

# Building Strong Communities

10 Year Housing & Homelessness Plan  
2017 Annual Report



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# The City of Kawartha Lakes

As Service Manager (SM) for Kawartha Lakes and Haliburton County, the City of Kawartha Lakes is responsible for the financial support of existing social housing and serves a key role in the delivery of new affordable housing programs. The SM also administers homeless support and homelessness prevention programs.

SMs are required, as part of the Province's Long-term Affordable Housing Strategy and the **Housing Services Act**, to complete a 10 Year Housing and Homelessness Plan (HHP). The City adopted its 10 Year Plan in February 2014. This is the fourth annual report reflecting 2017 progress.



68 Lindsay Street, Lindsay



For the full Housing and Homelessness Plan and background reports visit the City's website: [www.kawarthalakes.ca](http://www.kawarthalakes.ca)

# Message from the City Mayor & County Warden

Our vision is to provide adequate, stable, affordable, well maintained and diverse housing choices with access to a variety of flexible supports enabling people to meet their housing needs throughout their lifetime. To plan for affordable housing and homelessness needs for 2014-2023, the HHP has seven goals derived from studies and reports with the themes generated from a combination of community consultation, a project coordinating committee and municipal staff input.

Although the City of Kawartha is the designated Service Manager for both the City and the County, the County and the City actively collaborate in order to ensure that housing and homelessness is addressed throughout the area.

Annually a progress report on our local HHP is created in order to keep the public informed on the progress and especially to help the community to remain engaged. In order to achieve the objectives and actions, community engagement and significant collaboration is needed.

We are proud of the accomplishments made toward meeting the goals of the plan in 2017 which include:

- assisting 900 households to retain their housing through Homelessness Prevention Supports
- assisting 32 previously homeless individuals and families to find housing
- adoption of the Affordable Housing Framework
- creation of 22 portable housing benefits and 46 housing allowances

We are pleased to share this year's report with you and look forward to our ongoing accomplishments.



**Andy Letham**  
Mayor, City of Kawartha Lakes



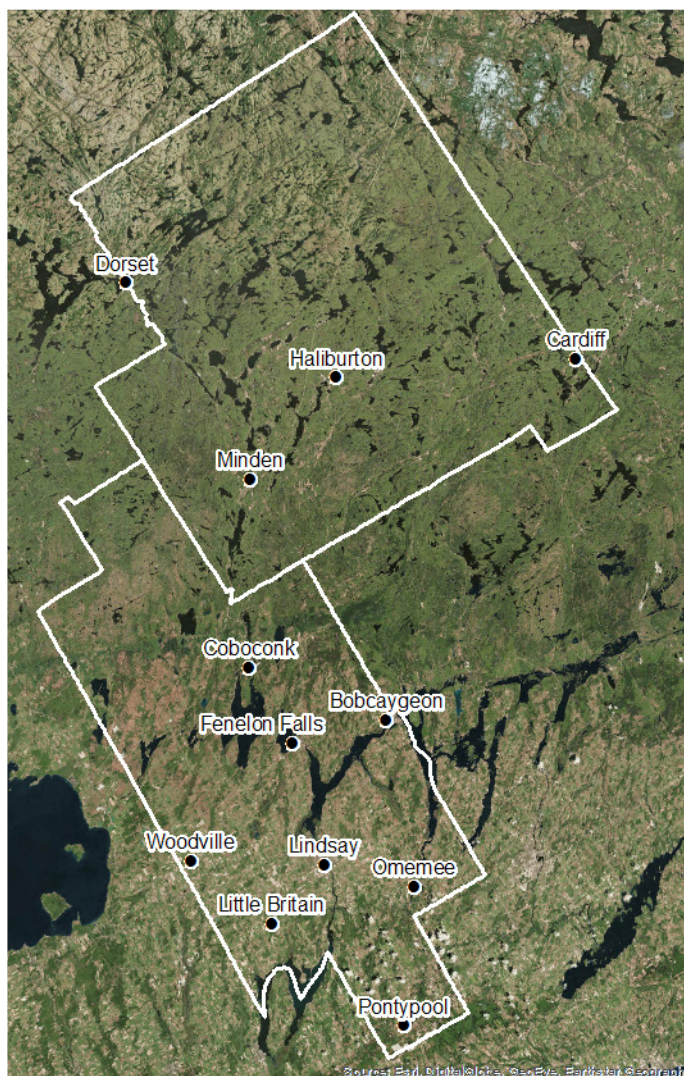
**Brent Devolin**  
Warden, County of Haliburton



## Area Context

**The City of Kawartha Lakes** covers a land area of 3,067 square kilometres, a population of approximately 75,420 residents and has over 250 lakes. The County Simcoe and the District of Muskoka are to the northwest, the County of Haliburton to the northeast, to the east is the County of Peterborough and on the south and southwest is Durham Region.

