



A LONG-TERM AFFORDABLE HOUSING AND HOMELESSNESS PLAN FOR THE COUNTY OF HURON

2014 - 2024

Prepared by

OrgCode Consulting Inc.

for

The County of Huron



Contents

Acknowledgements 1

Introduction 2

Provincial Requirements..... 3

The Mission 4

The Local and Regional Context of Huron County 4

Affordable Housing Need in Huron County 5

Projected Housing Need Forecast..... 7

Homelessness in Huron County..... 10

Gaps in Emergency and Preventative Assistance 11

Potential for Growth in Service Coordination 11

Gaps in Data and Information About Homelessness in Huron County 12

Ending Homelessness in Huron County Requires a Community Response 12

Filling the Gaps: Recommendations to Improve the Existing System of Housing Supports and Services in Huron County 13

1. Establish a Framework to Provide Leadership, Governance and Advocacy 13

2. Expand Access to Affordable Housing, Including Housing with Supports 14

3. Improve Data Collection and Reporting 15

4. Develop a System of Emergency Services Oriented Toward Ending Homelessness 16

5. Increase Efforts to Prevent Homelessness Among Individuals and Families Who Are At Risk. 17

6. Improve Service Coordination 17

7. Use Municipal Planning Tools to Facilitate Affordable Housing Development 18

8. Preserve and Improve the Existing Social Housing. 18

9. Establish a People-Centred System of Housing and Homelessness Supports 19

A Call to Action 20

Appendix 1: Methods 21

Community Consultation Group 21

Document and Data Review 21

Key Informant Interviews 21

Community Focus Groups 22

Surveys 22

Public Meeting 22

Appendix 2: Huron County in Context 23

Population & Demographic Change 25

Household Size..... 27

Planning Tools 27

Agricultural Character 28

Economic Context..... 28

Labour Market Analysis 29

Unemployment 30

Income Trends in Huron County 30

Poverty Indicators 31
Ontario Works Caseload..... 32
Housing Market Analysis 33
Dwelling Types 33
Tenure Types 35
Rental Market..... 35
Development Patterns 36
Social Housing..... 37

Appendix 3: Low and High Housing Forecast Scenarios 39

Appendix 4: The Current System of Services and Community Resources 41

Emergency Services 42
Affordable Housing 43
Homelessness Prevention 45
Long Term Care Housing and Services for Seniors..... 46
Housing for People with Developmental Disabilities 47
Housing Supports and Residential Care for People with Compromised Mental Health or Addictions..... 48

Appendix 5: Key Informant Interview Guide..... 50

Appendix 6: Focus Group Guide..... 51

APPENDICES

Appendix 1: Methods	21
Community Consultation Group	21
Document and Data Review	21
Key Informant Interviews	21
Community Focus Groups	22
Surveys	22
Public Meeting	22
Appendix 2: Huron County in Context	23
Population & Demographic Change	25
Household Size	27
Planning Tools	27
Agricultural Character	28
Economic Context	28
Labour Market Analysis	29
Unemployment	30
Income Trends in Huron County	30
Poverty Indicators	31
Ontario Works Caseload	32
Housing Market Analysis	33
Dwelling Types	33
Tenure Types	35
Rental Market	35
Development Patterns	36
Social Housing	37
Appendix 3: Low and High Housing Forecast Scenarios	39
Appendix 4: The Current System of Services and Community Resources	41
Emergency Services	42
Affordable Housing	43
Homelessness Prevention	45
Long Term Care Housing and Services for Seniors	46
Housing for People with Developmental Disabilities	47
Housing Supports and Residential Care for People with Compromised Mental Health or Addictions	48
Appendix 5: Key Informant Interview Guide	50
Appendix 6: Focus Group Guide	51

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- Canadian Mental Health Association
- County Council
- Huron County Planning Department
- Huron County Health Unit
- Huron-Perth Children's Aid Society
- Huron County Social and Property Services Department
- Huron Safe Homes for Youth
- Huron Sands Non-Profit Homes
- Ontario Provincial Police
- Rural Response
- Salvation Army
- United Way Perth-Huron
- Victims' Services
- Walker Home for Special Care
- Women's Shelter, Second Stage Housing and Counselling Services of Huron County
- WOTCH Community Mental Health Services

Staff in the County's Social and Property Services Department also assisted in this project by organizing community engagements, collecting surveys, and gathering data.



Introduction

In November 2012, the County of Huron retained OrgCode Consulting, Inc. to develop a Long-Term Housing and Homelessness Plan (the “Plan”), as is required of all Consolidated Municipal Service Managers. With support from the Huron County Social and Property Services Department and input from a Community Consultation Group that included representatives from many local service providers, the OrgCode consulting team gathered quantitative and qualitative data on housing need and homelessness within the County from a wide range of sources, including local economic and planning policies, earlier housing studies, census data, and direct engagement with local residents as well as service providers. This report summarizes the findings from this research, identifies priorities and objectives for action to improve access to affordable housing and end homelessness within the County, and sets out recommended actions for the County to consider as it moves forward with the implementation of the Plan.

Stable housing is a foundation for the wellbeing of individuals, families and communities. When people live in safe and appropriate housing that is affordable to their particular circumstance, they typically have better health outcomes, experience less stress, and are better able to access and make use of a range of services that they may need. Housing is the stable base from which people can find jobs and attend school. Affordable, appropriate and safe housing is critical to enabling people to live with dignity, whether they live in a small town, a rural community, or a big city. The Long Term Housing and Homelessness Plan for Huron County is part of a broader recognition of the essential role of housing that is taking place across the province of Ontario and it aims to untangle specific local housing needs and identify locally appropriate solutions. The unique characteristics of Huron County and the communities therein are embraced in proposing an appropriate path forward in housing and homelessness for the next decade.

The Huron County Long-Term Housing and Homelessness Plan is being developed in the context of a changing funding environment for affordable housing and homelessness services. The County, as the Consolidated Municipal Service Manager, has greater authority to identify and move toward implementing services that are appropriate to the local context and that form an integrated system. A more flexible funding stream, the Community Homelessness Prevention Initiative (CHPI), launched in January 2013, will support this move toward more local decision-making and planning.

This is a long-term Plan intended to guide the County and its partners in planning, coordinating and delivering housing and homelessness services for the next ten years. The Plan works toward ensuring that housing and homelessness services form an integrated system – not as silos or as a collection of projects. The long time frame means the Plan must be a living document that will be reviewed and revised regularly in response to changes in the community. The recommended actions include tools to monitor local needs and identify additional or alternative ways to address those needs.

Provincial Requirements

The background for this Plan is found in the Province of Ontario's Long-Term Affordable Housing Strategy. This Strategy called for all Consolidated Municipal Service Managers to draft local Long-Term Housing and Homelessness Plans that will support a comprehensive system of housing services across the province that is consistent with a Housing First approach. The vision also stipulated that the system will be people-centred, partnership-based, locally-driven, inclusive, fiscally responsible, and focused on outcomes.

Through the *Housing Services Act (2011)* and the *Ontario Housing Policy Statement*, the provincial government requires that local Long-Term Housing and Homelessness Plans must:

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

The Plan must also specifically address the goal of ending homelessness, include both non-profit housing providers and the private market, and coordinate with other community services to address a broad range of housing needs within the community.

The housing requirements of persons with disabilities, which include physical and developmental disabilities, mental health needs and substance use, must be addressed in the Plan, as must the housing and support needs of people leaving domestic abuse and Aboriginal people living off-reserve.

Consolidated Municipal Services Managers must also assess their local community needs. In Huron County, given the ageing population, policies to improve access to housing for seniors with evolving requirements for support are needed. Community-based research also indicates that there is a need for more housing that is affordable to households with low incomes, particularly youth and single adults.



The Mission

The Long-Term Housing and Homelessness Plan establishes three overarching goals for Huron County over the 2014-2024 period:

1. To improve access to housing that is affordable to people of low and moderate income across the County;
2. To prevent homelessness by supporting people at risk of losing their housing to access short-term and long-term assistance and affordable housing;
3. To end homelessness by supporting people who lose their housing to transition into permanent, stable and affordable housing with supports to help sustain them in housing.



The County, together with its community partners, can work to address these goals by working to ensure that residents in need have access to locally available, affordable housing options, a support system oriented to the prevention of homelessness, and services that assist people who are experiencing homelessness to transition back into housing as quickly as possible and to support people to maintain their housing.

As a long-term Plan, it contains elements that can be achieved more quickly and others that will require more time. The goals and objectives laid out in this document employ a range of strategies that draw on the County's existing resources and community strengths to enable forward movement one step at a time. *It is anticipated that 141 units of affordable housing – achieved through a combination of rent supplements, acquisition, housing allowance, home ownership and construction – will be necessary to meet the demand in 10 years, based upon a “medium” forecast of current economic and population trends. In addition, 59 units of rent-geared-to-income permanent supportive housing are projected to be required over the next 10 years (see page 9).*



The Local and Regional Context of Huron County

Huron County's needs with regard to housing and homelessness services are influenced by the local and regional context. The County encompasses 9 lower-tier municipalities and is predominantly rural,¹ although there are 5 settlement areas with several thousand residents and many smaller villages and hamlets.

The County's Official Plan and the 2006 Housing Study projected slow but steady growth between 2006 and 2031, the most recent census data show that the population of Huron has declined and that the proportion of older residents is growing.

Given the County's decreasing working-age population and growing proportion of seniors, in the coming years the County will need to identify and implement strategies to retain and attract younger residents. This is consistent with its current economic development plans that also address the needs of ageing residents who may eventually require long-term care or assisted living facilities.

There are many ways to define “rural” communities. In Huron County, there are no population centres with at least 10,000 residents, and the low population density is consistent with a rural character. Statistics Canada classified 59.6% of Huron County residents as “rural” in 2011. This is significantly higher than the proportion of rural residents in the neighbouring counties of Grey, Bruce and Perth.

¹ Slaunwhite, A. (2009). Under Pressure: Affordable Housing in Rural Ontario. CPRN Research Report. And Statistics Canada (2013) 2011 Census of Canada.

The economic situation in the County has changed significantly since 2006, and job losses in the manufacturing sector may have resulted in more households struggling to make ends meet. While agriculture remains an important and significant economic sector, the structure has altered and it now employs fewer people. Focus groups with County residents and interviews with local service providers suggest that there is deep and increasing housing need at least among the segments of the Huron County population with the lowest incomes.

Huron County residents most often meet their housing needs through the private market – like most Canadians – but are not always able to do so. Individuals receiving social assistance are believed to spend between 50 and 90 percent of their income on housing, according to key informant interviews with several local service providers. Locally available housing supports for people with a range of special needs, including physical and developmental disabilities as well as compromised mental health and substance use issues, are limited. In addition, although homelessness in the County tends to be ‘hidden homelessness’ (which means people do not have a permanent dwelling and are sleeping on a friend or family member’s couch, floor or spare room), it is clearly occurring. There are resources in the County that support homeless individuals and families to become housed again, but there is not sufficient capacity to meet the current demand.

Affordable Housing Need in Huron County

Permanent, safe and affordable housing, with supports for those who require them, is the only way to end homelessness and precarious housing. Although affordable housing and different forms of permanent supportive housing and housing supports are available in Huron County through a number of housing providers and agencies, there are still unmet needs and barriers that affect some community members’ capability to maintain stable housing.

There is a lack of affordable housing for people in the lowest income brackets in Huron County. Only rent-g geared-to-income (RGI) housing is affordable for individuals receiving social assistance through Ontario Works or the Ontario Disability Support Program in the County. Without RGI housing, those households must spend a grossly disproportionate amount of their monthly income on housing, which places them in continuous risk of housing instability – if they can find a dwelling within their monthly income range in the first place. According to the Ontario Non-Profit Housing Association (ONPHA), in 2012, the average wait time for an RGI unit for a single individual in Huron County was two years. Wait times for social housing are longest in Goderich and Exeter as these communities offer proximity to services and amenities for households that do not have access to a vehicle.

Table 1 illustrates what are considered to be ‘affordable’ housing costs for households with different compositions and levels of income². In interviews with service providers, the estimated market rent for a 1-bedroom apartment was \$600; an examination of online sources listing rental accommodations confirmed similar amounts being asked. Smaller units, such as bachelor apartments or rooms for rent, also appear to be less common in the rental market, but are likely to be increasingly necessary given the aging population and clear trend toward smaller households.

² ‘Affordable’ is defined as 30% of gross annual household income.

A LONG-TERM AFFORDABLE HOUSING AND HOMELESSNESS PLAN FOR THE COUNTY OF HURON

Table 1: Completing the Monthly Math: Income Levels and Rental Costs

	Scenario 1	Scenario 2	Scenario 3	Scenario 4	Scenario 5	Scenario 6	Scenario 7
	Family of 4, Ontario Works	Family of 4, Minimum Wage Earner	Family of 4, Median Ontario Income (after tax)	Single Parent Households with 2 Children, Ontario Works	One Person Household, Ontario Works	One Person Household, Ontario Disability Support Program	One Person Household, Old Age Security/ Guaranteed Income Supplement
Monthly Calculations							
INCOME							
Income from Employment		\$1,777.00	\$6,792.00				
Basic Allowance[1]	\$448.00			\$350.00	\$230.00	\$590.00	
Maximum Shelter Allowance	\$688.00			\$641.00	\$376.00	\$474.00	
OAS/GIS[2]							\$1,272.00
Child/Family Benefits[3]	\$744.00	\$743.00		\$744.00			
GST/HST Credits[4]	\$64.00	\$64.00		\$64.00	\$21.00	\$29.00	\$32.00
Ontario Sales Tax Credit	\$88.00	\$88.00		\$66.00	\$22.00	\$22.00	\$22.00
Employment Insurance Paid[5]		(\$33.00)	(\$120.00)				
Canada Pension Plan Paid[6]		(\$74.00)	(\$312.00)				
Working Income Tax Benefits[7]		\$74.00					
TOTAL INCOME	\$2,032.00	\$2,639.00	\$6,360.00	\$1,865.00	\$649.00	\$1,155.00	\$1,326.00
	3 Bdrm	3 Bdrm	3 Bdrm	2 Bdrm	Bachelor	1 Bdrm	1 Bdrm
Affordable Rent (based on 30% of income)	\$609.60	\$791.70	\$1908.00	\$559.50	\$194.70	\$346.50	\$397.80

[1] Basic and maximum shelter allowance. OW and ODSP rates effective January 2013. Source: Ontario Works Policy Directives and Ontario Disability Support Program Policy Directives, Ministry of Community and Social Services.

