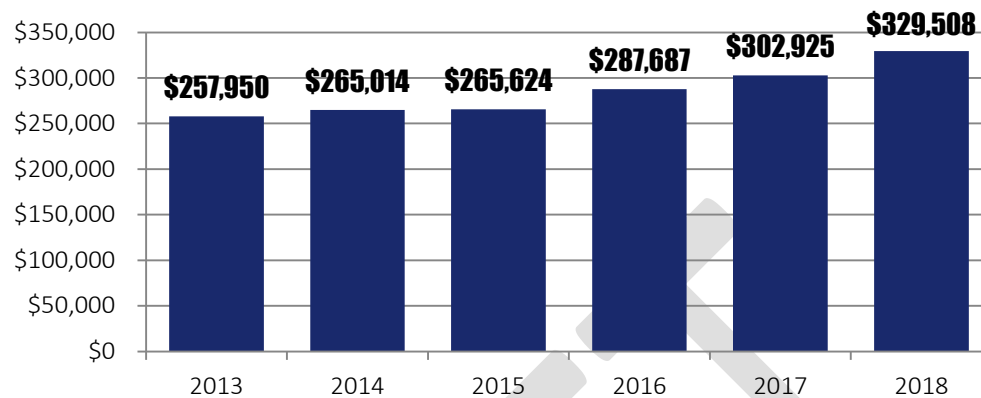
Market Housing

Housing Values

The median value of a house in the Service Manager area in 2018 was \$329,508, up 27.7% since 2013. This is lower than the median price of a house in Ontario, which was \$454,036, a 43.4% increase since 2013.

Figure 5: Median Values of Dwellings in Stratford, Perth County, and St. Marys, 2013-2018

(Source: MMAH Service Manager Profiles 2018, Real Property Solutions, 2013-2017 data)



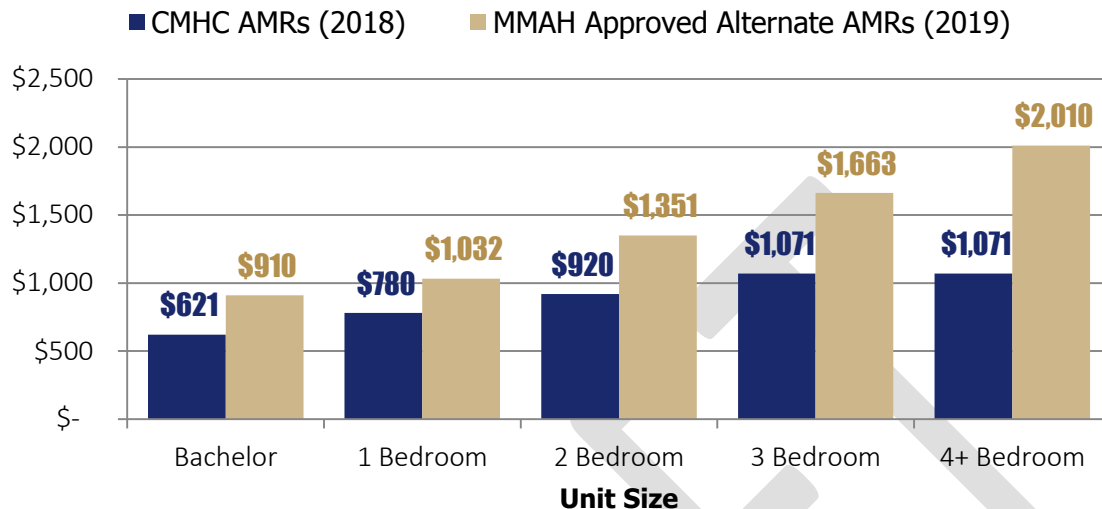
Average Market Rents (AMR)

According to CMHC's 2018 Rental Market Survey, rental rates in the Service Manager area ranged from \$621 for a bachelor unit to \$1,071 for 4+ bedrooms. The CMHC survey targets privately initiated structures with at least three rental units that have been on the market for three months. However, based on data collected through local research initiatives, these rates do not adequately reflect the rental market in Stratford, Perth County, and St. Marys. A local landlord survey conducted in 2018 indicated that the majority of respondents had only one or two rental units in their portfolios which were predominantly comprised of single or semi-detached homes;²¹ neither of these factors is captured in the CMHC survey. A local rental scan conducted in early 2019 showed that rental rates in the Service Manager area were higher than the CMHC rates; ranging from \$910 for a bachelor to \$2,010 for 4+ bedrooms.²²

Based on this local information, the City of Stratford Social Services Department received provincial approval in 2018 and 2019 to use alternate Average Market Rents for calculations in some of its rent support programs.

Figure 6: Comparison of CMHC and MMAH Approved Alternate AMRs for Stratford, Perth County, and St. Marys

(Sources: 2018 CMHC Rental Survey, 2019 Local Rental Scan)



Rental Vacancy Rates

A vacancy rate of 3% is considered the benchmark of a well-balanced rental market and over the past five years, vacancy rates in Stratford, Perth County, and St. Marys have steadily decreased. In 2014, when the 10-Year Housing and Homelessness was released, the rate was 5.7%; in 2018 it was 3.3%. Vacancy rates vary across the Service Manager area; the 2018 rate for all unit sizes in North Perth was 10.0% compared to 1.8% in Stratford.²³

Figure 7: Rental Vacancy Rates in Stratford, Perth County, and St. Marys, 2014-2018

(Source: MMAH Service Manager Profiles 2018 data)

Unit Size	2014	2015	2016	2017	2018
Bachelor	9.4	7.3	1.6	4.1	suppressed
1 Bedroom	5.8	3.3	3.9	1.7	2.7%
2 Bedroom	5.3	3.9	4.5	1.9	2.9%
3+ Bedroom	7.0	6.5	1.1	suppressed	7.7%
Average of all unit sizes	5.7	4.0	3.9	2.2	3.3%

Housing Affordability

Shelter-Cost-to-Income Ratio (STIR)

The proportion of a household's income spent on shelter/housing costs is one indicator of housing affordability. Shelter-cost-to-income ratio (STIR) is a way to measure this and is calculated for households living in owned or rented dwellings that report an income greater than zero. The benchmark for housing affordability is less than 30% of gross (before-tax) income; if shelter expenses (e.g. rent/mortgage, utilities, property taxes, etc.) are less than this threshold, housing is considered affordable.

Overall, 20.2% of households in Stratford, Perth County, and St. Marys spent 30% or more of their income on shelter costs in 2016. The proportion is higher for renter households (36.3%) than for owner households (13.9%). This varies across the Service Manager area with more renters in Stratford (40.3%) and St. Marys (40.5%) spending over 30% of their income on housing compared to 21.7% of renters in Perth South.

This shelter-cost-to-income ratio is lower than the Ontario average; 27.7% of all households and 45.7% of renter households pay more than 30% of their income on shelter.

Figure 8: Shelter-Cost-to-Income Ratio in Stratford, Perth County, and St. Marys

(Source: Statistics Canada Census Profile, 2016)

Geography	Owner		Renter		All Households	
	#	%	#	%	#	%
City of Stratford	9,225	13.9%	4,610	40.3%	13,820	22.7%
Town of St. Marys	2,390	13.0%	635	40.5%	3,025	18.7%
Municipality of North Perth	3,330	12.0%	1,320	32.2%	4,645	17.9%
Township of Perth East	2,580	16.9%	675	23.7%	3,255	18.4%
Township of Perth South	875	10.3%	240	21.3%	1,115	12.6%
Municipality of West Perth	2,315	16.0%	625	28.8%	2,945	18.8%
Service Manager Area Total	20,715	13.9%	8,105	36.3%	28,795	20.2%
Ontario	3,557,485	19.8%	1,554,940	45.7%	5,106,290	27.7%

Core Housing Need

Core housing need takes into consideration three factors:

- **Affordability** - if the household spends 30% or more of their before-tax income on shelter (i.e. shelter-cost-to-income-ratio);
- **Suitability** - if there are enough bedrooms for the size and make-up of the household; and
- **Adequacy** - if the dwelling is in need of major repair.²⁴

In Stratford, Perth County, and St. Marys, 8.0% of all households (2,255) are in core housing need, lower than Ontario (15.3%). Renter households and one-person households in the Service Manager area are more likely to be in core housing need (20.8% and 19.1% respectively); both are lower when compared to provincial numbers (33.4% and 26.4%).