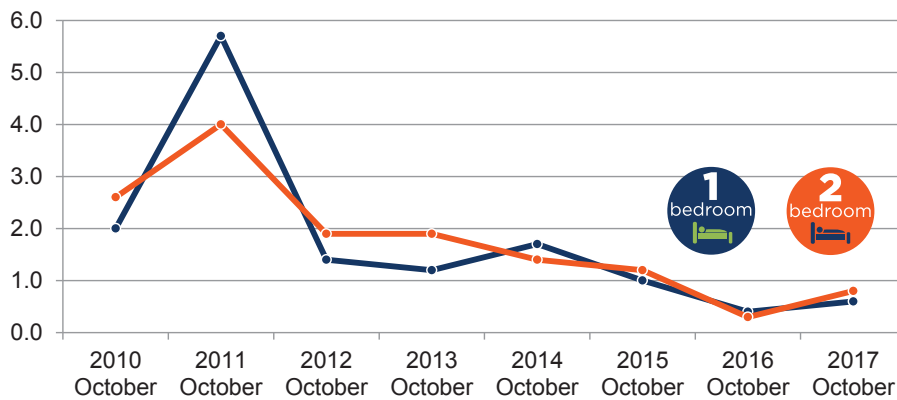
**The County of Haliburton** also known as the Haliburton Highlands, is comprised of four separate municipalities covering over 4,000 square kilometres of natural landscapes and over 600 lakes. The County is home to approximately 18,065 residents. As previously noted, the County is to the northeast of the City and shares boundaries with the District of Muskoka, Hastings County, the District of Nipissing and the County of Peterborough.



## Principles

- Housing is a social determinant of health
- Homelessness prevention and rapid rehousing through a Housing First approach are key to ending long-term homelessness
- People should have access to affordable housing in good repair within or close to the community of their choice
- All persons have the right to be treated with dignity and respect
- Investing in affordable housing fosters inclusive communities and supports economic development

## Vacancy Rate



## Average Market Rent

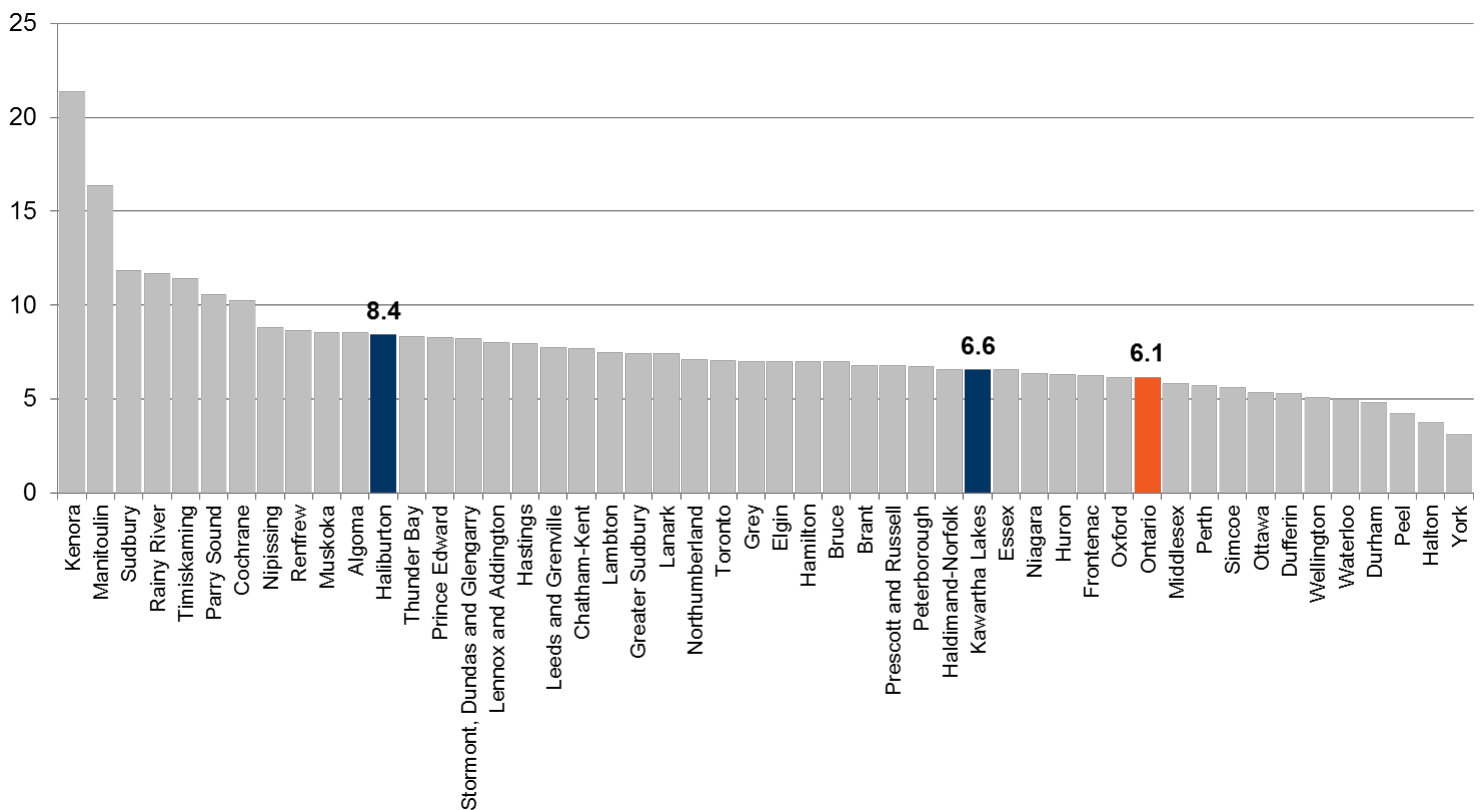
City of Kawartha Lakes and the County of Haliburton  
2017 average rent by bedroom



