Building Strong Communities

10 Year Housing & Homelessness Plan
2018 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 fifth annual report reflecting 2018 progress.

Parklane Apartments, Haliburton

For the full Housing and Homelessness Plan and background reports visit the City's website: **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 2018 which include:

- assisting 658 households to retain their housing through Homelessness Prevention Supports
- assisting 75 previously homeless individuals and families to find housing
- completion of the 2018 Registry Week

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

Suzanne Partridge
2018 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.
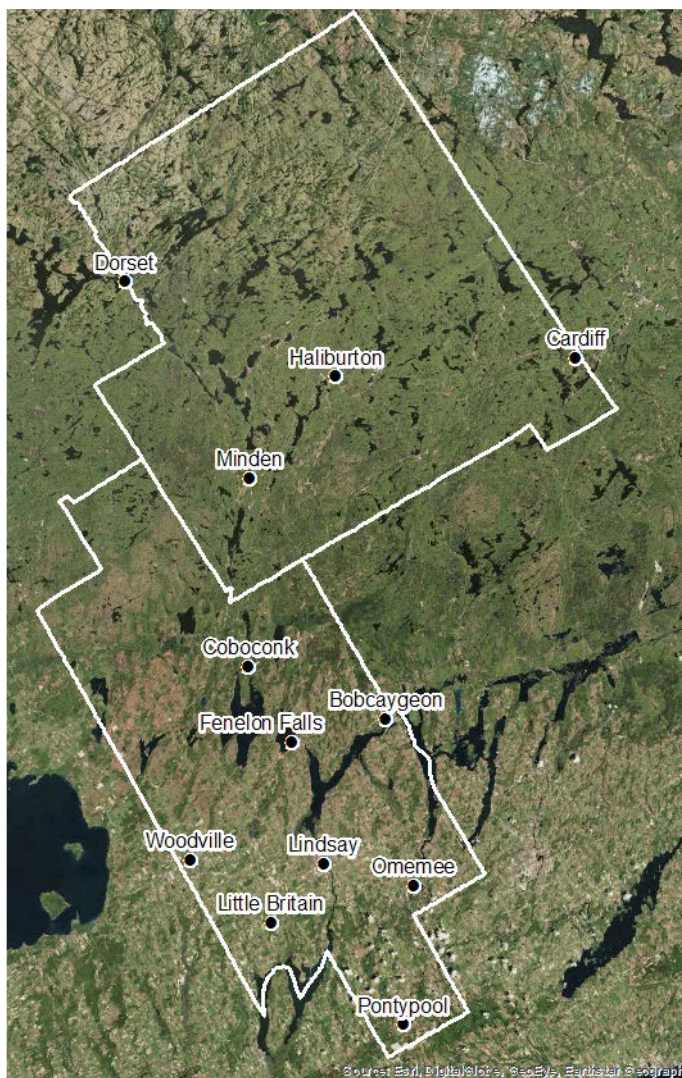
Principles

- 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
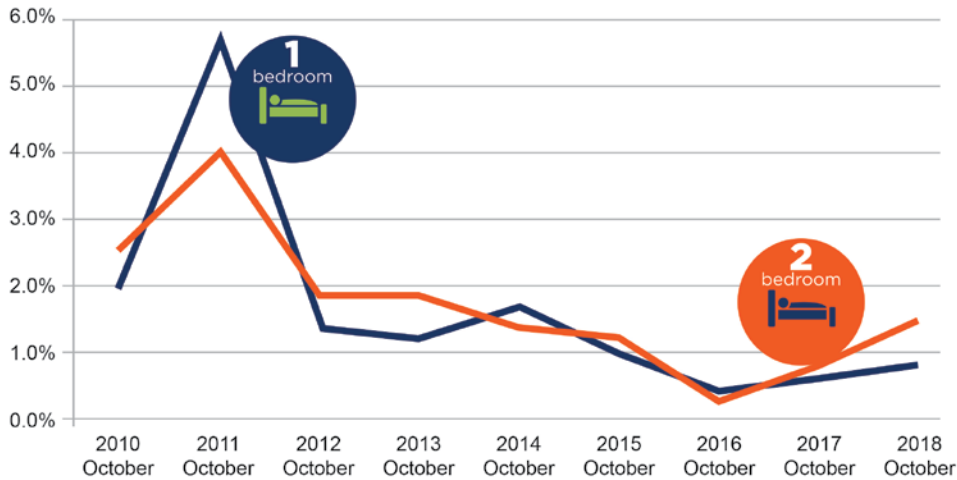
Average Market Rent