Figure 9: Households in Core Housing Need in Stratford, Perth County, and St. Marys

(Source: MMAH Service Manager Profiles 2018, based on Statistics Canada, Census 2016 Custom Run Data)

Geography	Owner Households		Renter Households		Total Households	
	#	%	#	%	#	%
Service Manager Area	620	3.0%	1,640	20.8%	2,255	8.0%
Ontario	267,470	7.7%	480,845	33.4%	748,310	15.3%

Geography	1 Person Household		2+ Person Household		Total Households	
	#	%	#	%	#	%
Service Manager Area	1,510	19.1%	740	3.6%	2,255	8.0%
Ontario	322,565	26.4%	425,745	11.6%	748,310	15.3%

Who Can Afford Housing in Stratford, Perth County, and St. Marys?

Housing affordability can also be determined by calculating the average costs of renting or owning a home and comparing that cost to current renter and owner households' incomes. This helps to understand the amount of money per year a household would need to earn to keep total shelter costs under 30% of their before-tax income. To do so, a population can be divided into percentiles based on household income in which each percentile contains a tenth of all total households; exactly a tenth of households that

earn the lowest income make up the first percentile, the next tenth represent the next highest set of income earners and so on.

In an ideal housing market, households in or below the 30th income percentile in a community would be eligible for rent-geared-to-income (RGI) housing. Households in the 40th-60th income percentiles would be accessing rental market housing and households in or above the 70th income percentile would be home owners.

Owners

In 2018, households would require an annual income of \$106,000 (70th income percentile) in order to buy a condominium or a single-detached house. Households in the 50th income percentile (earning \$74,000) could purchase a semi-detached house while those in the 60th income percentile (earning \$88,400) could buy a townhouse.

Figure 10: Ownership Housing Affordability in Stratford, Perth County, and St. Marys

(Source: MMAH Service Manager Profiles 2018)

Income Percentile		10th	20th	30th	40th	50th	60th	70th	80th	90th	100th
Total Households Represented		3,071	6,142	9,213	12,284	15,355	18,426	21,497	24,568	27,639	30,710
Annual Household Income		\$24,300	\$37,800	\$49,300	\$61,600	\$74,600	\$88,400	\$106,000	\$128,800	\$166,100	N/A
Resale Price											
All Dwelling Types	Average										
Single	\$359,731										
Semi	\$372,917										
Semi	\$268,600										
Condo	\$356,969										
Townhouse	\$300,591										
Affordable Unit Price		\$95,300	\$148,300	\$193,400	\$241,600	\$292,600	\$346,700	\$415,800	\$505,200	\$651,500	N/A

Average Resale Prices

Renters

Based on 2018 CMHC Average Market Rents (AMR), households would require an annual income of between \$28,900 and \$44,600 (30th to 50th income percentiles) to rent in the private market depending on the size of the unit. However, based on the 2019 provincially approved alternate AMRs, renter households looking for a bachelor unit would need to have an income of \$36,600 (40th income percentile), while those needing two or more bedrooms would need a minimum income of \$62,800 (70th income percentile). For households in the 10th, 20th, and 30th income percentiles, that are earning less than \$28,500, there are no private market options in the Service Manager area that are affordable.

Figure 11: Rental Housing Affordability in Stratford, Perth County, and St. Marys

(Source: MMAH Service Manager Profiles 2018)

Income Percentile	10th	20th	30th	40th	50th	60th	70th	80th	90th	100th
Renter Households Represented	824	1,647	2,471	3,294	4,118	4,941	5,765	6,588	7,412	8,235
Annual Household Income	\$14,800	\$21,600	\$28,900	\$36,600	\$44,600	\$53,300	\$62,800	\$75,100	\$97,800	N/A
Market Rent										
Alternate AMRs										
CMHC Average										
Bachelor										
1 Bedroom										
2 Bedroom										
3 Bedroom										
4+ Bedroom										
Affordable Monthly Rent	\$370	\$540	\$720	\$920	\$1,120	\$1,330	\$1,570	\$1,880	\$2,450	N/A

CMHC AMRs	
Approved AMRs	** Suppressed

Households in Receipt of Social Assistance

A single individual accessing Ontario Works (OW) receives a monthly income of \$733.²⁵ In order to afford a bachelor unit based on CMHC AMR, they would need to spend 85% of their income on shelter; based on the approved alternate AMR that percentage increases to 124%.

A single individual in receipt of Ontario Disability Support Program (ODSP) who has a monthly income of \$1,169²⁶ would spend 53% (CMHC AMR) or 78% (alternate AMR) of their income on shelter. Both still fall well above the affordability benchmark shelter-cost-to-income ratio of 30%.

Low-wage Workers

An individual earning minimum wage (\$14.00/hour) for 35 hours a week would gross \$1,960 a month. To afford a bachelor unit based on the CMHC AMR, they would need to spend 32% of their income on housing costs. When using the approved alternate AMR that income percentage rises to 46%.

An individual earning a living wage (\$17.55/hour) for 35 hours a week would gross \$2,661.75 per month²⁷. This individual would need to spend 23% (CMHC AMR) or 34% (approved alternate AMR) of their income to afford a bachelor unit.

Figure 12: Comparison of Housing Affordability

Income Source (for single)	Monthly Income	% of income spent on housing for bachelor unit	
		CMHC AMR (\$621/month)	Approved Alternate AMR (\$910/month)
Ontario Works	\$733.00	85%	124%
ODSP	\$1,169.00	53%	78%

Minimum Wage	\$1,960.00	32%	46%
Living Wage	\$2,444.60	25%	37%

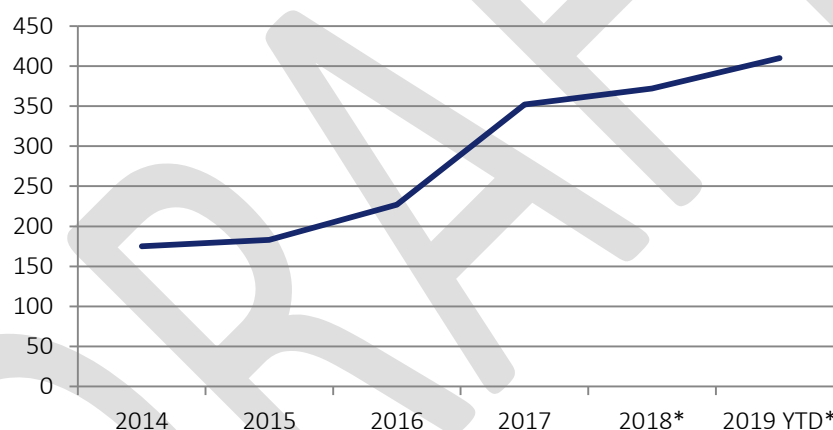
Demand for Geared-to-Income Housing

Centralized Waiting List

All applications for Rent-Geared-to-Income (RGI) housing in the Service Manager area are processed through a Centralized Waiting List managed by the City of Stratford Social Services Department. Although the number of households on the list fluctuates - applicants are housed and new applicants are added – the demand for RGI housing has grown in recent years. Between 2014 and 2018, the number of households on the Centralized Waiting List more than doubled. As of September 30, 2019, there were 410 applicants waiting for RGI housing.

Figure 13: Number of Households on the Centralized Waiting List, 2014-2019

(Source: City of Stratford Social Services Department)



*As of December 31st of each year, with the exception of 2018 which is as of November 15, and 2019 which is as of September 30.

Profile of Centralized Waiting List Applicants (as of September 30, 2019)

Priority Status*	#	%
Special Provincial Priority (SPP)	20	4.9%
Urgent	108	26.3%
Chronological	285	69.25%
Total Applicants on Waitlist	410	

*SPP status is assigned to a household where a member of that household is experiencing or has experienced abuse by a person with whom they live or have lived. As per the Housing Services Act, 2011, SPP status households are given priority on the Centralized Waiting List. Locally,

households experiencing extenuating circumstances (including homelessness) can be deemed urgent status.