CMHC Rental Market Report – Ontario  
Highlights – Fall 2017 (CD) profiles

## Condition of Dwellings

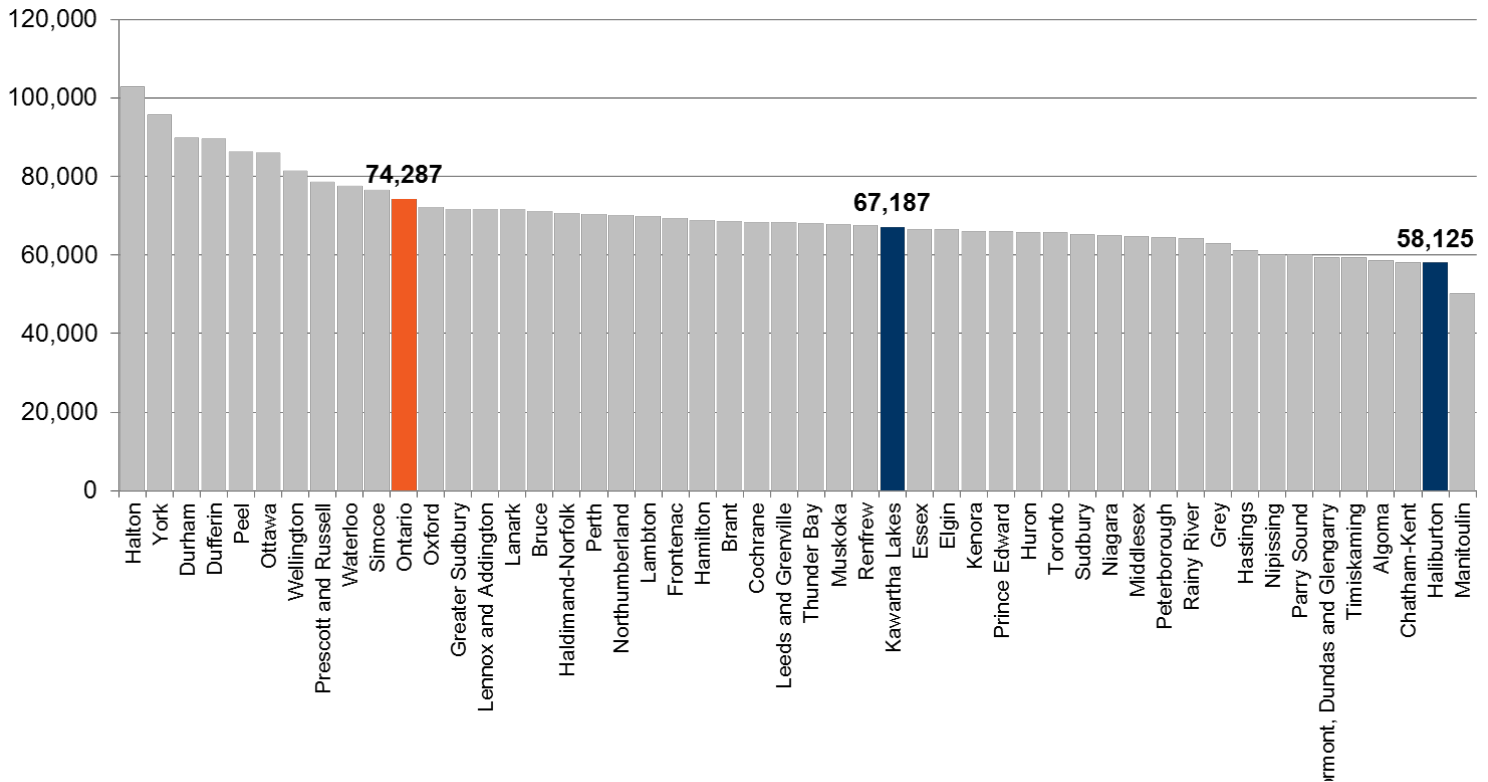
Percentage of Dwellings Where Major Repairs Needed (%)



