



10 YEAR

Brantford-Brant Housing Stability Plan



2014 to 2024



LETTER FROM CITY OF BRANTFORD, MAYOR CHRIS FRIEL AND COUNTY OF BRANT, MAYOR RON EDDY

Living in the City of Brantford or County of Brant provides an exceptional living experience and is a beautiful place to call your home. In reading the Brantford – Brant 10 Year Housing Stability Plan 2014 – 2024, it is evident that not everyone is able to afford a place to call their home. The Plan includes valuable information about our community.

We recognize that housing is sometimes lacking for individuals or families living with limited financial resources or inadequate support services to sustain their housing. The Plan identifies housing and homelessness needs in our community and includes recommendations, implementation strategies and specific targeted outcomes that build on supporting safe, healthy, complete and progressive communities.

Although the Plan is a legislated requirement, it is a critical document that is needed to better understand the local needs. It is evident that the Plan will make a difference in the lives of many residents. It is a living document that will be revised and updated as demographics change, program pressures or demands change and new government funding announcements are made.

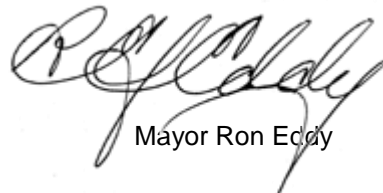
Together with commitment, will and effort from all three levels of government and community partners, we can make a difference for some of the most vulnerable people in our community and help provide the basic need of a place to call home. We need to collectively advocate for a National Housing Strategy and ensure a full range of adequate, innovative and sustainable funding options.

We would like to acknowledge the time and effort of all those who provided input to the Plan either by completing a survey, attending an information session, conducting an interview with someone who is homeless or is at risk of being homeless, participating on a committee, or writing the document. The combination of information gathering, analyzing data, research, time, energy and perseverance resulted in a document that will evolve and work towards long term solutions.

We look forward to moving the recommendations forward to ensure positive change is made in our community.



Mayor Chris Friel



Mayor Ron Eddy



ACKNOWLEDGEMENT AND RECOGNITION

The 10 Year Housing Stability Plan 2014 - 2024 was prepared by the Corporation of the City of Brantford – Housing Services staff. We would like to thank the Steering Committee and the Project team for their input and assistance throughout this study.

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- Angie Vehrs, Administration and Project Coordinator, City of Brantford
- Sherry Haines, Community Development Coordinator, City of Brantford
- Deb Ballak, Project Manager, Consultant
- Duran Wedderburn, Policy Planner, City of Brantford
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- Frank Prospero, County of Brant
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- Marc Laferriere, Registered Social Worker, Grand River Community Health Centre
- Patrick Moores, Manager-Chronic Disease and Injury Prevention, Brant County Health Unit
- Eleanor Maslin, Board of Directors, Grand River Council on Aging
- Sherry Lewis, Manager-Community Programs, Brantford Native Housing
- Michelle Houston, Manager, Brant ACTT
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- Kevin Dekok, Data and Communications Coordinator, City of Brantford
- Frances Richardson, Housing Resource Representative, Housing Services, City of Brantford
- Jennifer McIntyre, Case Manager, Ontario Works Brant, City of Brantford
- Brad Kidder, Outreach Worker, Grand River Community Health Centre
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EXECUTIVE SUMMARY

The Brantford – Brant Housing Stability Plan 2014 - 2024 will guide a housing and homelessness vision that incorporates solutions and initiatives to a range of housing options and supports, with a focus on dignity, pride in community and self-sufficiency over the next decade. This vision incorporates five key focus areas that will guide the implementation of The Plan.

Housing	To ensure that people have a home to live in that meets their needs
Supports	To ensure that people have the necessary supports to sustain their home
Self-Sustainability	To ensure that people have access to resources and programs to promote independence
Asset Management	To implement a systematic process to ensure the cost-effective retention, management and acquisition of housing assets
Advocacy	To engage in a political process to influence public policy and resource allocation decisions that benefit housing.

The City of Brantford is the provincially designated Service Manager responsible for the delivery of housing services throughout the City of Brantford and all areas of the County of Brant. In this capacity, it is the responsibility of the Service Manager and Public Health, Safety & Social Services, Housing Services Department to develop the 10 Year Plan and implement housing programs, strategies and identified recommendations.

The 10 Year Plan will create a long term community vision, opportunities for enhanced partnerships, shared goals and agreed upon priorities and strategies to promote housing stability along the continuum of housing and homelessness services.

The Plan incorporates findings and recommendations identified in the 2010 Brant-Brantford Affordable Housing Strategy (AHS), the 2011 Community Needs Assessment on Homelessness Issues Report, and is linked to other studies such as the Residential Monitoring Report, Master Aging Plan, and the Food Reality Report. An extensive literature review and comprehensive community consultation process was completed as well.

A Steering Committee comprised of the Directors from Housing Services and Income and Employment Services Department, along with other City and County staff and community partners, with skills and expertise to support this project, was developed. A Project Team Committee was created comprised of front line staff from the City and various community agencies. Numerous focus groups, interviews and surveys were conducted with key stakeholders and stakeholder groups along the entire housing continuum, from those with lived experience to program deliverers, private and nonprofit housing sector and developers. Outreach to technical and subject matter experts were made involving other City and County Departments, those in other government Ministries and community organizations.

It is important to create a community profile that outlines changing social and economic conditions, evolving population demographics and how existing funding programs are currently helping to address identified needs.

By viewing housing needs through the lens of the Brant – Brantford Housing Continuum, it has provided assistance in gaining a greater understanding of the community success to date and areas where increased focus and sustainable funding is necessary to meet the identified priorities and recommendations. These needs and service delivery efforts must be carefully monitored as the social housing sector will experience extensive change with the approaching end of operating agreements and the subsequent implementation of transition plans specific to each housing community.

Sustainable funding and private sector partnerships are critical to the success of ongoing development of affordable housing. Research indicates the demand for housing exceeds the supply and this dilemma will continue until which time there is a greater commitment and investment in new rental housing construction.

The waiting list indicates that approximately 1,000 households must wait up to three years before receiving an offer of accommodation. During this wait, individuals and families endure inadequate housing with shelter costs exceeding the recommended 30% of the monthly gross household income.

Individuals and families who live in poverty struggle daily with covering the basic necessities of life. Although there are government supported income programs that provide a safety net to our most vulnerable citizens, the rates of income provided within these programs fall significantly short of the true escalating costs of rent, utilities and food costs. An average of 1,250 individuals or families visit our local food bank monthly and over 4,200 meals per month are served at meal programs throughout our community. These realities are indicators of the urgent need in our community.

The *Housing Services Act* and the Ontario Housing policy Statement direct Service Managers to use a **Housing First** approach that centers on quickly providing homeless people with housing then providing additional services as needed to ensure a supported resident experience and contribute to a successful permanent tenancy. A **Housing First** model for our community is being developed, which will require greater service coordination and collaboration of community partners and service providers, as well as operational funding from the provincial and federal governments.

The Plan includes 53 Recommendations, 25 of these recommendations were identified by the Steering Committee and Project Committee members as priorities. The 25 priority recommendations will be implemented between 2014 – 2018. A comprehensive 5 Year Implementation Plan has been developed including actions required and measurable outcomes. Housing Services staff will involve other departmental staff and seek community input as required. Staff will make every effort to address the needs and priorities identified in the Plan by researching the feasibility of each recommendation and strategically maximizing funding resources. City and County Council will be provided with an Annual Progress Report outlining updated facts, statistics and any changes in need. It can also be used as a public vehicle to continue to recognize the need for programs and services along the housing continuum in our community.

It is anticipated that the next 10 years will be both rewarding and challenging. Meeting the needs of individuals and families across the housing continuum, coupled with aging housing stock, changing demographics and limited financial resources will present as barriers. However, Housing Services staff are committed to work through these challenges in an effort to provide safe, affordable, suitable housing for the residents in the service area.

SUMMARY OF ALL GOALS AND RECOMMENDATIONS

	Goal #1: <i>Housing</i> - To ensure that people have a home to live in that meets their needs.	See Section
1.1	Work with the Housing with Related Supports (Domiciliary Hostels)/Emergency Shelter owner/operators to ensure a process to collect ongoing information demonstrating supply and demand needs; and review the Housing with Related Supports (Domiciliary Hostel)/Emergency Shelter funding model and programming.	2.5
1.2	Ensure the ongoing sustainability and growth of social housing (rent-geared-to-income).	3.6
1.3	Ensure that all new affordable housing units comply with By-law 178-2006 or any amending By-laws, which are for individuals and families within the lower earnings of the income distribution scale (i.e. individuals and households within the lowest 35th percentile range).	4.1
1.4	Continue to monitor the affordable housing targets (180 new residential units/year), through the annual Residential Monitoring Report, and include reference to specific tenure targets (85% affordable rental and 15% affordable ownership).	2.2.3
1.5	Encourage mixed housing and mixed income development in all urban neighbourhoods by increasing opportunities for rental, social and affordable housing in areas that currently offer limited opportunities.	3.6
1.6	Explore opportunities for social housing communities to redevelop to include a mix of new housing options (affordable, rent geared to income and market).	3.6
1.7	Expand portable and in situ rent subsidy programs (i.e. rent supplements and/or housing allowances that go with the tenant and are not tied to a particular unit)	3.6
1.8	Assess the community need for transitional housing for male youth.	3.2
1.9	Ensure that residents are engaged in planning and decision making in the areas that impact their lives through the creation of a tenant advisory model (i.e. a resident engagement program).	3.6

	Goal #2: Supports - To ensure that people have the necessary supports to sustain their home.	See Section
2.1	Define, develop and implement a Brantford/Brant County Housing First approach.	4.1
2.2	Work with community partners in developing, supporting and expanding the delivery of the community hub approach in housing sites and/or identified neighbourhoods.	3.5
2.3	Support the engagement of community partners to develop the implementation plan for a Detox Centre.	3.4
2.4	Identify and engage private, public and non-profit partnership opportunities to increase the number of supportive housing beds (e.g. Local Health Integration Network - LHIN).	3.5
2.5	Work with the Emergency Shelter Providers to collaboratively implement the Hard-to-Serve protocol (individuals that experience extreme difficulty in securing safe, affordable housing and related supports)	3.2
2.6	Support the development of a Wrap-Around Case Management model that is focused on supporting people in directly accessing appropriate housing supports and services.	3.5
2.7	Identify the social and health needs of the individuals and families in social housing sites by engaging community partners in the development of an action plan.	3.6
2.8	Collaborate with community partners to offer programs that develop life skills, decision making skills such as budget counseling, home economics and food preparation, gardening and general home maintenance for individuals and families.	3.6
2.9	Ensure the development of a comprehensive communication strategy that outlines all housing services in Brantford /Brant County.	3.11
2.10	Continue to promote and participate in the coordination of human services to address the multiple needs of the residents occupying social housing units.	3.6
2.11	Work with various federal, provincial and community partners to increase supports to individuals transitioning to independent living in the community. (e.g. transitional aged youth, those being discharged from hospital, etc.)	3.2
2.12	Continued involvement in the development of a robust food services system (i.e. community gardens, community kitchens, emergency meals, Good Food Box, etc.)	4.4

	Goal #3: <i>Self-Sustainability</i> - To ensure that people have access to resources and programs to promote independence.	See Section
3.1	Explore opportunities for social enterprise initiatives by identifying community needs, opportunities, partnerships, employing persons who would have difficulty obtaining employment.	2.5
3.2	Implement Smoke-Free Housing strategies including health promotion initiatives, resident education programs, increasing knowledge of smoking and second hand smoke health hazards and information regarding the availability of smoking cessation programs.	3.6
3.3	Conduct a thorough review of the Brantford Access to Housing (BATH) housing policies and procedures.	3.6.3
3.4	Support eviction prevention strategies and increase tenant capacity to maintain housing stability, (e.g. including the availability of funding programs for last month's rent and the practice of facilitating the payment over an extended period, crisis intervention, mediation, problem solving, decision-making skills, encouraging personal support networks, improved access to various community resources such as health care, education, legal assistance and counseling services).	3.6
3.5	Ensure the viability and sustainability of the Brant-Brantford Homelessness Prevention Assistance Program (BBHPA).	4.1
3.6	Develop and implement Landlord & Tenant education programs for landlords and tenants, in areas including the Residential Tenancies Act, Human Rights, Diversity, Property Standards, and Accessibility for Ontarians with Disability Act, etc.	3.11
3.7	Support the methods to reduce the burden of growing utility costs on low income tenants and homeowners through: <ul style="list-style-type: none"> • Building relationships with local utility corporations to limit the impact of arrears on households • Explore options to increase energy efficiency of homes • Advocate for removal of deposit requirements • Leverage existing grant programs, and • Review the Emergency Energy Fund (EEF) a one-time grant to assist renters or home owners with utility arrears to determine effectiveness and sustainability of the program. 	4.1
3.8	Develop strategies to address low and moderate income households that are displaced or negatively impacted by urban renewal.	2.2.3

	Goal #4: Asset Management - To implement a systematic process to ensure the cost effective, retention, management and acquisition of housing assets.	See Section
4.1	Assess the impact of End of Operating Agreements and support strategic planning that will mitigate negative impact.	3.6
4.2	Continue to respond or express interest in provincial funding announcements that allow for the opportunity to increase affordable housing, allocating 5% of units to those with physical disabilities and 5% to victims of violence.	3.2
4.3	Explore the feasibility to develop new municipally funded capital programs to increase the supply of affordable housing (e.g. capital grants/loans, convert to rent programs, tax deferrals, development charges).	3.9
4.4	Devise alternative business models in an effort to sustain and enhance the existing rent-geared-to-income model.	3.6
4.5	Continue to work collaboratively with the Aboriginal Housing Providers to create additional housing units addressing the needs of the aboriginal community.	3.7
4.6	Continue to work collaboratively with the Habitat for Humanity to create new affordable housing and ownership opportunities.	3.11
4.7	Support increased contributions to the affordable housing reserve fund, thereby supporting the annual target of 180 new affordable units.	2.2.3
4.8	Encourage the County of Brant to establish an affordable housing reserve fund to address the need for additional affordable housing units in the County.	3.9
4.9	Support and monitor housing providers in the implementation of the <i>Accessibility for Ontarians with Disabilities Act (AODA)</i> on the Built Environment.	3.5
4.10	Ensure the ongoing funding of capital reserves for social housing communities based on annually updated building condition assessments and encourage the practice of updating Building Condition Audits every five years incorporating AODA and Energy Reduction Strategies.	3.5
4.11	The City of Brantford and County of Brant shall identify and evaluate sites, where deemed appropriate, for the inclusion of affordable housing units and also ensure that new affordable housing developments comply with appropriate urban design principles and guidelines, as required in each municipalities' respective Official Plan.	3.9
4.12	Explore the feasibility and further promote opportunities for complete communities and density housing (i.e. developers gain more density and increased height in exchange for providing affordable housing), and use of Community Improvement Plans to offer other incentives for affordable housing.	3.9