Client Type	#	%
Singles and Couples	231	56.3%
Families	109	26.6%
Seniors	70	17.1%

Unit Size Demand	#	%
1 Bedroom	302	73.7%
2 Bedroom	49	12.0%
3 Bedroom	37	9.0%
4+ Bedroom	22	5.4%

Where applicants are applying from	#	%
North Perth	27	6.6%
Perth East	4	1.0%
Perth South	2	0.5%
West Perth	11	2.7%
St. Marys	22	5.4%
Stratford	196	47.8%
Outside Perth County	94	22.9%
No Response	54	13.2%

Homelessness

2018 Homeless Enumeration

A total of 101 individuals (adults, youth, and children) were identified as experiencing homelessness in the Service Manager area during the 2018 homeless enumeration.²⁸ This accounts for 0.13% of the population of Stratford, Perth County, and St. Marys.

Profile of Households Experiencing Homelessness in 2018

- 78% of participants were provisionally accommodated (e.g. couch surfing, at a motel/hotel, or in provincial institutions such as a hospital or jail)
- 64% were experiencing chronic homelessness²⁹
- 89% of participants were residing in Stratford
- 69% identified conflict or abuse as a contributing factor in their loss of housing
- 41% had first experiencing homelessness as a child under the age of 18

- 37% had been involved in the foster care or group home system at some point in their lives

Based on these results and in alignment with the Ontario Long-Term Affordable Housing Strategy Update (2016), the following groups were identified as local priority populations:

- 1) **Youth (age 16-24):** represented 28% of the enumeration participants. 55% had high acuity scores according to the Vulnerability Index-Service Prioritization Decision Assistance Tool (VI-SPDAT).³⁰
- 2) **Individuals experiencing chronic homelessness:** represented 64% of participants. Of those, 61% had experienced homelessness for over 12 months.
- 3) **Families with dependent-aged children:** represented 11% of participants. 43% had high acuity scores according to the VI-SPDAT.
- 4) **Individuals exiting institutions:** represented 23% of participants, 89% of whom were residing in Stratford Jail.
- 5) **Indigenous peoples:** represented 18% of participants when Indigenous ancestry was included. 9% identified as First Nation, Inuit, or Métis compared to 1.4% of the Service Manager area's total population. As is consistent with other communities across Canada, Indigenous peoples are over-represented in the local homeless population.

Emergency Accommodation

The City of Stratford Social Services Department offers emergency accommodations for households experiencing homelessness through local motels for a maximum of 14 days. This service is funded through the provincial Community Homelessness Prevention Initiative (CHPI) program.

Figure 12: Emergency Housing Use in Stratford, Perth County, and St. Marys, 2015-2018

(Source: City of Stratford Social Services Department)

Year	# of Unique Households	Ave. Length of Stay
2015	378	6.2 days
2016	370	4.4 days
2017	460	4.6 days
2018	257	7.5 days
2019 YTD*	194	8.4 days

*Numbers as August 31, 2019

By-Name-List

As of October 31, 2019, 115 households were actively experiencing homelessness in the Service Manager area according to the community's By-Name-List (BNL).

Profile of Households Experiencing Homelessness on the By-Name-List

- 81% were experiencing chronic homelessness
- 70% were single adults, 10% were families, 20% were youth
- 43% were women, 51% were men*
- 12% identified as First Nation, Inuit, Métis or as having Indigenous ancestry
- 60% were high acuity, 30% were moderate acuity, 10% were low acuity**

*Percentages do not add up to 100% because of missing data in this category

**Level of acuity is determined through the use of triage tool (Vulnerability Index-Service Prioritization Assistance Tool) that measures the health and social needs of individuals experiencing homelessness

Consultation Feedback – What We Heard

In addition to the data outlined above, a number of qualitative factors were identified during the consultation process as impacting local housing need and demand in the Service Manager area.

◦ **Short-term rental accommodations**

The introduction of short-term rental accommodations was perceived as having an influence on the availability and affordability of housing locally. This was especially the case in Stratford due in part to the Stratford Festival, North America's largest classical repertory theatre company, which saw over 500,000 visitors in 2016.³¹ Short-term rentals, increasingly used to provide temporary housing for cast, creatives and theatre goers during festival season (April to November), were seen as disrupting the traditional lodging industry and putting additional strain on the already limited supply of long-term rental housing in Stratford and area.

◦ **Migration from the Greater Toronto Area (GTA)**

Consultation participants viewed migration from other communities as a contributing factor in the rise of housing prices. Housing prices in Stratford, St. Marys, and Perth County have historically been lower than in the GTA, making this area an appealing alternative for individuals and families struggling with rising prices in surrounding communities. The Service Manager area was also identified as an attractive retirement community because households could sell their homes in larger urban centres, purchase less expensive homes locally, and have surplus funds at their disposal.

According to the Huron-Perth Association of Realtors, the average price of all residential properties sold increased 7% between August 2018 and August 2019. The average price of single detached homes in this area hit a record high of \$412,269 in August 2019, up 20% from August 2018.³²

- **Housing supply is at Record Lows**

The low supply of homes for sale was another factor identified as impacting housing need and demand locally. According to the Huron-Perth Association of Realtors, in May 2019 the number of active listings was 532 units. In comparison, the 10-year average for the month of May was over 900 active listings.³³ Consultation participants proposed that this decrease had the unintended consequence of increasing the cost of and competition for rental units in the area; with fewer houses on the market, more households were vying for the limited supply of rental units. Local organizations that provide services and supports to low income individuals in search of housing reported that it was becoming increasingly common for viewings of rental units to be scheduled as open houses, with upwards of 20-30 people attending at a time.

- **Stratford School of Interaction Design and Business - University of Waterloo**

The University of Waterloo opened a campus in Stratford in 2012 with an enrollment of 16 students. In 2018, the campus became the University-affiliated Stratford School of Interaction Design and Business. In 2019, student enrolment numbered just under 700. Over three-quarters of these students (580) were studying full-time in Stratford, approximately 25% of whom lived in the community.³⁴ While consultation participants undoubtedly saw this growth as beneficial for the community, there was an acknowledgement that an increase in students would impact the rental market locally.

Summary of Housing Need and Demand

In summary, the Service Manager area of Stratford, Perth County, and St. Marys has:

- Income levels that are below provincial medians;
- An increase in the proportion of households in low-income (from 10.1% in 2011³⁵ to 11.1% in 2016);
- A population that is aging and projected to grow at a slower rate than the province;
- An average household size that is steadily decreasing (from 2.6 in 2006 to 2.4 in 2016³⁶); and
- Population groups that are especially vulnerable to housing instability, including Indigenous peoples.

Additionally, since the original 10-Year Housing and Homelessness Plan was published in 2014, the area has seen:

- A rise in housing costs, both rental and ownership;
- A decrease in the availability of rental units (especially 1 and 2 bedroom units in Stratford);
- An increase in the number of applications for rent-geared-to-income (RGI) housing; and

The need and demand for attainable housing locally is compounded by the growing demand for workers in the manufacturing sector, the introduction of short-term rental accommodations, migration from the GTA, the growing enrolment at the Stratford School of Interaction Design and Business. An increased understanding of households experiencing homelessness locally also illustrates the need for attainable housing.

In summary, there is a growing demand for attainable housing locally and it is a key component of economic development. It is essential that a range of options are created and sustained in both private market and community housing stock. Additionally, a variety of services and supports to assist people in keeping their homes is needed to help people maintain their housing and live independently.

Strategic Objectives

Since its release in 2014, the 10-Year Housing and Homelessness Plan for Stratford, Perth County and St. Marys has been used to guide the work being done to address housing challenges and respond to homelessness locally. Based on the review process, the original strategic priority areas have been revised to better reflect the 2016 provincial policy directives and the community needs that have emerged over the past five years. The following section provides an overview and rationale for these modifications.