Statistics Canada (2016 Census). Census Division (CD) profiles

## Income

### Median Household Income in 2016 (\$)



Canadian Rental Housing Index

## Shelter Costs - Renters

Kawartha Lakes		
Spending on Shelter Costs	2011 (%)	2016 (%)
Less than 30% of income	54.0	48.3
30% or more of income	46.0	51.7
Total	100.0	100.0
Haliburton		
Spending on Shelter Costs	2011 (%)	2016 (%)
Less than 30% of income	61.3	50.5
30% or more of income	38.7	49.5
Total	100.0	100.0



## Key Housing Themes

- Smaller households are the predominant household type
- A continuum of housing options are needed for a growing seniors population
- There is a limited supply of private market rental housing, particularly in the affordable range
- Improving the diversity of housing stock geared to seniors and smaller households (including improved accessibility) is a key issue
- The Service Manager's portfolio of social and affordable housing makes a significant contribution to the supply of rental housing
- Energy efficiency and the quality of housing is a key concern
- There are very few culturally-specific housing options and services for aboriginal households
- There is a government policy shift away from emergency shelter and short-term solutions towards providing permanent, affordable housing with supports
- Building upon the system's capacity to provide housing with supports is a necessary strategy to reduce homelessness
- There is a high degree of collaboration between community organizations providing information and supports to help at-risk households



**Riverview Apartments - 71 Melbourne Street East, Lindsay**



# Housing System

Not every household has the same housing needs. Factors such as household size, household income, occupants' stages-in-life and other contributing circumstances determine the requirements to maintain appropriate, stable and affordable housing.

## Some factors which influence housing needs:



Household Size



Household Income



Stage of Life








Housing is considered affordable if shelter costs account for less than 30 per cent of before-tax household income. We know the homeowners in the City of Kawartha Lakes spend 17.7 per cent of their income towards housing, where homeowners in the County of Haliburton spend 20.8 per cent towards shelter costs. However, renters in both regions are paying considerably more than 30 per cent of their income towards housing costs, as demonstrated on page 7.



More than 30% of income going to housing costs

The chart on the next page provides an outline describing the range of housing programs and services available to households experiencing housing instability and affordability challenges. The housing system and programs highlighted in this report work to support households transitioning to more independent housing situations while recognizing some households may require ongoing housing subsidies and/or support services due to unique life circumstances and associated financial barriers.

# Housing System

	Homelessness	Emergency Shelter	Supportive Housing	Financially Assisted Housing	Affordable Rental Housing	Affordable Home Ownership	Market Rental & Ownership Housing
							