4.13	Work collaboratively with County and City Planning staff in identifying underutilized commercial space that can be converted to residential, vacant residential space in buildings, vacant government land that is viable/suitable for affordable housing development/redevelopment.	3.9
4.14	Seek out and support energy technology innovation to produce and use energy more cleanly and efficiently; encourage resident involvement in raising awareness of home energy consumption and reduction in use strategies.	3.6.5
4.15	Create and share a directory of grant and loan opportunities for the creation and rehabilitation of safe, affordable, rental and home ownership housing and work with community stakeholders to access such funding programs.	3.9
4.16	Establish a housing development committee to research land supply and to incorporate proven alternate financial strategies to increase the supply of affordable housing.	3.9

	Goal #5: <i>Advocacy</i> - To engage in a political process to influence public policy and resource allocation decisions that benefit housing.	See Section
5.1	Continue efforts to increase community awareness of homelessness and housing options across the housing continuum.	3.1
5.2	Advocate for increased social assistance rates so shelter allowance components meet average market rent levels.	4.1
5.3	Advocate for greater funding for more supportive housing units that address the needs of multiple population segments (i.e. seniors, people living with mental health and addiction issues, acquired brain injury and/or physical disabilities, etc.).	3.5
5.4	Advocate for greater funding for the implementation of Facility Accessibility Design Standards and energy efficiency in all construction and renovation projects, and new innovative housing construction options such as Flex Housing, Accessory units in the social housing and the private market housing sector (i.e. Ontario Renovates).	3.6.4
5.5	Provide support to advocacy efforts that promote the provision of affordable housing (i.e. Ontario Non-Profit Housing Association – Housing Open Doors Campaign).	3.9
5.6	Advocate for a National Housing Strategy and advocate to provincial and federal levels of government to adequately fund new affordable housing development, asset rehabilitation and long term resident support programs (i.e. rent supplement programs).	3.9
5.7	Campaign for blended funding programs at the Provincial and Federal level (e.g. joint funding through the Ministry of Health and Long Term Care and the Ministry of Municipal Affairs and Housing).	3.5
5.8	Investigate a broader transfer system process across Service Manager Areas (e.g. over-housed or under-housed situations, domestic violence, acquired disability, etc.)	3.6.3

1 INTRODUCTION OF THE BRANTFORD-BRANT HOUSING STABILITY PLAN - 2014 – 2024

The City of Brantford and the County of Brant provide sustainable communities that are safe, healthy and offer an excellent place to live, learn, work and enjoy leisure activities. At the same time, our community, like many Canadian cities and towns, are facing a wide range of serious social concerns, which interact to increase the risk of homelessness.

Municipalities have an important role in facilitating the development of new housing as well as in ensuring that the existing housing supply continues to meet the needs of the residents. Housing is a key component of a diverse and complete community and housing, which meets the needs of all community members including low income individuals and families, and persons with special needs, is vital to the success of the community.

The City of Brantford is the provincially designated Service Manager responsible for administering and funding a range of housing and homelessness programs throughout the City of Brantford and all areas of the County of Brant, as well as the owner of the Municipal Non-Profit Housing Corporation (MNPC) and the sole shareholder of the Local Housing Corporation (LHC).

The Housing Services department is strategically situated within the Public Health, Safety and Social Services Division of the City of Brantford. The extensive number of programs delivered extends across the full housing continuum from homelessness services to home ownership.

Other Housing Services include:

- Applicant Waiting List Administration
- Ontario Renovates Program
- The Brantford Home Ownership Made Easier (B-Home) Program.
- Community Homelessness Prevention Initiative (CHPI) Program
- Homelessness Partnering Initiative (HPI) Program
- Housing Resource Centre
- Affordable Housing Program
- Rent Supplement Program
- Outreach Program for Homeless Persons
- Brant-Brantford Trusteeship Program
- Brant-Brantford Homelessness Prevention Assistance (BBHPA)
- Landlord and Tenant Education

The Ministry of Municipal Affairs and Housing (MMAH) under the *Housing Services Act, 2011* (HSA) requires all Service Managers to develop a 10 Year Housing and Homelessness Plan (“the Plan”). The Plan will establish recommendations for housing and homelessness services based on comprehensive consultations; identified community needs, demand for services or programs and related research.

The Plan must be consistent with legislation, Ontario Regulations, and the Province’s Housing Policy Statement.

The Service Manager is responsible to:

- Set local vision for housing, reflecting the provincial interest; establish objectives and targets related to housing needs;
- Describe measurable outcomes and progress to meet the objectives and targets;
- Provide local leadership;
- Develop and implement strategies to address housing needs;
- Contribute to and coordinate housing funding;
- Administer housing and homelessness programs;
- Report on progress at the local level; and,
- Review the Plan every five years and provide a written report to the Ministry of Municipal Affairs and Housing.

The Plan will enable the City to:

- Create a long term community vision, shared goals, agreed upon priorities and strategies to promote housing stability along the continuum of housing and homelessness services;
- Improve access to adequate, suitable, safe, and affordable housing;
- Coordinate and integrate housing and homelessness services to assist families and individuals;
- Prepare for future senior government funding and partnership opportunities; and,
- Make recommendations on addressing housing needs for individuals and families across the housing continuum and within the service area.

The 5 Year Implementation Plan, will focus on the most immediate phase of detailed activities to affect change, maximize service improvements and funding efficiencies. Community stakeholders identified 25 priority recommendations which are outlined in the 5 Year Implementation Plan (Appendix “A”). Throughout the 10 Year Plan all recommendations are referenced in the applicable sections.

The Implementation Plan maps out the groundwork for staff to follow over the next five years, adjustments can be made to reflect current program or project conditions to ensure positive outcomes are achieved. Each recommendation is exactly that - a “recommendation” and each are designed for staff to examine research and analyze the realistic feasibility of implementing. Lead staff for each recommendation will include the recommendations in their individual work plans. As various recommendations move forward, housing staff or the applicable department will present a report to City Council providing detail of research and a breakdown of the financial impact to implement the

recommendation(s). Housing staff will work with internal departments and external agencies to determine further actions/impediments, fine tune timelines, and further determine resources required. The Implementation Plan is a living document that will alter as the community grows and the funding environment changes. It should be noted that many recommendations rely on provincial and or federal government funding, while others may be funded by the municipality or community partners.

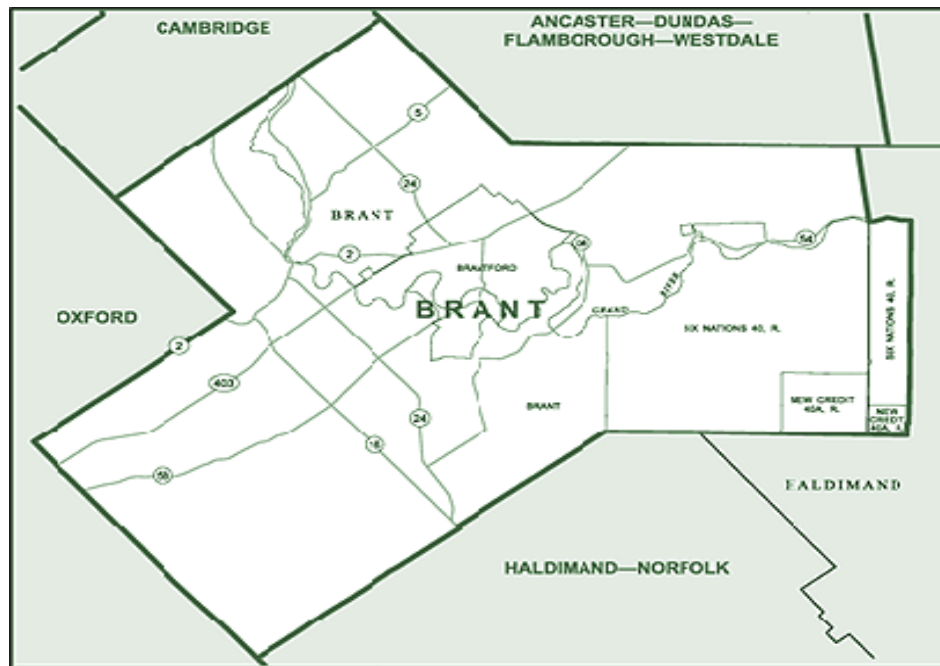
The Housing Services Department will monitor the progress of each recommendation and provide annual updates to City Council.

1.1 Study Area

The Study Area for the 10 Year Plan is referred to as Brantford-Brant. The Brant census consists of two single-tiered municipalities being the City of Brantford and the County of Brant.

The City of Brantford sits within the County of Brant. The County is a mix of urban and rural areas and includes the communities of Burford, Oakland, Glen Morris, Mount Pleasant, Onondaga, Paris, Scotland and St. George.

Figure 1: Map of Brant-Brantford



Phil McColeman, MP, Riding Information, 2009

Data will be presented for the City of Brantford, the County of Brant, and Brant-Brantford as a whole; where not available, data for Brantford Census Metropolitan Area will be used. Comparisons with the province of Ontario will also be provided where available and appropriate.

1.2 Study Goals and Objectives

The Plan is primarily driven by the *Housing Services Act* that outlines specific Provincial Interests that must be addressed. The Plan will also reflect the goals and objectives from other levels of governments including the City and County, and relevant Federal requirements (i.e. Canada Mortgage & Housing Corporation, Social Housing Operating Agreements, etc.)

The Provincial Interests required to be met in The Plan are outlined in the *Housing Services Act*, s. 4, which state a system of housing and homelessness services be established that:

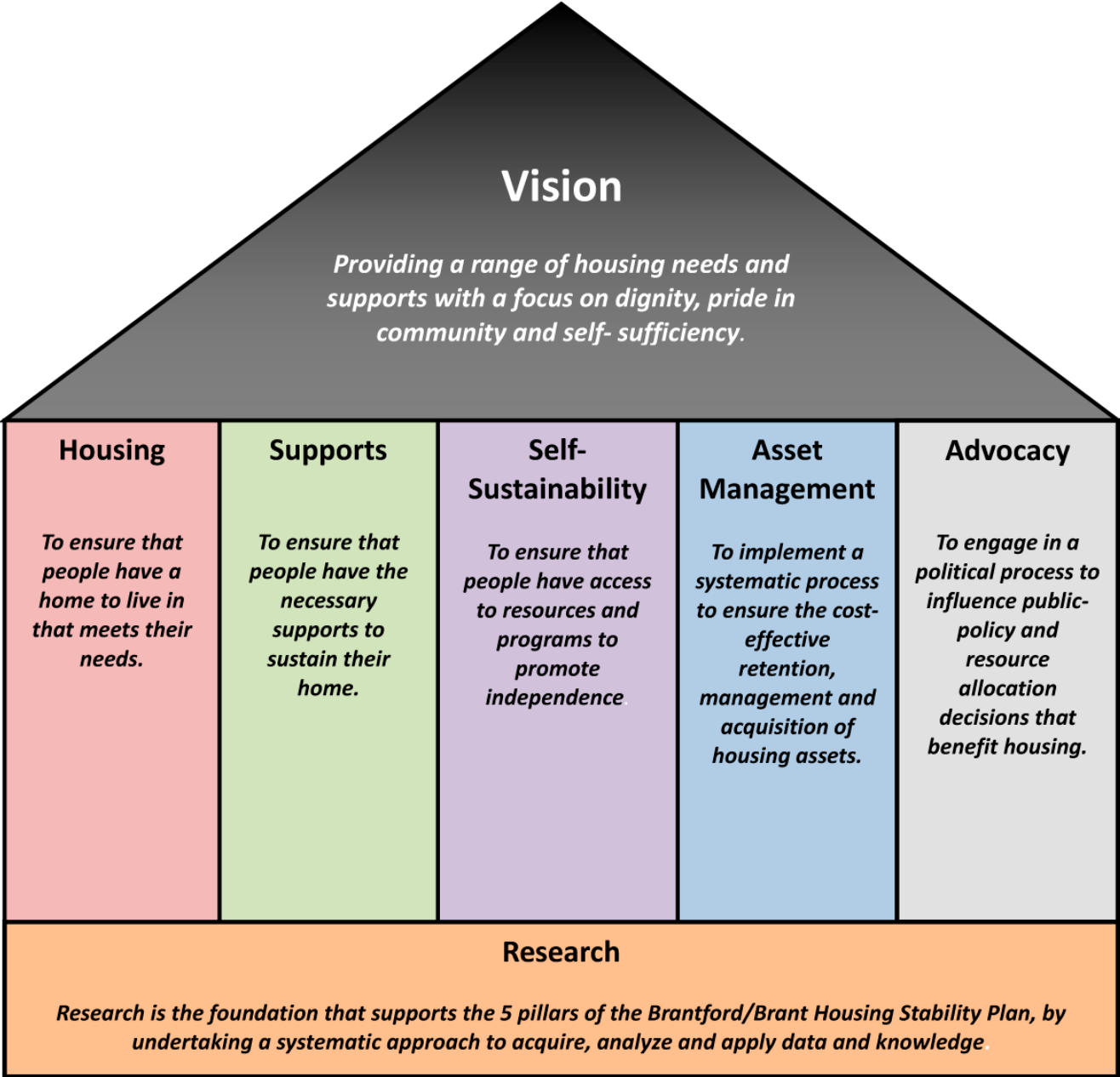
- Is focused on achieving positive outcomes for individuals and families;
- Addresses the housing needs of individuals and families to help address other challenges they face;
- Has a role for non-profit corporations, non-profit housing co-operatives, and the private sector to meet housing needs;
- Provides for partnerships among governments and others in the community;
- Treats individuals and families with respect and dignity;
- Is coordinated with other community services;
- Is relevant to local circumstances, and allows for a range of housing options to meet a broad range of needs;
- Ensures appropriate accountability for public funding;
- Supports economic prosperity, and
- Is delivered in a manner that promotes environmental sustainability and energy conservation.

The Plan must deliver services that will address both program outcomes and specifically identify opportunities to address the following service areas:

1. Emergency Shelter Solutions
2. Housing with Related Supports
3. Homelessness Prevention
4. Other Services and Supports

1.3 Vision Statement and Goals

The picture below depicts a house with a foundation or research which is the basis of all five goals of pillars; the roof includes the vision of Housing Services.