Summary of Changes

2020-2024 Objectives	2014-2019 Objectives	Rationale for Change
1. Ending Homelessness Shifting resources and service provision from managing to ending homelessness, with a focus on chronic	Eviction & Homelessness Prevention Focus homelessness prevention on the individuals who are at	<ul style="list-style-type: none"> ◦ Reflects the provincial goal of ending chronic homelessness by 2025 ◦ Streamlines the priority area

homelessness.	<p>greatest risk.</p> <p>Homelessness Reduction</p> <p>Transform the provision of emergency accommodation to focus on helping individuals and families return to permanent housing.</p>	<ul style="list-style-type: none"> ◦ Acknowledges the coordinated approach needed to end homelessness (e.g. prevention and reduction strategies are both elements of the broader system)
<p>2. Creating Attainable Housing Options</p> <p>Increasing the range of housing options that is available, affordable, appropriate, and achievable to meet people's needs, situations, and choice.</p>	<p>Affordable Housing Options</p> <p>Increase access to affordable housing options.</p>	<ul style="list-style-type: none"> ◦ Acknowledges that affordability is one of a number of factors in housing stability ◦ Recognizes that a variety of housing options are required to meet the needs of local households
<p>3. Sustaining Community Housing</p> <p>Ensuring that the existing community housing stock is well maintained and continues to play a key role in the delivery of permanent geared-to-income housing locally.</p>		<ul style="list-style-type: none"> ◦ Recognizes the vital role of community housing locally
<p>4. Addressing a Diversity of Needs</p> <p>Providing a broad range of services and supports that reflect the unique, local landscape in an inclusive and culturally appropriate way,</p>	-----	<ul style="list-style-type: none"> ◦ Emphasizes the variety of services required to support people based on their specific needs ◦ Recognizes that certain population groups are at greater risk of housing vulnerability

including advancing truth and reconciliation with Indigenous peoples.		<ul style="list-style-type: none"> ◦ Acknowledges the importance of engaging Indigenous peoples in the planning and implementation of housing stability programs and services
Embedded into all priority areas as implementation drivers	Coordination and Collaboration Improve coordination and collaboration in the delivery of housing services and supports, through systems orientation.	<ul style="list-style-type: none"> ◦ Recognizes collaboration and data as key components in implementing activities and achieving success
	Data Gathering and Sharing Enhance capacity for gathering data and sharing information between service providers.	

Strategic Objectives 2020 - 2024

The four strategic objectives described in more detail below provide the framework for enabling the community to achieve its vision that “Everyone has the right to a home that is safe, suitable, and affordable, and to supports that help them keep their home.”

Strategic Objective #1 Ending Homelessness

Shifting resources and service provision from managing to ending homelessness, with a focus on chronic homelessness.

Homelessness is a complex issue and is often the result of a number of considerations including structural factors (e.g. inadequate supply of safe and affordable housing, scarcity of full-time, well-paying jobs, poverty, and discrimination), systems failures (e.g. lack of supports to help individuals transition from government institutions and/or services such as hospitals, treatment centres, and jails), and individual circumstances (e.g. traumatic experiences, personal crises, violent situations, and issues related to mental health and substance use).³⁷ Historically, local, regional, and national responses to homelessness have focused on emergency services (e.g. shelters, meal programs,

etc.) and while these services are very important in meeting people's immediate needs, they have not solved homelessness. This is why, when the 10-Year Plan was released in 2014 it did not include a recommendation to build a homeless shelter locally. A growing body of evidence indicated that shelters are not as effective in ending people's homelessness as is placing them directly in permanent housing and providing supports.³⁸

The original Plan adopted Housing First as the framework for local homelessness response. Housing First is a recovery-oriented and consumer-driven approach that centres on quickly moving people experiencing homelessness into independent and permanent housing and then providing additional supports and services that match their need. The basic underlying principle of Housing First is that people are better able to move forward with their lives if they are first housed. Based on this approach, the Plan recommended allocating funds and resources towards programs and services that offered housing and provided access to supports that enabled households to find and maintain a permanent place to live. It also recommended prioritizing the way in which services were delivered in order to ensure that those in the greatest need received services first.

Over the past five years, significant strides have been made in transforming the local response to homelessness. In 2016, the community adopted a common screening tool in order to understand the needs of households experiencing homelessness; ongoing training took place to support local service providers in using this tool. As a way to gain a better understanding of the nature and scope of homelessness locally, the community conducted homeless enumerations in 2017 and 2018 which led to the establishment of a local By-Name-List (BNL). These activities provided the initial framework for coordinating homelessness services and prioritizing housing supports based on households' level of acuity or depth of need. As a result, a number of new programs were introduced to address these varying needs including a housing support program for low-acuity households (Salvation Army's Housing Support and Budget Management Program) and the community's inaugural Housing First program for high-acuity households (Support Housing of Perth Program). Both of these programs were designed to assist individuals and families experiencing homelessness with finding and maintaining housing of their choice, decreasing their likelihood of experiencing homelessness again.

The updated Plan continues to embed a Housing First approach into all aspects of a local homelessness response that is focused on providing quick access to quality, safe, permanent, affordable, and supported housing for households experiencing homelessness. The 5-year review also made clear that the community was ready to

make a formal commitment to ending homelessness; a shift that is reflected in the amalgamation of the two previous strategic priorities. To do so the updated Plan builds upon the work that has been done since 2014 and includes activities that support the establishment of a coordinated access system for homelessness services and supports; a standardized and coordinated process for accessing, assessing, prioritizing, matching, and referring households experiencing homelessness for housing and other services across all agencies and organizations in the community.

Achievements 2014-2019	Recommended Activities 2020-2024
<ul style="list-style-type: none"> ◦ Launched a Housing First program – Supported Housing of Perth Program (SHOPP) – a collaboration between the City of Stratford and five community providers. ◦ Supported the establishment of the Housing Support & Budget Management Program operated by the Salvation Army – Stratford/Mitchell. ◦ Expanded the Social Services Outreach Worker Program to assist households experiencing homelessness as well as those at risk of becoming homeless, including the establishment of an Intensive Housing & Community Outreach Coordinator. ◦ Joined the 20,000 Homes Campaign and became a participating community in Built for Zero Canada. ◦ Introduced community-wide use of screening tool for determining level of acuity for housing supports; the Vulnerability Index-Service Prioritization Decision Assistance Tool (VI-SPDAT). ◦ Conducted two homeless enumerations (PIT counts/registry weeks). ◦ Established and achieved a quality By-Name-List (BNL), providing real-time 	<ul style="list-style-type: none"> ◦ Implement a coordinated access system (CAS) for homelessness services and supports. ◦ Implement Homeless Individuals and Families Information System (HIFIS 4) for improved data management and community planning. ◦ Strengthen eviction prevention programs that increase housing stability by identifying and targeting at-risk households. ◦ Develop coordinated mobile outreach across the Service Manager area. ◦ Move towards emergency accommodation/shelter services that are Housing First-focused. ◦ Provide a range of homelessness programs to address all levels of need (e.g. case management services and supports, rapid re-housing, etc.).

data on households experiencing homelessness.	
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Strategic Objective #2 Creating Attainable Housing Options

Increasing the range of housing options that is available, affordable, appropriate, and achievable to meet people's needs, situations, and choice.

Housing has been identified as a priority by all levels of government.

In 2017, the federal government introduced a National Housing Strategy designed to cut homelessness in half, build more housing and commit to the long-term sustainability of housing in Canada. This Strategy recognizes "housing rights as human rights."³⁹

Provincially, the Government of Ontario's Long-Term Affordable Housing Strategy Update (2016) identifies attainable housing as "the foundation to secure employment, raise a family and build strong communities,"⁴⁰ and the Housing Supply Action Plan (2019) envisions a province where "all Ontarians can find a home that meets their needs and their budget."⁴¹ The Province is also introducing a Provincial Policy Statement to coincide with recent changes to the land use planning system that proposes encouraging the development of an increased mix and supply of housing and reducing barriers and costs for development.