[2] Old Age Security and Guaranteed Income Supplement rates as of May 2012. Source: Social Assistance, Pension and Tax Credit Rates April to June 2012, Ministry of Community and Social Services.

[3] This includes the maximum Child Tax Benefit, National Child Benefit Supplement and Ontario Child Benefit, effective July 2011 through July 2012.

[4] This is based upon net annual income. The GST/HST and Ontario Tax Credit are issues on a quarterly basis, but calculated on a monthly basis. The figures are derived from GST/HST and related provincial program calculator, effective June 2011 through June 2012.

[5] Based upon the Employment Insurance Premium Rates as of July 2012.

[6] Based upon Canada Pension Plan Rates as of July 2012.

[7] As determined by the Working Income Tax Benefit Online Calculator, July 2012."

The lack of transportation, which increases demand for affordable housing in more densely populated communities and results in higher turnover in RGI buildings in the more distant communities, is a significant factor that influences access to affordable housing in different parts of the County. This issue was consistently identified in focus groups and by service providers as a barrier that prevents people without personal vehicles from accessing existing affordable housing, including RGI housing, in communities such as Brussels.

Certain populations were also identified as having greater need for affordable housing. In particular, there is a lack of housing options for seniors with low income who need a limited degree of support and personal assistance but who do not require long-term care. These individuals are typically not able to afford a bed in a retirement home. Youth focus group participants and local service providers who work with youth also reported that young people living on their own in Huron County face particular challenges in accessing housing, including discrimination by landlords and a need for supports to develop the skills to maintain a tenancy.

The housing situation of individuals and families can also be affected by the need for supports to maintain housing. These individuals and families experience both affordability challenges and other factors related to special needs. There are few Permanent Supportive Housing (PSH) options for people with a range of special needs and who need ongoing supports such as nursing and medication support, assistance with meals and personal care, or meaningful daily activities.

With no reserves in Huron County and an Aboriginal demographic identified locally as representing 0.5 percent of the County population, Aboriginal people living off-reserve were not identified as a high priority during the consultation meetings. Although the unique needs of this identified group will continue to be monitored over the timeline of this plan, they are currently afforded the same access to services as other residents of the County.

Homelessness and unstable housing can exacerbate compromised mental health. Services that focus on promoting community integration and recovery in permanent housing are an effective intervention and typically save money by reducing the use of emergency services.³ In Huron County, supports for people who have both mental health-related needs and housing need include rent supplemented units with mental health supports provided through CMHA, a form of PSH. However, local service providers consistently reported that there is not enough capacity in the system to accommodate the current demand, highlighting the need for additional PSH units as called for in this Plan.

Similar to people with compromised mental health, most people who have a substance use disorder do not become homeless, but individuals who use substances are at greater risk of becoming homeless.⁴ In Huron County there is limited access to harm reduction services, according to key informant interviews; the available services are at capacity. Persons with very severe addictions who are homeless or at risk of becoming homeless because of their substance use may benefit from PSH.

Projected Housing Need Forecast

Over the next 10 years, Huron County will require additional affordable housing units. The depth of affordability varies by household income levels. These units can be achieved through a combination of methods, including the use of Housing Allowance funds to make existing market rent units affordable to people with low income. Acquisition of rental stock through purchase, as well as new construction are also options that must be considered as part of the mixed approach to address affordable housing needs.

³ Canadian Population Health Initiative of the Canadian Institute for Health Information. (2009). *Mental Health, Mental Illness and Homelessness in Canada*. In: Hulchanski, J.D., P. Campsie, S. Chau, S. Hwang, & E. Paradis, Eds. (2009). *Finding Home: Policy Options for Addressing Homelessness in Canada* (e-book). Toronto: Cities Centre, University of Toronto. www.homelesshub.ca/FindingHome

⁴ Kemp, P.A., J. Neale, & M. Robertson. (2006). Homelessness among problem drug users: prevalence, risk factors and trigger events. *Health and Social Care in the Community*, 14(4): 319-328.

The housing forecast applies a mathematical model to County data obtained from the Census and other reliable sources, including population characteristics, as well as in and out migration, social assistance, economic and labour force data from Statistics Canada, industry, housing market (for example: construction starts, re-sales, etc.), housing waiting list, income, and birth and death rates to estimate the number of units of affordable housing and permanent supportive housing that will be required to meet the needs of the County's changing population over the next ten years. The targets include the number of housing units at different points of affordability as well as the number of units of permanent supportive housing that are needed.

It is important to examine different depths of affordability in such forecasts, given that what is affordable to a household with below-average income may be completely unaffordable to a household receiving social assistance. The housing forecast model establishes an overall affordable housing target and also projects the number of units needed to meet the needs of households with very low incomes over the next 10 years.

Three different scenarios were modeled. The Low Forecast considers more favourable economic conditions and recapture of jobs lost through factory closings, which may not be pragmatic planning. The High Forecast focuses much more deeply on addressing the significant poverty issues that impact housing affordability. The Medium Forecast is balanced and based upon current realities and likely economic and rental market scenarios over the next 10 years.

Of note in the forecast scenario, there is no part of Huron County that does not have projected housing needs, even when respecting the different character and circumstances throughout the County. Over the 10 years of this Plan, it will be very important to keep this in mind.

The following scenario for the Medium Forecast is presented for consideration to meet the projected needs of Huron County residents for affordable housing over the next 10 years.

This scenario includes the total number of new affordable units and the total number of new PSH units. The total number of affordable dwellings is also broken down according to the number of units that should be affordable to segments of the population with different income levels.

A LONG-TERM AFFORDABLE HOUSING AND HOMELESSNESS PLAN FOR THE COUNTY OF HURON

Figure 1: Projected Number of Affordable Housing Units Required in 2024 (Medium Forecast)

	Total Affordable Dwellings (not including PSH)	RGI* PSH**	Total New Construction, Acquisition, Rent Supplement	Number of units required for persons making...				
				≤\$642 per month	\$643 to \$1,149 per month	\$1,150 - \$1,541 per month	\$1,542 - \$2,596 per month	Affordable Homeownership Dwellings <\$30,000 per annum
ACW	14	7	21	4	4	3	2	1
Bluewater	15	7	22	5	3	4	2	1
Central Huron	21	9	30	3	3	9	2	2
Goderich	26	10	36	8	6	7	3	2
Howick	7	3	10	2	2	1	1	1
Huron East	20	9	29	3	3	8	3	3
Morris-Turnberry	8	3	11	2	2	2	1	1
North Huron	9	3	12	3	2	2	1	1
South Huron	21	8	29	3	3	9	2	4
HURON COUNTY	141	59	200	33	27	45	17	17

* RGI refers to Rent-Geared-to-Income Housing

** PSH refers to Permanent Supportive Housing

Homelessness in Huron County

People can become homeless anywhere. It is rare for people to 'sleep rough' in Huron County, although local service providers reported that in some cases their clients sleep in their cars or stay in campgrounds; this reflects the fact that rural homelessness is typically unseen.⁵ It is more common for people to 'couch surf' with friends or family or stay in motels. Homelessness is often unseen in Huron County. However, service providers who work regularly with individuals and families who are homeless or at risk of becoming homeless see it as a very serious issue.

When people become homeless in Huron County, the County and some service providers offer short-term motel vouchers for homeless individuals and households, which provide an important, temporary 'bridge' for those who become homeless unexpectedly but who have the resources to secure housing quickly. Individuals and households who need a greater degree of support to become stably housed face difficulty in accessing the necessary supports in the course of a short-term motel stay. Service providers reported that individuals in this group can be assisted with transportation to emergency shelters in London or Stratford, but this removes people from their social support networks and familiar environments and may do more harm than good. Transportation outside the County is seen as a last resort, but in some cases it is the only option currently available.

Currently, the County meets all legislated requirements of the provincial Special Priority Policy regarding applications for subsidized housing from victims of domestic violence. The Huron Women's Shelter, Second Stage Housing and Counselling Services provides safe and temporary housing for female victims of abuse and their children, and the shelter offers counselling, as well as information on housing, legal aid, financial assistance and employment training. Housing Services will continue to work collaboratively with the Women's Shelter within Huron County; the affiliated Second Stage Housing is one of the County's housing providers, offering 22 rental units in three municipalities in the County--10 units in Goderich, 6 units in Exeter and 6 units in Clinton.

Housing Services will work towards strengthening the partnership with this agency to enhance coordination and case management amongst those who access the Women's Shelter and the services offered. This will enable the County to proactively identify and address any service gaps that may exist for victims of domestic violence. Progress toward these goals will be measured by the availability of units for victims of domestic violence, enhanced coordination with the partners, and through the identification of service gaps.

There is a perception that a permanent emergency shelter would strain the County's resources and attract people from outside the County. However, recent research suggests there is little evidence that the availability of services draws people to communities where they do not have social or familial ties, and cities are more likely to draw people.^{6,7} Huron County does not require a permanent emergency shelter of significant size, but it is extremely important to give consideration to options to provide emergency housing that will enable individuals with deeper needs to access supports to move back into permanent housing in their own community.

In rural communities, low income residents may be at risk of losing their housing because of high heating and utility costs.⁸ Key informant interviews with service providers and a focus group with individuals on the wait list for subsidized housing suggest this is a frequent reason why people in the County experience housing need or periods of homelessness. The County offers short-term financial assistance to prevent people from becoming homeless or living in unsafe conditions because they are temporarily unable to pay for heat or electricity, but these programs cannot bridge the gap for households whose incomes are too low to afford both housing and utilities on a permanent basis.

5 Slaunwhite, A. (2009). Under Pressure: Affordable Housing in Rural Ontario. CPRN Research Report, p. 13.

6 Prince, T.J. (2004) Portland's Response to Homelessness and The "Broken Windows Theory". In Ozawa, C. (Ed.), *The Portland Edge: Challenges and Successes in Growing Cities*. Washington, DC: Island Press. p. 280-301

7 Mayor's Task Force on Breaking the Cycle of Mental Illness, Addictions and Homelessness. (2007). Executive Summary. <http://www.victoria.ca/EN/main/city/mayor-council-committees/task-forces/homelessness.html>

8 Slaunwhite, A. (2009). Under Pressure: Affordable Housing in Rural Ontario. CPRN Research Report.

Gaps in Emergency and Preventative Assistance

There are some homelessness prevention services in the County, including LEAP and Winter Warmth, through Pathways to Self-Sufficiency and community-based agencies. These programs are available to qualifying individuals and families and can provide financial assistance for rent arrears and utilities. There may be opportunities to improve targeting of financial assistance to prevent homelessness in Huron County to ensure that it benefits those who need it the most, through gathering data about those who become homeless in the County.⁹ This will also be more cost-effective for the County, as individuals and families who have other resources within their community to maintain their housing will take advantage of those forms of support.

Emergency accommodation, particularly for single men and youth, were identified as a significant gap in the key informant interviews. Currently, apart from the Women's Shelter, which is not accessible to many individuals and families, emergency accommodation is limited to short-term motel stays. Several agencies, including Ontario Works and Pathways, will pay for such accommodation, but it is difficult for people accommodated in this way to obtain additional assistance to find permanent housing if they need it, and once the household has reached the time limit their local options are limited. However, there is also a lack of consensus over how to provide emergency shelter and no data are available to clearly assess the number of beds that are needed. Careful appraisal of potential options and their suitability for Huron County as well as effort to build support will be necessary. It is also essential to ensure that any shelter option that is adopted focuses primarily on assisting clients to access housing.

Potential for Growth in Service Coordination

During the key informant interviews, collaboration was consistently identified as one of the strengths in Huron County. However, some interviewees reported that while the "core agencies" work very well together, some organizations are not as closely linked. In addition, focus group participants reported that in some cases they were not aware that services were available and they also described the process of accessing support as "too complicated". Throughout Huron County, both clients and service providers sometimes lack information regarding existing services and available assistance and it is challenging to connect with the right supports.

No single agency is responsible for intake and referral of persons experiencing homelessness, although several agencies currently provide similar services. The focus group participants and service providers who participated in interviews suggested that a designated first point of contact, which may be phone-based, could enable people to find the right supports more quickly.

These findings suggest that while the County has a strong foundation of cooperation among the agencies upon which to build, there are opportunities to enhance that cooperation further so that clients may be supported more effectively within a system of wrap-around supports.

Core service providers who most often engage in the informal process of service coordination and client referral do not currently use a comprehensive and standardized assessment tool. An evidence-informed assessment tool would permit more effective direction of individuals toward appropriate services based on their level of need. In addition to strengthening the capacity of service providers across Huron County to direct clients to the most appropriate forms of housing support, assessment tools facilitate the efficient use of the available funding resources. A common assessment method would also result in better data for the County to use in the planning and delivery of services.

⁹ National Alliance to Prevent Homelessness (2011). *Prevention Targeting* 101

Gaps in Data and Information About Homelessness in Huron County

There is a knowledge gap in Huron County with regard to the housing services that are needed and the populations that are most in need. The data that are available are fragmented and there is limited data collection across the County about service usage. Currently, there are not tools in place to assess the state of homelessness and housing need on an ongoing basis to target service delivery more effectively.