1.4 Study Methodology

The 10 Year Brantford-Brant Housing Stability Plan was developed through multiple means and is linked to other significant studies such as the 2010 Brant-Brantford Affordable Housing Strategy Report, 2011 Community Needs Assessment on Homelessness Issues Report, Residential Monitoring Report, Master Aging Plan, and the Food Reality Report. A comprehensive literature review provided information on best practices internationally.

Numerous focus groups, interviews and surveys were conducted with key stakeholders and stakeholder groups along the entire housing continuum, from those with lived experience to program deliverers, private and nonprofit housing sector and developers. Outreach to technical and subject matter experts were made involving other City and County Departments, those in other government Ministries and community organizations.

The Plan is consistent with the requirements under the Housing Services Act, 2011 and the Province's Housing Policy Statement.

1.4.1 Sources and Collation of Information

Brant-Brantford Affordable Housing Strategy (AHS)

In March, 2010, Council received the Brant – Brantford Affordable Housing Strategy (AHS) Report, the Brant-Brantford Demand and Supply Analysis Report and the Brant-Brantford Resource Document. Many of the statistics used in The Plan were taken from the Brant-Brantford Demand and Supply Report and were updated as information was available. It should be noted that at the time of preparing The Plan, Statistics Canada had not released the income levels; therefore, the most current information is provided.

Over 72 stakeholders participated in the 2010 Brant-Brantford Affordable Housing Strategy and the final report includes 53 recommendations to be implemented over five years. The overall goal of the AHS Report was to provide the City, County and community stakeholders with a set of actions to meet the diverse range of housing needs of residents across the housing continuum and work towards the creation of “complete communities.”

The AHS report identified three housing priorities that represent the policy framework to address the priority area. The three priorities are:

1. Ensuring an adequate supply of housing options: providing housing choices for all residents
2. Enhancing support services: expanding the range of housing support and service opportunities
3. Creating effective partnerships: pursuing community partnerships and broadening community awareness to respond to housing issues.

Many recommendations have been completed to date and all outstanding recommendations have been incorporated into The Plan.

Community Needs Assessment on Homelessness Issues Report

In 2011, Members of Council approved the Community Needs Assessment on Homelessness Issues Report. A total of 441 individuals were surveyed. This included 332 people with lived experience, and 109 community service providers.

The research was conducted in response to a funding announcement from the Federal Government for Homelessness Partnering Strategy (HPS). The priorities within the community were rank ordered as follows:

1. Housing (affordable housing and emergency housing for all age groups)
2. Food and Life Skills (emergency meal programs and food banks)
3. Employment, Education and Training (education availability and employment opportunities)
4. Money (adequate income, money for transportation)
5. Mental Health and Addictions (treatment services, others supports and services. An emphasis was placed on cultural specificity)
6. Community Resource Centres/Hubs (geographically accessible, full service and culturally sensitive)
7. Wraparound Case Management (universal approach including all ages and diagnoses)

The information found in this report assisted with the recommendations targeted at addressing the needs of people experiencing homelessness to obtain and retain housing and for people who are at risk of homelessness remain housed.

Download the full reports at www.brantford.ca.

Housing and Homelessness Literature Review

In addition to compiling data from the 2010 Brant-Brantford Affordable Housing Strategy and the 2011 Community Needs Assessment on Homelessness Issues Report, staff conducted a comprehensive literature review of Canadian and International Housing and Homelessness Plans and related reports.

1.5 Other Considerations

The Province of Ontario has established two key program outcomes under the 2012 Community Homelessness Prevention Initiative (CHPI), which will measure performance and ensure accountability in addressing local housing and homelessness needs:

1. People experiencing homelessness obtain and retain housing
2. People at risk of homelessness remain housed

1.6 Consultation Process – “What We Heard”

Gathering community needs information for the Brantford-Brant Housing Stability Plan 2014 - 2024 was the starting point to better understand the needs in the community.

Having completed a community Homelessness Needs Assessment in 2011 for the Government of Canada, we were able to use the stakeholder contact list developed for that project. This helped to guide the identification of sectors, populations, and special interest groups we needed to survey.

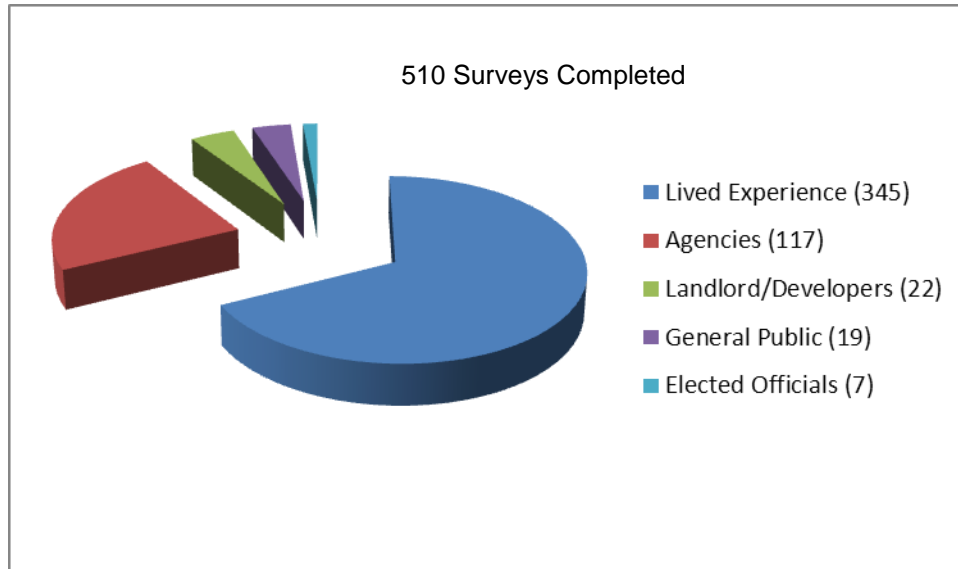
A survey developed by the Calgary Homeless Foundation (Rehousing Triage and Assessment Survey Toolkit 2008-2009) was our guiding document for survey development. The Calgary Homeless Foundation originally developed the survey for use with people with lived experience. This survey was originally vetted and approved through the University of Calgary’s ethics committee. The original survey was pared down in an effort to focus on gathering information specific to The Plan and relevant to this community (identifying what it takes to get and keep housing in our community). Subsequent surveys and group forum questions for elected officials, agencies, the public and landlords/developers were developed from the lived experience survey. The 2012 Annual Housing Forum, **“Housing First - Putting People at the Centre of a Healthy Community”**, held in October, 2012 at the Hampton Inn in Brantford, provided an opportunity to consult with 114 participants on housing and homelessness issues and how the Housing First model might contribute to the support systems needed along the housing continuum.



All of the surveys developed were offered online through the City’s website. Individuals had the opportunity to respond electronically for one month. The vast majority of lived experience surveys were conducted face to face. A smaller number were completed by individuals online with the assistance of housing and agency staff. The Project Team of community professionals and university/college students conducted the face to face interviews at sites or in programs where persons with lived experience normally congregate. Staff and other people of trust provided a warm introduction to what we were doing and why. Every person with lived experience had the opportunity to decline to participate or to decline answering whatever questions they chose. These options were exercised a minimal number of times.

During the fall of 2012, over five hundred and ten (510) responses to our surveys across all service sectors and groups were completed. This represented three hundred forty-five (345) lived experience surveys, seven (7) elected official responses, one hundred and seventeen (117) agency surveys, twenty-two (22) landlord/developer responses and nineteen (19) general public responses.

Figure 2 – Total Plan Consultation Surveys



Source: *City of Brantford Housing Services 2013*

In addition to these surveys, various focus group sessions and information sessions were held throughout the community. The following is a list of focus group sessions in which City staff attended with information regarding the 10 Year Housing Stability Plan 2014 - 2024.

1.6.1 Focus Group Sessions

Brantford Landlord Association - A focus group, aimed at identifying the needs of landlords and tenants was held as part of the consultation process. The meeting was held in October, 2012 and over 10 landlords were in attendance.

Homebuilder's Association - Housing staff met with the Brant-Brantford Homebuilder's Association. The meeting was held in November, 2012 and over 35 members were in attendance.

2012 Brant-Brantford Housing Forum – "Housing First – Putting People at the Centre of a Healthy Community." In partnership with Canada Mortgage Housing Corporation, City staff hosted a Housing Forum intended to broaden the participant's understanding of the Housing First model. The event was held in October, 2012 and 114 participants attended.

Local Integrated Health Network (LHIN) Community Collaborative Committee - In an effort to educate the local health providers of housing issues that residents face and to highlight the linkage

between health issues and housing issues, City staff provided an overview of The Plan and informed the group of the consultation process. The meeting was held in November, 2012 and over 20 participants attended.

Aboriginal Seniors' Group - The perspective of Urban Aboriginals was actively sought during this interviewing process. While a number of surveys were completed by young and middle aged Urban Aboriginals, we had the opportunity to have a round table discussion with a group of Aboriginal Seniors. This meeting occurred in November 2012 and 6 individuals attended.

Social Housing Providers - A focus group aimed at identifying the needs of social housing tenants and landlords was conducted. City staff provided an overview of The Plan and informed the group of the consultation process. Information from this session was gathered from the participants. A meeting was held in December, 2012 and 10 providers were in attendance.

1.6.2 Discussion Paper Key/Common Themes

Following the consultation, a Discussion Paper was issued to ensure that the community validated the information received from various stakeholders. A number of common themes and focus areas were identified for inclusion in the Plan (not listed in priority order).

- **Housing First Model** – this model of housing was identified by participants as a method of addressing housing and homelessness. This focus aligns with the Housing Services Act and the Ontario Housing Policy Statement, directing Service Managers to use this approach in their local plans.
- **Supportive Housing** - A need for more support services coupled with the provision of permanent housing is needed for persons who are chronically homeless, hard-to-house, the youth, frail elderly, physically disabled, persons with addictions or developmental disability, victims of domestic violence and persons living with terminal illness.
- **Transitional Housing** – Increased Transitional Housing options are needed as interim housing solutions for many target populations. Specific programming, enhanced life skills and training opportunities are often included while awaiting more permanent accommodations.
- **Rent Geared to Income Housing** – Participants voiced that the waiting list for Rent Geared to Income Housing was too long and there is a need for more Rent Geared to Income Housing either through additional units or rent supplement units.
- **New Affordable Units** - In response to the Places to Grow Act and the Growth Plan, the City of Brantford had developed a range of new policies under Official Plan Amendment 125. Under section 13.2.1 of the affordable housing section it states, “The City shall set as its target for the development of affordable rental and homeownership housing, the creation of 180 new residential units each year through either the construction of new units or through the conversion of non-residential space. The target shall be interpreted as 85% affordable rental units and 15% affordable ownership units, of the 180 new residential unit target.
- **Life Skills Training** – Independent living skills in areas such as housing search, meal planning and preparation, money management and personal cleanliness are essential for achieving aspects of self-care and a good quality of life.

- **Landlord/Tenant Education** - Participants voiced a need for greater understanding of the legislation that governs tenancy relationships and other related acts, bylaws, and codes related to the built environment and upkeep of the rental properties.
- **Money** – Participants expressed the need for sufficient funds to attain life’s basic needs to obtain and maintain safe, affordable housing.
- **Mental Health and Addiction Services** – increased services and a variety of supports are needed.
- **Detoxification and Treatment Facility** – Participants voiced the need for a Brant/Brantford Detoxification Facility and enhanced treatment services.
- **Resource Centre – Community Hubs** – were identified as the ideal way to provide facilities, programs and services to meet the needs of communities, the homeless and those at risk of homelessness.
- **Wrap-Around Case Management** – This concept incorporates a community based service co-ordination model where gaps in individual and family support systems are identified and then case managed utilizing existing community resources within a strong people centered approach.
- **Community Delivery Service** – It was expressed that a comprehensive strategic approach for all related housing services would lead to better client outcomes and effectively addresses community needs.
- **Housing Advocacy** – Build support for much needed housing resources, policy change, and various approaches that address the many root causes of homelessness. Continued housing advocacy that supports the retention of housing units, enhances social inclusion and facilitates living environments with a focus on good health and well being.

2 COMMUNITY PROFILE

This section includes basic information on the changing demographic, social and economic conditions of the service area. These conditions are important because they are indicators of pressures on housing supply being the “demand.” They help guide the Service Manager when planning for housing and or programming and when preparing for funding announcements from the Provincial and or Federal government. The funding is typically aimed at reducing some of the pressures on the demand.

2.1 Analysis of Housing Demand

Housing demand is determined through the analysis of several community profile indicators. These include; population trends such as growth and age distribution; household characteristics including household growth and changes in household size; economic characteristics such as labour force activity and unemployment rates; and trends in income in particular for households at the lower end of the income scale.

The following sections explore the above mentioned indicators.

2.2 Population

- 2006 Census 125,099 (Brant County and Brantford)
- 2011 Census 135,501 (Brant County and Brantford – 9% increase)

In 2011, the population of Brantford Census Metropolitan Area (CMA) was 135,501, representing a percentage change of 9% from 2006. This compares to the national growth of 5.9% and to the average growth among all CMA of 7.4%.

Source: <http://www12.statcan.gc.ca/census-recensement/2011.as-sa/fogs-spg/Facts-cma-eng.cfm>

2.2.1 Aboriginal Population

- 2006 Census 3,825
- 2011 Census 6,213

As of the 2011 Census, the Aboriginal population in Brant-Brantford was 6,213 persons; an increase of 2,348 persons or 38% from 2006. For the 2011 data, Statistics Canada expanded their definition of aboriginal status and more individuals self-identified as aboriginals.

New stats from the 2011 National Household Survey reveal that 1.4 million people reported an aboriginal identity in 2011, up 20 per cent from 2006, compared to a 5.2 per cent increase in the non-aboriginal population. Aboriginals now comprise 4.3 per cent of the country's population, up from 2.8 per cent in 1996.

2.2.2 Immigrant Population

Immigrants have helped to shape the culture of community for many decades. Each year we receive approximately 300 new permanent residents from countries around the world. Overall, immigrants represent about 12% of our population, which has remained consistent over the last fifteen to twenty years. Our rural communities also welcome over 4,000 season agricultural workers each year.

The study area had a total immigration population of 865 from 2007 - 2010. For Brantford/Brant the majority of immigrants enter Canada when they are between the ages of 25 and 44. This is prime working age, and many immigrants bring young families with them.