At the municipal level, there has also been a growing acknowledgment of the need for attainable housing. In 2017, the Town of St. Marys updated its strategic plan and included housing as one of six priority pillars for the community. Identifying the lack of attainable housing as a contributing factor in the local labour shortage, the updated plan recommends activities to diversify its rental housing stock.⁴² In 2019, the need for diverse and attainable housing options was identified in the North Perth Corporate Strategic Plan and a Mayor's Task Force on Affordable Housing involving community and industry members was struck to evaluate local needs and identify recommendations.⁴³ Also in 2019, the City of Stratford undertook a strategic planning process which led to the approval of a set of priorities for City Council during its 2018 – 2022 term. Attainable housing is included as a strategy to develop resources and widen economic opportunities locally. Recommendations include creating municipal incentives for building new affordable (80% AMR) units, increasing local rent supports, leveraging funding to build new housing, and focusing on mid-level affordability in residential development initiatives.⁴⁴

Increasing attainable housing options was a key priority in the original 10-Year Housing and Homelessness Plan. Primarily focused on increasing the supply and mix of rental housing, the Plan recommended the creation of 288 new units over ten years to address the growing need.⁴⁵ Since the introduction of the Plan in 2014, **115** new

attainable units have been created locally. This includes the construction of 68 new units as well as the introduction of 47 rent supports (e.g. rent supplements, housing allowances, and portable housing benefits) that provide subsidies to low-income households living in private market units.

New construction of attainable housing since 2014

Year	Location	# of Units
2015	14 & 16 Ingersoll Street, St. Marys	2
2015	299 Queen Street, St. Marys	3
2015	437 St. Vincent Street South, Stratford	16
2018	230 Britannia Street, Stratford	35
2018	693 Queen Street, St. Marys	4
2018	845 & 865 Davidson Avenue, Listowel	8

The updated Plan continues to focus on increasing attainable housing options locally. Along with creating more units and rent support options, the Plan includes a recommendation to develop a consistent framework for gathering data on local housing supply and demand in order to target the right mix and supply of housing to meet the needs of local households. Working collaboratively with municipal planning staff and economic development partners in the Service Manager area to promote incentives for creating attainable housing is also a key activity moving forward.

Achievements 2014-2019	Recommended Activities 2020-2024
<ul style="list-style-type: none"> ◦ Supported the construction of 68 new attainable rental units. ◦ Introduced 47 new rent supports (rent supplements, housing allowances, housing benefits) through a variety of programs and funding streams. ◦ Supported 47 households in the Affordable Home Ownership Program. ◦ Piloted the Survivors of Domestic Violence Portable Housing Benefit (SDV-PHB) which supported 17 local households (program was uploaded to the Province in 2018). ◦ Initiated a new rent enhancement program to encourage the retention of 	<ul style="list-style-type: none"> ◦ Leverage municipal, provincial, and federal funding sources (e.g. OPHI) to create more attainable housing options (e.g. rental assistance, affordable home ownership, municipal rent supports, homesharing). ◦ Continue to develop data-gathering strategies to better understand local housing supply and costs (e.g. secondary rental market, accessory units). ◦ Explore feasibility of establishing a community-wide online inventory of available rental housing. ◦ Continue to engage and recruit landlords to increase housing options in

<p>private sector landlords in traditional rent supplement programs.</p> <ul style="list-style-type: none"> ◦ Local municipalities, including the City of Stratford and the Town of St. Marys, identified attainable housing as a priority in their strategic plans. ◦ Developed and circulated a resource about municipal tools and incentives that assist with attainable housing development in Stratford, Perth County, and St. Marys. ◦ The City of Stratford introduced a new multi-residential tax rate to encourage the creation of new rental units. ◦ Conducted a Landlord Survey and two rental market scans. ◦ Achieved Ministry approval for an alternate average market rent which is higher than CMHC's published rate, to enhance housing allowance limits for low-income households. ◦ Hosted training sessions and recognition events to enhance the capacity of landlords and service providers to support successful tenancies. ◦ Hosted two affordable housing forums showcasing Canadian Mortgage and Housing Corporation (CMHC) best practices. 	<p>the private market.</p> <ul style="list-style-type: none"> ◦ Continue to collaborate with municipal and economic development partners to develop incentives for building attainable housing.
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Strategic Objective #3 Sustaining Community Housing

Ensuring that existing community housing stock is well maintained and continues to play a key role in the delivery of permanent geared-to-income housing locally.

Community housing is a vitally important component of housing infrastructure as it provides an alternative for low-income households that struggle to afford the cost of

rent in the private market. In the late 1990s, the responsibility for community housing was transferred from the federal to the provincial government. Locally, federally-funded housing is owned and operated by non-profit housing providers. These providers continue to be governed by the rules and requirements outlined in the original operating agreement and account for approximately 8% of community housing units in the Service Manager area. Housing that includes provincial funding had their operating agreements voided and transferred to provincial legislation (currently the Housing Services Act, 2011) and accounts for the remainder of the community housing units locally (92%). Some of this housing is also owned and operated by non-profit and co-operative housing providers. The rest is government-owned housing administered by municipal housing corporations.⁴⁶ In this Service Manager area, the community housing stock consists of 663 units owned and managed municipally by the Perth and Stratford Housing Corporation (PSHC) and 415 units operated by 11 non-profit and co-operative housing providers. (See Appendix A for a full description of the Community Housing Portfolio.)

The community housing sector is currently facing a number of challenges. First and foremost, the federal and/or provincial funding agreements under which housing providers operate are coming to an end. Once this happens, federal providers may opt not to continue providing permanent geared-to-income units in their buildings, thereby decreasing the amount of community housing supply locally and impacting the number of housing options available for low-income households. Additionally, community housing stock is aging and the costs of maintaining these buildings through repairs and renovations are rising. Ontario's Community Housing Renewal Strategy (2019) aims to address these challenges and support Service Managers, housing providers, and households by protecting and expanding the supply of community housing, providing opportunities for people to access housing, and streamlining and simplifying the overall system.⁴⁷

In 2014, the 10-Year Housing and Homelessness Plan included a number of recommendations pertaining to community housing in its third strategic priority area – increasing affordable housing options – such as earmarking funds to address capital repairs, add accessibility features, and invest in projects to improve the energy efficiency and environmental sustainability of buildings. Since then, a number of projects have taken place as a response to these recommendations. Feedback during the 5-year review process called for a renewed emphasis on supporting the community housing sector, specifically protecting tenants as operating agreements and mortgages expire, and helping providers to offer sustainable housing by investing in community housing through capital repairs, renovations, and stock regeneration.

Achievements 2014-2019	Recommended Activities 2020-2024
<ul style="list-style-type: none"> Completed operational reviews of all local non-profit and co-operative housing providers in order to gain a better understanding of how to support their sustainability and ensure they were meeting legislative requirements and operating agreements. Leveraged over \$890,000 in Social Housing Improvement Program (SHIP) investments to make improvements at properties in the community housing portfolio. Conducted Building Condition Assessments (BCAs) and energy audits of 18 community housing properties to identify capital planning priorities. 	<ul style="list-style-type: none"> Negotiate end of operating agreements and support local non-profit and co-operative housing providers with continuing their involvement in community housing after their mortgages come to an end. Leverage municipal, provincial, and federal funding sources (e.g. COCHI and OPHI) for capital repairs and stock regeneration, including issues related to the impacts of climate change. Build capacity in the community housing sector to enhance providers' ability to operate efficiently and effectively (e.g. sharing best practices in governance, financial management, purchasing, capital planning, regeneration of stock, and tenant relations). Update the SM directives to reflect new legislative changes under the Housing Services Act as needed. Support AMO and OMSSA with community education and advocacy efforts regarding the community housing sector.

Strategic Objective #4 Addressing a Diversity of Needs

Providing a broad range of services and supports that reflect the unique, local landscape in an inclusive and culturally appropriate way, including advancing Truth and Reconciliation with Indigenous peoples.

Housing is not 'one-size-fits-all'; the affordability, availability, and appropriateness of housing are all factors in determining what is attainable for any given household. Similarly, people seeking a home are unique; depending on circumstances and experiences, households may need different levels of support in finding and maintaining

housing. Certain population groups are more vulnerable to instability and are at greater risk of losing their housing due to social and economic factors. These groups include:

- Survivors of domestic violence
- Indigenous peoples
- Older adults
- Persons with disabilities
- Individuals with mental health needs and/or addictions
- Low-income households
- Households experiencing chronic homelessness
- Immigrants and newcomers
- Transition age youth (16 – 24 years old)
- Members of the LGBTQ community

A comprehensive and coordinated housing stability system recognizes these vulnerable population groups and accounts for their diversity of needs in two ways: 1) offering a broad variety of attainable housing options (Strategic Priority #2); and 2) providing housing supports and services that acknowledge and incorporate a range of needs, from moderate supports to permanent 24/7 supportive housing for people with complex health issues and needs (physical, mental health, developmental disabilities or addictions). While progress has been made since 2014 to understand and address the unique housing needs of vulnerable population groups, additional services are required to ensure that the housing and homelessness system is safe, inclusive and culturally appropriate. This could include, but is not limited to developing and strengthening linkages with various sectors (e.g. health, justice, violence against women, developmental services, etc.), making it easier to navigate the housing and homelessness system through human services integration, conducting an inventory of available supportive housing units funded by different sectors, and increasing the capacity of the community sector to provide services and supports to specialized groups.