Some of the limitations in data collection and reporting are due to factors that are outside the control of the County or local service providers. For instance, the CMHC does not compile rental or ownership market surveys in the area. It is also impossible to accurately determine how many individuals or households are 'hidden homeless'. Census data provide the numbers of households that spend more than 30% of their annual income on housing costs and the number of individuals and families that are living in low income, but because these statistics are collected every five years, they may not reflect immediate changes that affect the need for affordable housing in the County such as plant closures. The elimination of the long-form Census may also pose a challenge to accurately understand the trends in poverty and housing need in the County in the future.

As the County moves forward with the implementation of the Long-Term Housing and Homelessness Plan, improving the strategies for data collection and reporting will be essential. The *Ontario Housing Policy Statement* requires the County, as the Service Manager, to provide annual progress reports to the community. Annual reports are one of the most important tools the County can adopt to ensure that the work that is being done to end homelessness and increase access to affordable housing is working effectively and responds to the needs of Huron County's citizens. Regular reports that illustrate progress or change in housing need over time can also play an important role as an advocacy tool.



Ending Homelessness in Huron County Requires a Community Response

Homelessness impacts everyone, whether through direct experience or the social cost of providing support services, and ending homelessness will require a response from the whole community.

The County has a key role to play in leading and coordinating the actions called for in the Plan, but this Plan also requires nurturing partnerships between community-based organizations and service providers, non-profit housing providers and private sector landlords and developers. A crucial first step will be drawing on these partners to improve the tools available to understand the extent of homelessness in Huron County. The County, in collaboration with its partners, may also be able to leverage additional funding and provide creative solutions that use existing resources for homelessness and housing services by adopting the strategies outlined in this Plan.



It is critical to recognize that there is a cost to not acting. While it is difficult to translate evidence from cost-benefit analyses in other jurisdictions, homelessness is expensive for local communities. Poor-quality housing is a key determinant of health outcomes.¹⁰ Homelessness and precarious housing result in higher costs in other areas of municipal responsibility.

¹⁰ Housing and Health: Examining the Links. Wellesley Institute.

Affordable housing is part of the basic infrastructure of the community, much like water and sewage services and roads, or policing and medical services. Housing is the foundation that enables people to be able to stay safe and healthy, to be able to find employment or to attend school, and to be integrated into the community. The County has a role to play in making sure that affordable housing and appropriate support services are available and accessible. Without a range of housing options, and addressing the housing needs for those households that cannot do so independently, the health, economic prosperity and community vitality and resilience will all suffer.



Filling the Gaps: Recommendations to Improve the Existing System of Housing Supports and Services in Huron County

This Plan aims to achieve three over-arching and interconnected goals: preventing homelessness, ending homelessness through swift transitions back into housing when it cannot be prevented, and increasing access to affordable housing and housing supports in Huron County.

To fulfill these goals, nine strategic areas for action have been identified through background research and community engagement.

1. Establish a Framework to Provide Leadership, Governance and Advocacy
2. Expand Access to Affordable Housing
3. Improve Data Collection and Reporting
4. Develop an Emergency Service System Oriented Towards Ending Homelessness
5. Increase Targeted Efforts to Prevent Homelessness
6. Improve Service Coordination
7. Use Municipal Planning Tools to Facilitate Affordable Housing
8. Preserve and Improve Existing Social Housing
9. Establish a People-Centred System of Housing and Homelessness Supports

1. Establish a Framework to Provide Leadership, Governance and Advocacy

Target: The formation of a steering committee comprised of partnering agencies and stakeholder community organizations, with a commitment from the County, as the Service Manager, to be the lead. The steering committee shall be established by September 30, 2014.

Objective: By December 31, 2014, the Steering Committee will have set a strategic plan that will include methods to monitor progress toward the goals of this Plan and to gather and report relevant data about housing need and homelessness.

To fulfill this objective, it is recommended that:

The Steering Committee will have a clearly defined mandate to encourage partnerships and advocacy with various stakeholder groups in efforts to raise awareness about community needs and challenges, and inform these groups and the community about the work carried out by the County and local service providers.

The Steering Committee will include representatives who are persons with lived experience to help ensure that its strategic plan reflects the needs of people accessing housing and homelessness services in Huron County.

The Steering Committee will be responsible to develop an Annual Report card for the community.

2. Expand Access to Affordable Housing, including Housing with Supports

Target: Access to housing that is affordable to households with different incomes and needs for support is expanded between 2014 and 2024, through a combination of strategies.

Objective: Identify and adopt strategies to move toward the creation of 141 units of affordable housing and 59 units of permanent supportive housing across the County, to meet the anticipated need identified through the Housing Forecast, between 2014 and 2024.

To fulfill this objective, it is recommended that:

The County will increase outreach efforts to encourage private sector landlords to participate in the rent supplement program to maximize the impact of the existing funds.
The County will give consideration to partnering with service agencies to provide case management to help maintain tenancies.
The Steering Committee, in partnership with community agencies and the County, work to establish a web- and phone-based resource for private landlords to list affordable units for rent for use by service providers and their clients.
The County explore the possibility of raising dedicated funding for affordable housing through tools that are available to municipalities and setting it aside in an Affordable Housing Capital Reserve Fund or a similar financing initiative to be used to support locally-initiated affordable housing programs.
The Steering Committee work with the County and other housing providers and local service providers to identify opportunities to partner in an effort to provide long-term supports for individuals and families who have special needs or face barriers to living independently that can be delivered in their homes to increase housing stability.
The County and the Steering Committee use evidence from its programs to actively advocate to the federal and provincial governments for increases to funding programs that support affordable housing, including those that target renovations to facilitate the development of new accessory rental units and renovations for energy efficiency in existing rental units.

3. Improve Data Collection and Reporting

Target: Establish a common system to consistently gather data that reflect the current state of housing need in the County to facilitate service planning and resource allocation and enable accountability to the community.

Objective: The identification of indicators of homelessness and implementation of a data collection system that ensures confidentiality while providing up to date information about the prevalence of homelessness and housing need in Huron County by December 31, 2015.

To fulfill this objective, it is recommended that:

The Steering Committee will develop a set of indicators to determine the depth and scope of homelessness in Huron County and progress toward reducing homelessness; these indicators would be used to guide the collection information with input from the core service agencies. At a minimum, these indicators should consider:

- The number of people (individuals and families) experiencing homelessness for the first time.
- The number of people (individuals and families) seeking homeless prevention assistance, and how many of those subsequently become homeless within the next 24 months.
- The average length of time homeless of those people (individuals and families) accessing homelessness services.
- The number of people (individuals and families) that are assisted out of homelessness, and of those, how many return to homelessness in the next 24 months.

Frontline staff at the core service agencies collect this information about housing status from their clients and the data are made available to the Steering Committee in an aggregate form on a regular basis.

Data include information on the investment and volume of service delivery, as well as the changes that occur in service user's lives (outcomes) after receiving the services.

On at least an annual basis, the Steering Committee will compile the data collected by individual service agencies, and issue a report on the state of homelessness in Huron County as a component of the annual "Report Card". The Report Card will maintain a high level of awareness among the communities of Huron County regarding the implementation of the strategy.

4. Develop a System of Emergency Services Oriented Toward Ending Homelessness

Target: The development of a systemic emergency response to homelessness in Huron County that emphasizes ending homelessness and uses available funding to help people who become homeless to access housing as quickly as possible while obtaining supports to maintain their housing.

Objective: The Steering Committee will identify the systemic changes required to improve access to emergency homelessness assistance and a timeframe for implementation by December 31, 2016.

To achieve this objective, it is recommended that:

The Steering Committee study emergency housing options that are appropriate to a rural community such as Huron County and that incorporate Housing First principles oriented to moving people out of emergency housing and into permanent housing as quickly as possible. At a minimum:

- Individuals and families are assessed before entering emergency housing and diverted to natural community-based supports such as friends and family whenever safe and appropriate to do so;
- All shelter activities are focused on assisting households to access housing again as rapidly as possible, based upon an assessment of their needs;
- Professional staff resources are available through the shelter to assist in the process of locating, accessing and maintaining housing;
- The professional staff resources are able to help each household access other community supports relative to its needs (e.g., income supports, food, clothing);
- Households that have the most acute needs are prioritized for assistance and receive the most intensive supports, following the principles of triage;
- There are no undue barriers or compliance-based imperatives (e.g., a requirement for mental health treatment) placed on households as a condition for accessing emergency shelter.

The County shall explore partnerships with community organizations to establish a 'first point of contact' for individuals who become homeless or who are at risk of becoming homeless in Huron County, which may include placing information in central locations such as churches or libraries.

Establish partnerships with local service providers to offer rapid re-housing assistance to households that are accommodated in motels through Ontario Works, Pathways, or another service provider, in accordance with assessed need.

5. Increase Efforts to Prevent Homelessness Among Individuals and Families Who Are At Risk.

Target: Individuals and families who are most at risk of becoming homeless are provided with targeted assistance to prevent them from losing their housing.

Objective: By December 31, 2016, identify the populations that are most at risk of losing their housing in Huron County, using data gathered from local service providers in accordance with Recommendation 3, and use this information to target existing prevention dollars toward households that are most likely to become homeless without assistance.

To achieve this objective, it is recommended that:

The County collect and review its follow-up data from households that access supports through Pathways to Self-Sufficiency to identify the characteristics of those households that are at greater risk, and continue to review these data on an annual basis.
The County work with other agencies that provide emergency accommodations through motel stays to identify the characteristics of those households that are at greatest risk of becoming homeless (the actions identified in Recommendation 3 will support this activity).
The County craft an eligibility policy to receive homelessness prevention assistance based on these data.
Surplus funds from prevention services, if any, should be re-invested in affordable housing creation.

6. Improve Service Coordination



Target: Enhanced partnerships and strengthened inter-agency coordination results in improved access to services while allocating resources more efficiently.

Objective: Develop a holistic approach to local service planning and delivery to enable streamlined access to housing and related supports by December 31, 2016.

To achieve this objective, it is recommended that:

The Steering Committee work with local service provider organizations to develop an information sharing and referral protocol to link individuals with the appropriate services no matter where they enter the support system and provide them with wrap-around assistance.
The Steering Committee, in collaboration with its community partners, select a validated common assessment tool and encourage the County and core service providers to adopt it in order to ensure that all clients' housing situations are consistently identified and they can be offered housing or homelessness services as appropriate.
The Steering Committee work with its community partners to build on the existing joint training initiatives in Huron County to enable all community agencies to use resources such as a Common Assessment Tool consistently.

7. Use Municipal Planning Tools to Facilitate Affordable Housing Development

Target: The lower-tier municipalities identify and adopt strategies to facilitate housing options.

Objective: The County, in collaboration with the Planning Department and the Steering Committee, will update its Official Plan and encourage the lower-tier municipalities to update their Official Plans with policies and planning tools to facilitate affordable housing options.

To achieve this objective, it is recommended that:

The County encourage the local municipalities to amend their Official Plans to include a phrase such as "Council shall promote a full range of housing types, in terms of density, unit size, tenure and price, that will meet the diverse needs of residents, including special needs housing and housing that is affordable to low and moderate income individuals and families."
The lower-tier municipalities should be encouraged to amend their Official Plans to set targets for affordable units, including smaller units (bachelor and 1-bedroom), in new developments.
The County should encourage the lower-tier municipalities to amend their Official Plans to streamline the approval process for development applications that include affordable housing, including a minimum number of units to qualify for such streamlining.
The County should encourage the local municipalities to include the provision of affordable housing as a community benefit in Community Improvement Plan policies.
The County Planning Department, in coordination with the lower-tier municipalities, should undertake a study to identify alternative development standards to encourage infill and facilitate the development of new affordable housing and redevelopment of existing housing to include affordable units.

8. Preserve and Improve the Existing Social Housing.

Target: Develop a long-term strategy to preserve the County's existing social housing buildings and foster community.

Objective: Identify opportunities and nurture existing partnerships to improve and/or regenerate existing social housing units and engage in community building activities.



To fulfill this objective, it is recommended that:

The County Social and Property Services Department collaborate with tenants in setting guidelines to create a culture of standards and expectations for all tenants based on a principle of mutual respect and right to be safe in their homes and serve as the tenants' representatives/advocates to the County.
The County Social and Property Services Department collaborate with social housing tenants to organize to make improvements to the communal spaces in their buildings to promote a sense of community, i.e. lounges, patios and gardens.
The County consider opportunities to initiate public-private partnerships for the purpose of renovating existing buildings and establishing new social housing units in new developments as they arise.
The County Social and Property Services Department explore the feasibility of investments in renewable energy programs through the Feed In Tariff program to generate additional revenues for housing programs.

9. Establish a People-Centred System of Housing and Homelessness Supports

Target: The housing and homelessness supports and services in Huron County are focused on engaging with each individual client to create a plan for services or make appropriate referrals for services in accordance with the client's needs, goals and capabilities.

Objective: By December 31, 2019, local service providers will have evaluated and re-oriented their practices where necessary to ensure that they are fully focused on identifying clients' needs and goals and providing assistance accordingly.

To achieve this objective, it is recommended that:

By December 31, 2017, the Steering Committee, in partnership with local agencies and persons with lived experience, will implement joint training activities for service providers to develop a person-centered approach to practice.

The County adopt a policy such that when County funds for affordable housing or services are available, it will preferentially provide funding to organizations that have engaged in this training and/or adopted person-centered practices in their service delivery model.

The County preferentially partner with organizations that have engaged in this training and/or adopted person-centered practices in their service delivery model.

The changes in practice be documented by the Steering Committee, in collaboration with partner agencies, and described in the Annual Reports.



A Call to Action

These targets and objectives represent a significant challenge to the County and its partners in the community. To achieve them, systemic changes are needed and investment will be required. Many different organizations will be called on to help as the community moves forward to implement the strategies identified here. Yet these objectives and targets reflect the real needs in Huron County, identified by community members and by service providers, and with commitment and effort, they are achievable.

Together, these objectives will support the vision of this Plan to:

- Increase access to housing that is affordable, including housing with supports to maintain housing stability, across the County;
- Prevent individuals and families from becoming homeless by creating more affordable housing options and connecting them with short-term and long-term supports to maintain housing stability;
- End homelessness by providing individuals and families with the necessary supports to transition back into housing and to sustain them in their housing.