City of Kawartha Lakes and the County of Haliburton 2018 average rent by bedroom

CMHC Rental Market Report – Ontario Highlights – Fall 2018 (CD) profiles

Local Average Market Rent - Vacant

2018 Local Survey

- Haliburton County
- Kawartha Lakes
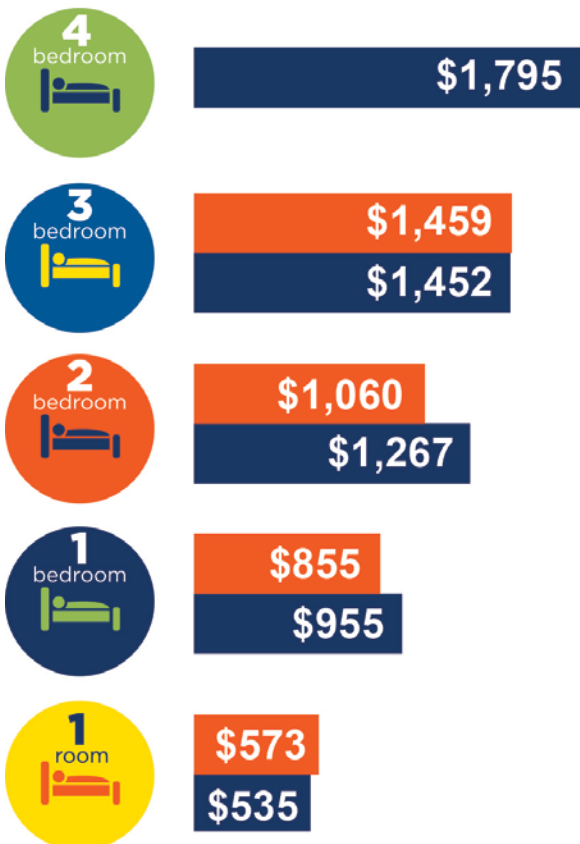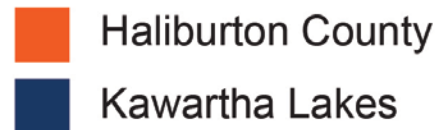
- On a weekly basis, Human Services staff have been updating our own average rent database on vacant units since April 2018
- The above averages have been calculated on a total of 1,024 rental advertisements

Market Rent Increase - Service Area

The Canadian Housing and Mortgage Corporation. (2019, April 9). The Housing Market Information Portal. Retrieved from https://www03.cmhcschl.gc.ca/hmiportal/en/#TableMapChart/423001/5/Kawartha%20Lakes

Population Changes

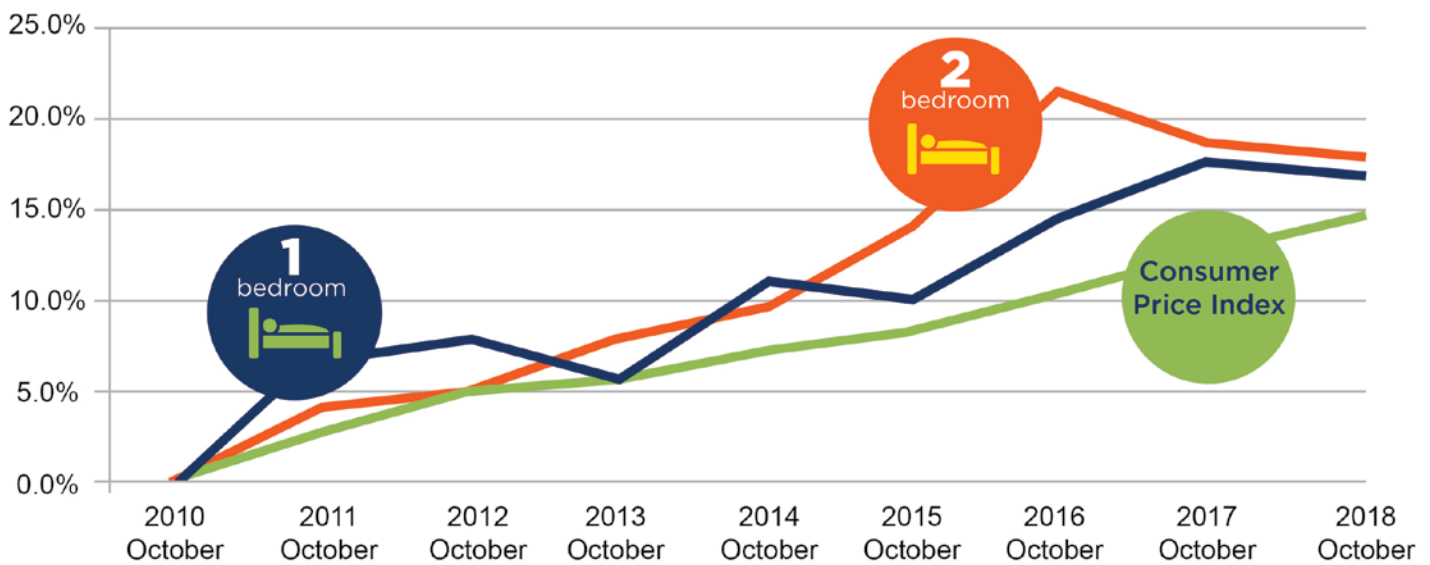## Household Sizes (City)