Source: Grand Erie Immigrant Profile Report 2011

2.2.3 Population Projections

- 2011 Census 135,501 (Brant County and Brantford)
- 2031 Forecast 188,000 (Brant County and Brantford)

In 2011, the population of Brantford census metropolitan area (CMA) was 135,501, representing a

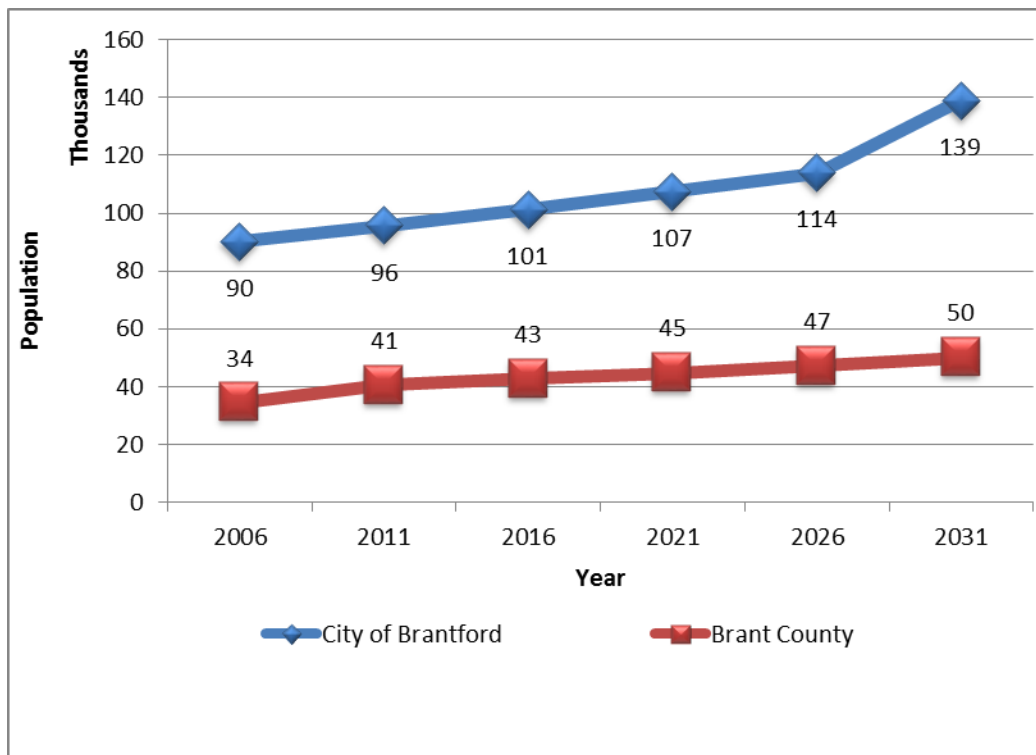
percentage change of 8.7% from 2006. This compares to the national growth of 5.9% and to the average growth among all CMAs of 7.4%. (Source: Stats Canada)

The Ministry of Infrastructure (MOI) is forecasting that the 2031 population for the City of Brantford (not including the County) will be 139,000 residents (43% increase over 2011) based on a revised methodology using 2011 Census data and new assumptions. (Source City of Brantford Report No. CD2013-009 dated January 14, 2013). The MOI anticipates that population increases will generally be attributed to natural increase (births-deaths) because of higher fertility rates and longer life expectancy; intra-provincial migration (i.e. Greater Toronto Area residents moving to the area), and immigration.

Based on population projections, it is expected that the population of Brant-Brantford will increase by 42,000 people over the 2011 Census figure and 188,000 persons by 2031. Two-thirds of the expected growth is expected in the City of Brantford.

It will be the responsibility of the City to determine the composition of dwelling types required to achieve these growth and density projections (i.e. Single/semidetached, townhomes, and apartments).

Figure 3: Actual and Projected Population in Brant-Brantford, 2006-2031



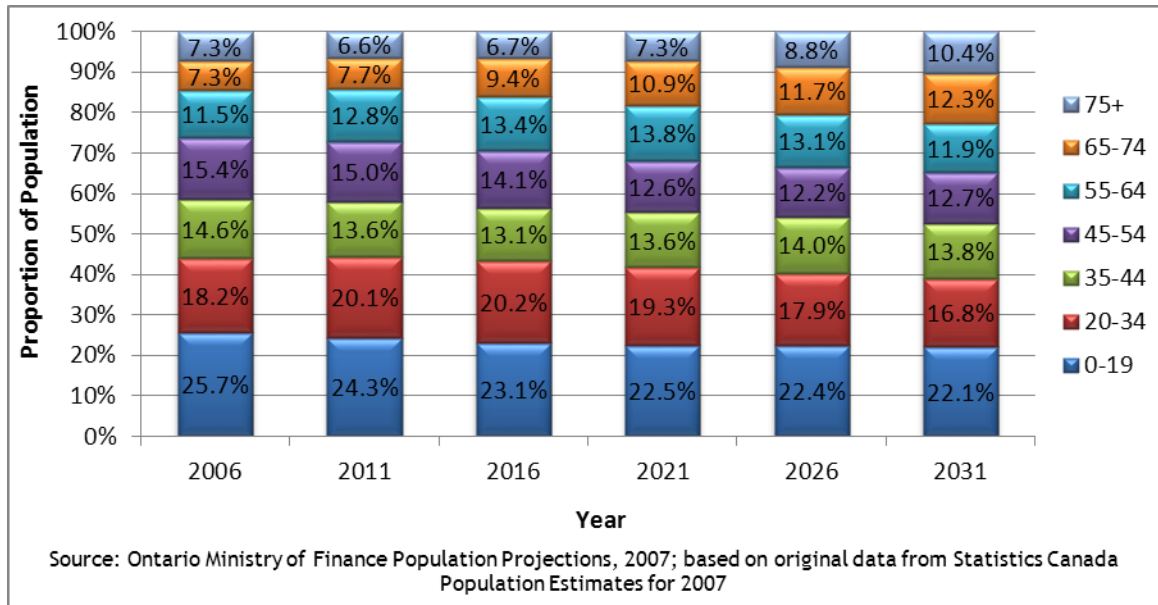
Source: Ministry of Infrastructure

By 2031, it is expected that the population over the age of 55 years will reach over one-third of the total population (34.6%). The proportion of the population under the age of 35 is expected to decline by 5.0%. Source: Ministry of Finance projections (2007).

Due to the anticipated growth in population the following recommendations are included in the 10 year plan.

- Recommendations 1.4 and 4.7 support this data.

Figure 4: Actual and Projected Age Distribution in Brant-Brantford, 2006-2031



By 2036, there will be more people in every age group in Ontario compared to 2012 and the aging of Ontario's population will accelerate. Baby boomers will have swelled the ranks of seniors; children of the baby boom echo generation will be of school-age; and the baby boom echo cohorts, along with a new generation of immigrants, will have bolstered the population aged 15–64. By 2031, all baby boomers will be 65 or older and the number of deaths will start to increase more rapidly.

The population of Southwestern Ontario is projected to grow from 1.61 million in 2012 to 1.78 million in 2036, or by 10.4 per cent. Growth rates within Southwestern Ontario will vary.

2.3 Economic Context and Income Characteristics

Changing economic conditions, such as industry growth or downturns and unemployment, can impact housing demand within a community both in terms of the number of housing units being demanded and the ability of households to afford housing in the community. The economic profile of Brant-Brantford is reviewed within this section.

2.4 Current Economic Trends

Brantford continues to experience steady growth and diversify and develop its economic base through the attraction of small and medium sized firms. In total, 14 new industrial firms located in the City in 2012, creating 244 new jobs and occupying 739,617 square feet of industrial space.

Four industrial firms closed in 2012, resulting in 64 job losses and 116,146 square feet of vacant space; however, this was significantly less than 2011, which saw seven firms close and/or move operations out of the city, resulting in 502 job losses and 657,380 square feet added to the vacant industrial space inventory.

It should be noted that a number of industrial firms expanded in 2012 creating 192 new jobs.

Table 1: Major Employers in Brant-Brantford, 2012

Company	Location	Employees	Sector/Description
Grand Erie District School Board	Brant-Brantford	2,709	Public sector: school board
Brant Community Health System	City of Brantford	1,314	Public sector: hospital
OLG Brantford Casino	City of Brantford	900	Service: casino
Brant-Haldimand-Norfolk Catholic District School Board	Brant-Brantford	1,000	Public sector: school board
City of Brantford	City of Brantford	1,262	Public sector: government
Ferrero Canada Ltd.	City of Brantford	800	Manufacturing: food and confectionary products
S.C. Johnson and Son Ltd.	City of Brantford	454	Manufacturing, exporter and importer of cleaning and household products
NCO/RMH Financial Services	City of Brantford	450	Service: call center
Western Waffles	City of Brantford	411	Manufacturing: Food products
Excel Canada (P&G)	City of Brantford	410	Consumer products distribution

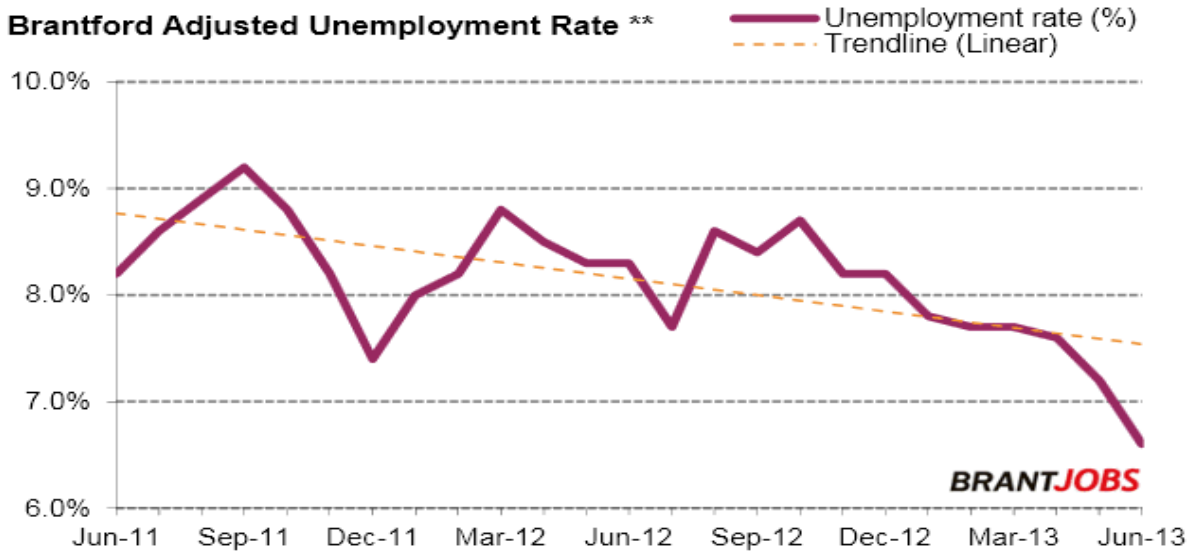
Source: Economic Development Department, City of Brantford 2012; Brantford-Brant Industrial Directory 2012

2.5 Unemployment Rates and Minimum Wage

The unemployment rate for the Brantford CMA was at 6.6% for June 2013, which represents a 1.7% decrease over the same period in 2012, and the lowest it has been in over 12 months. This

unemployment rate was also lower than provincial and the national averages. There were 4,900 persons reported unemployed in the Brantford CMA as of June 2013. Figures are derived from Statistics Canada.

Figure 5: Brantford Adjusted Unemployment Rate



Source: Statistics Canada

Table 2: Minimum Wage

Minimum Wage Rate	March 31, 2009	March 31, 2010 (Current wage rate)
General Minimum Wage	\$9.50 per hour	\$10.25 per hour

Source: Ontario Ministry of Labour

- Recommendation 1.1 and 3.1 supports this data.

2.6 Household Income Characteristics

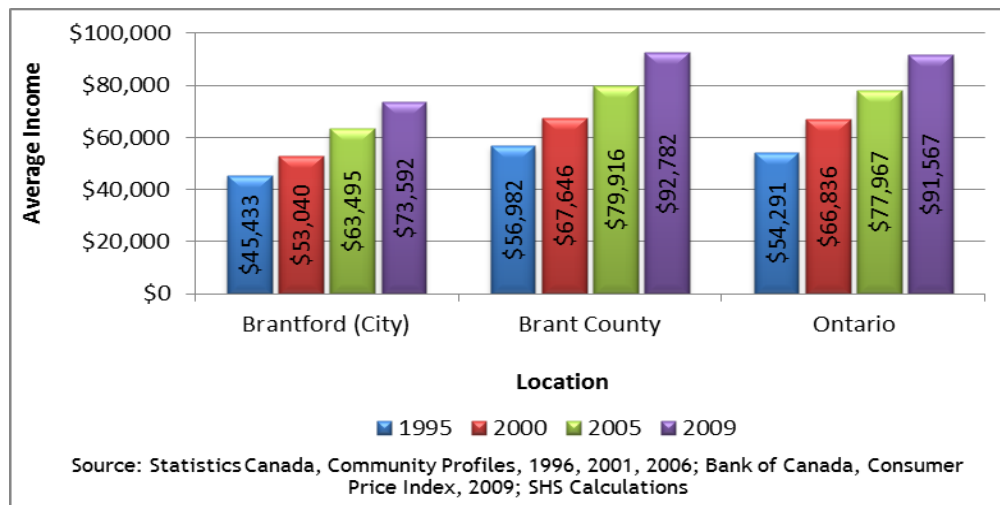
Income is an important indicator of housing demand as it is the key determinant of household affordability. The following section reviews average and median household income, current average

wage rates, and income rates of persons on social assistance. In addition, custom tabulations from Statistics Canada are provided which describe the Study Area’s household income by specific income ranges.

2.7 Changes in Average and Median Household Income

Brant-Brantford had an average household income of \$67,651 in 2005; lower than the provincial average of \$91,567. Average household income was higher in the County at \$79,916 compared to the City at \$63,495.