	<b>Emergency housing responses</b>		<b>Ongoing housing subsidies and housing support services</b>		<b>Capital construction funding and down payment assistance</b>		<b>Market options available</b>
Housing Programs	<ul style="list-style-type: none"> <li>• Homelessness prevention benefits</li> <li>• Housing Help services</li> <li>• Emergency shelters</li> </ul>		<ul style="list-style-type: none"> <li>• Housing First program for homeless households</li> <li>• Financially assisted housing</li> </ul>		<ul style="list-style-type: none"> <li>• Home ownership down payment assistance</li> <li>• Low-income home owner repair and accessibility program (Kawartha Haliburton Renovates)</li> </ul>		<ul style="list-style-type: none"> <li>• Household can support market housing costs</li> </ul>
Income	<b>\$0 - \$14,000</b>		<b>\$14,001 - \$25,000</b>		<b>\$25,001 - \$76,100</b>		<b>\$76,101 and up</b>
System Capacity	<ul style="list-style-type: none"> <li>• <b>19</b> Emergency shelter beds</li> </ul>		<ul style="list-style-type: none"> <li>• <b>778</b> Rent-geared to income units</li> <li>• <b>116</b> Housing allowances</li> <li>• <b>136</b> Rent Supplement units</li> <li>• <b>35</b> PHB</li> </ul>		<ul style="list-style-type: none"> <li>• <b>100</b> Homeowner grants issued since 2007 (70 in CKL and 30 in the County)</li> <li>• <b>99</b> Renovated homes since 2014 (55 in CKL and 44 in the County)</li> <li>• <b>128</b> New affordable apartment units since 2009</li> <li>• <b>3</b> Habitat for Humanity homes built since 2016</li> </ul>		455 new dwelling units created in 2017 as follows: 335 Kawartha Lakes 120 County of Haliburton

# Progress Highlights

## Homelessness Prevention Support

- ✓ Available to eligible low-income households in Kawartha Lakes and the County of Haliburton.
- ✓ Of the 1.5 in 10 households who responded to our follow-up outreach 91% remain housed after 3 months.



**128** Electricity Arrears



**226** Moving Costs



**25** Property Tax Arrears



**129** Rent Arrears



**13** Mortgage Arrears



**408** Rent Deposits



**900 households**  
received various  
homelessness prevention  
supports during 2017

# Progress Highlights

## Success Stories

### Homelessness Prevention Supports



#### Low-income couple

John and Mary struggle to earn enough income to pay for their monthly expenses. John occasionally receives some income as a subcontractor and Mary works two part-time jobs. During a period of time when work wasn't available they got behind in their \$950/month rent as well as their vehicle insurance and cell phone bills.

Housing Help was able to help them with their rent arrears in order to prevent eviction.

A few months later during a follow up call John and Mary stated that they still remain at the same apartment and are doing much better and reported that they haven't been late with paying rent since receiving the help for their rental arrears. They have also got caught up on their other bills.

### Kawartha Haliburton Renovates



#### Single – Senior

Jane struggles with maintaining a small home while receiving less than \$2,000/month in pension income, while faced with an ongoing medical condition. Even though Jane still has a mortgage she often found that her property taxes and utilities cost more than her mortgage payments. The cost to heat her home using electricity was too much so she put most of her effort into heating her home with wood. Jane applied and was successfully granted for funding through the Kawartha Haliburton Renovates program allowing her to have a new propane furnace installed.

Jane has since reported that the program helped a lot and she went from lugging firewood into her house to simply pushing a button to turn on the new furnace.



## Housing First Program

### Low-income single with child



Bob recently became separated and lost his job. As a result of this difficult time he and his child spent some time at the local homeless shelter. While at the shelter Bob got connected to one of the intensive case managers who began working with him to get him and his son connected to supports and programs. Bob and his son also found a new home and were provided with a Portable Housing Benefit. Bob recently stated that the supports he received gave back his confidence to take back control in his life and that the case managers helped him navigate the system and ‘had his back’ when no one else would.

### Low-income single adult



Michael was living at the homeless shelter and when he got connected to the Housing First program. The program staff provided him valuable support connections which lead him in the right direction providing him with many new opportunities to get back on his feet. Michael reports: “I would never have found a place like this without their help. The staff help me every day with all sorts of different problems. They helped me get a doctor in town and they come to my medical appointments. I really appreciate that they come by just to talk when I need to talk with someone. Their support helped to relieve a lot of stress.”