	1 Person	2 Person	3 Person	4 Person	5+ Person
2011	23.8%	42.0%	14.3%	13.1%	6.9%
2016	24.7%	42.9%	14.2%	11.7%	6.6%

Household Sizes (County)

	1 Person	2 Person	3 Person	4 Person	5+ Person
2011	26.6%	46.9%	12.0%	9.9%	4.6%
2016	28.7%	48.5%	11.1%	8.3%	3.4%

Sources - 2016 Census

http://www.12.statcan.gc.ca/census-recensement/2016/dp/prof/index.cfm?Lang=E
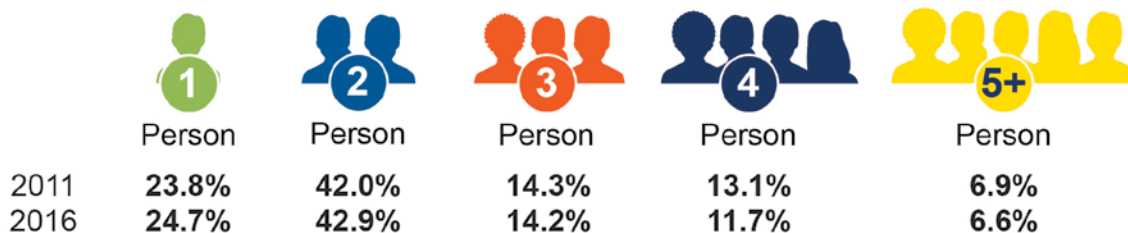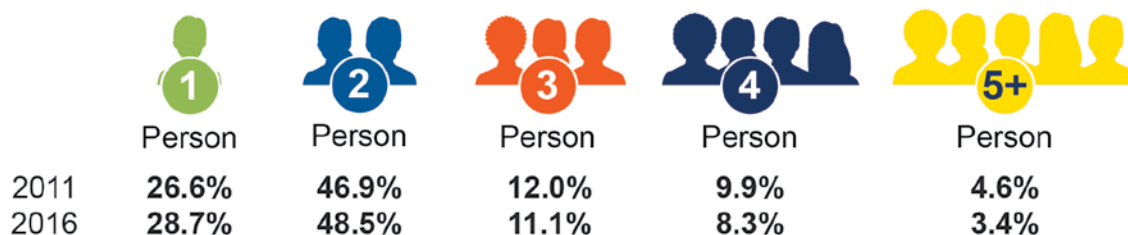
Dwelling Characteristics

- Detached homes continue to make up majority of living spaces

83%

In the **City**,
83% of living spaces are
detached homes

90%

In the **County**,
90% of living spaces are
detached homes

- Mismatch to aging population and number of one or two person households.

- Generally there should be an aim for a reasonable mix of housing type and size within new developments consistent with the characteristics of the neighbourhoods within which they are located. However, in some locations, the existing stock, combined with other factors, can create a challenge in ensuring that the housing in our community is right-sized.

- Continued approach to develop single detached homes.

73%

Between 2011-2016 in **City**,
73% of all additional housing units
were single detached

88%

Between 2011-2016 in the **County**,
88% of all additional housing units
were single detached

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 Indigenous 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% of before-tax household income. We know the homeowners in the City of Kawartha Lakes spend 17.7% of their income towards housing, where homeowners in the County of Haliburton spend 20.8% towards shelter costs. However, renters in both regions are paying considerably more than 30% of their income towards housing costs.

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

	Homelessnes	Emergency Shelter	Supportive Housing	Financially Assisted Housing	Affordable Rental Housing	Affordable Home Ownership	Market Rental & Ownership Housing
	Emergency housing responses		**Ongoing housing subsidies and housing support services**		**Capital construction funding and down payment assistance**		**Market options available**
Housing Programs	• Homelessness prevention benefits • Housing Help services • Emergency shelters		• Housing First program for homeless households • Financially assisted housing		• Home ownership down payment assistance • Low-income home owner repair and accessibility program (Kawartha Haliburton Renovates)		• Household can support market housing costs
Income	$0 - $13,000		$13,001 - $22,500		$22,501 - $40,800		$40,801 and up
System Capacity	• **19** Emergency shelter beds		• **792** Rent-geared to income units • **116** Housing allowance • **145** Rent supplement • **35** Portable Housing Benefits		• **101** Homeowner grants **71** CKL/**30** County • **124** Renovated homes **66** CKL/**58** County • **134** new affordable units • **3** Habitat for Humanity homes built since 2016		• **303** new dwelling units created in 2018 as follows: • **167** Kawartha Lakes • **136** County of Haliburton

Progress Highlights

Homelessness Prevention Support

✓ Available to eligible low-income households in Kawartha Lakes and the County of Haliburton.