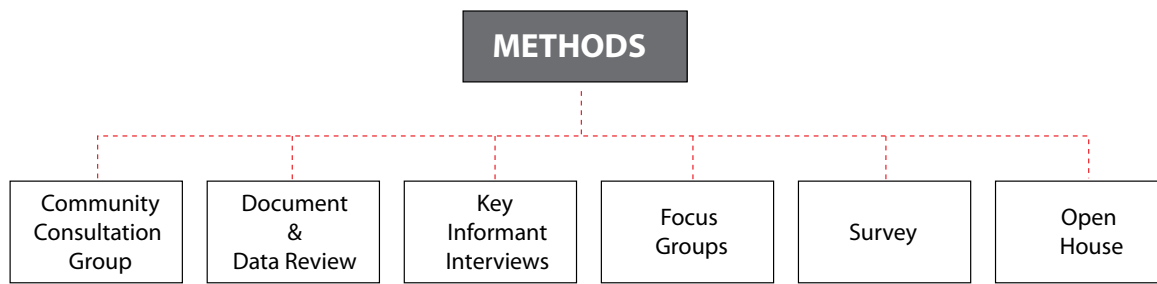


Promoting the health and well-being of individuals and families is at the core of the mission to end homelessness. There is a “cost of doing nothing” that is ultimately borne by the community – and there are community benefits associated with acting to end homelessness and increase access to housing that is stable and affordable.

By working together to implement the strategies identified in this Plan to prevent homelessness, end homelessness, and establish a people-centred system of housing supports and services, the County and its community partners will create an environment that recognizes that every individual in Huron County is an important contributing member of the community and empowers individuals and families to participate fully. The time to act is now, and it can be done. ■

Appendix 1: Methods

The Huron County Housing and Homelessness Plan was developed using a range of methods to gather quantitative and qualitative data, and is informed by the voices of people who have experienced homelessness within the County as well as the expertise of service providers. An overview of the methods are provided here.



Community Consultation Group

The County convened a group of local stakeholders that included a County councillor, representatives from service provider organizations, County planning staff, the Health Unit, the Ontario Provincial Police, and housing providers as well as a community member. This group met 4 times during the development of the Huron County Housing and Homelessness Plan. The CCG provided guidance and local perspective about the other research activities, and engaged in facilitated discussions to identify common issues facing the County and to generate proposed solutions. During the CCG’s third meeting on February 28, 2013, a Strategic Opportunity Grid was employed to compare different actions according to their potential impact and potential cost, and a set of priority objectives was established. These priorities are reflected in the recommendations.

Document and Data Review

A broad range of policy and planning reports and background data provide important context for understanding housing need and the state of homelessness in Huron County. Census data, economic strategies and reports, the 2006 Housing Study,¹¹ the Official Plans of the County and lower-tier municipalities, and social housing data provide an understanding of housing need. Analysis of the key provincial and federal legislation and affordable housing programs, including Ontario’s Long-Term Affordable Housing Strategy and the 2011 Housing Services Act, was key in developing a set of recommended actions for the County. Academic and grey literature¹² provide evidence to support recommendations for action.

Key Informant Interviews

Twenty-two representatives (22) from service providers operating in Huron County participated in semi-structured interviews designed to gather information about the array of housing and support services that are available and/or needed in the County, to obtain feedback on the current state of affordable housing and homelessness services, and to help to identify opportunities for improvement. See Appendix 5 for the Key Informant Interview Guide.

¹¹ Tim Welch Consulting & Lapointe Consulting, Inc. (2006). County of Huron Housing Study: Housing Demand and Supply Analysis. Report Prepared for the County of Huron.

¹² ‘Grey literature’ refers to written material such as reports and informally published research.

Community Focus Groups

To gather feedback from Huron County residents experiencing housing need and/or homelessness, six focus groups were held with a total of 35 participants, including youth, seniors, women staying in Second Stage Housing or at the Women's Shelter, individuals on the social housing wait list, and social housing tenants from Exeter and Wingham. The focus groups allowed for individuals to engage in a discussion and express their views and opinions about homelessness, challenges in securing affordable housing in Huron County, supports currently used and suggestions for moving forward. See Appendix 6 for the Focus Group Guide.

Surveys

It was critical to capture the experiences of people who are facing homelessness in the County but who could not be reached to participate in one of the focus groups. Between February and March, staff in the Pathways to Self-Sufficiency office invited individuals seeking emergency housing assistance to complete a short survey. Eleven (11) individuals participated; of these, five were identified as homeless at the time they completed the survey and six were at risk of losing their housing. While the number of survey responses is low, they present a snapshot of the people who were facing housing need at a single agency within a six-week period. The survey results also highlight the need for the County and other service providers to continue to track and publicize the number of people experiencing homelessness to better inform the planning and delivery of housing and homelessness services. Local faith groups were also surveyed to understand whether they provide supports to individuals or families experiencing homelessness; while the responses were limited to two churches, they indicate that at least some faith groups are assisting community members who are homeless or at risk of homelessness.

Public Meeting

A public meeting was held on March 26, 2013 to provide community members with a final opportunity to learn about the assessment of needs and provide ideas and recommendations for how the County can move forward. The meeting was held at the Knights of the Columbus Hall in Goderich and advertised in local papers and on the County website for two weeks prior to the meeting. In total, however only five participants attended the public meeting, all of whom are members of the Community Consultation Group. The highly limited attendance suggests that as the County and its partners move forward with this Plan, it will be essential to adopt strategies to raise awareness among community members.

Appendix 2: Huron County in Context

The County of Huron is an upper-tier municipality located in Southwestern Ontario, bordering on Lake Huron. The County covers 3399.63 km² and includes significant agricultural lands and resource areas, as well as important natural environmental features, including the lakeshore.

The County encompasses 9 lower-tier municipalities:

1. Township of Ashfield-Colborne-Wawanosh
2. Municipality of Bluewater
3. Municipality of Central Huron
4. Town of Goderich
5. Township of Howick
6. Municipality of Huron East
7. Municipality of Morris-Turnberry
8. Township of North Huron
9. Municipality of South Huron

The County is governed by a 16-member County Council, made up of elected representatives from the lower-tier municipalities: Mayors or Reeves and Deputy Mayors or Deputy Reeves from each municipality, and in some cases additional councillors, sit on the County Council.

As an upper-tier municipality, the County of Huron is responsible for services that include public health and social services, the library system, arterial roads and land use planning. The lower-tier municipalities provide services such as water and sewage, and waste disposal.

The nine lower-tier municipalities are comprised of rural areas and designated settlement areas, which are classified according to their level of servicing. The settlement areas include the five major towns of Clinton, Exeter, Goderich, Seaforth and Wingham.

Table 1: Settlement Areas in Huron County

Primary Settlement Areas (fully serviced or services required)	Secondary Settlement Areas	Tertiary Settlement Areas			
		(partial services)	(private Services)		
PI	PII				
Clinton	Bayfield	Belgrave	Amberley	Greenway	Molesworth
South of Clinton	North of Bayfield	Benmiller	Auburn	Harpurhey	Mount Carmel
Exeter	Blyth	Brucefield	Belfast	Henfryn	Nile
Goderich	Brussels	Dashwood	Belmore	Holmesville	Port Albert
East of Goderich	Centralia	Egmondville	Blake	Hutton Heights	Shipka
South of Goderich	Huron Park	Dungannon	Bluevale	Junctionville	St. Columban
Seaforth	Crediton	Saltford	Corbet	Kinburn	St. Helens
South of Seaforth-Bridges	Hensall	St. Joseph	Cranbrook	Kingsbridge	Varna
Wingham	Vanastra		Dublin	Kippen	Walton
North of Wingham	Zurich		Elimville	Kirton	Whitechurch
East of Wingham	North or Grand Bend		Ethel	Lakelet	Winthrop
	South of Lucknow		Fordwich	Lochalsh	Woodham
			Gorrie	Londesborough	Wroxeter
			Graham Survey	Lowertown	

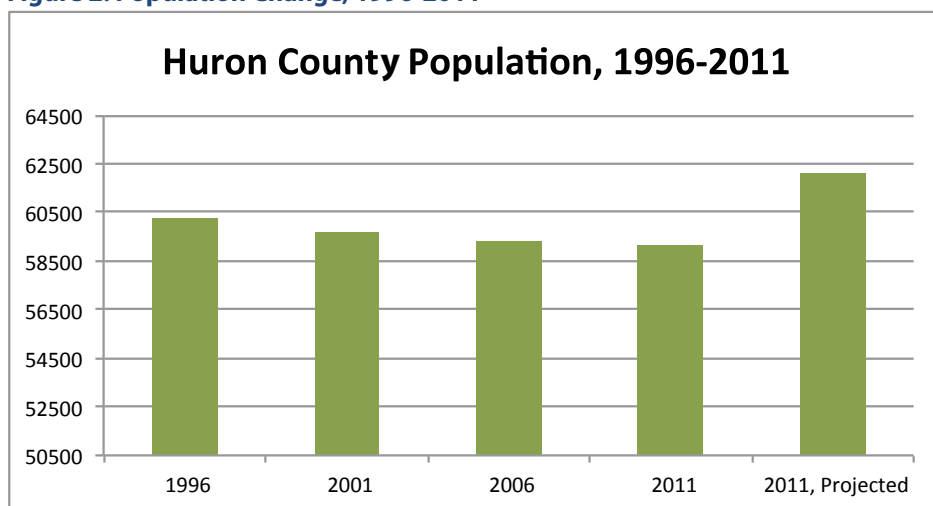
Source: Huron County (2010). Official Plan 5-Year Review

The majority of future growth and development will be allocated to the primary settlement areas, which already offer the necessary infrastructure and hard and soft services and have a broader range of employment opportunities.

Population & Demographic Change

Huron County has experienced a slight but continued decrease in its population since at least 1996. In 2011, the County’s total population was 59,100, a decrease of 0.38 percent from 2006 and 4.8 percent below the projected population for 2011.¹³

Figure 2: Population Change, 1996-2011



Source: Statistics Canada

In contrast, the population of Ontario increased by 5.7% between 2006 and 2011. During the same period, the neighbouring counties of Grey, Bruce, and Perth experienced slower than average growth, while the population of Lambton decreased by 1.6%. Nearby regions with larger urban areas experienced more significant growth, with the population of Middlesex increasing by 4.0% and the Region of Waterloo by 6.1%.¹⁴

The population decline in Huron County has been unevenly distributed between different age groups and across communities.

The number of people under 20 years old has decreased since 1996, while the proportion of residents 20 years old and 29 years old has remained relatively small. The most significant recent changes are in the age groups between 30 and 44, and for those 50 and older. Among the former group, the population has decreased, particularly among those between 40 and 44 during the 2006-2011 period. However, the proportion of older people in the County has increased significantly, with the largest changes occurring in the age groups between 60-64 and 65-69 years old. The median age in the County was 45.1 years old in 2011.

The proportion of the population that is 65 years old and older has increased from 17.1 percent in 1996 to 19.8 percent in 2011; in contrast, people over 65 years old represent approximately 14 percent of the population of Ontario.¹⁵ In addition to the high proportion of people who are 65 and over, Huron County has a somewhat higher percentage of residents under 19 years old at 24.1%¹⁶ compared to the provincial average of 23.7%, but this population is shrinking. The number of residents 19 years old and under in Huron County decreased by 7.2% between 2006 and 2011 and by 15% between 2001 and 2011.¹⁷

¹³ Huron County Official Plan 5 Year Review (2010), p. 48

¹⁴ Statistics Canada (2012) 2011 Census of Canada

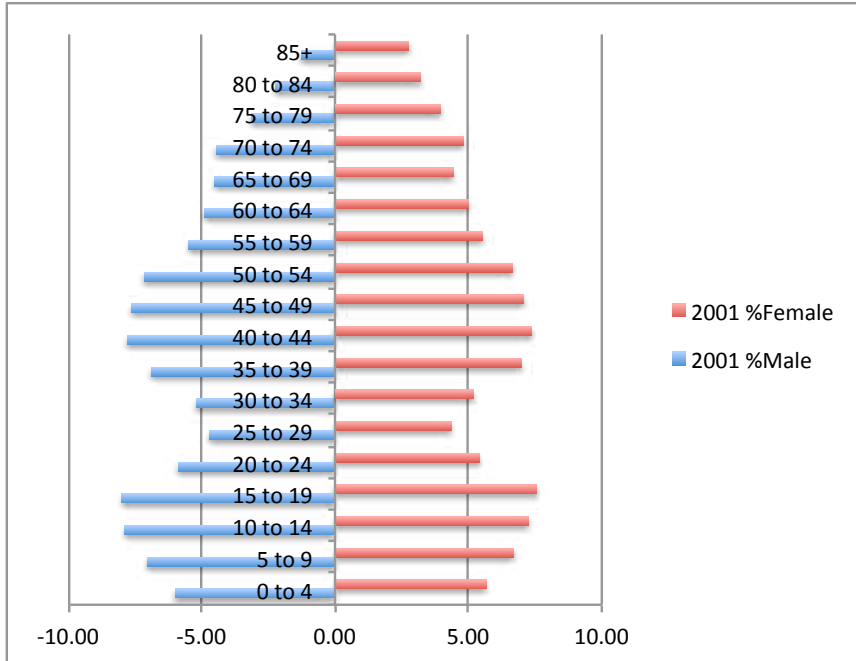
¹⁵ Statistics Canada. (2012). 2011 Census of Canada.

¹⁶ Statistics Canada. (2012). 2011 Census of Canada.

¹⁷ Statistics Canada. (2012). 2011 Census of Canada and 2001 Census of Canada.