# Progress on Addressing Homelessness

During the Registry Week in August 2016:



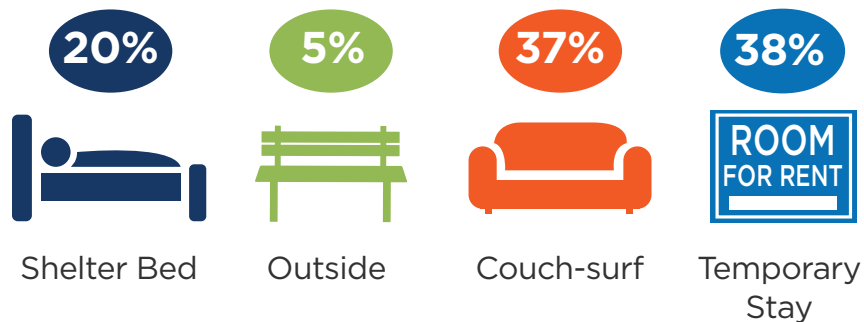
**136**  
individuals were  
identified as homeless

**111**  
of those individuals completed the  
Health and Social Needs Survey

## Top 3 groups in need:



## Where these individuals were sleeping:



# Progress on Addressing Homelessness

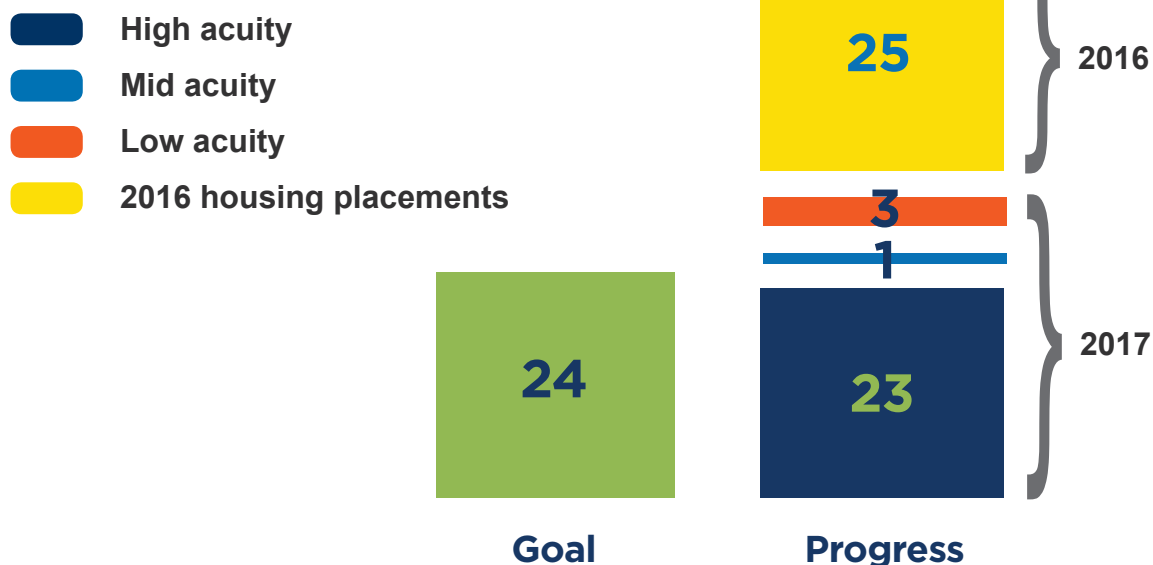
## Acuity of Need

- **High acuity** – These are individuals that face complex and often multiple co-occurring wellness challenges around physical, mental health or substance use and require intensive and sometimes permanent supportive housing
- **Mid acuity** – These are individuals who typically have faced some financial stress as well as some challenges around one or two areas of wellness, where rapid re-housing with temporary supports can resolve their housing crisis
- **Low acuity** – These are individuals who have generally faced homelessness due to financial causes and their homelessness can be resolved by accessing homelessness preventions benefits such as last month's rent funding

**UPDATE:** since Registry Week 2016:

**17 homeless individuals and families** have also been assessed using the Health and Social Survey since Registry Week. These individuals and families **have been linked to appropriate supports and housing services.**

## Permanent Housing Placements



# Progress on Addressing Homelessness

## Homelessness Investments

Program	Funder	Agency	Number of People Served in 2017
Homelessness Partnering Strategy - 3 year funding toward intensive case management for the homelessness population	Federal government	A Place Called Home/FourCAST	8-10
Central East Local Health Integration network – clinical case management for mental health and addictions	Provincial government	Haliburton Highlands Mental Health/ Ross Memorial Hospital	10-12
Home for Good – Clinical case management positions and housing support workers	Provincial government	Services purchased through FourCAST	24
Homelessness program – Clinical case management position, housing support workers and trustee	Municipal	A Place Called Home/FourCAST	20-24
Portable Housing benefits	Municipal	Paid to landlord of individual or family	10
Portable Housing benefits	Provincial government	Paid to landlord of individual or family	9