58 Electricity Arrears

6 Mortgage Arrears

151 Moving Costs

250 Rent Deposits

658 households received various homelessness prevention supports during 2018

16 Property Tax Arrears

112 Rent Arrears

Progress on Addressing Homelessness

Registry Week 2018 Highlights:

40 Volunteers

16 Agencies

41 Survey Sites

Demographics:

75 Surveys

16 Youth (Ages 16-24)

44 Adult

15 Families
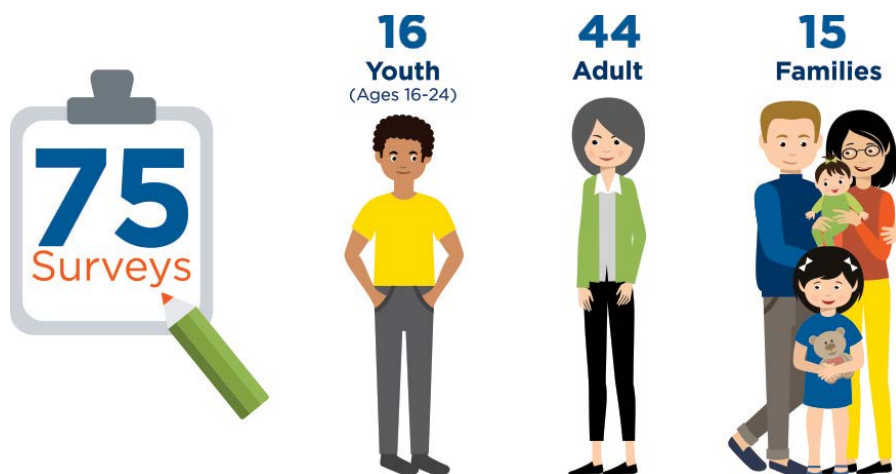
Length of Time Homeless:

- The average number of months since survey respondents had lived in permanent stable housing was 1.5 years.
- 17% of survey respondents had indicated that they had been without permanent stable housing for more than 2 years.
- 55% of all individuals reported being homeless for 6 months or more in the last year, identifying them as chronically homeless.

Sleeping Location:

53% Couch

28% Shelters

10% Other (ROOM FOR RENT)

5% Motel

4% Outdoors

Level of Need (Acuity):

- **High need** – 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 need** – 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

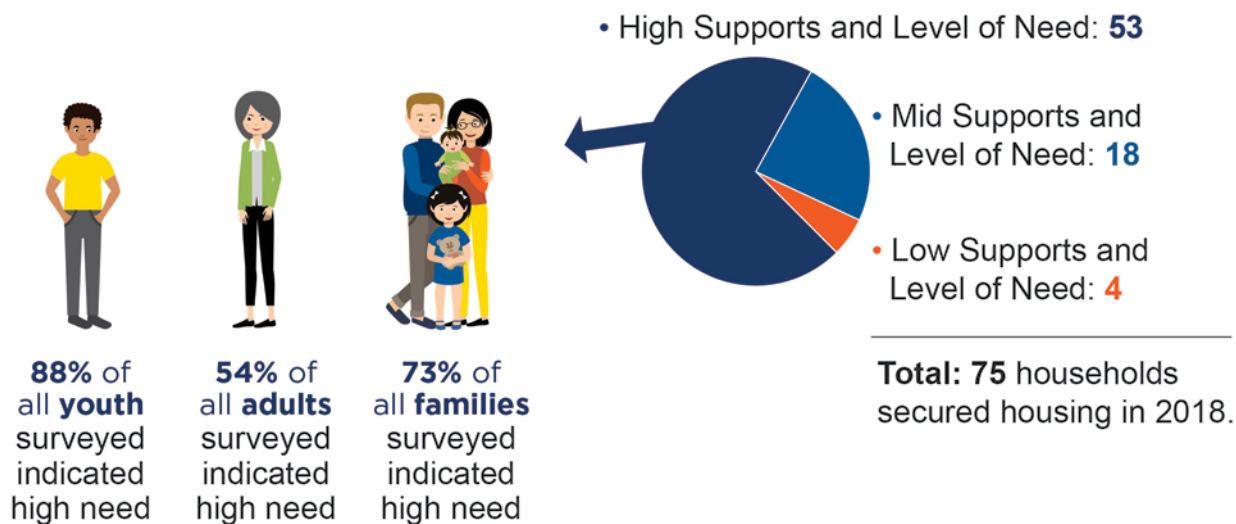- **Low need** – These are individuals who have generally faced homelessness due to financial causes and their homelessness can be resolved by accessing homelessness preventions benefits such as last month's rent funding

