

Building Strong Communities

10 Year Housing & Homelessness Plan (2014-2023)
2019 Annual Report



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The cover image features the following housing in the City of Kawartha Lakes and County of Haliburton: roof (Bond St. East, Lindsay) • top window (48 St. Paul St., Lindsay) • left window (57 Parkside, Minden) • right window (610 Mountain, Haliburton) • door (20 Sussex, Lindsay) • main building (68 Lindsay St. North, Lindsay).

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 6th and final annual report on the 2014-23 plan. In 2019 the plan was refreshed creating a new 10 year (2020-29) plan. In 2021 this annual report will reflect progress on the refreshed Plan.



Bond Street East, Lindsay



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 2019 which include:

- assisting 618 households to retain their housing through Homelessness Prevention Supports
- assisting 78 previously homeless individuals and families to find housing (those who were housed from chronic homelessness)
- refreshed our existing plan resulting in a new 10 year plan for 2020-29

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

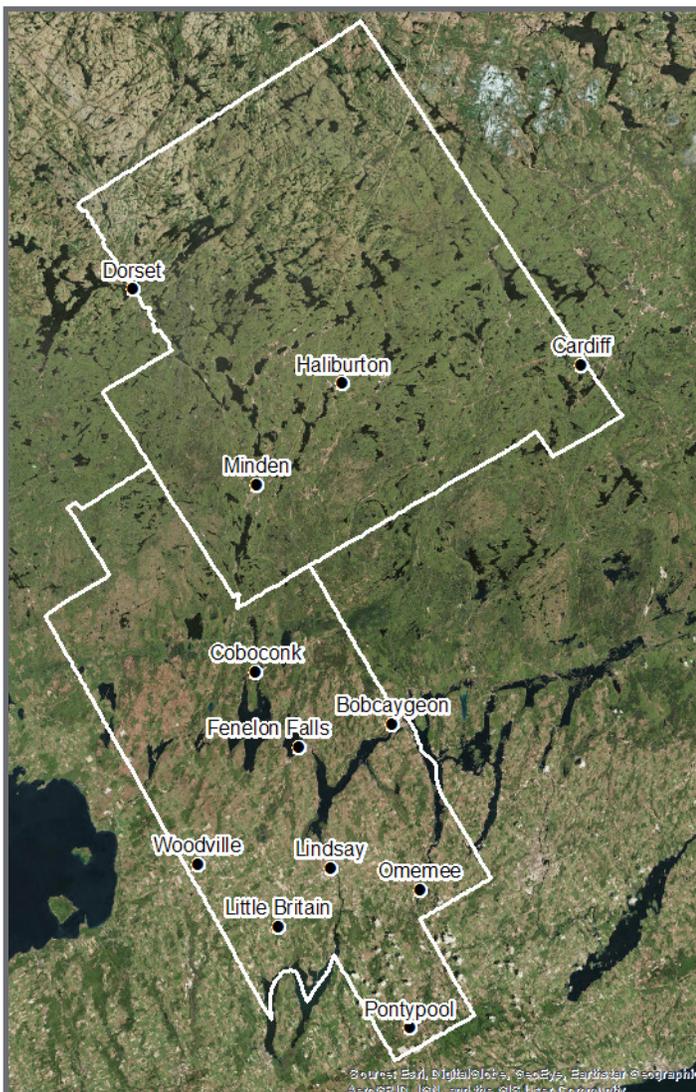


Liz Danielson
2019 Warden, County of Haliburton

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

Assessment of Current State and Future Housing Needs

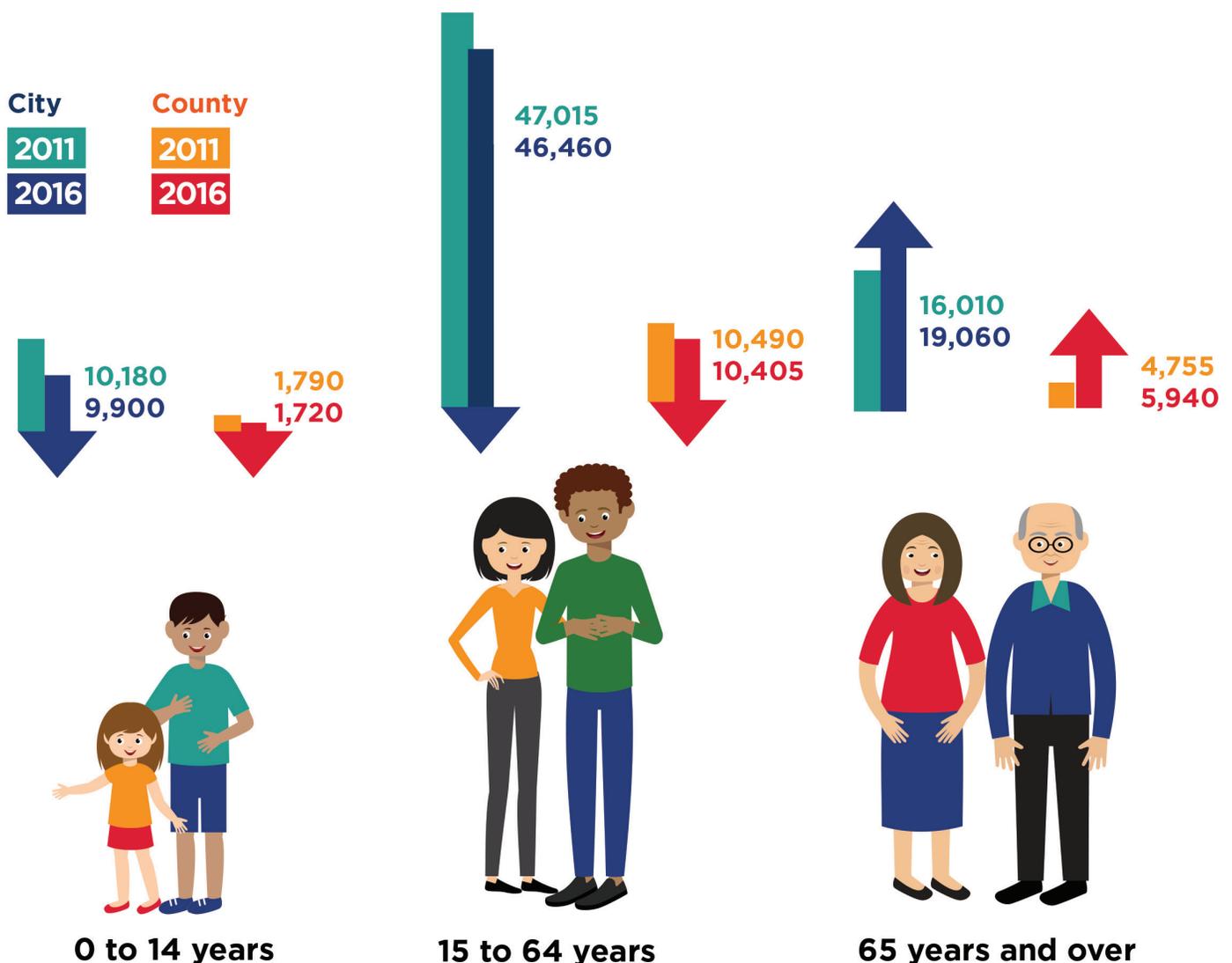