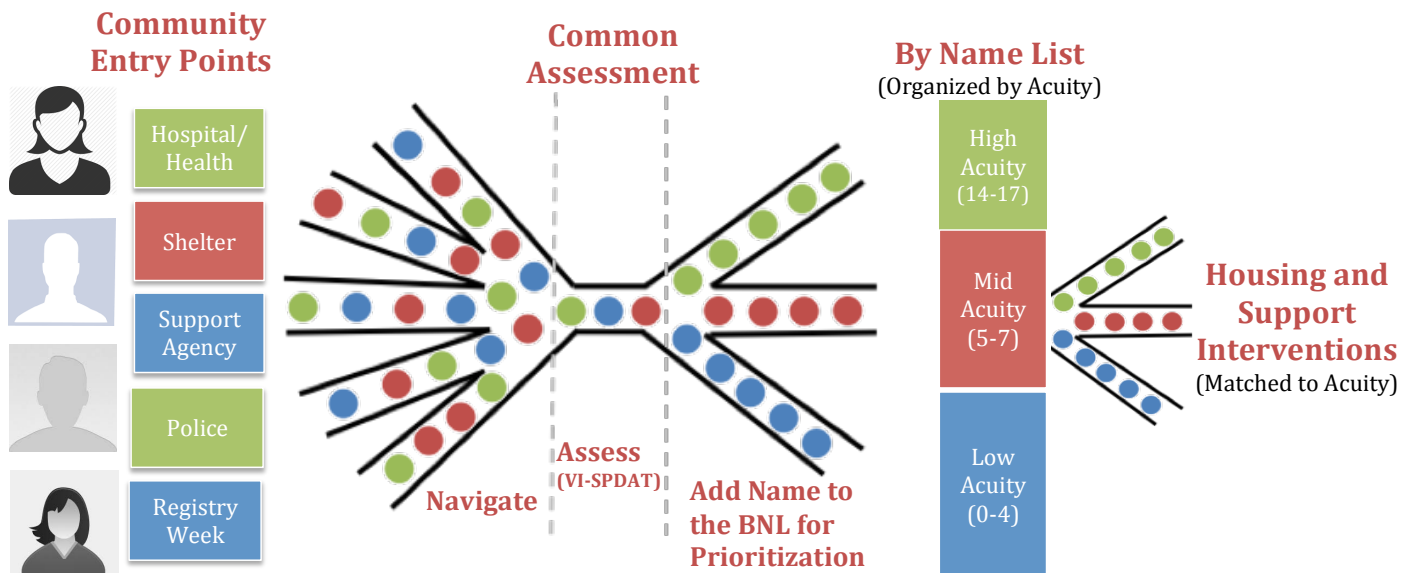


# Progress on Addressing Homelessness

## Housing First Program Development

### Coordinated Entry System

Coordinated Entry System and By Name Lists have been identified as key features of homelessness response systems that are successfully working towards ending long-term homelessness in their communities. Coordinated Entry ensures that all people are offered equitable access to the available resources dedicated to addressing homelessness in the community. Coordinated Entry uses common, system wide assessment and process to ensure that people get connected to the best possible solutions for shelter and permanent housing. A By Name List (BNL) is a real-time list of all known individuals and families experiencing homelessness in the CKLH area. The names on the BNL are organized based on the depth of need of the individual or family, and helps the larger system to match those households with appropriate permanent housing options and/or supports to resolve their homelessness.