Total Level of Need Breakdown

88% of all **youth** surveyed indicated high need

54% of all **adults** surveyed indicated high need

73% of all **families** surveyed indicated high need

- High Supports and Level of Need: **53**

- Mid Supports and Level of Need: **18**

- Low Supports and Level of Need: **4**

Total: 75 households secured housing in 2018.

2016 and 2018 High Need Comparison

Score: **High Need**

44% 2016

67% 2018

In 2016, a total of 44% of households surveyed scored in the highest level of need, compared to 67% of households who scored in the highest level of need. This is a 23% increase is significant as it demonstrates the continued rise of the depth of need within the community and in turn, the intensive supports needed for those households to find, maintain and stabilize in housing.

Progress on Addressing Homelessness

## Housing First Program Development

Coordinated Entry System

The City of Kawartha Lakes and County of Haliburton has implemented a Coordinated Entry System (CES) to coordinate our homelessness response system. The CES is designed to organize community level responses to homelessness. Individuals and families who are experiencing homelessness or a housing crisis are directed to community level entry points where trained workers use a common triage assessment tool to evaluate the individual or family's depth of need (acuity), prioritize them for housing and/or support services, and then help to match them to available housing-focused interventions. Assessment of an individual's or family's acuity allows each housing intervention to match the level of support intensity that an individual or family may need to resolve their homelessness.

In 2018, the Homelessness Response Steering Committee formalized the CES Guide which will be used to guide the framework and decisions for homelessness response. In addition to being based on the core principles of Housing First, the CES will also be guided by the following principles:

- Provide high quality, sustainable and consistent service across the Homelessness Response System

- Validated research and local data, where available, will direct decisions, housing intervention strategies and investments

- Homelessness Response is about resolving not just managing homelessness

- Community partners in the Coordinated Entry System are committed to providing low-barrier services to those experiencing homelessness

- An individual's or family's depth of need guides support and housing interventions

- Any individual or family experiencing housing loss or homelessness should have equitable access to service and support

- Acknowledge that people are able to resolve their own homelessness and sustain their own housing