The objectives, outcomes and targets within the plan are based on a comprehensive review of local data from a variety of sources including Statistics Canada, Canada Mortgage and Housing Corporation, Ministry of Finance, the City and County, etc. The [CKL-H Housing & Homelessness Assessment Report](#) provides details on the data reviewed and considered.

Key themes:

In both the City and County the population continues to age

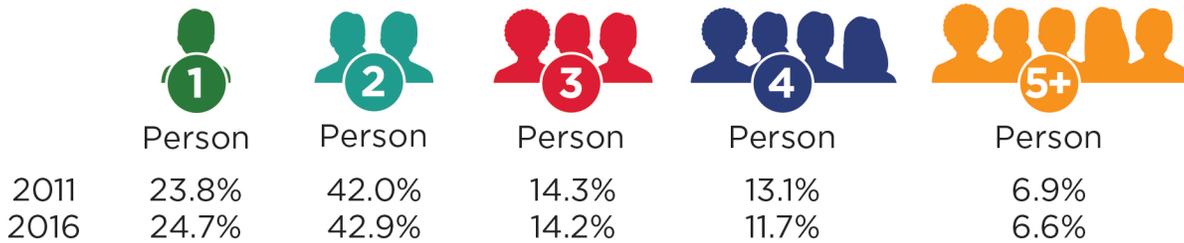
- In the City, those 65 and over grew from 21.9% in 2011 to 25.3% in 2016, or an increase from 16,010 residents 65 and over to 19,060 residents 65 and over
- In the County, those 65 and over grew from 27.9% in 2011 to 32.9% in 2016, or an increase from 4,755 residents 65 and over to 5,940 residents 65 and over

Population Changes in Service Area (City and County)

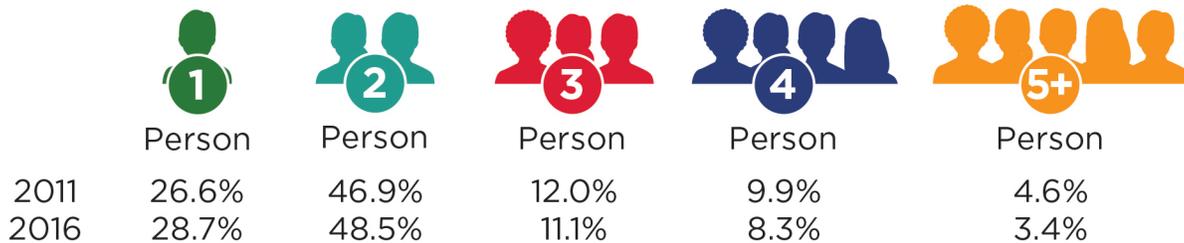


Two thirds of all housing across the service area is occupied by only one or two people.

Household Sizes (City)



Household Sizes (County)



Single detached homes continue to make up the majority of the living spaces creating a mismatch to the aging population and the number of smaller households

- 83% in the City
- 90% in the County
- In the City between 2011-2016, 73% of all additional housing created were single detached homes
- In the County between 2011-2016, 88% of all additional housing created were single detached homes

Between 2011 and 2016 there has been an increase in the percentage of renters that are spending 30% or more of their income on rent