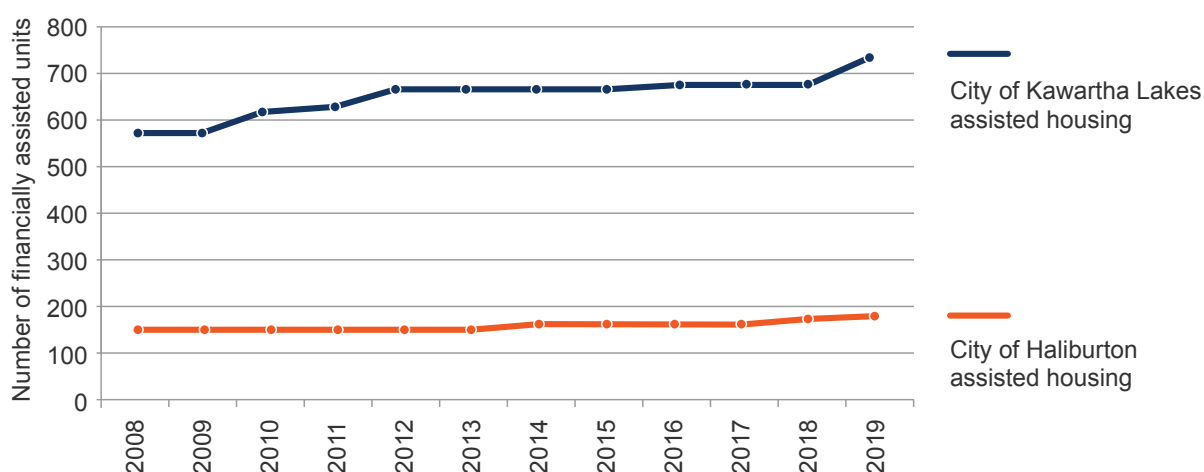


# Financially Assisted Housing

Ontario is divided into 47 service manager areas to support the delivery of a variety of provincially regulated social service programs. The City of Kawartha Lakes' Human Services Department is the service manager for The City of Kawartha Lakes and the County of Haliburton. It administers, among other things, the local financially assisted housing and homelessness system.

The service manager is required to maintain 871 financially assisted housing units providing rent-geared-to income housing to eligible low-income households. Of the mandated 871 units, one municipally managed provider and five non-profit housing providers own and operate 778 units. The other units are provided through rent supplement payments to private landlords and other non-profit housing providers.

In 2016, the federal and provincial governments established the Social Infrastructure Fund (SIF), which provides funding to support local housing affordability initiatives. SIF includes the Social Housing Improvement Program (SHIP) component, which provides capital funding to maintain the quality of social housing within the province. The program supports the repair and renovation of existing social housing units and helps conserve energy and water to reduce utility costs for social housing tenants and the social housing non-profit housing providers.



## Types of Financially Assisted Housing Available in Kawartha Lakes and County of Haliburton

### **What Is Rent –Geared-to-Income Housing? 778 Units**

Rent is generally calculated based on 30 per cent of a household's before-tax income, subject to legislated exceptions. For those in receipt of social assistance rent is calculated based on a portion of the shelter allowance paid to social assistance recipients as per legislation.

### **What is A Housing Allowance? 116 Units**

Some housing allowances are made available, primarily in the affordable housing units, because 80% of average market rent is not affordable to those with very low incomes. Unlike RGI, the housing allowance is a fixed monthly amount paid to the landlord to reduce the amount of rent the household will pay. The fixed amount is calculated by the housing department and only assessed annually. It does not fluctuate like RGI does each time the households income changes.

### **What is Rent Supplement Housing? 136 Units**

The City partners with landlords in order to offer RGI within their units. The housing department calculates the amount of rent the household will pay the landlord based on RGI guidelines. The City pays the landlord the difference between that amount and the agreed upon market rent.

### **What is a Portable Housing Benefit? 21 Units**

Unlike the current financially assisted housing system, a portable housing benefit is not tied to a specific unit so people have more choice about where they live. This means recipients won't lose their subsidy if they need to move to attend school, start a new job, or be closer to family members, as long as they remain living within the City of Kawartha Lakes of the County of Haliburton region.

# New Financially Assisted Housing

## Projects completed in 2017

### Pinegrove Place – 57 Parkside Street, Minden



- 12 new one bedroom units
- April 2017 - occupancy
- Developer – KLH Housing Corp.
- Primary Funding source – Federal/Provincial

## Construction started in 2017

### Bond on the River – 5 Bond Street East, Lindsay



- 12 new two and three townhouse units
- September 2018 - scheduled occupancy date
- Developer – KLH Housing Corp.
- Primary Funding source –KLH Housing Corp. regeneration project

### Flynn Gardens Expansion – 48 St. Paul Street, Lindsay



- 16 new one and two bedroom units
- July 2018 - scheduled occupancy date
- Developer – KLH Housing Corp.
- Primary Funding source –KLH Housing Corp. regeneration project

### 68 Lindsay Street, Lindsay



- 24 new one bedroom units
- Winter 2019 – scheduled occupancy date
- Developer – KLH Housing Corp.
- Primary Funding source –Federal/Provincial



# Contact

## City of Kawartha Lakes–Housing Help Division



705-878-9367

1-844-878-9367



[housinghelp@kawarthalakes.ca](mailto:housinghelp@kawarthalakes.ca)



[www.klhhousinghelp.ca](http://www.klhhousinghelp.ca)



[www.facebook.com/KLHHousingHelp](https://www.facebook.com/KLHHousingHelp)

### Kawartha Lakes Office

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