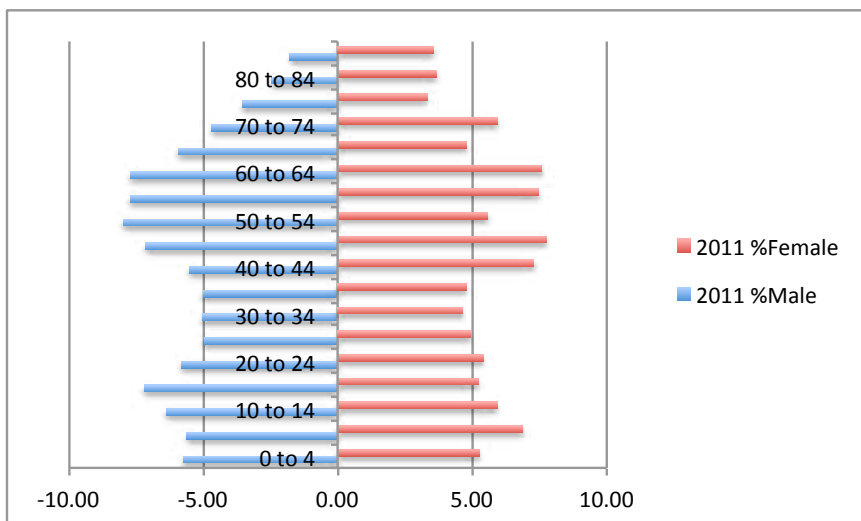
The two charts below illustrate how the age distribution within the County has changed between 2001 and 2011:

Figure 2: 2001 Population Pyramid



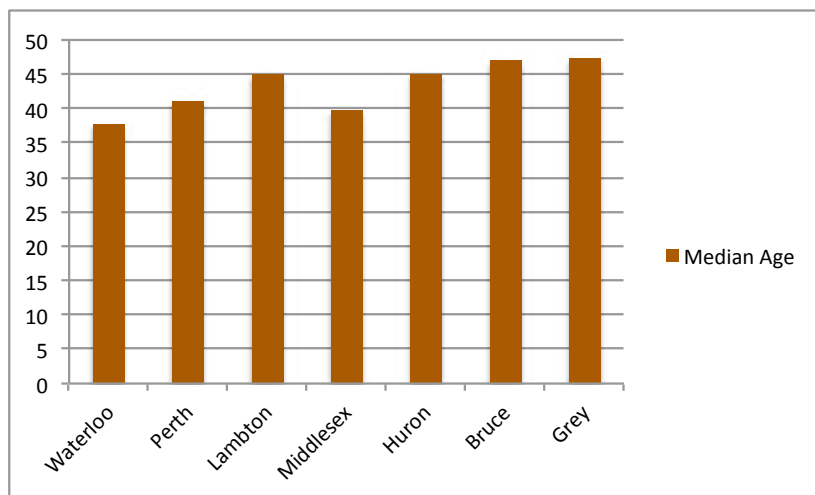
Source: Statistics Canada

Figure 3: Population Pyramid, 2011



Source: Statistics Canada

Figure 4: Median Age in 2011 in Huron County and the Surrounding Regions



Source Statistics Canada

Population change has also not been consistent across the lower-tier municipalities. While the populations of the majority of the lower-tier municipalities decreased slightly between 2006 and 2011, the population of Ashfield-Colborne-Wawanosh increased by 3 percent, and the population of Morris-Turnberry grew by 0.3 percent. While most communities’ population decrease was less than one percent, the population of North Huron decreased by 2.6 percent.¹⁸

Household Size

Households are becoming steadily smaller in Huron County, decreasing from an average of 2.7 persons per household in 1996 to 2.4 persons per household in 2011. This finding is consistent with the decreasing number of residents under 15 years old and the increasing number of seniors, who may be more likely to live in one or two person households.

Planning Tools

Local planning policies have many implications for affordable housing development. Land use planning in Huron County is broadly directed by the County’s Official Plan, and in further detail through the lower-tier municipalities’ Official Plans, which must be consistent with the planning guidelines set out for the County as a whole.

In Ontario, a range of planning tools are available to help municipalities to facilitate or promote the development of a full range of housing options, including the development of affordable housing. These tools include financial incentives, such as waiving development charges or property taxes, establishing Community Improvement Plan areas to promote redevelopment and revitalization, and setting density and affordability targets in Official Plans for new residential developments.

¹⁸ Statistics Canada. (2012). 2011 Census of Canada and 2001 Census of Canada.

In Huron County, the Town of Goderich has adopted planning strategies that are explicitly concerned with facilitating the development of affordable housing. The County and the lower-tier municipalities are directing the majority of new growth to the Primary Settlement Areas in an effort to reduce the need for new infrastructure and maintain the County's overall rural nature, which may also affect the affordability of future residential development. However, currently the majority of the local Official Plans do not have explicit policies in place to facilitate and encourage the development of affordable housing for low and moderate income households. There are opportunities to strengthen the lower-tier municipalities' Official Plan policies with respect to affordability and the need for a full range of housing types in order to accommodate all of the County's residents.

Agricultural Character

Huron County remains a predominantly agricultural community, with a relatively small population spread across a large land area. Agricultural and related land uses are given priority in the rural areas of the County, and new development will be directed to the designated settlement areas.¹⁹

Huron County has a population density of 17.4 persons per square kilometre, compared to 16.2 persons per square kilometre in Bruce and 20.5 persons per square kilometre in Grey.²⁰ This dispersed population can create significant challenges for people who lack access to a vehicle, and results in higher demand for affordable housing in the more densely populated communities where services and amenities are within walking distance. Our interviews and consultations in the County echoed the concerns raised in recent transportation studies that have been undertaken.²¹

Agriculture is also a critical element of the County's economic base, as discussed in the next section.

Economic Context

As noted earlier in this document, Huron County is a predominantly rural community and agriculture remains a much more significant part of its economy relative to other Ontario communities. The 2010 State of the Huron County Economy report indicates that the number of farms decreased by 5%, consistent with a broader trend in Ontario toward farm consolidation.

19 Huron County (2010). Official Plan 5-Year Review

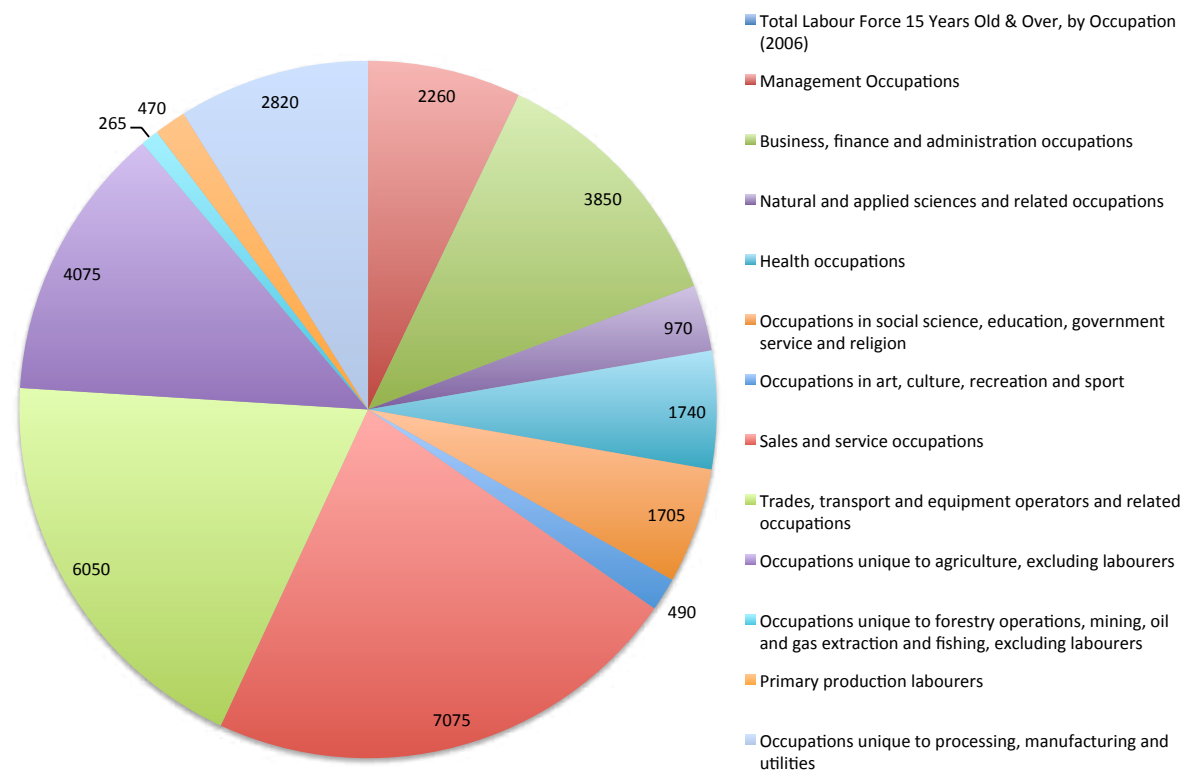
20 Statistics Canada. (2012). 2011 Census of Canada

21 Croteau, A. (2008). Huron Transportation Task Force Report; Social Research & Planning Council (2012). The Road Ahead: A study of transportation needs across Huron and Perth Counties. United Way, Perth-Huron.

Labour Market Analysis

According to the 2006 Census, the most recent year for which occupation data are available for the County, sales and service, trades and transport, and agriculture are the most significant economic sectors in the County in terms of employment, as illustrated in Figure 5.

Figure 5: The Huron County Labour Force in 2006, by Occupation



Source: Statistics Canada (2012). 2006 Census of Canada

Between 2001 and 2006, the County’s labour force grew by 1%, compared to 6.2% growth across the province.²² While labour force statistics from the 2011 census are not available as of the time of writing, the proportion of the County population that is working age (15-64 year olds) may be indicative of trends since 2006. The 15-64 year old population in the County declined by 2.4% between 2006 and 2011,²³ which suggests that growth in the labour force of the County may have been negligible during this period.

²² Huron County. (2010). State of the Huron County Economy, p. 12, citing Statistics Canada 2006 Census.

²³ Statistics Canada. (2012). 2011 Census of Canada

Unemployment

Unemployment rates also provide important information about the overall economic situation in Huron County.

Huron County falls within an economic region that also includes Grey-Bruce and Perth. In the economic region as a whole, the average rate of unemployment has typically been lower than that of Ontario as a whole although between 2009 and 2010, it increased to approximately 8 percent, before falling back to below 5 percent in 2011 and 2012.

However, although individual figures for Huron County are not available, there is a qualitative perception among the individuals who participated in the Community Consultation Group and in interviews that unemployment within the County may be higher than it is in the economic region as a whole.

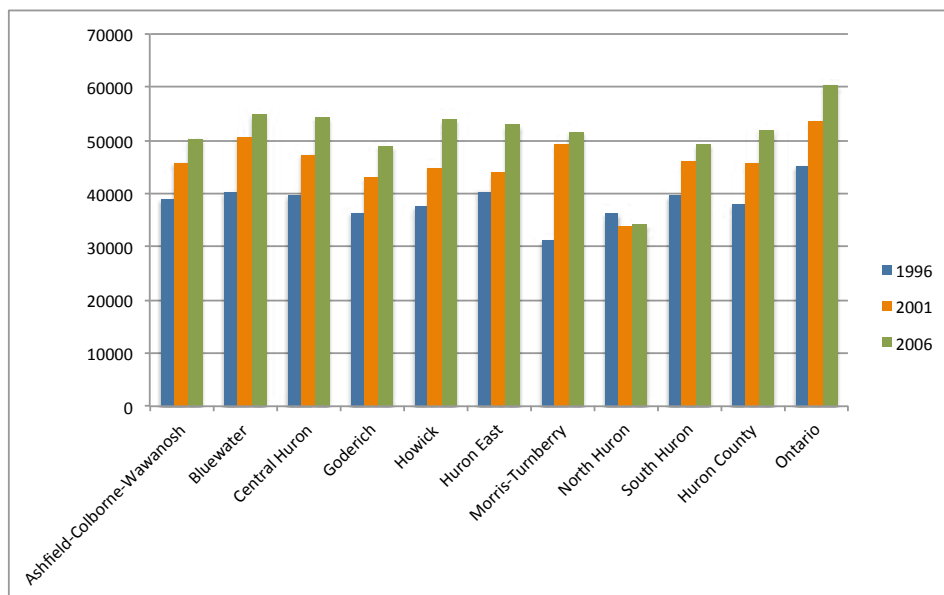
This perception is reinforced by local events such as several factory closures within the County, including CanGro (Exeter), Volvo (Goderich), and the expected closure in 2013 of the E.D. Smith plant (Seaforth). A fire in January 2013 at the MDL Doors plant in Brussels resulted in lost employment for 100 people; the company has since announced that it will not reopen the plant.²⁴

Income Trends in Huron County

Income in Huron County is about 10% lower, relative to the province as a whole, which reflects the lower wages that have prevailed in the County.²⁵

Figure 6, below, illustrates income trends from 1996 to 2006 by community in Huron County and contrasts them with the County as a whole and with the province as a whole:

Figure 6: Median Household Income (Before Tax), 1996-2006, By Community



Source: Statistics Canada (2012).