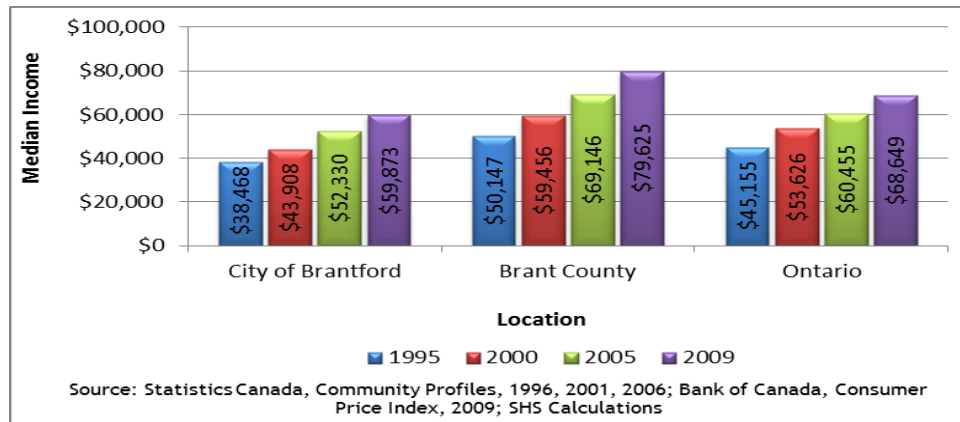
Figure 6: Average Household Income in Brant-Brantford and Ontario, 1995-2005 and 2009



Median income in the Study Area was at \$56,607 in 2005; just slightly below the provincial average of \$68,649. Similar to trends described for average household income, the median household income is greater in the County (\$69,146) when compared to the City (\$52,230).

While the Study Area showed lower income levels when compared to the province, the growth rates experienced in the area are greater. Median household income increased by 16.3% in the County and 19.1% in the City from 2000 to 2005, while the median income for the province increased by 12.7% over the same time period.

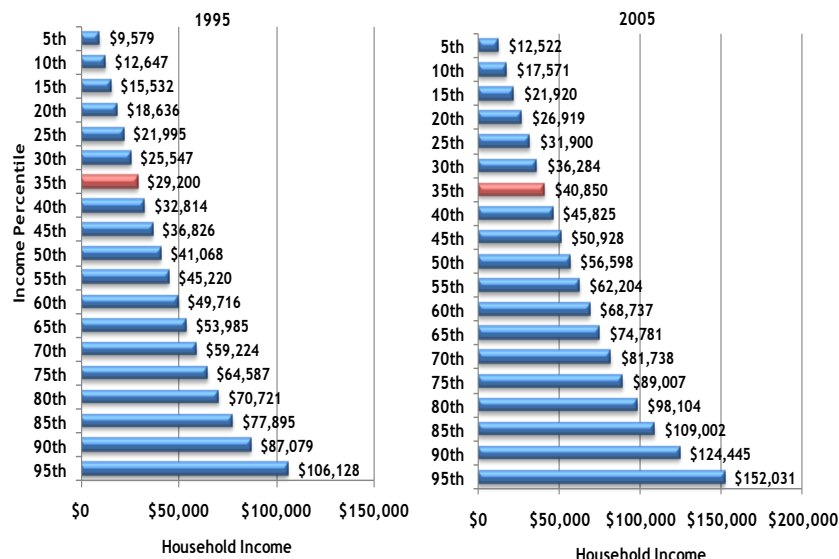
Figure 7: Median Household Income in Brant-Brantford and Ontario, 1995-2005 and 2009



By tenure, the average household income in 2005 was \$78,724 for owner households and \$36,974 for renter households. Renters experienced a significantly lower increase in income between 2000 and 2005; 30.0% increase for renters during the ten year period, compared to 39.9% for owners. Average income for renters in 2009 was \$41,417 compared to \$91,286 for owners.

For the purpose of this study, tenure refers to whether a dwelling is owned or rented.

Figure 8: Trends in Distribution of Income by Income Percentiles Groups in Brant-Brantford, 1995 and 2005



2.8 Trends in Household Income

There are a greater proportion of renter households at the lower income levels (i.e. in the lowest 35th percentile). Sixty-five percent of renter households earned less than \$40,850 (in the 35th income percentile) in 2005. In 1995, 61% of renter households were in the lowest 35th income percentile and earned less than \$29,500 (in the 35th income percentile).

Owner households, by comparison, have 24% of households earning below \$40,850. Over one-quarter of owner households earned over \$98,104 in 2005.

In general, there are a greater proportion of renters below the 50th income percentile (81.3%) earning up to \$56,598, and a greater proportion of owners in the 50th income or higher (54.5%).

2.9 Changes in Ontario Works and Ontario Disability Support Program

Another indicator of the income characteristics of Brant-Brantford is the income supports provided by social assistance programs including Ontario Works (OW) and the Ontario Disabilities Support Program (ODSP).

Shelter allowances for Ontario Works (OW) and Ontario Disability Support Program (ODSP) were set in 1995, and since 2004 have seen some annual increases. Despite the increases, the shelter component of social assistance is inadequate to provide decent, adequate, safe housing. There is significant gap between shelter allowance and the average market rent levels. Under the Ontario Works, the maximum shelter allowance is \$376 for one person and \$479 for ODSP; however the average rent for a one-bedroom apartment varies from \$728 to \$900. For a family of six or more people, the shelter allowance is \$785. Families who receive OW or ODSP and live in private sector rental accommodations must bridge the gap in shelter costs gap by allocating assistance intended for basic needs such as food or other necessities of life.

The current rates for maximum monthly shelter allowance are outlined in the Tables below.

Table 3: Maximum Monthly Shelter Allowance for Ontario Works Recipients

Benefit Unit Size	Maximum Monthly Shelter
1	\$376
2	\$596
3	\$648
4	\$702
5	\$758
6 or more	\$785

Source: Shelter, Dir. 6.3-, October 2013

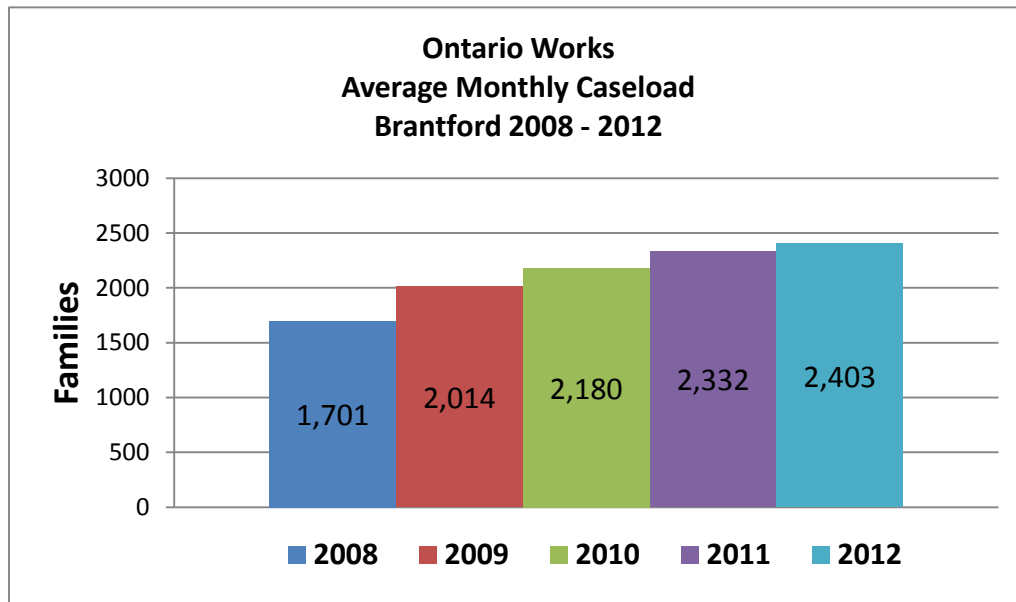
Table 4: Maximum Monthly Shelter Allowance for Ontario Disability Support Program (ODSP) Recipients

Benefit Unit Size	Maximum Monthly Shelter Allowance
1	\$479
2	\$753
3	\$816
4	\$886
5	\$956
6 or more	\$990

Source: Shelter Calculation, 6.2, ODSP Branch, September 2013

The Ontario Works caseload increased significantly as a result of the economic recession. The number of individuals and families who receive Ontario Works increased sharply in the early part of the recession and growth continued up to 2012, but at a slower rate. The local manufacturing sector was particularly hard hit and has still not recovered. Many of these people were receiving Employment Insurance and were unable to find employment. Once Employment Insurance expires, Ontario Works is often the only option. Statistics show that the average length of time on Ontario Works is slightly over 21 months and continues to increase. This is an indicator that many people who lost their jobs early in the recession and started receiving Ontario Works have been unable to recover from the job loss.

Figure 9: Ontario Works Average Monthly Caseload - Brantford 2008 – 2012



Source: Ontario Works City of Brantford 2012

The number of ODSP recipients has also increased. As of 2009 (July), there were 4,226 cases in the Brantford CMA; an increase from 4,120 cases in 2008 and 4,074 cases in 2007. Overall, the number of cases increased by about 150 cases or by 4% from 2007 to 2009.

Generally, the breakdown of recipients by type has remained fairly consistent with approximately 80% of recipients being non-dependent adults.

2.10 Incidence of Low Income

Another important measure of housing affordability is the incidence of low income. Without an adequate income to meet their shelter and basic needs many low income individuals and families are faced with choosing between paying rent or buying groceries.

Statistics Canada employs a term titled ‘low income cut-offs’ or LICO to identify the incidence of low income families and singles (i.e. families and singles living below the poverty line) within a community. Statistics Canada defines low income cut-off as:

“The low income cut-offs (LICOs) are income thresholds below which a family will likely devote a larger share of its income on the necessities of food, shelter and clothing than the average family. The approach is essentially to estimate an income threshold at which families are expected to spend 20 percentage points more than the average family on food, shelter and clothing.” Source: Statistics Canada, www.statcan.gc.ca

Using this definition, Statistics Canada provides a low-income cut-off by community size and by the number of persons per household. For a community with a population between 100,000 to 499,999, the 2005 low income cut-offs are defined as follows: one-person is \$14,562, two-person is \$17,723, three-person is \$22,069, four-person is \$27,532, five-person is \$31,351, six-person is \$34,769, and a seven or more person household is \$38,187¹.

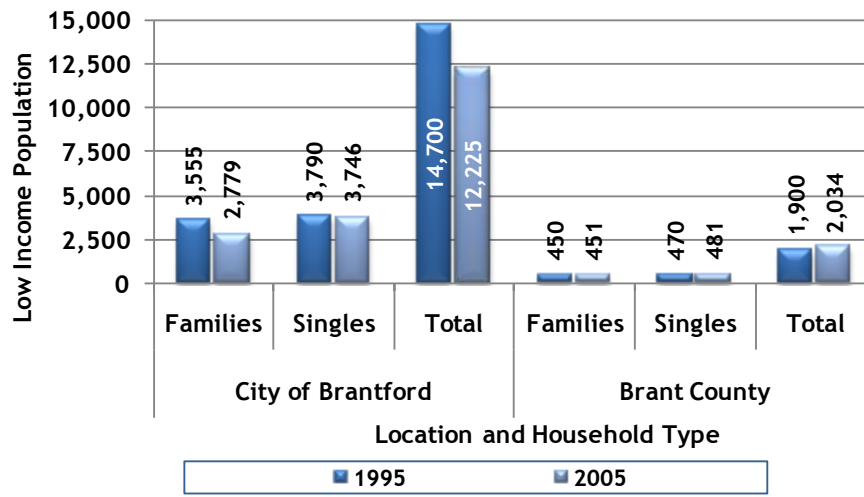
The incidence of low income for the Study Area, as defined by Statistics Canada, has declined from 1995 levels. In 2005, 13.8% of households in the City of Brantford and 6.0% of households in the County of Brant were living in low income. This represents a total of 14,209 households within the study area living in low income; including 3,247 families.

The incidence of low income, as mentioned, is greater in the City of Brantford when compared to the County. In 2005, within the City of Brantford, 11% of families (or 2,779 families) were living in low income and almost one-third (31.4%) of single individuals (or 3,746 single individuals) were living in low income.

For the study area as a whole, 11.6% of the total population was living in low income in 2005.

¹ The figures provided are the after tax low income cut-offs.

Figure10: Incidence of Low Income in Brant-Brantford, 1995 and 2005



Source: Statistics Canada, Community Profiles, 1996, 2006

Canada Mortgage and Housing Corporation (CMHC) provide information on households that are in core housing need. A household is said to be in core housing need if its housing falls below at least one of the adequacy, affordability or suitability, standards and it would have to spend 30% or more of its total before-tax income to pay the median rent of alternative local housing that is acceptable.

Within the Brantford CMA, there were 5,250 households living in core housing need with an average household income of just under \$20,000/year. Average shelter costs for these households were \$725/month. Based on this data, the average shelter-cost-to-income ratio (STIR) for these households was 48.3%. Average STIR refers to the proportion of total before-tax household income spent on shelter². The overall average STIR for households in the Brantford CMA in 2006 was 21.6%.

² The shelter-cost-to-income ratio is calculated for each household individually by dividing its total annual shelter cost by its total annual income. The average STIR is then computed by taking the average of the individual households' STIRs. The average STIR is not calculated by dividing the average shelter cost by the average household income.

For renters, shelter costs include rent and any payments for electricity, fuel, and water and other municipal services. For owners, they include mortgage payments (principal and interest), property taxes, and any condominium fees, along with payments for electricity, fuel, and water and other municipal services. Household income is the sum of the incomes of all household members aged 15 or over.

Table 5: Number of Households Living Below the Affordability, Suitability, and Adequacy Standards, Brantford CMA, 1991-2006

Category of Households	1991		1996		2001		2006	
	#	%	#	%	#	%	#	%
Total Households	34,180	100.0	35,845	100.0	32,425	100.0	46,100	100.0
Owner Households								
Total Owner Households	22,985	67.2	24,590	68.6	22,145	68.3	34,205	74.2
Households living below at least one standard	5,390	23.5	5,190	21.1	4,490	20.3	7,000	20.5
Living below adequacy standard	1,575	6.9	1,420	5.8	1,335	6.0	1,610	4.7
Living below suitability standard	3,540	15.4	3,395	13.8	2,820	12.7	4,960	14.5
Living below affordability standard	750	3.3	845	3.4	795	3.6	930	2.7
Total Households in Core Housing Need	1,110	4.8	1,615	6.6	1,285	5.8	1,705	5.0
Average Monthly Shelter Costs	\$655	N/A	\$730	N/A	\$793	N/A	\$970	N/A
Renter Households								
Total Renter Households	11,195	32.8	11,255	31.4	10,285	31.7	11,900	25.8
Households living below at least one standard	5,075	45.3	6,085	54.1	5,395	52.5	5,920	49.7
Living below adequacy standard	1,325	11.8	1,275	11.3	1,025	10.0	1,345	11.3
Living below suitability standard	3,725	33.3	4,885	43.4	4,230	41.1	4,605	38.7
Living below affordability standard	810	7.2	995	8.8	820	8.0	975	8.2
Total Households in Core Housing Need	2,940	26.3	4,375	38.9	3,870	37.6	3,540	29.7
Average Monthly Shelter Costs	\$540	N/A	\$602	N/A	\$629	N/A	\$718	N/A

Source: CMHC, HICO, 2006

2.11 Rental Housing Market

Rental housing fulfills a number of roles in the housing market. It offers a flexible form of accommodation, provides relief from day-to-day maintenance of home ownership, and often provides more modest unit sizes. Beyond lifestyle advantages, however, rental housing provides affordability relative to most forms of home ownership. Rental dwellings in most cases tend to require lower monthly payments than the principal, interest, taxes, utilities and maintenance costs associated with home ownership. There is also no need for a down payment (other than first and last month's rent), legal and closing fees, land transfer tax and other costs associated with the purchase of a home.