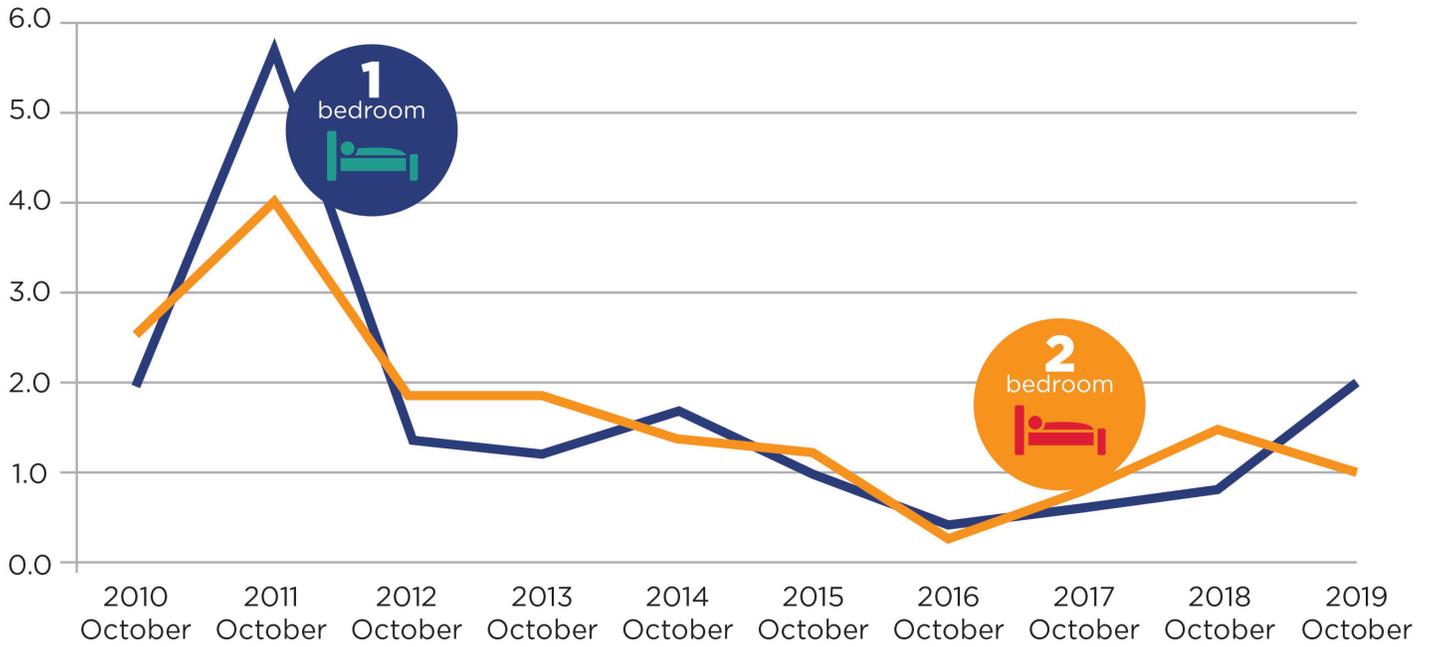
- Increased from 46% to 51.7% in the City
- Increased from 38.7% to 49.5% in the County

Shelter Costs for Renters in Service Area (City and County)

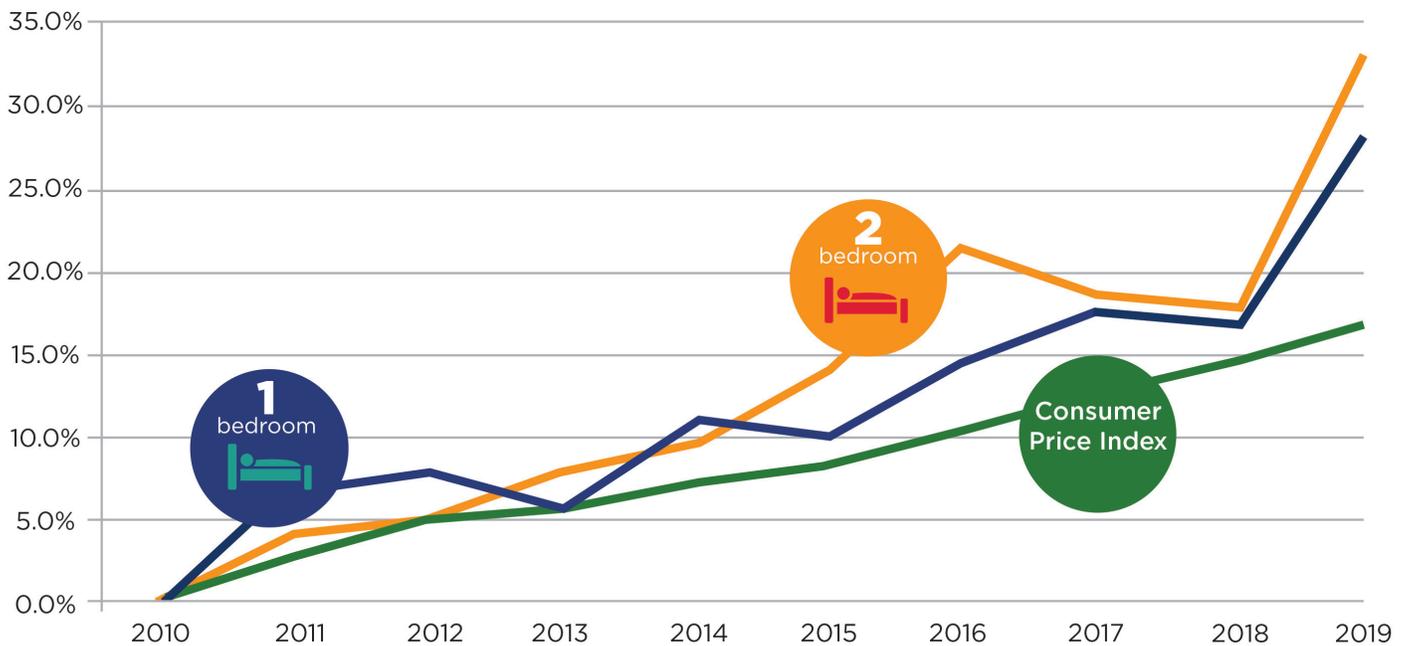
			City	County
Less than 30% of their income goes towards rent		2011	54.0%	61.3%
		2016	48.3%	50.5%
More than 30% of their income goes towards rent		2011	46.0%	38.7%
		2016	51.7%	49.5%

The average market rent for an occupied unit has increased approximately 30% since 2010 while vacancy rates decrease.