Coordinated Entry System
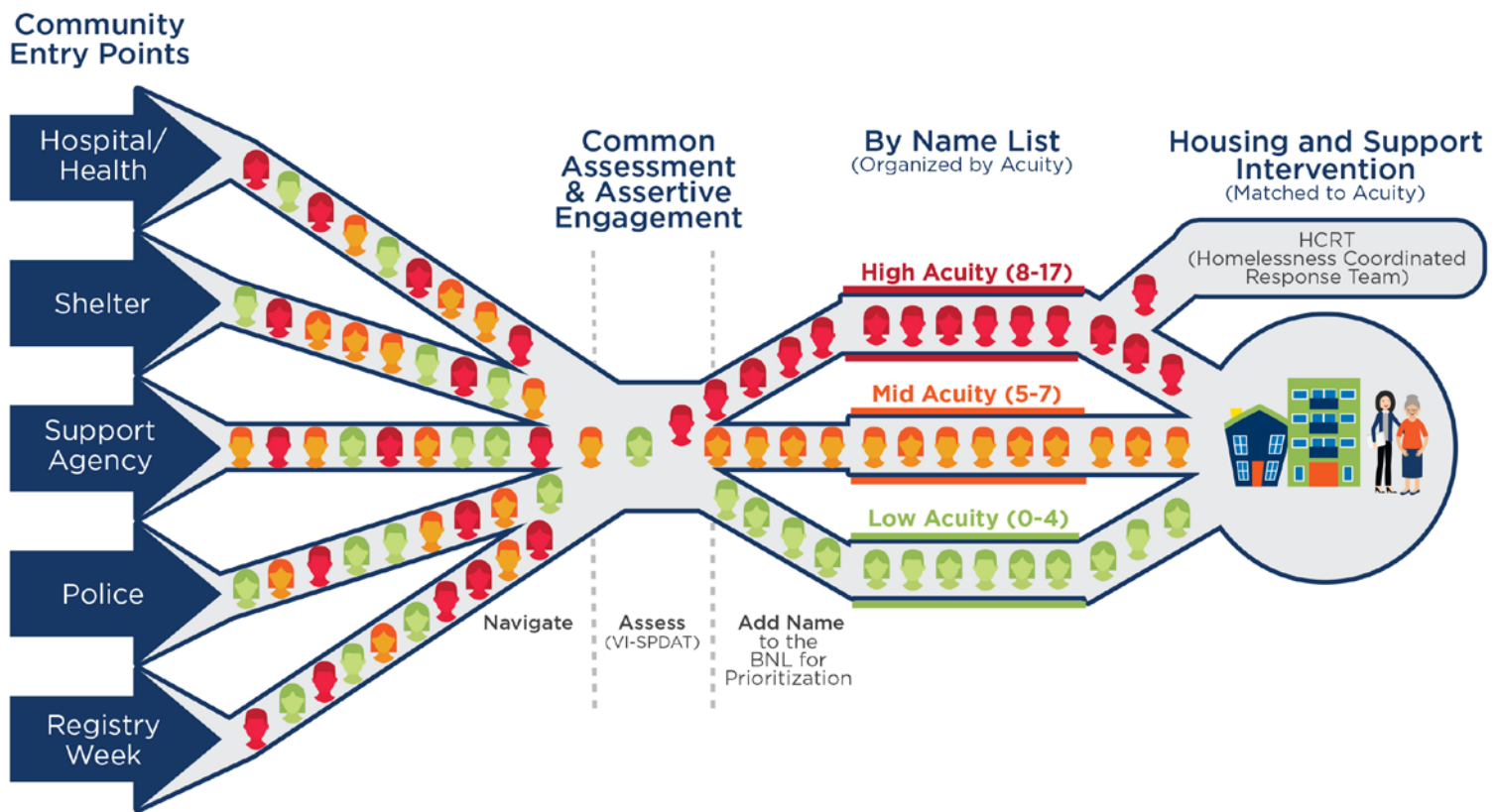
In addition to the progress being made towards implementing and strengthening our CES, the City of Kawartha Lakes and County of Haliburton have been participating in the Built for Zero Canada Initiative (BFZ-C). BFZ-C is a national change movement supporting a group of leading communities to end chronic homelessness, the first step on the path to eliminating all homelessness in Canada. In response to this collaborative, the City of Kawartha Lakes and County of Haliburton has committed to reaching functional zero and ending chronic homelessness in our community by 2020. One significant step towards reaching this goal is the completion of the new 24 unit build in the Summer of 2019, where all the units will be filled with individuals who have been added to the BNL and are high acuity and chronically homeless.

Homelessness Coordinated Entry System

A Coordinated Entry System is a community wide strategy to help prevent homelessness and match individuals and families experiencing homelessness to housing and support resources. Using a **Housing First approach**, participating agencies in City of Kawartha Lakes and County of Haliburton (CKL-H) work together to assess people's housing related needs, and connect them to available supports to find and keep housing.

"Housing First is a program model, a systems approach, and a philosophy that recognizes housing as a basic human right and focuses on helping people experiencing homelessness obtain housing stability."

Serving People Who Are Experiencing Homelessness

This includes individuals and families who are:

1. Unsheltered (sleeping outside, vehicle etc.)
2. Emergency Sheltered
3. Temporarily Sheltered (couch surfing, motel etc.)

Community Entry Points and Common Assessment

Agencies trained to identify and assess people who are homeless, and are working with them to:

1. Divert from emergency shelter when possible
2. Assess needs and make connections to landlords, supports and available housing
3. Continue to assertively engage with the individual and help remove any barriers to securing and maintaining housing.

Community Entry Points include: A Place Called Home, Fourcast, CMHA, CKL Human Services, Haliburton Highlands Health Services, Women's Resources, YWCA-Minden

CKL-H By Name List (BNL)