It is important that the City of Brantford and County of Brant provide a sufficient amount of rental housing to meet the identified needs of the population. It is also important that this supply consist primarily of permanent, purpose-built rental housing in order to ensure the stability and security of housing for tenants and that a considerable portion of this rental housing be affordable to households of low and moderate income.

2.11.1 Vacancy Rates

The following provides an analysis of rental vacancy rates and rental rates derived from CMHC's Rental Market Survey Reports.

Vacancy rate measures the supply of unoccupied rental properties. A vacancy rate below 3% is indicative of a shortage of supply in rental housing, while a rate above 3% typically indicates an adequate or over supply. It is important to note that Section 13.2.4 of the Official Plan states that when the City's vacancy rate is above 3% for 3 consecutive years, the conversion of rental units to private ownerships can be considered in all parts of the City.

Table 6: Ontario CMA's Vacancy Rate 2010-2012

Ontario CMA's Vacancy Rate 2010-2012			
	Oct-10	Oct-11	Oct-12
Barrie	3.4	1.7	2.0
Brantford	3.7	1.8	3.5
Greater Sudbury	3	2.8	2.7
Guelph	3.4	1.1	1.4
Hamilton	3.7	3.4	3.5
Kingston	1	1.1	1.7
K-W	2.6	1.7	2.6
London	5	3.8	2.1
Oshawa	3	1.8	2.1
Ottawa	1.6	1.4	2.5
Peterborough	4.1	3.5	2.7

Ontario CMA's Vacancy Rate 2010-2012			
St. Cath/Niagara	4.4	3.2	4.0
Thunder Bay	2.2	1.7	1.1
Toronto	2.1	1.4	1.7
Windsor	10.9	8.1	7.3
Ontario	2.9	2.2	2.5

In October of 2012, the apartment vacancy rates for the Brantford CMA increased to 3.5%. Vacancy rates increased across all bedroom types with the exception of bachelor units. The two and three (+) bedroom units experienced the largest vacancy rate increase over 2011 figures. The Canadian Mortgage and Housing Corporation (CMHC) reports that the increase in vacancy rates may be due to an increase in renters entering the home ownership segment. Over the last 3 years, rental vacancy rates have not been above 3% for consecutive years. Thus, condominium conversions are not permitted outside of the Core Commercial designation in accordance with the City's Official Plan.

Table 6 illustrates the vacancy rates in Ontario CMA's over a 3 year period. The majority of CMA's experienced an increase in vacancy rates; the Brantford CMA had the largest increase in vacancy rate compared to the other Ontario CMA's.

According to CMHC notable factors exerting upward pressure on vacancy rates include: weak employment growth particularly 15-24 age group which discouraged some young residents from leaving the parental home, declining in-migration, and increased rental completions.

As Canada's national housing agency, CMHC draws on more than 65 years of experience to help Canadians access a variety of quality, environmentally sustainable and affordable housing solutions. CMHC also provides reliable, impartial and up-to-date housing market reports, analysis and knowledge to support and assist consumers and the housing industry in making informed decisions.

For more information, visit www.cmhc.ca or call 1-800-668-2642. CMHC Market Analysis standard reports are also available free for download at CMHC Housing Market Information.

Source: Canada Mortgage Housing Corporation, 2012.

2.11.2 Average Market Rents

The overall average market rent for apartment units in the Brantford CMA for 2012 was for a Bachelor was \$620 for a one-bedroom \$728, \$838 for a two-bedroom, and \$900 for a three-bedroom.

Table 7 – CMHC: Apartment Average Rental Rates by Bedroom Type 2011-2012

Bachelor		1 Bedroom		2 bedroom		3 bedroom	
2011	2012	2011	2012	2011	2012	2011	2012
654	620	726	728	792	838	900	900

Source: Canada Mortgage Housing Corporation

Townhouse rents in 2012 were \$780 for a two bedroom and \$896 for a three bedroom. The overall rents for row/townhouse units have experienced significant decreases in the last years.

Table 8 – CMHC: Townhouse Average Rent Rates by Bedroom Type 2011-2012

Bachelor		1 Bedroom		2 Bedroom		3 Bedroom	
2011	2012	2011	2012	2011	2012	2011	2012
n/a	n/a	n/a	n/a	889	780	977	896

- Recommendations 1.4 and 3.8 support this data

3 CONTINUUM OF HOUSING AND HOMELESSNESS SERVICES

Demographic changes continue to give rise to a growing diversity of household types and housing needs in the area. Accordingly, it is important that housing options provided in the Brant-Brantford area reflects these changes. An important aspect of assessing housing availability is to compare recent housing activity to housing demand characteristics and trends to assess the extent to which supply matches demand and identify any gaps in the housing market.

There were 52,725 private households in Brantford CMA in 2011, a change of 10.2% from 2006. Of these 27.4% of households were comprised of couples with children aged 24 and under at home, a change of 0.2% compared with five years earlier. Further 69.2% or 36,470 dwellings are single detached homes.

Table 9: Dwelling Counts

Area	Total Private Dwellings	Private Dwellings Occupied by Usual Residents
Canada	14,569,633	13,320,614
Ontario	5,308,785	4,887,508
Brantford CMA	55,115	52,726
Brantford (City)	39,397	37,500
Count of Brant	13,292	12,932

Source: Statistics Canada, 2011

Based on the 2006 Census, there were 47,840 dwellings in Brant-Brantford. Three-quarters of these or 35,605 dwellings are located in the City. Over two-thirds (67.2%) of the supply is comprised of single-detached dwellings. This rate is higher in the County at 84.5% compared with the County at 61.2%. The City has a greater diversity of housing types when compared with the County, with more row houses (town houses) and apartments. This is typical of more urban areas.

This section describes the housing continuum and each service or support along the continuum. Below is a diagram that depicts housing options for individuals and families across the housing continuum.

Figure 11: The Brantford / Brant Housing Continuum



Source: City of Brantford – Housing Services 2013

The housing demand of a community is shaped by a number of variables including population and household characteristics, the economic climate, and income. The private market is responsive to most of the housing supply needs and it's able to provide a considerable range of housing options as the needs of the community shift.

Ideally, the housing market can be seen as a continuum, where supply responds to the changing range of housing demands and the diversity of consumer needs in a community. For the most part, the private sector is able to respond to changes in demand (for example in the private rental and home ownership markets). Other types of housing across the continuum, such as emergency shelter, supportive and social housing, require the efforts of municipalities, the nonprofit sector and community support agencies to effectively meet the needs of individuals and families who require unique housing solutions.

The Canadian Housing and Renewal Association's new Policy Statement on Homelessness adopts a Housing First approach. Traditionally, there has been an emphasis on addressing 'life' issues of persons facing homelessness prior to attaining housing. More recently, the *Housing Services Act* (HAS) requires municipal service managers to address matters of provincial interest under section of the HSA. These requirements were previously mentioned in the study objectives section.

One of the requirements listed under the Act, is including a system of housing and homelessness that "allows for a range of housing options to meet a broad range of needs". The housing options and services are identified across the housing continuum and detailed in this section.

Along with the Provincial government, Service Managers and housing providers have shifted their outlook on housing options and commenced research on the Housing First model. The Housing First model strives to find homes first followed by steps to ensure that individuals have the necessary supports to remain in their homes. Housing First models have been growing in cities such as Toronto (with the Streets to Homes program), Kingston (Community Plan on Housing and Homelessness) and in the province of Alberta (Alberta's 10 Year Plan to End Homelessness). As a result of the focus on a Housing First approach, identifying the housing needs of all households along the continuum, including those who are homeless or at risk of homelessness, is critical.

In the subsequent sections each housing option across the housing continuum is described and includes the demand and supply of each housing option.

3.1 Homelessness Definitions

As mentioned earlier the Plan adopts the following homelessness definition in compliance with current Community Homelessness Prevention Initiative (CHPI) program definitions.

At risk of homelessness: Households that have difficulty maintaining appropriate housing that is safe, adequate, affordable and secure. A range of factors can put housing security at risk, including: low income, health issues/illness (including mental health issues), substance use, incarceration or other legal issues, hospitalization, family breakdown, violence, discrimination, inadequate and/or unsafe housing.

Emergency Shelter: Short-term accommodation intended for 30 days or less for individuals experiencing homelessness. Emergency shelters provide sleeping arrangements with varying levels of support to individuals.

Homelessness: The condition of being without long-term accommodation.

Household: Applies to a person or group of persons who occupy the same dwelling and do not have a usual place of residence elsewhere in Canada or abroad. The dwelling may be either a collective dwelling or a private dwelling. The household may consist of a family group such as a census family, of two or more families sharing a dwelling or of a person living alone.

Imminent risk: Risk of losing housing within the month.

Long-Term housing: Housing that is available in the longer term; e.g. houses, apartments, boarding and lodging, housing with supports. Does not include transitional housing.

Street Homelessness: People living in public or private spaces without consent or contract and places not intended for habitation.

Transitional Housing: Housing that is provided for less than one year, which includes the provision of on- or off-site support services to help individuals move towards independence and self-sufficiency.

The lack of safe, affordable and suitable housing options in the service area affects the number of people who are at risk of homelessness. Basic income levels dictate how well the necessities of life (including housing and food) are purchased by individuals and families. Many individuals are discharged from hospital, mental health facilities, addiction treatment programs, jails and prisons directly to the street or emergency shelters.

In the summer of 2010, the Wellesley Institute issued a report titled Precarious Housing in Canada. The report states that “Housing insecurity and homelessness in Canada is like an iceberg – the biggest part of the problem is largely hidden from view. “Unsheltered” people sleeping on benches in urban parks may be the most common image of Canada’s housing troubles, but they represent just a fraction of the

overall numbers. While the housing and service needs of people who are absolutely without a home are urgent, the needs of the millions of other Canadians who are inadequately housed deserve serious attention and an effective response.” This statement and analysis is also applicable to the Brantford-Brant homeless population.

- Recommendation 5.1 supports this data.

3.2 Emergency Shelters / Housing with Supports (Domiciliary Hostels)

A number of factors can contribute to the need for emergency and transitional housing in a community. Family break-up, domestic violence, loss of employment, mental illness, eviction, the release of parolees from institutions, unexpected disasters such as fires and floods and other unforeseen situations can place families and individuals in need of emergency and temporary accommodation. A lack of suitable housing affordable to persons in a housing crisis, such as those identified above, can also result in the need for emergency and transitional housing for individuals and families. In 2012, expenditures to fund Emergency Shelters and Domiciliary Hostels were \$1,475,513. Of that amount \$899,134 was Provincial funding and \$576,379 was Municipal funding.

3.2.1 Emergency Shelters

In Brantford/Brant there are 4 emergency shelters, as follows:

- Nova Vita provides food, lodging, and case management for up to 10 homeless women and their children. Nova Vita integrates this service into their Interval Home for victims of domestic violence. Funding is on a per diem basis. Nova Vita has experienced a steady occupancy rate from 2009-2012 and in 2012 the average monthly occupancy rate was 87%. Nova Vita provided 3170 emergency shelter nights to 380 homeless women and children in 2012. The average length of stay in 2012 was 43 nights for the homeless and VAW residents, increasing from 35.5 nights in 2011. The main reason for the longer stays is the lack of affordable, safe housing.
- The Youth Resource Centre (YRC), operated by St. Leonard’s Community Services, provides food, lodging and case management for up to 10 homeless youth, both male and female from ages 16 to 19. YRC integrates this service into other youth programming funded by the Local Health Integration Network, Ministry of Child and Youth Services, and the Children's Aid Society. In 2012, YRC provided 3353 shelter nights to homeless youth and had an average monthly occupancy rate of 92%.
- The Salvation Army provides food, lodging and case management for homeless men over the age of 18. In recent years occupancy rates have been declining. In 2012 Salvation Army provided 2544 shelter nights to homeless men which is an occupancy rate of 28%. In 2013 The Salvation Army reduced from 24 available beds to 14 beds to accommodate the delivery of programming for Correctional Services Canada.
- Out of the Cold provides overnight lodging for up to 32 beds for homeless men and women. Since 2009 Out of the Cold has steadily increased the number of beds and the operating season to its

current levels. In 2012/2013 Out of the Cold operated from November 1 to April 30th and could accommodate up to 33 individuals. During that time 3769 nights of shelter were provided.

- Sheltering is also provided through local motels for families with children and in situations where the shelters are full or not appropriate given the persons circumstances. In 2012, 485 individuals were provided emergency shelter at motels totaling of 940 bed nights.

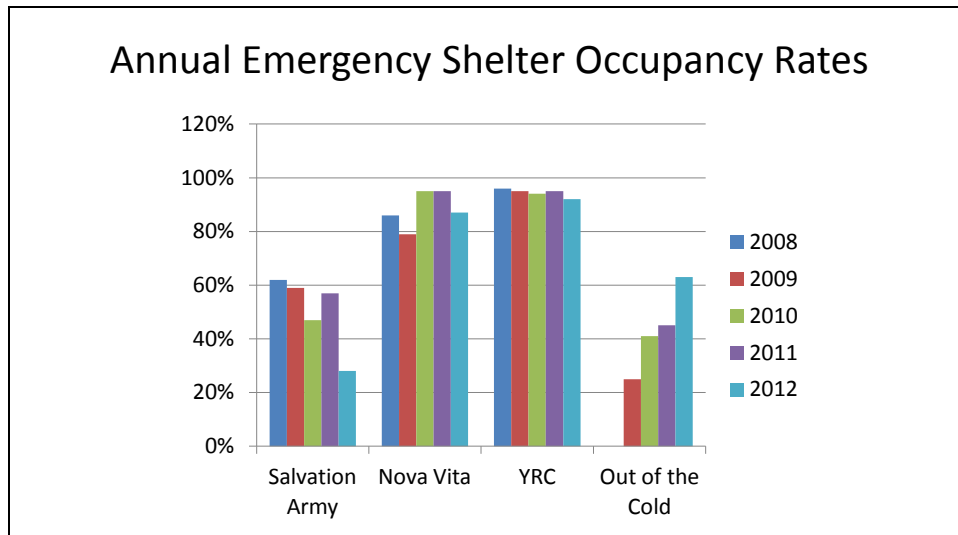
Victim Services of Brant

Victim Services of Brant works in partnership with Housing Services to provide emergency after hours accommodation to individuals who are homeless. Victim Services will place individuals in emergency shelters, or local motels based on the circumstances. The client is referred to the Housing Resource Centre the next business day for assistance to address their homelessness and find long term housing.