Vacancy Rates (Service Area)



Market Rent Increase (Service Area)



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.

How Affordable Housing Translates in Our Community

Emergency & Temporary Housing	Affordable Permanent Housing		
	Low Income (Households with income at or below the 30th percentile)	Middle Income (Households with income between the 30th and 60th percentile)	Supportive
Households or individuals without permanent housing options	Renter Income (at or below) City - \$22,800 County - \$21,000	Renter Income (between) City - \$22,800 & \$42,100 County - \$21,000 & \$36,600	Households or individuals with need for permanent supportive housing
	Affordable Rent (at or below) City: \$570 County: \$520	Affordable Rent (between) City - \$570 & \$1,050 County - \$520 & \$920	
	Owner Income (at or below) City - \$46,500 County - \$39,400	Owner Income (between) City - \$46,500 & \$84,600 County - \$39,400 & \$73,200	
	Affordable Housing Price (at or below) City - \$164,900 County - \$139,800	Affordable Housing Price (between) City - \$164,900 & 299,900 County - \$139,800 & \$259,500	
What is the need			
Shelter at capacity Lack of upfront diversion/prevention Provincial shift away from emergency shelter and short term solutions	Smaller households are the predominant type Significant senior population which is expected to remain above average Limited supply of private market rental that is in affordable range Community Housing Provider portfolio is significant and must be maintained Few culturally-specific housing options and services for indigenous households		Frail health Physical disabilities Homelessness Mental Health Addictions
Type of housing required			
Quicker access to permanent housing	One and two bedroom rental units Smaller affordable homes Model where seniors can age in place Energy Efficient buildings		Accessible units Affordable units with support services provided

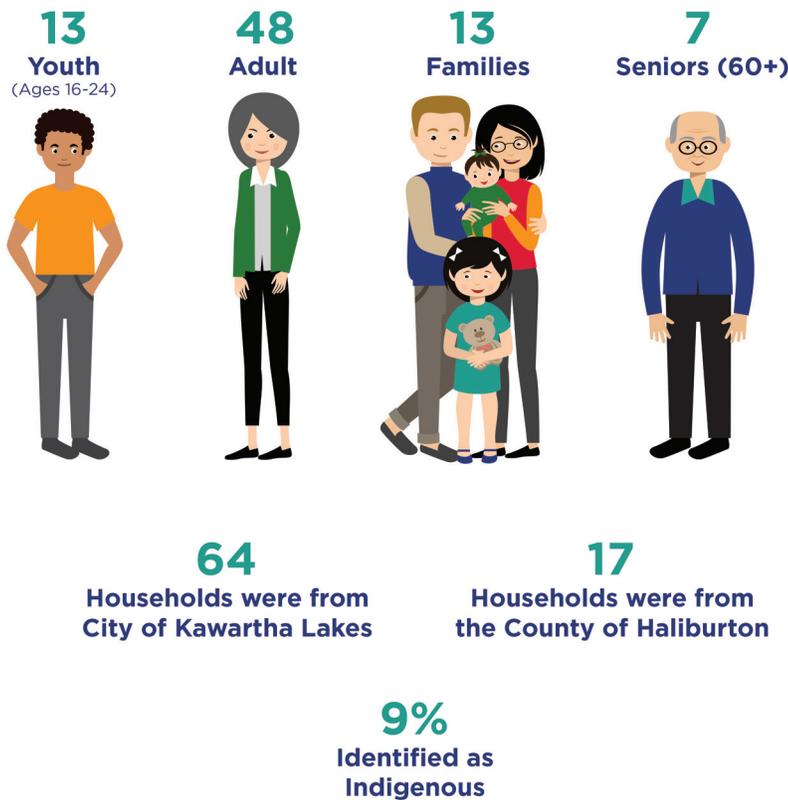
By Name List

The By Name List is a real-time list of all people experiencing homelessness in CKL-H. The BNL helps community partners to 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.



**At the end of 2019,
81 households were on
the By Name List.**

Demographics:



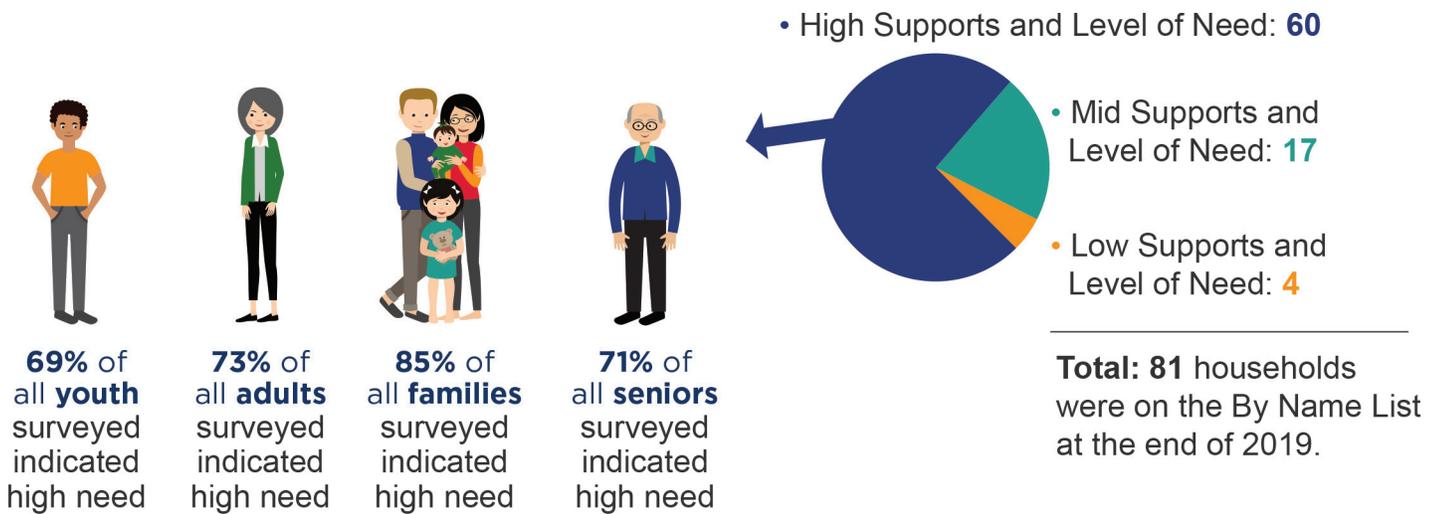
Sleeping Location:



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

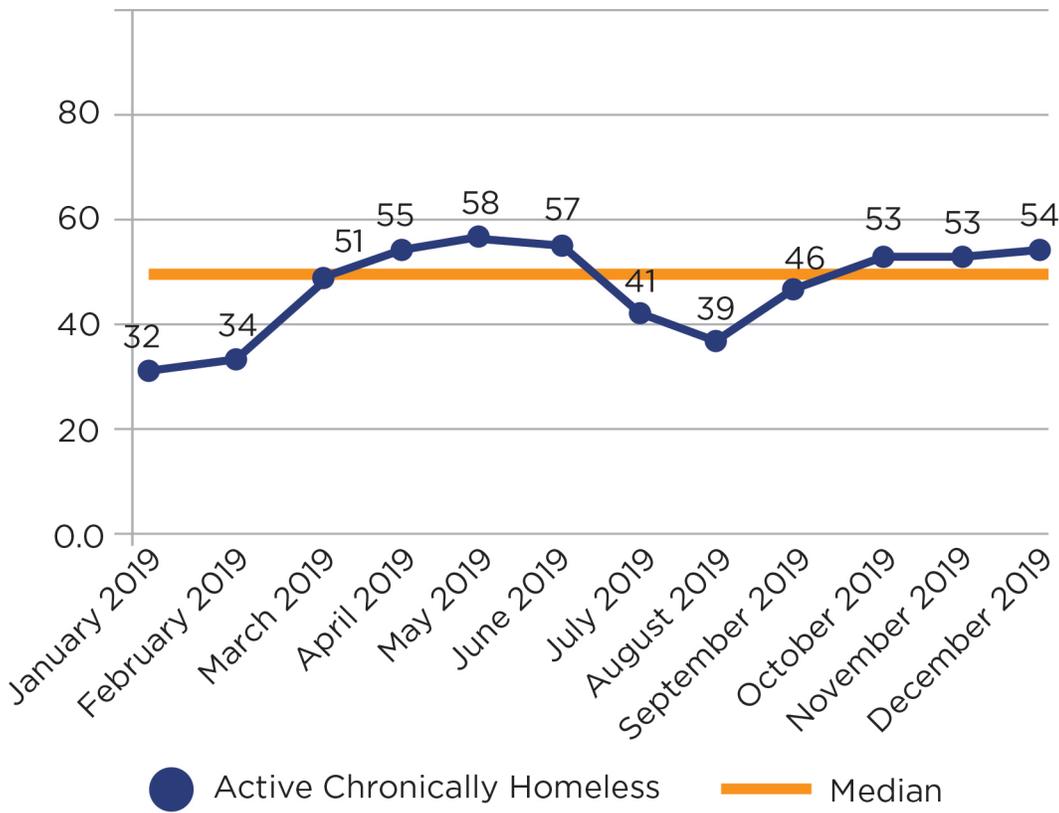


Increasing Level of Need



During registry week 2016, 44% of households surveyed scored in the highest need category. In 2018, the portion of households in the highest need category increased to 67%. In 2019, the portion of households that scored in the highest needs category increased again to 74%. This suggests that the depth of need continues to increase year after year. Continuous investment in permanent supportive housing is needed to support these households transition out of homelessness.

Total Number of Chronically* Homeless on the BNL: January 2019 - December 2019



*homeless for 6 or more months in a year

Progress on Ending Chronic Homelessness

67% of all individuals on the By Name List at the end of 2019 reported being homeless for 6 or more months in the last year, identifying them as chronically homeless. There was an average of 48 people experiencing chronic homelessness each month. 78 households experiencing chronic homelessness were housed in 2019. Of those who entered homelessness in 2019, only 5 returned from housing which confirms what we know about Housing First - it works! This success speaks to the skills of the housing support staff, the hard work of the clients, and the willingness of partner agencies to work collaboratively to keep people housed.



78 households experiencing chronic homelessness were housed in 2019.