²⁴ CTV London. (January 23, 2013). Firefighters battle massive fire near Brussels. <http://london.ctvnews.ca/firefighters-battle-massive-fire-near-brussels-1.1126203> MDL Doors. (February 1 2013). MDL Doors Closes Plant. <http://www.mdldoors.com/index.php>

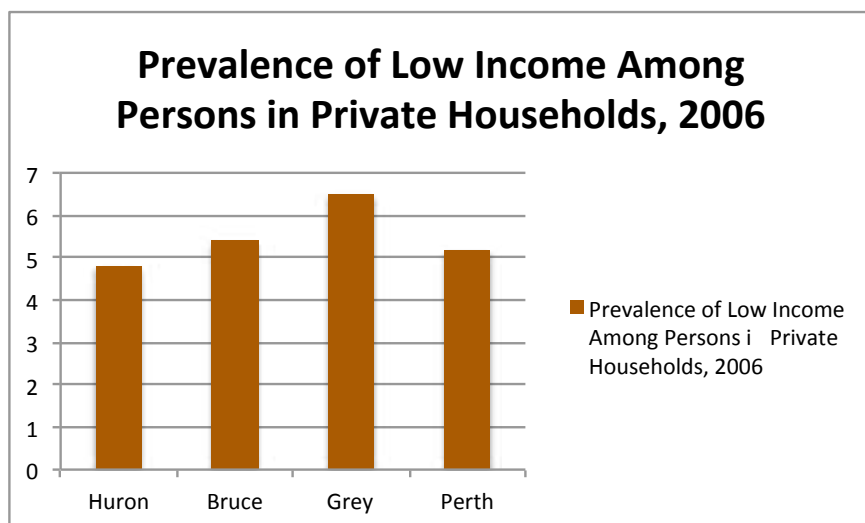
²⁵ Statistics Canada. (2012). 2011 Census of Canada

Across the County, median household incomes rose in most communities between 1996 and 2006. North Huron is an exception; median household incomes decreased slightly between 1996 and 2001, and increased by only 1.5% between 2001 and 2006, compared to the 11.6% rise in median income in the County as a whole, which is consistent with the province-wide increase of 11.3%. Morris-Turnberry also experienced relatively little income growth between 2001 and 2006, although in contrast to North Huron, median household income increased significantly between 1996 and 2001.

Poverty Indicators

The most recent year for which data on the incidence of low income in Huron County are available is 2006; the after-tax incidence of low income among persons in private households was 4.8%, compared to the provincial incidence of 11.1%.²⁶ The incidence of low income in Huron County was also slightly lower than in the neighbouring regions of Grey, Bruce and Perth, as shown in Figure 7 below:

Figure 7: 2006 Incidence of Low Income (After Tax) in Huron and Neighbouring Counties

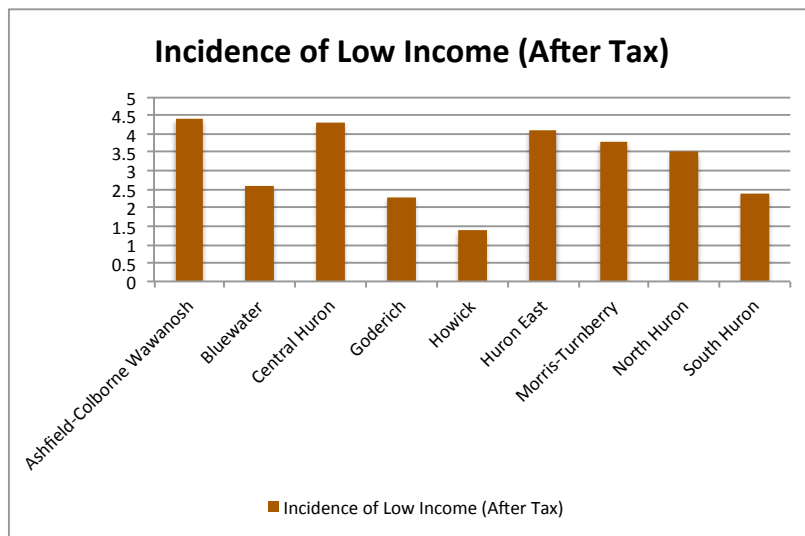


Source: Statistics Canada (2012). 2006 Census of Canada

26 Statistics Canada (2012). 2006 Census of Canada

By community, the incidence of low income in 2006 ranged from a low of 1.4% in Howick to a high of 4.4% in Ashfield-Colborne-Wawanosh, illustrated in Figure 8 below.

Figure 8: 2006 Incidence of Low Income (After Tax) in Huron County, by Municipality



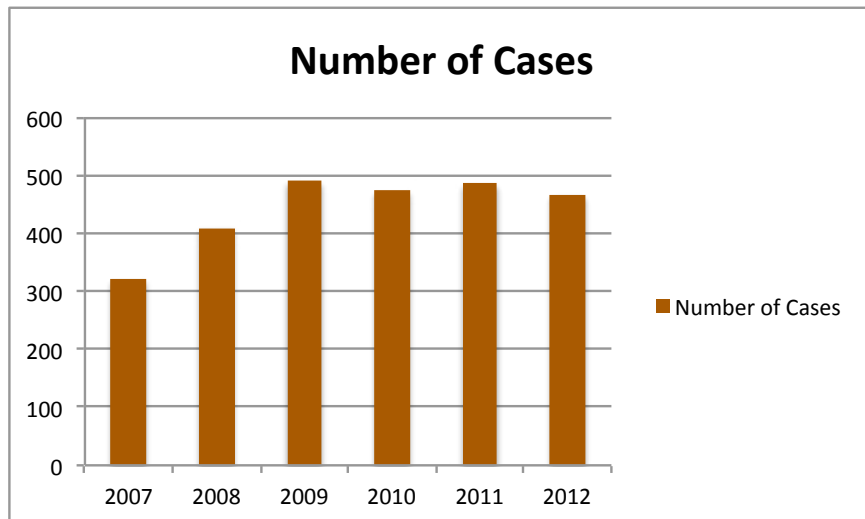
Source: Statistics Canada (2012). 2006 Census of Canada

While income data from the 2011 Census were not available at the time of this writing, other indicators suggest that the number of people struggling with poverty in Huron County has increased.

Ontario Works Caseload

The Ontario Works caseload represents one such additional indicator of poverty in Huron County. The County’s Social Services Department provided annual caseload reports to the consulting team for 2007 to 2012; these reports indicate that between December 2007 and December 2012, the total caseload increased from 321 to 466, a 31% increase. The caseload peaked in December 2009 at 489 cases. The total number of beneficiaries increased from 638 in 2009 to 787 in 2012, an increase of 18.9%.

Figure 9: Ontario Works Caseload, 2007-2012



Source: Huron County Social Services Department. Social Assistance Quarterly Reports 2006-2012.

Overall, the OW caseload has decreased slightly (4.7%) from its 2009 peak, but remains significantly higher than it was in 2007.

Much of the growth in the OW caseload consists of single individuals. Table 1, below, demonstrates how changes in the Ontario Works caseload data between 2007 and 2012 break down by family structure. While the number of couples with children receiving OW grew by 54% between 2007 and 2009, by 2012 this group had decreased to its 2007 size. Similarly, although the number of single persons with children receiving OW increased from 144 to 177 between 2007 and 2009 (an increase of 18.6%), it decreased in 2010, 2011 and 2012 to fall back to 148, an increase of 2.7% relative to 2007 and a decrease of 16.4% from 2009. In contrast, the number of single people without children who receive support through OW grew annually between 2007 and 2011, for an increase of 47%; in 2012, the number stood at 277, an increase of 45.5% over 2007 and a decrease of 2.8% from 2011.

Table 2: Ontario Works Caseload and Beneficiaries, 2007-2012

	2007		2008		2009	
	Number	Average Earnings	Number	Average Earnings	Number	Average Earnings
Singles Without Children	151	\$292	207	\$417	243	\$487
Couples Without Children	5	\$471	20	\$510	23	\$67
Singles With Children	144	\$845	152	\$626	177	\$788
Couples With Children	21	\$1,171	31	\$1,259	46	\$1,355
Total Children Under 18	261		302		380	
Total Beneficiaries	638		771		950	
	2010		2011		2012	
	Number	Average Earnings	Number	Average Earnings	Number	Average Earnings
Singles Without Children	265	\$542	285	\$388	277	\$480
Couples Without Children	18	\$712	19	\$654	20	\$755
Singles With Children	159	\$706	150	\$880	148	\$1,021
Couples With Children	31	\$1,371	31	\$1,090	21	\$1,300
Total Children Under 18	320		290		275	
Total Beneficiaries	851		828		787	

Source: Huron County Social Services Department. Social Assistance Quarterly Reports 2006-2012.

Housing Market Analysis

The housing market analysis is limited by the lack of data on vacancy rates and rental costs from the CMHC; the CMHC does not conduct surveys in Huron because no community within the County has a population greater than 10,000. In addition, housing data from the 2011 census were not available at the time of writing; the analysis given here is based on the 2006 census.

Dwelling Types

Single-detached dwellings are the predominant form of housing in Huron County. Table 3 shows how different housing types are distributed across the County:

Table 3: Distribution of Dwelling Types By Community

	South Huron	Blue water	Central Huron	Goderich	Huron East	Howick	Morris-Turnberry	North Huron	Ashfield-Colborne Wawanosh	Huron County
Total Number of Private Dwellings	4170	2820	3210	3375	3540	1255	1155	2040	2065	23640
Single-detached house	3335	2465	2625	2360	3020	1120	1135	1605	1895	19565
Semi-detached house	145	20	55	150	75	35	5	75	10	580
Row house	230	80	20	125	60	30	0	75	0	630
Apartment, building that has five or more storeys	0	0	0	0	0	0	0	0	0	5 ²²
Apartment, building that has fewer than five storeys	350	195	270	625	280	40	5	250	15	2025
Apartment, duplex	25	20	5	85	20	10	0	35	5	200
Other single-attached house	20	10	5	30	10	5	5	5	0	95
Movable dwelling	65	30	225	0	70	20	0	0	140	545

Source: Statistics Canada (2012). 2011 Census of Canada

The table above indicates that across the County, single-detached dwellings represent 82.7% of the total housing stock. In Ashfield-Colborne-Wawanosh and Morris-Turnberry, single-detached dwellings comprise over 90% of the total housing stock. In contrast, in Goderich, single-detached dwellings represent 69.9% of the total housing stock. Both Goderich and South Huron have a relatively higher proportion of semi-detached, rowhouse, and apartment units compared to other communities within the County.

Tenure Types

Home ownership is the most common form of tenure in Huron County and there has been a very modest upward trend in ownership. In 2006, the most recent year for which data are available, 78.5% of the dwellings within the County were owned; this represents a slight increase over 2001, when 77.6% of dwellings in the County were owned, and 1996 (76.9% owned).

Rental Market

The lack of CMHC data presents a significant limit on analysis of the rental market, specifically vacancy rates and average rent costs for different unit types. However, interviews and focus groups suggested that accessing safe, affordable and appropriate rental housing in the private market is a challenge for households with low incomes in Huron County.

- Youth experience particularly significant barriers to access rental housing, and may live in shared accommodations that are unsafe or inadequate as a result
- Landlords are also often unwilling to rent to people with low incomes and there has been only limited interest in participating in the County's rent supplement program
- Typical rent for a one-bedroom apartment is approximately \$600 per month in more urban communities such as Goderich or Exeter according to key informant interviews, and is similar to information gathered through online apartment listings viewed during the research for the Plan
- Households receiving social assistance struggle to find rental housing that is affordable and pay well over 30% of gross annual income toward housing costs – the threshold at which rental accommodation becomes unaffordable
- Individuals living in low income in market rent housing described significant issues with building quality, including mold and poor insulation

Development Patterns

Development is to be concentrated in existing primary settlement areas and there is a new emphasis on infill and intensification in order to make better use of infrastructure. Between 2006 and 2011, there was growth in the number of households in Central Huron, Goderich, Ashfield-Colborne-Wawanosh, and South Huron.

Table 2, below, depicts the change in the total number of occupied private dwellings by community between 1996 and 2006.

Table 4: Total Occupied Private Dwellings, By Community, 2001-2011

	2001	2006	2011
Huron County	22400	22915	23640
Year Over Year Change	0.50%	2.25%	3.10%
Ashfield-Colborne-Wawanosh	5410	5409	5582
Year Over Year Change	-1.20%	-0.02%	3.10%
Bluewater	6915	7120	7044
Year Over Year Change	0.50%	2.90%	-1.10%
Central Huron	2930	2960	3210
Year Over Year Change	0.68%	1%	7.80%
Goderich	3185	3270	3375
Year Over Year Change	0.50%	2.60%	3.10%
Howick	1200	1245	1255
Year Over Year Change	3.30%	3.75%	0.80%
Huron East	3430	3435	3540
Year Over Year Change	0%	0.15%	0.14%
Morris-Turnberry	1170	1160	1155
Year Over Year Change	2.10%	-0.85%	-0.43%
North Huron	1995	2065	2040
Year Over Year Change	2.25%	3.40%	-1.20%
South Huron	3955	4060	4170
Year Over Year Change	0%	2.59%	2.64%

Source: Statistics Canada (2012).

Social Housing

The social housing portfolio in Huron County includes:

- 415 Rent-Geared-to-Income units operated by the Huron County Housing Corporation
- 178 units operated by non-profit corporations and housing cooperatives; mixed RGI and market rents
- 22 Second Stage RGI units for women and their children leaving domestic abuse
- 11 long-term rental supplements, with funding to procure approximately 7 more through the Investment in Affordable Housing

Huron County Housing Services maintains a Centralized Wait List for applicants for RGI units, which covers the units operated by the Huron County Housing Corporation and most of the non-profit and cooperative housing, including the Vanastra Lions Club Apartments, Exandarea Meadows Housing Co-Op, Huron Sands Non-Profit, and Belmore Non-Profit Housing

As of November 30, 2012, there were 238 applicants on the Centralized Wait List. The distribution of the wait list is shown below in Table 3:

Table 5: Social Housing Wait List (as of November 30, 2012)

Location	Senior 1 Bedroom	Adult 1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Bayfield	2	13			
Belmore	0	0			
Blyth	0	4			
Brussels	0	0			
Clinton	12	26	0	4	
Exeter	9	21	11	6	
Goderich	14	89	14	19	3
Seaforth	1	11			
Wingham	1	13	1	1	
Vanastra	0	6	5	3	
Zurich	1	1			
Total	40	184	31	33	3

Source: Huron County Housing Services

One-bedroom units for adults and seniors are the unit types for which the demand is greatest.