Victim Services of Brant is funded by the Ministry of the Attorney General, Victim Quick Response Program, to provide safe emergency accommodations for victims of domestic violence, sexual assault, serious physical assault and hate crimes. Municipal funding is also provided to Victim Services. This is temporary assistance program and victims would be referred to the appropriate community services for ongoing support.

From April 2012 to March 2013 Victim Services provided emergency accommodations in 115 separate occurrences through Housing Services. This was in addition to the emergency accommodations provided to victims of domestic violence.

Figure 12: Annual Emergency Shelter Occupancy Rates



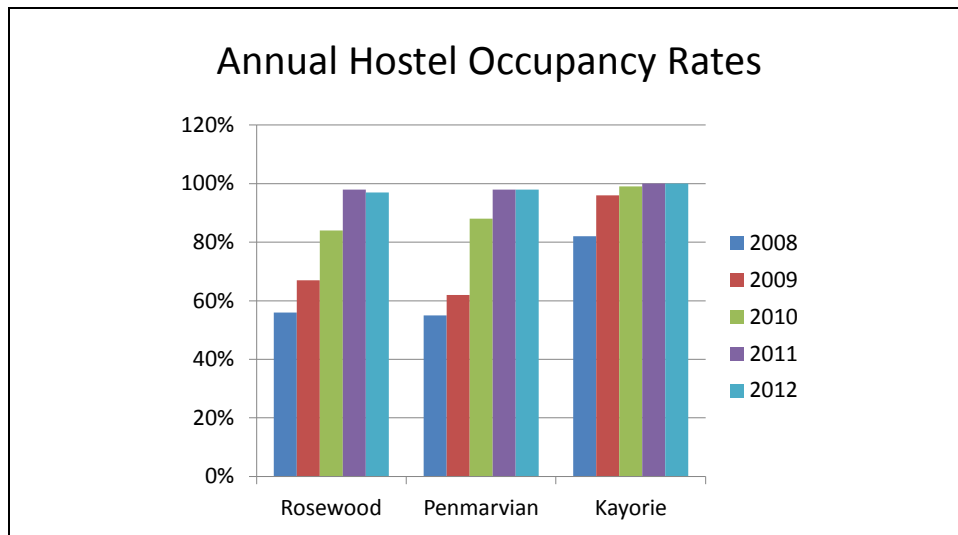
Source: City of Brantford – Housing Services 2013

3.2.2 Housing with Related Supports (Domiciliary Hostels)

In Brantford/Brant there are 3 Domiciliary Hostels, as follows:

- Rosewood House provides food; lodging and case management for up to 15 men or women aged 18 and over who have mental health issues who are unable to fully care for themselves. In 2012 Rosewood had an average monthly occupancy rate of 97%.
- Paris Nursing Home Limited (Penmarvian) provides, food, lodging, case management and nursing care for up to 40 men or women over the age of 50 with physical or mental health needs. 23 of the beds are funded and of those 23 beds, Penmarvian had an average monthly occupancy rate of 98%.
- Kayori Manor Rest Home provides food, lodging, and supports to daily living activities for up to 20 men or women over the age of 18 with mental health issues or developmental disabilities. 17 of the beds are funded and in 2012 those beds were occupied 100% of the time.

Figure 13: Annual Hostel Occupancy Rates



Source: City of Brantford – Housing Services 2013

HRC staff coordinate placement in the hostels and clients are supported by an Ontario Works Case Manager. HRC staff also provides case management and program delivery to support individuals and families who are at risk of homelessness to remain housed. This includes assisting with startup costs for individuals moving into long term housing and regular contact to help maintain tenancy. The Housing

First approach is delivered through direct case management and engaging other service providers to provide individualized client supports.

3.2.3 Other Services and Supports

Other services and supports assist vulnerable or at risk individuals or families with immediate relief or support in obtaining housing (e.g. street and housing outreach, case management, securing and retaining housing/shelter, food banks, etc.).

Housing Resource Centre staff provide many services including assisted housing searches and distributing housing listings. Staff attends Out of the Cold and various food programs to reach out to those who may be in need of their services. The Trustee program is a very effective in assisting at risk individuals to manage their finances. The ID clinic is a program in which staff helps individuals obtain identification by assisting with forms, financial assistance, and perhaps safe guarding original copies. Financial assistance is also available in the form of local and intercity bus travel as well for food.

3.2.4 Review of Emergency Shelters/Housing with Related Supports (Domiciliary Hostels)

In December 5, 2012, staff were directed by Council to engage Emergency Shelter/Domiciliary Hostels owner/operators to ensure a process to collect ongoing information demonstrating supply and demand needs; and

- that all Domiciliary Hostel/Emergency Shelter annual costs and usage be reviewed;
- that a review of Domiciliary Hostel/Emergency Shelter funding and programming be included in the ten year Municipal Housing Strategy to be completed in 2013 for implementation in 2014;
- that the Municipal Housing Strategy include recent changes in funding announced by the Provincial government known as Community Homeless Prevention Initiative (CHPI) funding.

In July 2012, the Ministry of Municipal Affairs and Housing (MMAH) announced it would now be responsible for the consolidation of housing dollars including Emergency Shelters and Domiciliary Hostels under the Community Homelessness Prevention Initiative (CHPI).

The Community Needs Assessment on Homelessness Issues (2011) identified Housing as a critical issue for the community. The top two concerns were identified as rent-geared-to-income (RGI) housing and emergency housing. A broad cross section of service providers and service users were consulted (441 individuals, representing 332 users of service and 109 service providers).

Emergency Housing was identified as the second most important consideration in helping the homeless population. The consultations determined that:

- Emergency bed numbers need to be increased in the downtown core
- More beds need to be available for males, females and families
- Seniors were recognized as a group that often end up in hospital because there's nowhere else for them to go

- Shelter beds are needed in the County of Brant for targeted beds and for those that are released from detox centres and jails.

There will always be a need for temporary crisis accommodations; however, a community that has the ability to move people along to more permanent types of housing is preferred.

At the time of writing this report, the consultation process with Emergency Shelter/Domiciliary Hostel owner/operators is underway. A final report to Council will be submitted in the fourth quarter of 2013 outlining relevant findings and recommendations.

- **Recommendations 1.1, 1.8, 2.5, 2.11 and 4.2 support this data.**

3.3 Transitional Housing

The following is a list of transitional housing stock in Brant-Brantford:

- Brantford Native Housing – Ojistoh House serves Single Aboriginal Women (With or Without Children) and provides cultural workshops, life skills training seminars, traditional teaching classes, and case management services.
- Brantford Native Housing - Karahkwa House serves Aboriginal men recovering from alcohol or drug use and provides temporary shelter where residents can stay for up to one (1) year while learning how to maintain their sobriety.
- Nova Vita (Maria House) serves women and children and provides counseling, life skills training, safety planning, assistance in obtaining housing, referrals, accompaniment, home support and follow-up.
- St. Leonard's Community Services – Buffalo Street Residence serves young homeless females aged 18-24 years. The Buffalo Street Residence is a transitional housing program that prepares young women for independence while living in a safe, home like environment. Support services are provided on site and through other St. Leonard's Community Services programs. The Chatham Street Residence provides therapeutic residential services that build on clients' strengths and address individual needs. The program works with clients, their families and other community supports to develop a treatment/action plan in preparation for a successful discharge. The Albion Street Residence serves young homeless males aged 18 – 24 years, and programs that prepare young men for independence and therapeutic residential services that build on clients' strengths and address individual needs. The program works with clients, their families and other community supports to develop a treatment/action plan in preparation for a successful discharge. In 2012/2013, 191 youth were served and the average stay was 44 days. The Day Program curriculum includes instrumental and interpersonal life skills programming and on-site employment workshops
- Salvation Army Brantford Booth Centre provides a correctional halfway house for homeless men. There is a case management team who work closely with the correction clients and their parole officers to assist with their integration back into society while incorporating formal/informal collaboration with community partner organizations and agencies. In 2008, the Salvation Army Booth Centre in Brantford served 591 people; a slight decline from previous years. From 2004 to

2008, the Booth Centre served an average of 641 men with an average 9 night stay. Survey results indicate that many of the clients served through the Booth Centre are men that have recently left a marital or common law relationship and find it very difficult to find housing. Often their only option is a boarding house which is only short-term.

Youth Aging out of Care

During the consultation process there was an identified need for youth leaving the care of the Children's Aid Society (CAS). Research demonstrates that outcomes for these youth are worse than the general Canadian youth population. Research also indicates that youth living in poverty have reduced opportunities to access the educational, financial and social resources needed to escape poverty and are therefore at greater risk of experiencing long term negative outcomes.

The needs of youth leaving CAS care are complex and interconnected. At the age of 18, these youth must assume responsibility for their own health and well-being, relationships, employment, housing, education, and building connections within their communities. Many youth also face the challenge of transitioning to adult support systems, including health and mental health, criminal justice, and social services systems. Some of these youths may lack the knowledge and skills to navigate these service systems. **(Sources: see Page 96)**

- Recommendation 2.11, 5.3 supports this identified need.

Domestic Violence

Violence can occur in many forms including physical, emotional, financial, sexual abuse and incidents of neglect. Abuse is an attempt to control the behavior of another person. It occurs in all socio-economic groups and cultural/religious backgrounds and affects women of all ages. Abuse is defined as any behavior or threat of behavior within an intimate relationship that results in, or is likely to result in physical, sexual or psychological harm or suffering to a woman. Intimate relationships include those with current or former partners, spouses, or boyfriends. (Source: Nova Vita – What is Abuse)

The United Nations (Commission on the Status of Women, 1993) defines violence against women as

“...any act of gender-based violence that results in, or is likely to result in physical, sexual or psychological harm or suffering to women, including threats of such acts, coercion or arbitrary deprivation of liberty whether occurring in public or private life”

One out of every four Canadian women will suffer some type of abuse during her lifetime, and one in 10 Canadian women is physically battered by her partner every year. It is estimated that only 25% of domestic violence incidents are reported. (Source: Nova Vita)

Children who are exposed to family violence can suffer from immediate and permanent effects. In the short-term, these children are more likely to exhibit physical aggression, indirect aggression, emotional disorders, hyperactivity and commit delinquent acts against property (Family Violence in Canada: A Statistical Profile 2001).

The City of Brantford’s centralized waiting list for housing on average has over 1,000 people waiting for a unit. In 2012, 240 people obtained housing. Of the 240 households, 58 were classified as Special Priority. Special Priority status may be given to a household where:

- a member of the household has been subject to abuse from another individual;
- the abusing individual is or was living with the member or is sponsoring the member as an immigrant; (within the last three (3) months, unless there are extenuating circumstances) and
- the abused member intends to live permanently apart from the abusing individual.

Special Priority Status allows applicants to move ahead of other applicants on the waiting list for housing.

As the Service Manager, the City of Brantford recognizes the need for ongoing support services and additional rental units for victims of domestic violence. Recommendation 4.2 states that we will “continue to respond or express interest in provincial funding announcements that allow for the opportunity to increase affordable housing, allocating 5% of units to those with physical disabilities and 5% to victims of violence.” The newly affordable rental housing units constructed in the City and the County included units for victims of violence. Nova Vita provides support services to the occupants of these units.

- Recommendation 5.3 supports this data.

3.4 Residential Withdrawal Management Service

The 2011 Community Needs Assessment on Homelessness Issues rated the need for “detox/treatment beds” among the community’s top three service priorities. The Assessment noted that a Withdrawal Management Service was necessary “to address the growing mental health and addiction problems that presently lead people to the Emergency Department at the Brantford General Hospital”. The report further noted the “need for a wide range of support services to help young adults with addictions and mental health issues, including afterhours/weekend counseling, anger management, and nutritional counseling and life skills”. The need for a Residential Withdrawal management service was cited as one of the major priority objectives in the 2012 – 2014 City of Brantford Community Safety and Crime Prevention Strategic Plan (Brantford Community Safety and Crime Prevention Task Force, 2012)

The Brant County Health Unit (BCHU) has expressed their concern about the relative disproportionate rates of substance use, reported by young adults in Brantford, compared to their peers elsewhere in the Province, citing the need for “increased knowledge and awareness of issues around substance and alcohol misuse”, coupled with “increased substance and alcohol misuse and prevention strategies for young adults, as components of residential treatment” (Brant County Health Unit, 2006).

With addiction issues consuming an increasing amount of time in the community’s mental health centres, crisis response offices, local shelters, police services and emergency rooms, all service providers

are struggling to effectively manage the devastating impact of addiction, without access to a local withdrawal management service.

In February 2012, and again in 2013, two stakeholder consultations were convened by MPP Dave Levac's office. Each session was attended by more than 50 individuals representing a cross section of community stakeholders, and yielded general agreement that the absence of a local residential treatment facility, post and pretreatment and transitional supports represent a significant gap in the Brant-Brantford area.

A joint proposal by St Leonards' Community Services (SLCS) and Brant Community Healthcare System (BCHSYS) was submitted to the Trillium Foundation to conduct a needs assessment. The funding proposal was awarded and the research was completed in the summer of 2012. (St. Leonard's Community Services Report "*Needs and Potential Benefits of a Withdrawal Management Service for Brant*"). The research findings and data from the Brant Community Healthcare System Emergency Room and Crisis Response services were presented at the second forum held in early 2013. The data presented supported the need for a Withdrawal Management System and associated enhanced services.

At the April 3, 2013, Social Services Committee meeting, City staff were instructed to facilitate a consultation process and working team with interested community partners. Subsequently an Integrated Addictions Withdrawal Management & Treatment System for Brantford, Brant and Haldimand and Norfolk funding proposal was submitted to the Hamilton-Niagara-Haldimand-Brant LHIN (Local Health Integration Network). The proposal encompasses a full continuum of services, including medical detoxification and associated medical and safe housing supports. The community and service providers are very hopeful the funding proposal is approved and much needed services are made available in this community in the near future.

- Recommendation 2.3 supports this data.