Permanent Supportive Housing and Housing First

Permanent Supportive Housing combines rental or housing assistance with individualized, flexible and voluntary support services for people with high needs. It is one option to house chronically homeless individuals with high acuity.

Housing First is a recovery-oriented approach to ending homelessness that centers on quickly moving people experiencing homelessness into independent and permanent housing and then providing additional supports and services as needed

68 Lindsay Street North

In 2019, 68 Lindsay Street North in Lindsay became home to 24 chronically homeless individuals with high acuity. The building provides 24 - 1 bedroom self contained apartments and combines permanent supportive housing and the housing first approach.

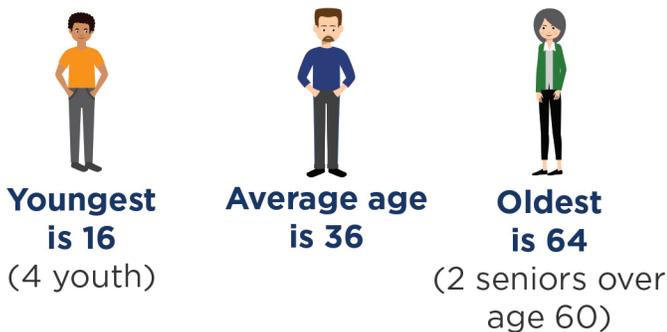
Five on-site staff provide supports to the 24 tenants using Org Code's "Five Essential and Sequence Elements" which include:

1. Focus on Housing Before Anything Else
2. Create an Individualized Service Plan
3. Increase Self Awareness
4. Support Achievements in Self Management
5. Allow the Client to Reframe/Rebuild One's Life and Future

The first 24 tenants started occupying the building in June 2019 coming from the By Name List.

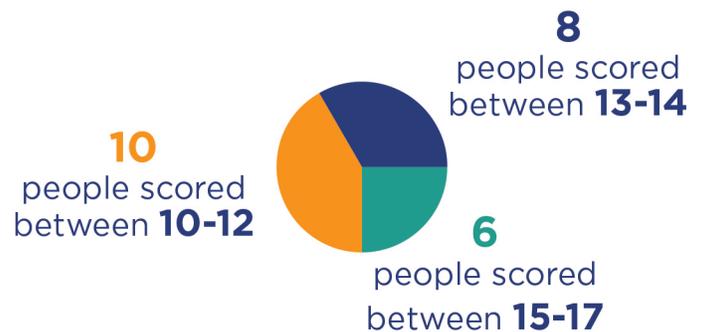
The first 24 had some of the following characteristics:

Ages:



Acuity Breakdown

(based on VI-SPDAT):



Homelessness Situation:





Intensive Case Management in Kawartha Lakes

The 68 Lindsay Street North model uses an Intensive Case Management (ICM) approach. Although permanent supportive housing, Housing First and Intensive Case Management are all nationally proven models, they were piloted in Kawartha Lakes starting in 2016 using a scattered site model. In order to understand how this would work locally Kawartha Lakes engaged Trent University to evaluate the pilot.

The evaluation methodology combined longitudinal and cross-sectional data collection by repeatedly surveying individuals from two groups:

1. clients receiving intensive case management support (28 individuals)
2. general community members who were clients of A Place Called Home, but not receiving intensive case management (31 individuals)

The evaluation identified the following:

Reduction in:



- Chronic homelessness
- Physical pain/
difficulties taking medication
- Self-reported depression
and anxiety
- Hospital use and spending

The reduction in hospital use and spending was significant.

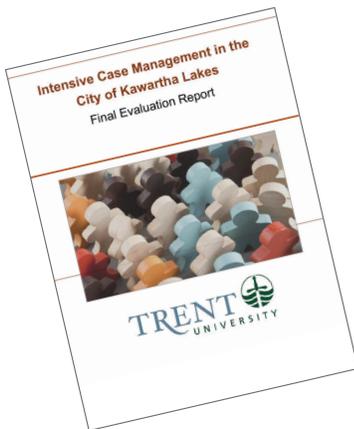


Improvement in:



Quality and length
of housing

Yearly hospital
SAVINGS
from ICM program:
\$269,844



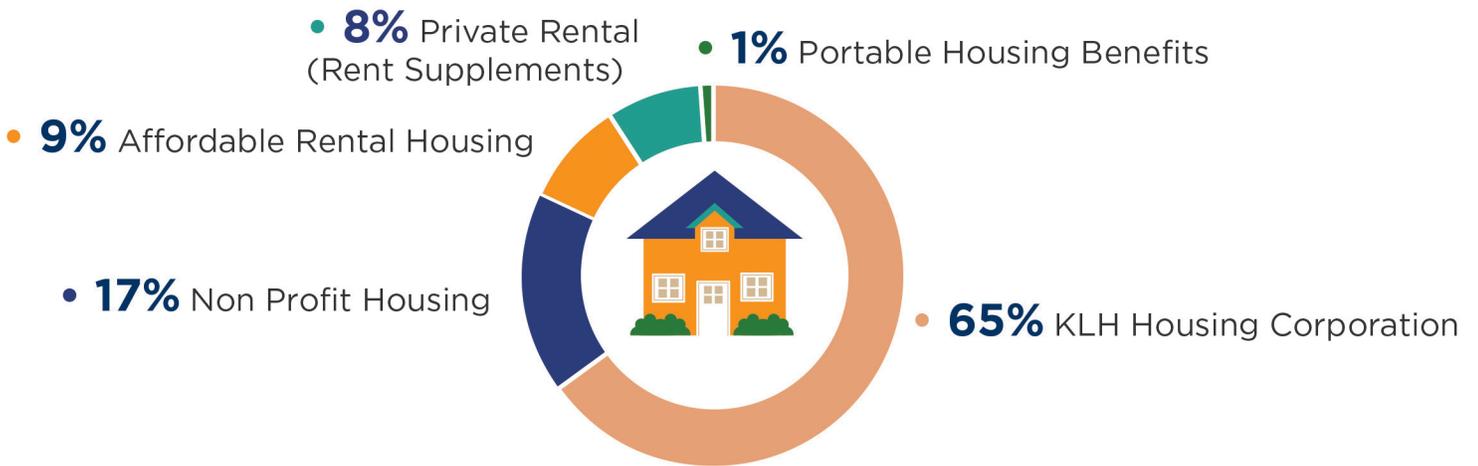
A full copy of the evaluation report can be found here:
[https://www.kawarthalakes.ca/en/living-here/resources/
KLH-Housing/CKL-Intensive-Case-Management--Final-
Evaluation-Report-Accessible.pdf](https://www.kawarthalakes.ca/en/living-here/resources/KLH-Housing/CKL-Intensive-Case-Management--Final-Evaluation-Report-Accessible.pdf)