Although the majority of the social housing stock is concentrated in the five major settlement areas of Clinton, Exeter, Goderich, Seaforth and Wingham, units are also located in some smaller communities where services and amenities, including grocery stores and food banks, may be more difficult to access, particularly for residents who lack their own vehicle. Social housing units in these communities may be much easier to access quickly because they are not in high demand, but social housing tenants may find it challenging to meet their other needs in these units as a result of things like lack of transportation to shopping.

According to the Ontario Non-Profit Housing Association, the average wait times in Huron County range from 6 months to 1 year for seniors, 1 to 5 years for singles, and 6 months to 3 years for families.²⁷ However, wait times are significantly higher in areas where there is high demand for affordable housing; the wait for a one-bedroom apartment in Goderich is 4 to 5 years.

During the key informant interviews, a number of service providers indicated that while their clients can usually find housing within Huron County, it is not uncommon for clients to leave their home community to do so, at least temporarily. It is also not uncommon for individuals and families to move into housing in more rural parts of the County where rent is less expensive but access to services is difficult and the cost of utilities such as heating oil is difficult to afford.

It was also suggested during the interview process of preparing this Plan that in Huron County, choosing locations for new affordable housing has a political dimension in that the lower-tier municipalities may want to host certain types of social housing, such as units for seniors, but may not give adequate consideration to the importance of proximity to other community amenities and services. While having social housing distributed across the County is important because it enables people to remain embedded in their communities, it is also necessary to ensure that residents will be able to access other everyday necessities.

²⁷ Ontario Non Profit Housing Association. (2011). Waiting List Survey.

Appendix 3: Low and High Housing Forecast Scenarios

Table 14: Low Housing Forecast

	Total Affordable Dwellings (not including PSH)	RGI PSH	Total New Construction, Acquisition, Rent Supplement	Units Affordable to Persons Making				Affordable Homeownership Dwellings <\$30,000 per annum
				≤\$642 per month	\$643 - \$1,149 per month	\$1,150 - \$1,541 per month	\$1,542 - \$2,596 per month	
ACW	12	6	19	4	3	3	1	1
Bluewater	14	6	20	6	3	3	1	1
Central Huron	18	8	26	3	2	8	2	3
Goderich	24	10	32	10	6	5	1	2
Howick	6	2	8	1	1	2	1	1
Huron East	17	4	21	3	2	8	2	2
Morris-Turnberry	6	2	8	1	1	2	1	1
North Huron	7	2	9	3	1	1	1	1
South Huron	18	8	26	4	3	7	3	1
HURON COUNTY	122	47	169	36	23	39	13	13

A LONG-TERM AFFORDABLE HOUSING AND HOMELESSNESS PLAN FOR THE COUNTY OF HURON

Table 15: High Housing Forecast

	Total Affordable Dwellings (not including PSH)	RGI PSH	Total New Construction, Acquisition, Rent Supplement	Units Affordable to Persons Making				Affordable Homeowner ship Dwellings <\$30,000 per annum
				≤\$642 per month	\$643 - \$1,149 per month	\$1,150 - \$1,541 per month	\$1,542 - \$2,596 per month	
ACW	17	8	25	5	5	3	2	2
Bluewater	18	9	27	6	4	4	2	2
Central Huron	27	10	37	5	5	10	4	3
Goderich	38	14	52	12	9	11	3	3
Howick	10	5	15	3	2	2	2	1
Huron East	22	12	34	4	4	8	3	3
Morris-Turnberry	10	5	15	2	2	2	2	2
North Huron	13	6	19	4	3	3	2	1
South Huron	24	12	36	4	3	11	2	4
HURON COUNTY	179	81	260	45	37	54	20	21

Appendix 4: The Current System of Services and Community Resources

Across Huron County more than 60 organizations provide support to individuals and families to meet their housing needs and end or prevent homelessness and provide services related to physical and mental health, disabilities, and addictions. A smaller number of these agencies were described as ‘core’ service providers.

Certain providers and referral agencies such as the Developmental Services Ontario face challenges in supporting clients due to funding eligibility; although services or housing may be available, clients may not be eligible to access the supports they need because they do not fall within the mandates of the agencies that provide them. However, individual agencies, case managers and front line staff make significant efforts to coordinate their services, and collaboration was consistently cited as a key strength in Huron County in the key informant interviews. While there are few formal service coordination agreements in place, strong personal and professional relationships between senior and frontline staff at different agencies, joint training activities, and regular dialogue and collaborations between different providers enable regular cooperation in the delivery of supports. Many of the key informants who were interviewed felt that as the County moves forward with the Housing and Homelessness Plan, it will be essential to build on these existing collaborations and networks for leadership.

As is the case in other jurisdictions throughout Ontario, there is an overall need for more affordable housing in Huron County. Projections suggest that affordable housing is required throughout the entire County – not just one particular community. Current demand for affordable housing is greatest in Goderich, Exeter and Clinton, and wait times for RGI units in these communities are longer. The low end market-rate housing options that are available to households with very low incomes, such as a single person receiving income from Ontario Works, may be of poor quality and have significant issues with mold and inadequate insulation, which can exacerbate the negative health impacts for those already suffering from inadequate nutrition or poor physical health. These households also face challenges in paying their utility costs, according to key informant interviews and focus groups with residents, which places them at risk of becoming homeless.

It is important to recognize the existing supports in Huron County are working hard to help people in the community and are highly valued by residents. However, accessing supports can be a challenge, especially for those residing in rural areas or the smaller settlement areas. Because of the provincial Special Priority Policy, people who have been victimized by domestic violence are often able to access RGI housing relatively quickly, but other populations may face longer wait times.

The greatest challenge faced by youth lies in having inadequate financial resources to secure housing, particularly in the larger settlement areas where more services and employment opportunities are available. Additionally, for youth who are not receiving services through Children’s Aid and who do not have access to the Extended Care and Maintenance Benefit, their access to services and supports is curtailed when they reach 18 years of age. There are also scarce resources for adults who have developmental delays.

There is a need for housing with supports for people with mental or physical disabilities, as the province is no longer issuing new licenses for privately operated Homes for Special Care. Key informant interviews suggest that clients with a dual diagnosis of a mental disability and a developmental disability may experience gaps in services as they may not qualify for programs targeted toward people with mental illnesses and there is a lack of local resources and services for people with developmental disabilities.

Emergency Services

Local health care providers in Huron County supply a number of inpatient emergency services, primarily intended for seniors and mental health patients. The Huron Perth Crisis Intervention Program provided by HPHC provides intervention, supports and referrals to individuals with mental health issues experiencing a crisis situation. Throughout the County emergency shelter services are primarily available to women, with no specific licensed youth or men’s shelter option and limited shelter availability for women experiencing homelessness who are not involved in a domestic violence situation. The Women’s Shelter offers counseling, emergency and transitional housing services to victims of domestic violence and homeless women as well as their children. “Second Stage” provides a total of 22 controlled entry, rent geared to income apartments across three municipalities. Additionally the program offers services to women and children living in the community through the transitional support program. Youth can find emergency assistance through Huron Safe Homes for Youth, a program that offers a variety of free services to youth 16 to 18 years of age. Youth can also access housing services through Friends of the Community, which operates an unlicensed, low-cost, transitional housing program. Presently the County does not have an emergency housing option for single adult males or fathers with children; in most instances clients requiring such services are offered transportation to shelters in London or Stratford if they are not able to access housing.

Table 6: Emergency Services in Huron County

Organization	Location	Services
Alexandra Marine and General Hospital	Goderich	<ul style="list-style-type: none"> • Community Psychiatric Services • CCAC case managers on staff
Friends of the Community	Clinton	<ul style="list-style-type: none"> • Unlicensed transitional housing • Primarily for youth • 3-6mo stay • 4 bedrooms
Huron County Health Unit	County	<ul style="list-style-type: none"> • Clinical Services • Clinics in Clinton and Wingham
Huron Perth Healthcare Alliance (HPHC)	County	<ul style="list-style-type: none"> • Health Centers located in Clinton and Seaforth • Outpatient mental health services • Crisis intervention program • Clinical intensive Case management • Assertive community treatment • Seniors mental health program • Referral programs • Women’s health
Safe Homes for Youth	County	<ul style="list-style-type: none"> • Temporary shelter • Mediation • Short term counseling • Crisis intervention • Support services for pregnant teens • Supported Independent living
South Huron Hospital Association http://www.shha.on.ca/	Exeter	<ul style="list-style-type: none"> • Complex continuing care& rehabilitation • CCAC case managers on staff
Victims Services	County	<ul style="list-style-type: none"> • 24h crisis line • Victims Quick Response Program • Short term emotional supports • Community referral

Organization	Location	Services
Wingham and District Hospital	Wingham	<ul style="list-style-type: none"> Inpatient mental health services CCAC case managers on staff
Women's shelter http://huronwomensshelter.ca/	County	<ul style="list-style-type: none"> Based in Goderich Emergency shelter services for women age 16 and up and their children Counseling
211 Information Referral Service Call: 211 Visit: 211.on.ca	County	<ul style="list-style-type: none"> Database of locally available services, accessible online and through a 24-hour phone line Supported by the United Way of Perth Huron

Affordable Housing

Huron County Housing Corporation manages 415 rent geared to income units. Family units are located in Goderich (62 units), Clinton (12) and Wingham (10). Additionally 33% (120 units) of all *Apartment units* are located in Goderich, followed by Clinton 19% (68) and Wingham 18 % (64). The highest number of cases on the wait list is found in Goderich and Exeter, 48% and 16% respectively. Six units are listed as being modified for accessibility. According to the Ontario Non-Profit Housing Association, the average wait times in Huron County range from 6 months to 1 year for seniors, 1 to 5 years for singles, and 6 months to 3 years for families, depending on the community in which the housing units are located.

In addition, the County manages the Rent Supplement Component program, which offers individuals and families additional opportunities to secure affordable housing through private landlords. Persons residing in Huron County can also apply for the Housing Allowance program that provides up to 24 subsidies paid directly to the tenants. An additional component of the County housing program are for-profit and non-profit housing corporations delivering approximately 214 market rental and RGI units. Finally there are two home ownership options available throughout the County, the Homeownership Program offered through the County's housing programs, and Habitat for Humanity.

Table 7: Affordable Housing Providers in Huron County

Housing Provider	Location	Number of Units	Services
1028094 Ontario Inc.	Exeter	11 apt	<ul style="list-style-type: none"> Affordable Housing Program renovation Privately owned
18 Waterloo	Goderich	3 apt	<ul style="list-style-type: none"> Affordable Housing Program addition Privately owned
Betamarsh Inc.	Goderich Auburn		<ul style="list-style-type: none"> Long term therapeutic placement for children, adolescent and youth Homestead life skills group home Saratoga group home Independent living with supports Foster care program
Exandarea Meadows Housing Co-operative	Exeter	35 apt	<ul style="list-style-type: none"> Family and adult townhomes Market rent and RGI

A LONG-TERM AFFORDABLE HOUSING AND HOMELESSNESS PLAN FOR THE COUNTY OF HURON

Housing Provider	Location	Number of Units	Services
Habitat for Humanity	County	8 homes	<ul style="list-style-type: none"> • Home ownership program • Family income must be above \$20,000 and below the low income cut-off
Homeownership program	County		<ul style="list-style-type: none"> • New home ownership - loan assistance • Forgivable loan up to \$18,000 • Property value cannot exceed \$180,000 • Household income cannot exceed \$68,000
Huron County Housing Corporation	Bayfield Blyth Brussels Clinton Exeter Goderich Seaforth Wingham Zurich	17 apt 24 apt 34 apt 68 apt / 12 family 32 apt 66 apt / 62 family 37 apt 64 apt / 10 family 20 apt	<ul style="list-style-type: none"> • 6 wheelchair accessible apartments • 291 total applications on wait list • 77% of applicants are waiting for a 1 bedroom (Huron County, November 2012 stats) • 48% of all applicants are waiting for housing in Goderich followed by 16% in Exeter
Huron Sands Non-Profit Homes Incorporated	Goderich	34 apt	<ul style="list-style-type: none"> • Family and adult townhouse complex • Market rent and RGI
Maple Tree Community Housing Corp	Goderich	12 apt	<ul style="list-style-type: none"> • Affordable Housing program renovation opened in 2013 • Rents are 80% of market rent
Ontario Renovates	County		<ul style="list-style-type: none"> • \$3,500 grant for accessibility upgrades • \$12,000 for home renovations, 10-year forgivable loan • Household income cannot exceed \$68,000 • Home value cannot exceed \$211,000
Rent Supplement	Goderich Exeter	3 apt 8 apt	<ul style="list-style-type: none"> • Long-term supplement program • Funding available for additional 10 units
Second Stage Housing	Clinton Goderich Exeter	6 apt 10 apt 6 apt	<ul style="list-style-type: none"> • Transitional housing (part of the Women's Shelter, Second Stage Housing and Counseling Services) • RGI townhomes
Housing Allowance program	County		<ul style="list-style-type: none"> • \$576,000 to subsidize 24 units over 10 years • All types of self-contained units, including landlord-occupied dwellings • Must be modest, in good condition & in compliance with applicable Building and Fire Codes
Vanastra Lions Club Apartments Incorporated	Clinton	36 apt	<ul style="list-style-type: none"> • Family and adult building • Market rent and RGI

Homelessness Prevention

The primary service in the County that aims to prevent homelessness or assist individuals who are experiencing homelessness to become housed is Pathways to Self-Sufficiency, a joint program supported by Social Services and the Health Unit. Pathways to Self-Sufficiency offers an assortment of financial supports and is a well recognized preventative program in the County. Choices for Change is recognized as the leading agency for providing supports to youth and adults experiencing problems with addictions. A number of faith-based organizations throughout the County provide food and assistance to meet other basic needs. With the exception of assistance to pay rent or utilities as offered by Pathways to Self-Sufficiency, Safe Homes for Youth, and the Community Homelessness Prevention initiative, these programs are not directly connected to housing; however, some organizations may offer limited emergency assistance to prevent homelessness on a case-by-case basis.