Indigenous Peoples

Indigenous peoples have suffered immensely in Canada due to government policies of cultural assimilation that included the residential school system and the forced removal of Indigenous children from their families. The legacy of these policies has been devastating;

- Indigenous peoples are overrepresented in criminal justice⁴⁸ and child welfare⁴⁹ systems
- Indigenous women and girls are more likely to experience violence, be murdered or go missing⁵⁰

- Suicide and self-inflicted injuries are the leading causes of death for First Nations youth and adults up to 44 years of age⁵¹
- Indigenous peoples are overrepresented in homeless populations⁵²

As the Service Manager for Stratford, Perth County, and St. Marys, the City of Stratford Social Services Department is committed to working with Indigenous partners to address this legacy locally, support Indigenous culture, reconcile relationships, and develop and implement culturally appropriate services and supports in collaboration with (and guidance and advice from) Indigenous communities and service providers. The updated Plan includes a recommendation to build the capacity of the community to engage and build relationships with Indigenous communities and service providers locally. Activities include:

- Reaching out to Indigenous-serving agencies and Indigenous communities in neighbouring regions to seek guidance and make connections;
- Encouraging collaboration between local service providers who are undertaking the work of Truth and Reconciliation to share knowledge and best practices;
- Providing learning and training opportunities for local service providers that increase their ability to provide culturally appropriate services to Indigenous peoples.

Rural Context

The rural setting that characterizes the Service Manager area impacts housing stability and homelessness response. Low population density means that it is not financially viable to establish services in every municipality so the majority of supports are located in Stratford. Furthermore, the City of Stratford is currently the only municipality with public transportation, making it particularly challenging for individuals outside the city without access to personal vehicles to receive services and supports.

In recent years, Stratford-based social service agencies have made strides in addressing these rural challenges by offering outreach services in communities outside of Stratford, advocating for public transportation infrastructure between communities, and participating in the establishment of community hubs. However, these initiatives are limited and not yet enough to overcome these barriers. As a result, this strategic priority includes a recommendation to improve access to housing services and supports by taking into account the rural nature of the Service Manager area.

Recommended Activities 2020-2024

- Implement activities to inventory existing supported housing and/or housing-based supports in the Service Manager area.
- Strengthen partnerships with organizations across sectors to address the housing needs of specialized population groups including persons with disabilities, individuals with mental health needs and/or addictions, and survivors of domestic violence.
- Conduct mapping exercises to understand and improve upon service users' experiences of navigating the housing and homelessness serving system.
- Build local capacity to strengthen relationships with and provide supports to Indigenous communities and peoples locally.
- Improve access to housing and homelessness supports and services for residents in rural areas of the Service Manager region.

Objectives, Outcomes, and Targets

The following chart outlines how the community intends to measure its success in achieving the objectives prioritized in the updated 10-Year Housing and Homelessness Plan for Stratford, Perth County, and St. Marys. Data will be collected regularly and reported annually on the progress being made.

Strategic Objective #1 Ending Homelessness

Objective	Outcomes	Measures	Targets
To focus resources and service provision on permanent housing for people experiencing homelessness, with a focus on chronic homelessness.	People experiencing homelessness find and maintain housing.	Number of households experiencing chronic homelessness on the By-Name-List.	The Service Manager area will reach functional zero on chronic homelessness.
	People at risk of homelessness are able to keep their housing.	Number of households at risk of homelessness that have retained their housing for 6 or more months.	There is a 5% increase in the number of households at risk of homelessness that have retained their housing for 6 or more months.

	A community-wide, coordinated access system for homelessness response is implemented.	Number of service providers participating in a coordinated access system.	100% of homeless response providers and 75% of other service providers are participating in a coordinated access system.
Strategic Objective #2 Creating Attainable Housing Options			
Objective	Outcome	Measures	Targets
To increase housing options that are available, affordable, appropriate, and achievable based on people’s needs, situation, and choice.	Number of households living in attainable housing that meets their needs is increased.	Number of households that receive rent supports per year.	The total number of households that receive rent supports per year is maintained at 2019 levels.
		Number of attainable housing units that are newly built.	A minimum of 20 new attainable housing units have been built.
Strategic Objective #3 Sustaining Community Housing			
Objective	Outcomes	Measures	Targets
To ensure that existing community housing stock is maintained and continues to play a role in the delivery of attainable housing locally.	The existing community housing portfolio (municipal, non-profit, and co-operative) remains sustainable.	Number of RGI units administered by community housing providers.	100% of RGI units administered by provincial-reformed housing providers whose mortgages expire between 2020 and 2024 are preserved.
	Existing community housing stock is revitalized through repairs and/or asset	Number of community housing units that will be revitalized through	90% of community housing providers participate in COCHI/OPHI.

	regeneration.	repairs and/or asset regeneration.	
	The capacity for community housing providers to operate effectively and efficiently is enhanced.	Number of activities initiated to enhance capacity of the community housing sector.	Service Manager will host 2 training sessions and/or events annually for the community housing sector.

Strategic Objective #4 Addressing a Diversity of Needs

Objective	Outcomes	Measures	Targets
To provide a broad range of services and supports that reflect the unique, local landscape in an inclusive and culturally appropriate way.	Local capacity to provide culturally appropriate housing services and supports to Indigenous peoples is increased.	Number of activities initiated to engage and build relationships with Indigenous peoples.	Indigenous peoples and communities are actively engaged in housing and homelessness initiatives in the Service Manager area.
		Number of activities undertaken to improve capacity of community agencies in providing housing support to Indigenous peoples.	100% of service providers that receive funding support from the Service Manager have participated in activities to deepen understanding of Indigenous housing and homelessness experiences
	Access to services and supports for rural residents is increased.	Number of residents who can access Service Manager services and supports in their	There has been a 5% increase in the number of households that receive supports and services in

		home community.	North Perth.
	Increased access to outreach and support services that help people successfully live independently.	Number and types of supported housing options in the Service Manager area.	There is a 5% increase in the number of supported housing options in the Service Manager area.

Acknowledgements

This report is the result of the commitment and dedication of many people. We would like to thank the local service providers, community members, municipal councils and staff who participated in the review process and who support the ongoing work necessary to achieve our community's vision.

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For any questions about this report please contact:

City of Stratford Social Services Department

519-271-3773 ext. 200

Toll Free: 1-800-669-2948

Email: socialsrv@stratford.ca

Appendix A: Community Housing Portfolio

Housing Provider	Funding	Location	# of Units	Date Operating Agreement Ends
Banbury Cross Housing Co-operative Inc.	Provincial Reform	Stratford	42	October 31, 2022
Bard of Avon Housing Co-operative Inc.	Provincial Reform	Stratford	45	December 31, 2029
Emily Murphy Centre (Second Stage Housing for Women in Crisis)	Provincial Reform	Stratford	20	February 29, 2024
Festival City Housing Co-operative Homes Inc.	Provincial Reform	Stratford	45	January 31, 2030
Listowel District Seniors Complex	Federal	Listowel	42	January 31, 2020
Little Falls Housing Co-operative Homes Inc.	Provincial Reform	St. Marys	34	December 31, 2030
Perth and Stratford Housing Corporation	Municipal	Atwood Listowel Milverton Mitchell St. Marys Stratford	663	N/A
Ritz Lutheran Villa	Federal	Mitchell	25	December 31, 2020
Woodland Towers I - Spruce Lodge Non-Profit Housing Corporation	Provincial Reform S.95 MNP	Stratford	54	October 1, 2020
Woodland Towers II - Spruce Lodge Non-Profit Housing Corporation	Provincial Reform	Stratford	42	November 30, 2025
Vineyard Village Non-Profit Housing Inc.	Provincial Reform	Stratford	41	January 31, 2026
Windmill Gardens	Federal	Stratford	25	October 31, 2018*

*This provider decided not to renew their operating agreement with the Service Manager. However, they are still considered part of the community housing portfolio as they continue to provide attainable housing locally.