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-g 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



Location of Supply

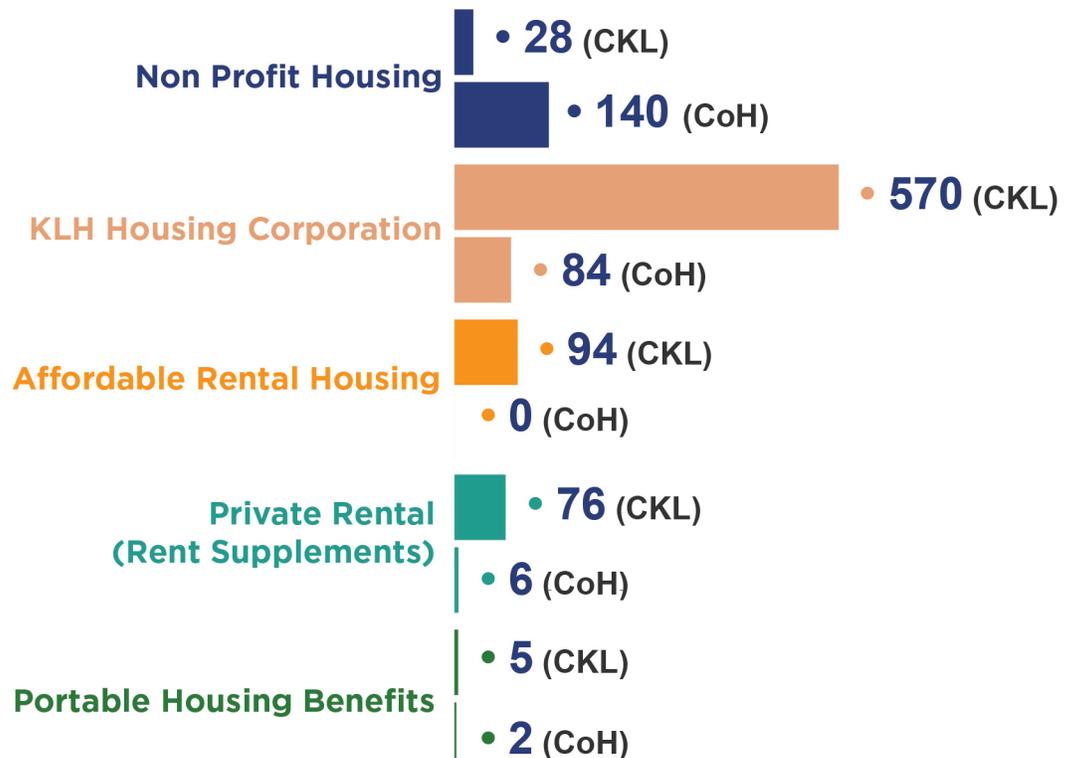
Number of Units as of Dec. 2019:



773
(CKL)



232
(CoH)



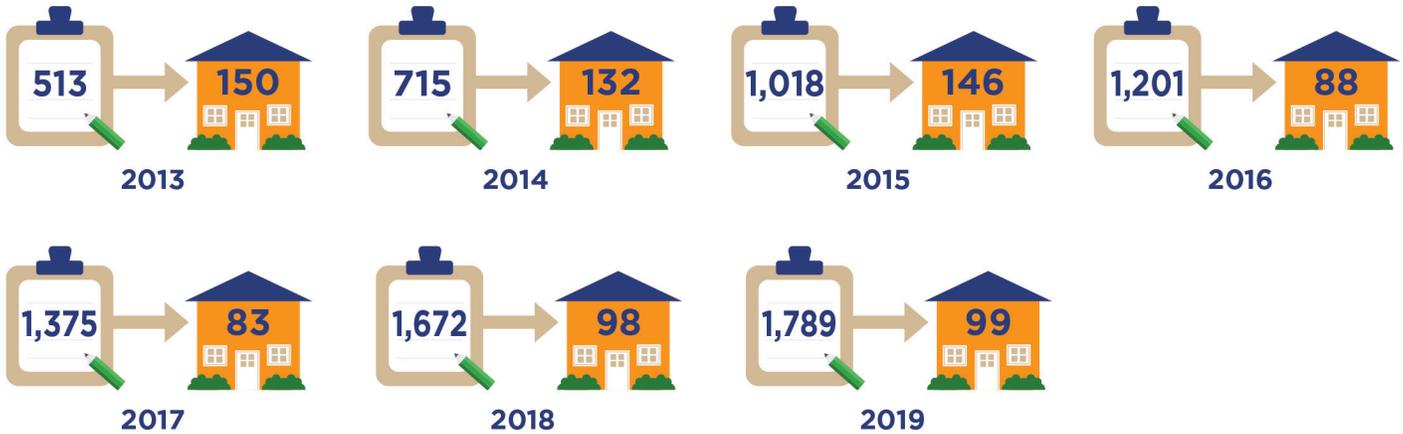
Centralized Waiting List for Community Housing Units