Table 8: Homelessness Prevention in Huron County

Organization	Location	Services
Blessings Community Store	Zurich	Food services
Choices for Change	Huron and Perth Counties	Alcohol, Drug, Gambling counseling centre
Community Homelessness Prevention Initiative	County	<ul style="list-style-type: none"> Provincial funding stream for a range of locally-planned services and supports including: Integrating housing services Preventing homelessness Providing emergency shelter when needed Supporting rapid re-housing options Maintaining accessible housing options.
Dining for Seniors	County	Affordable meal program for seniors
Exeter Community Food Bank	Exeter	Food bank
Feed My Sheep	Bayfield	Food bank
Fishes and Loaves	Goderich	Meal Program
Fresh HOT Soup	Goderich	Meal Program
Friends of the Community	Clinton	Food bank
Good Food Box	County	Food services
Huron County Health Unit	County	<ul style="list-style-type: none"> Help and counseling with body, sexuality and sexual identity Nurses available in County schools Counseling, information and referrals: Depression, diet, drugs & alcohol, homelessness, birth control, relationship counseling, STIs, Stress
Huron County HIV Network	County	Volunteer supports for those infected affected or at risk Education and Awareness programs

Long Term Care Housing and Services for Seniors

Services for seniors include independent living options that enable them to access support services at their discretion, as well as a range of more intensive forms of support such as retirement homes and long-term care.

Although seniors' housing is well distributed throughout the county, seniors who have low incomes but no apparent physical disability or mental health issues face a challenging task and longer wait list for accessing senior-specific services. The Community Care Access Centre coordinates access to 611 licensed long-term care beds in Huron County. The median number of days waiting for a basic supported living bed ranges from 2 days in Seaforth to 378 days in Clinton. Clinton has the highest number of cases on the wait list (63), whereas Seaforth and Goderich have the shortest wait list with only a single case waiting for a bed. In addition to the long-term care beds, there are 166 one- and two-bedroom senior units throughout the County. Finally Parkbridge Lifestyle communities provide adult style living and housing to seniors by offering affordable land lease properties. Retirement homes provide housing and supports for seniors who need some personal assistance and support, but they are not an affordable option for many seniors; home care is available through CCAC but may not meet the needs of those who need intermittent assistance throughout the day. Given the aging population in Huron County, it will be necessary to address the needs of low income seniors who do not need long-term care.

Table 9: Long Term Care and Seniors' Services in Huron County

Organization	Location	Number of Units	Services
Anfield Manor	Clinton	19 beds	<ul style="list-style-type: none"> • Private • 2 rooms for short stay
Belmore Non-Profit Housing Corporation	Belmore	20 apt	<ul style="list-style-type: none"> • Market rent and RGI • Includes senior one storey apartment
Blue Water Rest Home	Zurich	65 beds	<ul style="list-style-type: none"> • CCAC • Long-term care • Assisted living • Day care • Community Outreach
Braemar Retirement Centre	Wingham	69 beds	CCAC
County View Seniors' Apartment	Clinton	19 – 1 bdrm 12 – 2 bdrm	<ul style="list-style-type: none"> • Huron County Housing • Building with elevator
Exeter Villa	Exeter	47 beds	CCAC
Fordwich Village Nursing Home	Fordwich	33 beds	CCAC
Gilbert Hall	Wingham	14 beds	<ul style="list-style-type: none"> • Private • Short stay available
Goderich Place Retirement Residence	Goderich	96 – 1 & 2 bdrm	<ul style="list-style-type: none"> • Private • Short stay available
Heartland Apartments	Clinton	18 – 1 bdrm 2 – 2 bdrm	CCAC

Organization	Location	Number of Units	Services
Hensall Senior Citizens' Homes Inc.	Hensall	12 – 1bdm 7- bdrm	<ul style="list-style-type: none"> Seniors market rental One RGI unit
Highland Apartments	Brussels	18 – 1 bdrm 2 – 2 bdrm	CCAC
Huronlea Home for the Aged	Brussels	64 beds	<ul style="list-style-type: none"> CCAC 1 respite bed
Huronview Home for the Aged	Clinton	120 beds	<ul style="list-style-type: none"> CCAC 2 respite beds
Maitland Manor Nursing Home	Goderich	91 beds	<ul style="list-style-type: none"> CCAC
One Care Home and Community Support Services	Clinton Exeter Wingham		<ul style="list-style-type: none"> Assisted living Adult day programs Food program Transportation
Queensway Nursing Home	Hensall	59 beds	<ul style="list-style-type: none"> CCAC 35 bed retirement home
Parkbridge Lifestyle Communities	Huron Park Goderich Exeter		<ul style="list-style-type: none"> Adult style living Land lease residences Huron Village Green Meneset on the lake Riverview estates
Seaforth Manor	Seaforth	63 beds	<ul style="list-style-type: none"> CCAC 36 bed retirement home

Housing for People with Developmental Disabilities

Developmental Services of Ontario (South West Region) is the coordinating agency, connecting persons with developmental disabilities to locally available resources. The DSO mandate provides that the agency is only able to refer clients to resources funded by Ministry of Community and Social Services. According to the DSO, as of January 2013 there were 94 clients with developmental disabilities awaiting housing supports in Huron County.

Table 10: Housing and Supports For People With Developmental Disabilities in Huron County

Organization	Service Area	Services
Anago	Exeter	<ul style="list-style-type: none"> Day programs for persons with developmental disabilities Fees mostly covered by ODSP
Community Living – Central Huron	Central Huron	<ul style="list-style-type: none"> Up to 24 hour care in Agency home Supported independent living in people's homes
Community Living Wingham & District	North Huron	<ul style="list-style-type: none"> Community housing and services Adults with disability

Organization	Service Area	Services
Family Services Perth-Huron	Huron and Perth Counties	<ul style="list-style-type: none"> • Case management • Counseling services • Employee Assistance program • Respite program
Community Living South Huron	South Huron	<ul style="list-style-type: none"> • Supported independent living • Adult resource centre • Residential support services (6 homes)
Developmental Services Ontario	Southwestern Ontario	<ul style="list-style-type: none"> • Access point for adult developmental services • Client intake, eligibility assessment • Match clients with resources
Community Services Coordination Network	County	<ul style="list-style-type: none"> • Coordinate services for youth and adolescent clients • DSO oversight

Housing Supports and Residential Care for People with Compromised Mental Health or Addictions

The Canadian Mental Health Association provides a wide range of supports in Huron County, including Case Management and Supported Housing. The agency manages affordable rental units throughout Huron County, including owned buildings and sublets. A rent subsidy is offered to those who are spending more than 50% of their income on shelter. CMHA transitional services assess individuals' skills and ability to maintain permanent housing and in the interim provide temporary accommodation to those discharged from in-patient psychiatric facilities. Walker's Place is the only Home for Special Care in Huron County; the Province is not issuing licenses for similar at this time. Clients may experience challenges regarding funding as secondary diagnoses may preclude individuals from accessing financial resources available through Mental Health Care. Currently there are no domiciliary homes operating in Huron County.

Table 11: Housing and Supports for People with Compromised Mental Health or Addictions

Organization	Service Area/ Location	Services
CMHA	Huron and Perth Counties	<ul style="list-style-type: none"> • Rent subsidies for person with mental illness. • Long and short term accommodations • Addictions Supportive Housing (partnership program with Choices for Change)
Walker's Place	Exeter	<ul style="list-style-type: none"> • Home for Special Care provider • Residential care for adults with mental illness • Privately owned • 23 beds funded by Ministry of Health • 5 additional beds
WOTCH Community Mental Health Services	Exeter Goderich	<ul style="list-style-type: none"> • Residential treatment facilities (RTF) – short –term 24h intensive care • Supportive living services (SLS) – medium level supports in group home or single apartments. • Women's only residence • Youth residence 16-24 • Addictions Supportive Housing • Phase 2 Housing – rent subsidy supports to those who are experiencing or are at risk of homelessness – mostly 1 bdrm, medium-term housing • Permanent housing (only available in Exeter)

Appendix 5: Key Informant Interview Guide

Introduction

In November of 2012, the County of Huron retained OrgCode Consulting, Inc., to develop a long-term housing and homelessness plan for the County. This plan will guide local decision-making and the delivery of services related to affordable housing and homelessness.

As part of our work to develop this plan, we are engaging with local service providers through a series of interviews like this one, to learn from your “on the ground” experience as a provider of social supports and services. This will also help us to better understand the array of existing services that are available to help people in Huron County access housing and the supports to stay housed. We also want to get your feedback, based on your expertise and knowledge, about what you see as the priorities for action related to housing and homelessness services in Huron County, as well as both the current challenges you face and the existing strengths that can be built on. This interview is your opportunity to share your thoughts and experiences to help ensure that the Huron County Long-Term Housing and Homelessness Plan is grounded in community’s local needs and builds on the work that you and your colleagues in other organizations are already doing.

Throughout this interview, please feel free to share any additional studies or research that you know of that you think we might also find helpful.

Current Housing Need in Huron County

1. How would you describe the services are currently available in the County to help low-income residents, and those who may be experiencing homelessness, to find and secure affordable housing?
 - a) Are the available emergency services adequate?
 - b) Services to prevent homelessness for those that are at-risk?
 - c) Services to help people remain stably housed?
2. Can you describe the eligibility criteria for assisted housing/affordable housing in Huron?
3. How would you describe the current need for affordable housing in Huron County?
 - a) Is there high demand for housing for particular populations, or particular need for specific unit types like one-bedroom apartments or accessible apartments?
 - b) Can your clients access housing in your community? In Huron?
 - c) Would you say that demand for affordable housing has increased or decreased in the past few years?
 - d) Do you consider the available rental housing to be safe and affordable for your clients?

Housing provider-specific prompts:

- e) Are you able to keep up with necessary repairs?
- f) Is there a difference in level of demand for housing in different parts of the County?

Organization

4. What kinds of services are provided by your organization, and to whom?
 - a) Follow-up: What is your organization’s capacity/caseload?

Service Coordination

5. Please name any key partners that assist you in meeting your objectives with regard to providing housing and support for your clients, and how they support your work?
 - a) Follow-up: Are there opportunities to improve collaboration between service providers in Huron County?

The Role of Non-Profit Organizations, the Private Sector, and Government in Affordable Housing Provision

6. There are lots of different non-profit organizations that are involved in providing housing and homelessness services to residents of Huron County, along with the municipal and County governments, and private sector landlords also have a part to play. What do you see as the main contributions each of these different groups should be making?
 - a) Supports include:
 - ii) Transportation
 - iii) Rental assistance (emergency rent support, RGI, rent supplements)
 - iv) Assistance to find housing
 - v) Employment assistance
 - vi) Education and training
 - vii) Health care (including home care)
 - viii) Mental health care
 - ix) Addiction treatment
 - x) Supports to help individuals maintain stable housing such as Intensive Case Management

Barriers and Opportunities for Improving Affordable Housing and Homeless Services in Huron County

7. What are some common barriers that affect the work of your organization?
 - a) Which of these barriers would you say is the most significant?
 - b) What about service gaps?
8. What's working well right now?
9. What approaches or initiatives are showing promise?
 - a) Are there approaches that you know of that other communities like Huron are taking that you think would be helpful?
10. If you could make one change right now to that would improve the provision of affordable housing and homelessness services in Huron County, what would it be?
11. Are there any final comments, suggestions or thoughts that you would like to share about the Huron County long-term housing and homelessness plan?

Appendix 6: Focus Group Guide

Introduction: Hi, my name is [...]. I'm a social planner with OrgCode Consulting, Inc, working with the County of Huron in order to develop the Housing and Homelessness Plan for the County. As part of this process we need to learn about the realities and the needs of people who have experienced homelessness or struggled to find affordable housing in Huron County, and that's why we've asked you to participate in today's discussion.

Sometimes you might agree with what others say today, and sometimes you might disagree. Some of the topics we talk about might be uncomfortable. It's very important to us that everyone feels comfortable and safe when they speak today, so I'd like to ask that all of you listen when others are speaking, but let us know that you want to say something when they've finished, and because we're going to be talking about some very personal stories and experiences, please be respectful of each other. Part of being respectful is not sharing any personal stories that you hear today outside of this group, as well as listening to each other and giving everyone a chance to say what they want to say.

1. In our conversation today, I'd like to start by asking each of you, what does it mean to you when I talk about homelessness? How about 'affordable housing'?
2. Can you tell me about what it's been like for you to find affordable housing in Huron County?
 - a) What would you say is the biggest challenge you've experienced in trying to find housing?
 - i) (e.g., in terms of availability, affordability, health and safety standards, or landlord attitude).
Other challenges might include:
 - ii) Illness or injury?
 - iii) Conflict with Police?
 - iv) Incarceration?
 - v) Struggle with depression, anxiety or other mental health concerns?
 - vi) Regular use of alcohol or other drugs (more than 3 times per week)?
 - vii) Struggled with physical illness or injury?
 - viii) Job loss?
 - ix) Expelled from school? [youth focus group]
 - b) The second biggest challenge?
 - c) The third biggest challenge?
3. If you were experiencing homelessness for the first time, how would you find out where to go to get help?
4. What are some of the most important services or supports that you use right now?
 - a) How about health care services?
 - b) Rental assistance (first and last month's rent, emergency rent support, RGI, rent supplement,)
 - c) Work and other income sources?
 - d) Education and training?
 - e) Support from service workers in finding a home?
 - f) How about support for your basic needs like food and clothing?
 - g) How do you get around to the places you need to go, like school, work or appointments, or shopping, right now?
 - h) Are all of the supports and services that you need available where you live, or do some places in Huron County have better/more services than others?
5. What is it about these services that make them most important to you?

6. What could be done to make it easier for you to learn about services that are available that could help you?
7. What are some changes that could be made to the supports or the housing system in Huron County right now that would help you to find and stay in housing that's affordable to you?
8. What are some supports that aren't available right now that would help you and people who've had similar experiences to find and stay in housing that's affordable?

Exercise: As a group, let's put your suggestions about what could be done to improve the supports in Huron in order, from most important to least important.