Once assessed, people are added to the CKL-H By-Name List; a real-time, up to date list of all people experiencing homelessness in CLK-H. The BNL helps community partners know every person experiencing homelessness by name, understand what their unique needs are, and then prioritize them for the most appropriate and available housing intervention.
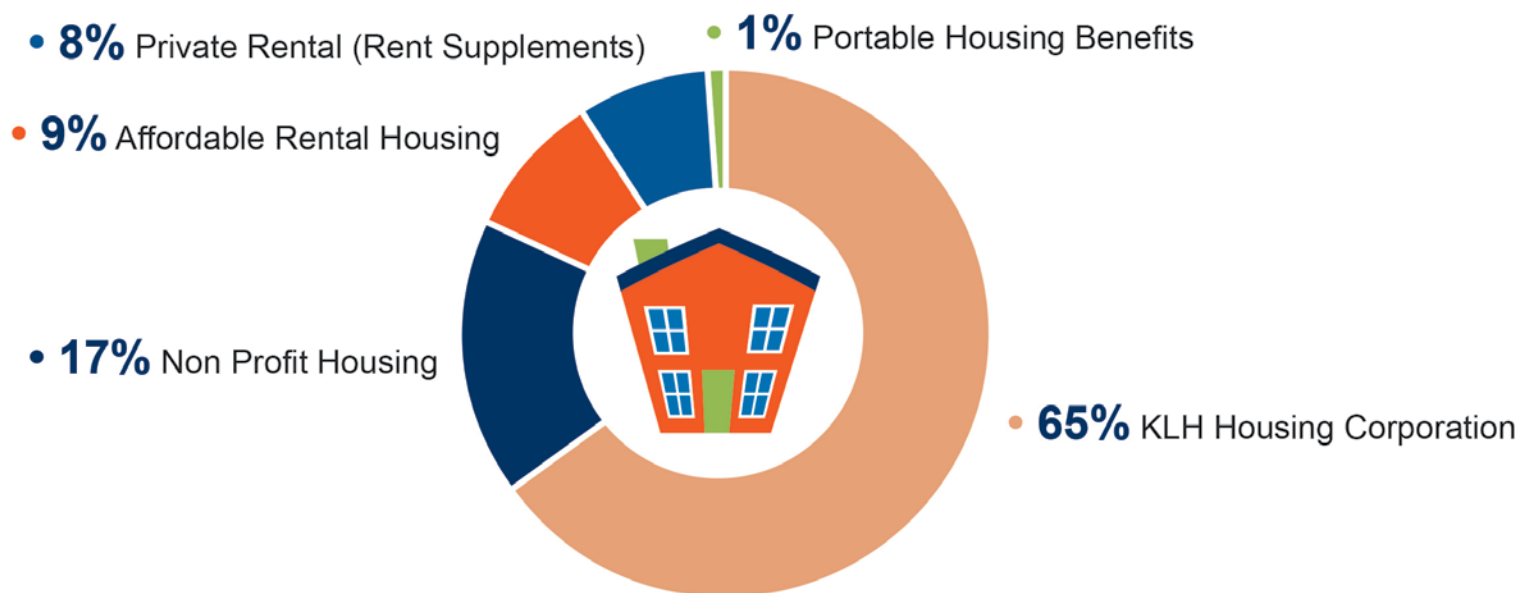
Matching to Available Resources

CKL-H's BNL matches dedicated support and housing resources, as they become available, prioritized to meet an individual or family's depth of need. These resources can include affordable, supportive, or transitional housing, rent supplements, support workers, financial assistance, rental search support and more.
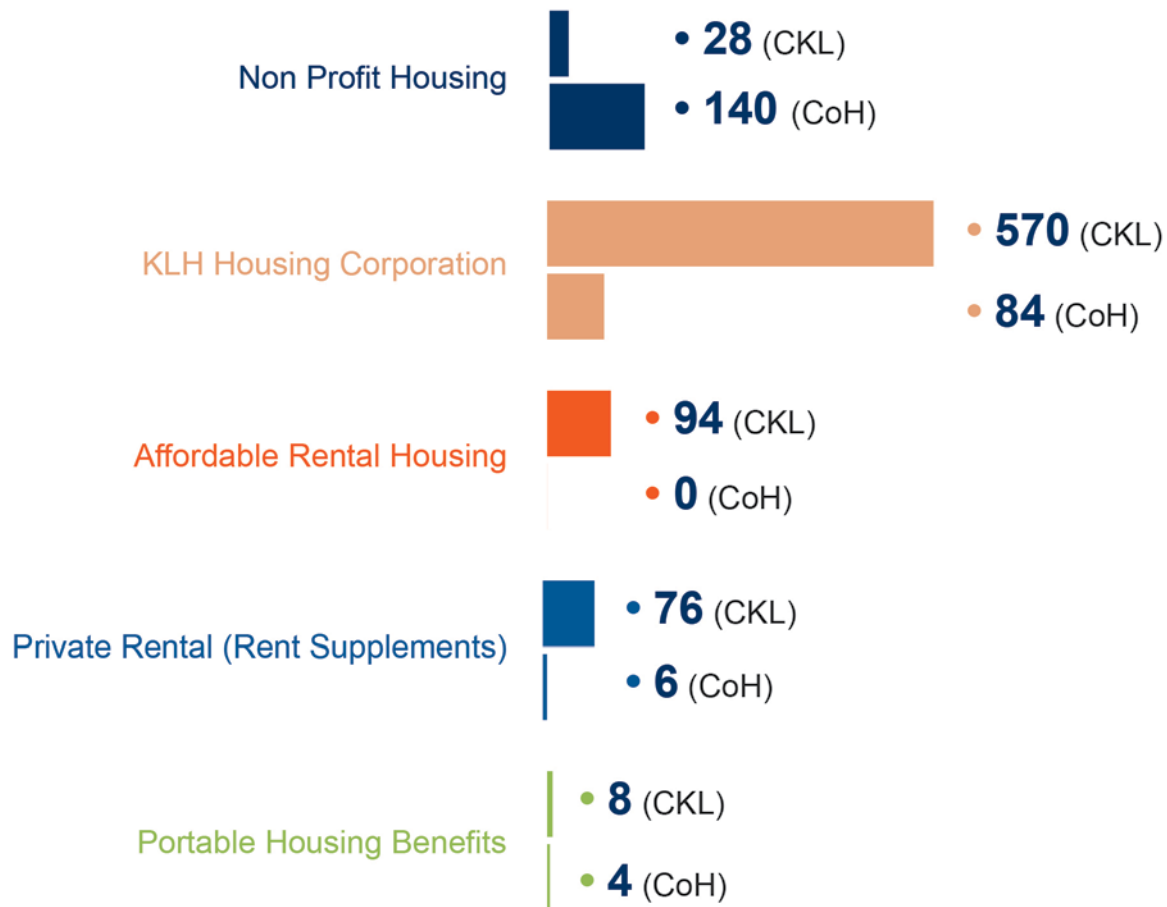
Financially Assisted Housing