Number of households on the Centralized Waiting List



Number of households **housed** from the Centralized Waiting List



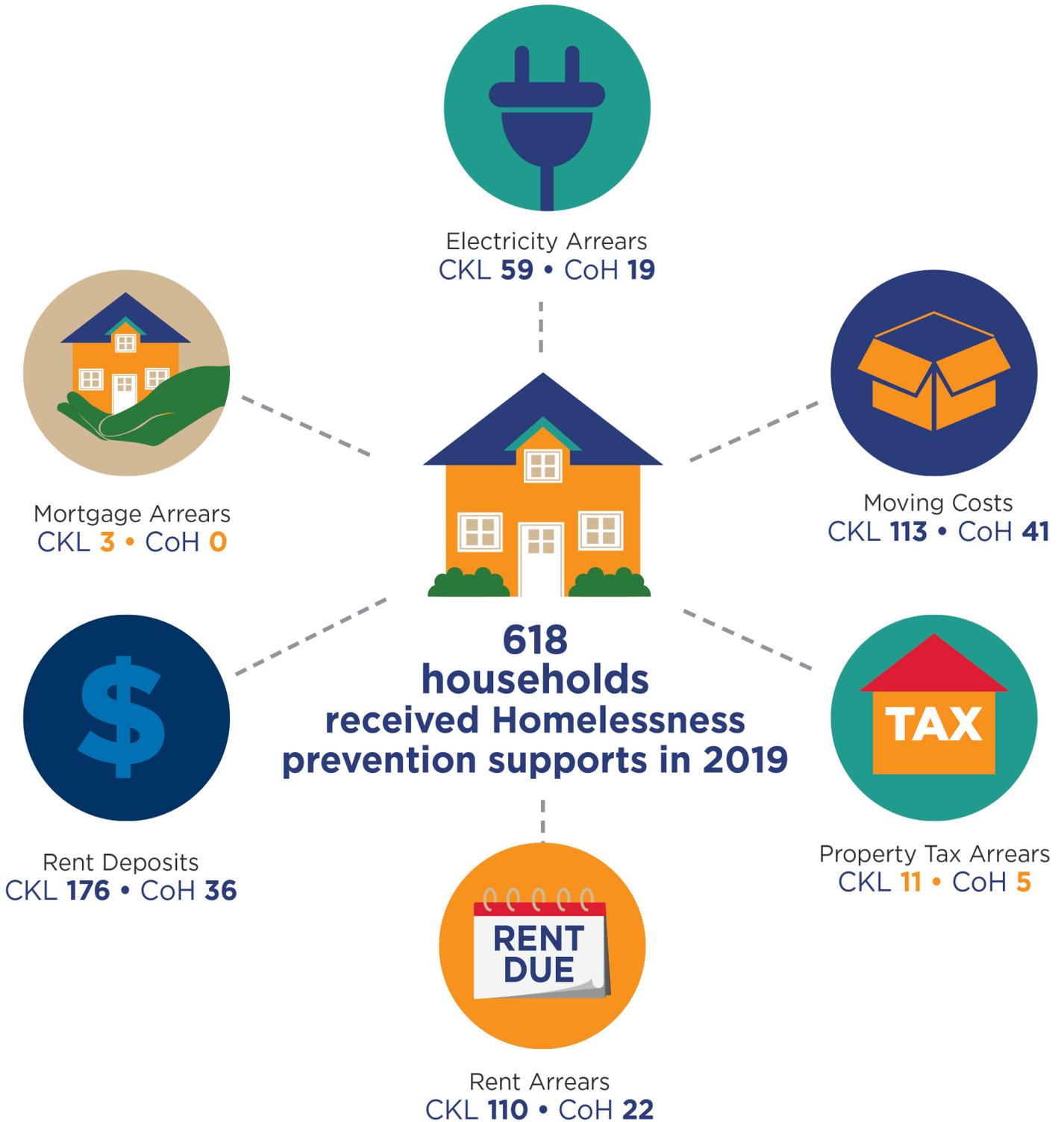
Unit Size	Over the past 4 years, average wait time for most applicants (years)			
	All	Haliburton	Lindsay	Kawartha Lakes (not Lindsay)
1 bedroom	4.64	3.61	5.23	3.40
2 bedroom	4.01	2.78	4.11	1.58
3 bedroom	3.60	1.29	3.61	N/A
4 bedroom	1.13	1.13	N/A	N/A
Bachelor	4.56	N/A	4.56	N/A
Total	4.30	3.58	4.83	3.39



Households who apply today may wait as long as 7 years.

Homelessness Prevention Supports

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



Contact

City of Kawartha Lakes–Housing Services



705-324-9870
1-877-324-9870



cklhumanservices@kawarthalakes.ca



www.kawarthalakes.ca/housing

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County of Haliburton Office

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