Appendix B: Glossary of Terms

Attainable Housing and Affordable Housing

The original Plan recommended identifying a consistent definition of the term 'affordable housing' that could be adopted in the Official Plans of the six municipalities in the Service Manager area.⁵³ Although the term was used widely in the earlier Plan and is used in provincial and national strategies, feedback during the 5-year review indicated that the word 'affordable' was too narrow in scope when discussing housing stability; affordability is one of a number of factors that contribute to successfully finding and maintaining permanent housing. In other words, housing options not only need to be affordable to the income level of the household, but must also be available at the time, appropriate to the circumstances of the individual or family (including of suitable quality), and an option that the household is able to put into action. Attainable housing refers to all of these elements; when these factors are in place, housing is achievable and housing stability outcomes are improved.

When used in this updated Plan, the term 'affordable housing' refers only to rental units constructed (since 2002) in which **rents are maintained at or below 80% of Average Market Rent (AMR) for at least 20 years**. This includes units built in both the community housing and private market sectors.⁵⁴ 'Attainable housing' refers to the entire spectrum of housing options.

By-Name-List (BNL)

A By-Name-List (BNL) is a real-time, dynamic list of all people experiencing homelessness in the community. Rather than being chronological, a BNL orders individuals for services and supports based on level of acuity; those individuals with the highest needs are prioritized for services first. In addition to knowing all individuals experiencing homelessness 'by name', a By-Name-List also provides systems-level data on the nature and scope of homelessness locally that enables a community to plan coordinated responses, better allocate resources, and enhance or develop more effective programming designed to end homelessness.

Community Housing and Social Housing

Community housing is a form of attainable housing. The term refers to housing that is owned and operated by non-profit housing corporations, housing co-operatives, and municipal governments or District Social Services Administration Boards. Community housing providers offer geared-to-income or moderate market rents for eligible households. In the updated Plan, community housing is synonymous with the term social housing.

Homelessness

The Service Manager area of Stratford, Perth County, and St. Marys has adopted the Canadian definition of homelessness developed by the Canadian Observatory on Homelessness:⁵⁵

Homelessness describes the situation of an individual, family or community without stable, safe, permanent, appropriate housing, or the immediate prospect, means and ability of acquiring it. It is the result of systemic or societal barriers, a lack of affordable and appropriate housing, the individual/household's financial, mental, cognitive, behavioural or physical challenges, and/or racism and discrimination. Most people do not choose to be homeless, and the experience is generally negative, unpleasant, unhealthy, unsafe, stressful and distressing.

Experiences of homelessness are categorized into four typologies including households who are:

- **Unsheltered**, or absolutely homeless and living on the streets or in places not intended for human habitation;
- **Emergency sheltered**, including those staying in overnight shelters for people who are experiencing homelessness, as well as shelters for those impacted by family violence;
- **Provisionally accommodated**, referring to those whose accommodation is temporary or lacks security of tenure. This includes individuals who are staying temporarily with family and/or friends (e.g. "couch surfing"), living in temporary rental accommodations (e.g. motels), or those who currently in an institution (e.g. jail, hospital, rehabilitation centre) and have no place to live upon their release; and
- **At risk of homelessness**, referring to people who are homeless, but whose current economic and/or housing situation is precarious or does not meet public health and safety standards.

Indigenous Homelessness⁵⁶

Indigenous homelessness is a human condition that describes First Nations, Métis and Inuit individuals, families or communities lacking stable, permanent, appropriate housing, or the immediate prospect, means or ability to acquire such housing. Unlike the common colonialist definition of homelessness, Indigenous homelessness is not defined as lacking a structure of habitation; rather, it is more fully described and understood through a composite lens of Indigenous worldviews. These include: individuals, families and communities isolated from their relationships to land, water, place, family, kin, each other, animals, cultures, languages and identities. Importantly,

Indigenous people experiencing these kinds of homelessness cannot culturally, spiritually, emotionally or physically reconnect with their Indigeneity or lost relationships (Aboriginal Standing Committee on Housing and Homelessness, 2012).

The 12 dimensions of Indigenous Homelessness as articulated by Indigenous Peoples across Canada are:

- 1) **Historic Displacement Homelessness** - Indigenous communities and Nations made historically homeless after being displaced from pre-colonial Indigenous lands.
- 2) **Contemporary Geographic Separation Homelessness** - an Indigenous individual's separation from Indigenous lands, after colonial control.
- 3) **Spiritual Disconnection Homelessness** - an Indigenous individual's or community's separation from Indigenous worldviews or connection to the Creator or equivalent deity.
- 4) **Mental Disruption and Imbalance Homelessness** - Mental homelessness, described as an imbalance of mental faculties, experienced by Indigenous individuals and communities caused by colonization's entrenched social and economic marginalization of Indigenous Peoples.
- 5) **Cultural Disintegration and Loss Homelessness** - Homelessness that totally dislocates or alienates Indigenous individuals and communities from their culture and from the relationship web of Indigenous society known as "All My Relations."
- 6) **Overcrowding Homelessness** - The number of people per dwelling in urban and rural Indigenous households that exceeds the national Canadian household average, thus contributing to and creating unsafe, unhealthy and overcrowded living spaces, in turn causing homelessness.
- 7) **Relocation and Mobility Homelessness** - Mobile Indigenous homeless people travelling over geographic distances between urban and rural spaces for access to work, health, education, recreation, legal and childcare services, to attend spiritual events and ceremonies, have access to affordable housing, and to see family, friends and community members.
- 8) **Going Home Homelessness** - An Indigenous individual or family who has grown up or lived outside their home community for a period of time, and on returning "home," are often seen as outsiders, making them unable to secure a physical structure in which to live, due to federal, provincial, territorial or municipal bureaucratic barriers, uncooperative band or community councils, hostile community and kin members, lateral violence and cultural dislocation.

- 9) **Nowhere to Go Homelessness** - A complete lack of access to stable shelter, housing, accommodation, shelter services or relationships; literally having nowhere to go.
- 10) **Escaping or Evading Harm Homelessness** - Indigenous persons fleeing, leaving or vacating unstable, unsafe, unhealthy or overcrowded households or homes to obtain a measure of safety or to survive. Young people, women, and LGBTQ2S people are particularly vulnerable.
- 11) **Emergency Crisis Homelessness** - Natural disasters, large-scale environmental manipulation and acts of human mischief and destruction, along with bureaucratic red tape, combining to cause Indigenous people to lose their homes because the system is not ready or willing to cope with an immediate demand for housing.
- 12) **Climatic Refugee Homelessness** - Indigenous peoples whose lifestyle, subsistence patterns and food sources, relationship to animals, and connection to land and water have been greatly altered by drastic and cumulative weather shifts due to climate change. These shifts have made individuals and entire Indigenous communities homeless.

Rent Supports

Rent supports are government-funded payments that bridge the gap between what a household can afford to pay and what the actual cost of housing is. Rent supports can be used for both private market and community housing units, depending on the type of support, the funding stream, and the program to which they are connected. These rental units constitute a non-permanent form of subsidized housing.

Rent Supplement: A type of rent support that is tied to a particular unit, often in the private market. Eligible households pay a portion of the rent according to an income formula and the landlord receives a supplement for the balance of the market rent for the unit.

Housing Allowance or Portable Housing Benefit: A housing benefit provided directly to eligible households, usually in the private market. It is tied to the household and moves with them.