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 792 units. The other units are provided through rent supplement payments to private landlords and other non-profit housing providers.

Supply

- **8%** Private Rental (Rent Supplements)
- **9%** Affordable Rental Housing
- **17%** Non Profit Housing
- **1%** Portable Housing Benefits
- **65%** KLH Housing Corporation

Location of Supply

Non Profit Housing
- **28** (CKL)
- **140** (CoH)

KLH Housing Corporation
- **570** (CKL)
- **84** (CoH)

Affordable Rental Housing
- **94** (CKL)
- **0** (CoH)

Private Rental (Rent Supplements)
- **76** (CKL)
- **6** (CoH)

Portable Housing Benefits
- **8** (CKL)
- **4** (CoH)

Number of Units as of Nov. 2018:

776 (CKL)
234 (CoH)

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

What Is Rent –Geared-to-Income Housing?

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?

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?

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?

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 2018

Flynn Gardens Expansion – 48 St. Paul Street, Lindsay

- 16 new one and two bedroom units
- Occupied August 2018
- Developer – KLH Housing Corp.
- Primary Funding source – KLH Housing Corp. regeneration project

Occupancy planned for 2019

Bond by the River – 5 Bond Street East, Lindsay

- 12 new three bedroom townhouse units
- Occupied early winter 2019
- Developer – KLH Housing Corp.
- Primary Funding source – KLH Housing Corp. regeneration project

68 Lindsay Street North, Lindsay

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

Whispering Pines Phase 2

- 12 new two and three bedroom townhouse units
- Summer 2019 – scheduled occupancy date
- Developer – KLH Housing Corp.
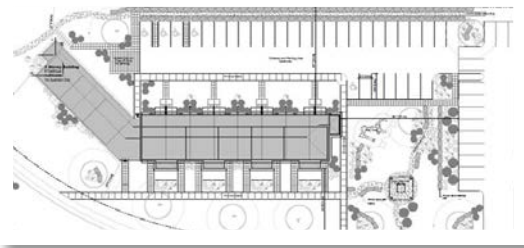- Primary Funding source – Federal/Provincial

Projects in pre-development

Phase 2 Pinegrove Place, Minden

- 21 new one, two and three bedroom units
- 2020 planned occupancy
- Developer – KLH Housing Corp.

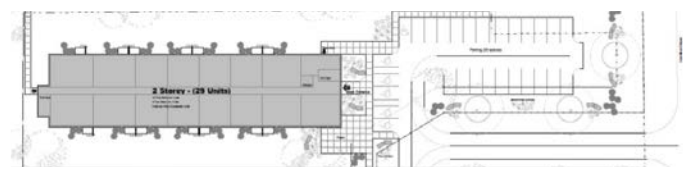## Phase 2 68 Lindsay Street North, Lindsay

- Mix of new one, two and three bedroom units
- 2021 planned occupancy
- Developer – KLH Housing Corp.

Murray Street, Fenelon Falls

- Mix of new one, two and three bedroom units
- 2021 planned occupancy
- Developer – KLH Housing Corp.

Hamilton Street, Lindsay

- Design still conceptual
- 2021 planned occupancy
- Developer – KLH Housing Corp.

Contact

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www.klhhousinghelp.ca

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