Endnotes

- ¹ Ministry of Municipal Affairs and Housing (2016). Ontario's Long-Term Affordable Housing Strategy Update.
- ² Ministry of Municipal Affairs and Housing (2016). Policy Statement: Service Manager Housing and Homelessness Plans.
- ³ Adapted from Built for Zero – Canada's Five Key Mindsets: fail forward, bias for action, growth mindset, abundance not scarcity, and mission focused.
- ⁴ The Perth and Stratford Housing Corporation operates 663 municipally-owned rent-geared-to-income (RGI) units.
- ⁵ Office of the Auditor General of Ontario Annual Report 2017, p. 722.
- ⁶ Ibid, p. 699.
- ⁷ The original vision from the 2014 Plan was: "All people will have access to housing that is safe and suitable for their needs, and will 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 to locate to a permanent alternative as quickly as possible, in the community of their choice."
- ⁸ Government of Canada (2017). Canada's National Housing Strategy: A Place to Call Home. The strategy identifies "housing rights as human rights" and outlines key steps in "implement[ing] the right of every Canadian to access adequate housing", p. 8. <https://www.placetocallhome.ca/-/media/sf/project/placetocallhome/pdfs/canada-national-housing-strategy.pdf>
- ⁹ The latter four municipalities fall under the upper-tier municipality of Perth County.
- ¹⁰ Statistics Canada Census 2016, and Ontario Ministry of Finance Projections
- ¹¹ Statistics Canada, 2016.
- ¹² Ontario Non-Profit Housing Association (2015). Affordable housing as economic development: how housing can spark growth in Northern and Southwestern Ontario.
- ¹³ Pomeroy, S. (2015). Built to last: strengthening the foundations of Housing in Canada. Ottawa, ON: Federation of Canadian Municipalities.
- ¹⁴ Statistics Canada Census 2016
- ¹⁵ MMAH Service Manager Profile 2018
- ¹⁶ For the purposes of census data, the term 'Indigenous' includes individuals who are First Nations, Métis, or Inuit. It does not include individuals who identify as having Indigenous ancestry and/or who are not registered under the Indian Act of Canada, 1985.
- ¹⁷ MMAH Service Manager Profile 2018
- ¹⁸ A full report is available on the City of Stratford website: https://www.stratfordcanada.ca/en/insidecityhall/resources/Social_Services/2018_Homeless_Enumeration/2018-Homeless-Enumeration-for-Stratford-Perth-County-and-St.-Marys---Final-Report.pdf
- ¹⁹ Perth District Health Unit (2012). A Descriptive Profile of Amish and Mennonite Communities in Perth County, 3rd Edition.
- ²⁰ Statistics Canada Census 2016.
- ²¹ City of Stratford Social Services Department (2018). 2018 Landlord Survey.
- ²² City of Stratford Social Services Department (2019). 2019 Local Rental Market Scan.
- ²³ Statistics Canada, Census 2016.
- ²⁴ Statistics Canada, Census 2016 Dictionary. Retrieved October 3, 2019: <https://www12.statcan.gc.ca/census-recensement/2016/ref/dict/households-menage037-eng.cfm>
- ²⁵ Ministry of Children, Community, and Social Services, OW Rate Charts, October 2018.
- ²⁶ Ministry of Children, Community, and Social Services, ODSP Rate Charts, October 2018.
- ²⁷ In 2019, the Social Research and Planning Council of the United Way Perth-Huron calculated a living wage in collaboration with the Ontario Living Wage Network that adhered to the Canadian Living Wage Framework. The living wage is calculated based on the income needed to cover basic everyday expenses.

<http://perthhuron.unitedway.ca/wp-content/uploads/2019/11/LW-Summary-2019-Web.pdf>. The monthly income is calculated by multiplying 17.55 per hour by 35 hours per week, then multiplying by 52 weeks in a year, and dividing by 12 months.

²⁸ Results based on the 79 enumeration surveys completed during the enumeration period. This number differs from the total number of individuals experiencing homelessness because one individual completed a survey on behalf of their family unit and in some instances one individual completed a survey on behalf of their partner or spouse.

²⁹ Refers to individuals who are currently experiencing homelessness and have been homeless for six months or more in the past year. Source: Government of Canada (2014). Homelessness Partnering Strategy Directives 2014-2019. In 2019, the definition was revised to include individuals who have had recurrent experiences of homelessness over the past 3 years, with a cumulative duration of at least 18 months. However, current local homeless data does not yet include this expanded definition.

³⁰ The VI-SPDAT is a pre-screening, or triage tool, designed to assess the health and social needs of individuals experiencing homelessness in order to match them with appropriate support and housing interventions.

³¹ Stratford Tourism Alliance 2017 AGM Report. Retrieved October 3, 2019:

https://www.visitstratford.ca/uploads/2017_AGM_Report_.pdf.

³² Huron-Perth Association of Realtors. Retrieved October 3, 2019: <http://creastats.crea.ca/huro/>.

³³ Ibid.

³⁴ Stratford School of Interactive Design and Business, 2019.

³⁵ Statistics Canada Census 2011.

³⁶ Statistics Canada Census 2006 & 2016.

³⁷ Stephen Gaetz, Jesse Donaldson, Tim Richter, & Tanya Gulliver (2013). The State of Homelessness in Canada 2013, p. 13. Toronto: Canadian Homelessness Research Network Press.

³⁸ City of Stratford (2013). A 10-Year Housing and Homelessness Plan for Stratford, Perth County, and St. Marys, p. 52-53.

³⁹ Government of Canada (2017). Canada's National Housing Strategy: A Place to Call Home, p. 8.

⁴⁰ Ministry of Municipal Affairs and Housing (2016). Ontario's Long-Term Affordable Housing Strategy Update, p. 9.

⁴¹ Government of Ontario (2019). More Homes, More Choice: Ontario's Housing Supply Action Plan, p. 3.

⁴² Town of St. Marys (2017). St. Marys Strategic Plan Revision & Update, p. 6.

⁴³ K.Kowch, personal communication, November 21, 2019.

⁴⁴ City of Stratford (2019). City of Stratford Strategic Priorities for the 2018 to 2022 term of Stratford Council. <https://www.stratfordcanada.ca/en/insidecityhall/resources/Strategic-Priorities/2018-2022-Strategic-Priorities---FINAL.pdf>

⁴⁵ This number was determined by using a proprietary mathematical forecast model designed by OrgCode Consulting, the consultant hired to develop the 10-Year Housing and Homelessness Plan for Stratford, Perth County, and St. Marys. The model drew on information from Census, CMHC, and local planning data to project the number of affordable housing units required in each of the municipalities within the Service Manager area. This information can found on pages 37 – 40 of the original Plan.

⁴⁶ Ministry of Municipal Affairs and Housing (2019). Canada-Ontario Community Housing Initiative & Ontario Priorities Housing Initiative Program Guidelines, pp. 14-15.

⁴⁷ Government of Ontario (2019). Community Housing Renewal Strategy.

⁴⁸ Research and Statistics Division, Department of Justice Canada (2017). Indigenous overrepresentation in the criminal justice system.

⁴⁹ Truth and Reconciliation Commission of Canada (2015). Final Report of the Truth and Reconciliation Commission of Canada Volume One: Summary. Toronto: James Lorimer & Company, Inc., pp. 137 – 144.

⁵⁰ National Inquiry into Missing and Murdered Indigenous Women and Girls (2019). Reclaiming Power and Place: The Final Report of the National Inquiry into Missing and Murdered Indigenous Women and Girls, Volume 1a, p. 55.

⁵¹ Public Health Agency of Canada (2016).

⁵² Government of Canada (2017). 2016 Coordinated Point-in-Time Count of Homelessness in Canadian Communities; City of Stratford (2018). 2018 Homeless Enumeration for the City of Stratford, Town of St. Marys, and Perth County: Final Report.

⁵³ City of Stratford (2014). A 10-Year Housing and Homelessness Plan for Stratford, Perth County, and St. Marys, p. 60.

⁵⁴ Province of Ontario (2019). Community Housing Renewal Strategy.

<https://www.ontario.ca/page/community-housing-renewal-strategy>

⁵⁵ Gaetz, S.; Barr, C.; Friesen, A.; Harris, B.; Hill, C.; Kovacs-Burns, K.; Pauly, B.; Pearce, B.; Turner, A.; Marsolais, A. (2012) Canadian Definition of Homelessness. Toronto: Canadian Observatory on Homelessness Press. <https://www.homelesshub.ca/sites/default/files/COHhomelessdefinition.pdf>

⁵⁶ Thistle, J. (2017.) Indigenous Definition of Homelessness in Canada. Toronto: Canadian Observatory on Homelessness Press.

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