3.5 Supportive Housing

Housing for persons with special needs, or supportive housing, can be defined as the integration of housing and support services for individuals who require specific services to maintain their housing or well-being.

The main providers of supportive housing are summarized in the following Table.

Table 10: Summary of Supportive Housing Stock in Brant-Brantford 2013

Housing Provider	Client Group	Beds/ Units	Wait List #	Services Provided	Funding
Brantwood Centre - Group Homes	People who have developmental disabilities and are medically fragile	69	24	Community program, modified respite programs, Lansdowne Children's Centre, Crossing all Bridges Learning Centre, and Twin Lakes Clinical Service	Ontario Ministry of Community and Social Services
Canadian Mental Health Association - Apartments (Phoenix Place)	Clients with a serious mental illness who are at risk of or are experiencing homelessness	30	139 (for all CMHA units)	Group activities, assistance with daily living activities, referrals, symptom and medication monitoring, and peer and community support	Ontario Ministry of Health, Local Health Integration Network
Canadian Mental Health Association - Group Home (Lyons Avenue)	Rent-geared-to-income housing allows clients with a serious mental illness to live in a cooperative home-like setting where staff are able to assist tenants on a visiting basis	8	139 (for all CMHA units)	Services include group activities, assistance with daily living activities, referrals, symptom and medication monitoring, and peer and community support	Ontario Ministry of Health
Canadian Mental Health Association - Rent Supplements	Clients with a serious mental illness	46	139 (for all CMHA units)	Community support via case management where individuals can set goals with Support Workers in order to maintain stability within the community	Ontario Ministry of Health, Local Health Integration Network
Community Living Brant	People with developmental disabilities	11	128	Encouraging active participation in the community through planning, involving participation in a fun and relaxed environment or community involvement	Ontario Ministry of Community and Social Services

Housing Provider	Client Group	Beds/ Units	Wait List #	Services Provided	Funding
John Noble Home - Bell Lane Terrace Apartments	Seniors	26	80	John Noble Centre Day & Stay Program provides outings, activities, and therapeutic programs, particularly for seniors with memory problems	HNHB LHIN
Participation House – Bell Lane	Physically disabled adults	27	**	Life skills training, academic upgrading, occupational therapy, recreation and leisure activities, community involvement, and volunteer and employment experiences	HNHB LHIN
Participation House – 255 Colborne Street	Adults with physical disabilities	21	14	Assistance with daily living activities as requested, and services from the Victorian Order of Nurses for medical care	HNHB LHIN

Source: Supportive Housing Providers, 2013

Canadian Mental Health Association, Brant County Branch (CMHA) provided housing to a total of 98 clients in 2012/13 within 86 units. Four of these clients were aged 65+ and one was between the ages of 16 and 24. CMHA has experienced steady increases to their housing wait list from 2005 to 2013. There are now 139 people on CHMA’s housing wait list. Annual turnover is low. The wait time for a unit is a minimum of three years and is likely to increase in the future.

Community Living Brant provides support services for individuals who experience developmental delays. The waiting list for Community Living is provided through Developmental Services Ontario (DSO) Hamilton-Niagara Region. As of March, 2013, there were a total of 100 individuals in Brant requiring developmental services. Community Living Brant also operates an ‘associate family’ program, which runs similar to a foster family program for adults with developmental delays. There are 47 people living in 12 group homes throughout the City and County.

Participation House Brantford (PHB) is a not for profit charitable organization that provides supports and services in the community to individuals in Brantford and Brant County with a physical disability as well as individuals with chronic health concerns and seniors. PHB provides supportive housing and respite to clients at 10 Bell Lane (27 beds) and 255 Colborne Street (17 beds) in Brantford. PHB also provides Attendant Care Outreach to individuals living in the community with physical disabilities and complex health care needs. Recently PHB began to offer Assisted Living to seniors in the community. For all

services including Respite, Supportive Housing, Outreach and Assisted Living PHB reported supporting 185 individuals in 2012. Wait times are long due to very little turnover, and as a result, individuals will often find other accommodations or become urgent cases that use up respite beds.

- Recommendations 2.2, 2.4, 2.6, 5.3 and 5.7 support this data.

3.6 Social Housing

Social Housing consists of dwellings that are owned by a municipality, nonprofit group, or a cooperative community group. The purpose of social housing is to offer safe, affordable housing to individuals and families. The Brantford Housing Department has a variety of participants in its social housing program. Most residents pay subsidized rent (30% of their gross monthly income) and some residents pay market rent.

- Supply: 2,218 units
- Demand: 947 applicants on centralized wait list (as of Dec 2012)
- Number of applicants housed in 2012: 240

3.6.1 Social Housing Supply

Social housing provides rental accommodations for people whose income prevents them from obtaining affordable housing in the private market. Most of these units are provided on a rent-geared-to-income basis.

The social housing portfolio is comprised of public housing (managed by the City of Brantford), cooperative housing, and non-profit housing. The City of Brantford also administers rent supplement agreements with private and non-profit housing providers. Overall, there are currently 1,646 social housing (or RGI) units (including 956 public housing units (or municipal), 590 non-profit units, 100 co-operative housing units), and 282 rent supplement units. In addition, there are 290 units rented at market rent levels, which in some instances are below average market rents.

Table 11: Summary of the City of Brantford's Social Housing Portfolio 2013

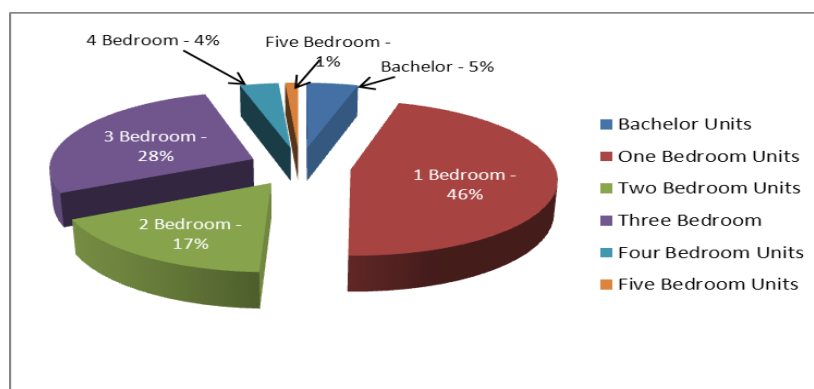
Unit Size	Municipal Housing		Non-Profit Housing		Co-operative Housing		Rent Supplements	Total
	RGI	Market	RGI	Market	RGI	Market	Various buildings	
Bachelor	96	0	0	0	0	0	1	97
1 bedroom	598	32	57	22	2	0	223	934
2 bedrooms	43	18	193	50	49	13	48	414
3 bedrooms	151	37	326	107	46	11	10	688

4 bedrooms	54	0	14	0	3	0	0	71
5+ bedrooms	14	0	0	0	0	0	0	14
Total	956	87	590	179	100	24	282	2,218

Source: City of Brantford, Housing Department 2013

Of the total rent-geared-to-income supply, approximately 5% are bachelor units, 46% are one-bedroom units, 17% are two-bedroom, 28% are three-bedroom, 4% are four-bedroom, and 1% are five-bedroom units.

Figure 14: Rent Geared to Income Supply by Unit Size in Brant-Brantford - 2013



3.6.2 Demand for Social Housing

Waiting List Analysis - Brantford Access to Housing (BATH)

The Brantford Access to Housing (BATH) is a one-window access centre to most social housing provider's waiting lists in the City of Brantford and the County of Brant. The BATH system is administered by the City of Brantford's Housing Department and is the place applicants contact to apply for most Rent-Geared-to-Income Housing and to update their application. The system for selecting households is based primarily on date of application or first-come, first-served.

The two exceptions are the Special Priority category and the Homeless Priority category. The Special Priority category may be given to the applicant if they are living with someone who threatens their safety or the safety of other household members. Special Priority applicants are ranked highest on the BATH centralized waiting list. They must complete a Special Priority Application form and have a community professional verify their circumstances.

The Homeless Priority is given to individuals and families who are homeless. Applicants must complete an application form which defines the criteria to meet the homeless status and must also have a qualified community professional verify their circumstances. Housing Providers offer every tenth vacancy in their project to applicants on the Homeless Priority list.

Length of the Waiting List

Some waiting lists are longer than others and it is difficult to predict when an applicant will move to the top of the list. Following are the average wait list times.

Table 12: Length of Waiting List

Category	Average Wait Times
Single, Bachelor	3 to 4 years
Single 1 Bedroom	5 to 9 years
Family 2 Bedrooms	2 to 5 years
Family 3 Bedrooms	2 to 4 years
Family 4-5 Bedrooms	3 to 5 years
Senior 1 Bedroom	9 months to 2.5 years

Number of Active Households

The number of active households on the Waiting List was 907 in 2009, 877 in 2010 and 899 in 2011. There has been an increase in applications in 2012 with 947 on the waiting list.

Table 13: Social Housing Waiting Lists 2005-2012

Year	Seniors	Singles	Families	Total
2005	155	333	653	1,141
2006	165	427	614	1,206
2007	148	352	563	1,063
2008	197	460	600	1,257
2009	218	517	470	1,205
2010	166	318	586	1,070
2011	183	417	439	1039
2012	222	431	294	947

Table 14: Social Housing 2005-2012

Year	New Applications	Families Housed	Seniors Housed	Singles Housed	Special Needs Housed	Total Housed	Waiting List	% of Waiting List Housed
2005	805	216	69	79	3	367	1,141	32%
2006	778	194	66	100	11	371	1,206	31%
2007	835	190	102	64	4	360	1,063	34%
2008	784	157	88	46	6	297	1,257	24%
2009	981	173	69	50	9	301	1,205	25%
2010	799	129	60	45	4	234	1,070	22%
2011	847	159	66	47	2	274	1039	26%
2012	892	154	52	27	7	240	947	25%

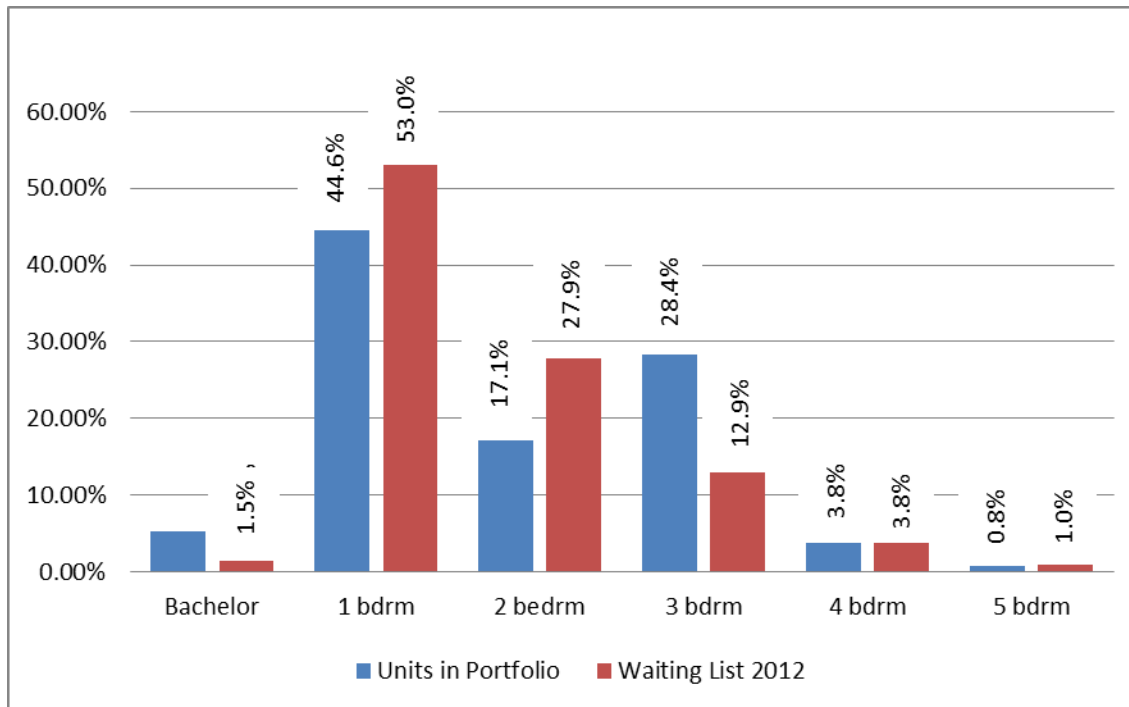
- Of the 240 households that were housed in 2012, 58 were classified as Special Priority, 22 were classified as homeless priority and the remaining 160 households were from the chronological list.
- Number of applicants in 2012 were reduced due to a wait list system update, however as of summer, 2013 the number of active households on the waiting list has increased by a substantial number. There is currently over 1,000 active households on the housing wait list.

3.6.3 Comparison of Demand and Supply of Social Housing

A comparison of the demand (based on waiting list data) and the supply of social housing helps determine the best use of the stock and highlight possible areas to monitor and adjust as deemed feasible.

By unit size, over fifty-three (53%) of persons waiting for social housing are waiting for a one-bedroom unit. One-bedroom units, however, comprise only forty-five percent (45%) of the supply. Wait times, therefore, for one-bedroom units can be lengthy. Three-bedroom units, on the other hand, comprise twenty-eight percent (28%) of the supply yet twelve percent (12%) of the demand.

Figure 15: Comparison of Supply and Demand of the Social Housing Stock in Brant-Brantford by Unit Size



The greatest housing need is for single 1 bedroom units with an average wait time of 5 to 9 years.

The shortest average wait time is for Senior 1 bedroom with an average wait time of 9 months to 2.5 years depending upon the location selected. For every vacancy filled, three new housing applications are received. The demand far exceeds the supply which will continue to add pressure on an already overburdened system.

Federal-Provincial investments over the past number of years have led to the creation of new affordable units in Brantford and Brant County. However, new affordable housing is not being built in sufficient quantity to meet the growing demand, and, in many cases, the rents for these units are not affordable to households without the assistance of a rental subsidy.

- Recommendations 3.3 and 5.8 support this data.

3.6.4 Accessible Social / Affordable Housing Units

The social housing portfolio for the City of Brantford currently provides 130 accessible/modified units for persons with disabilities. These units are modified for persons with physical disabilities who are living independently. Of the accessible units, over half (55%) are one-bedroom units and 19% of the 130 units are dedicated to seniors.

As of August, 2013 there are 37 households on the housing waiting list requiring a modified unit. Of the 37 applications, 29 applicants require a one bedroom unit, 3 require a two bedroom unit and 5 households require a three bedroom unit.

Comparing the demand and supply of modified units, the demand for two-bedroom units represents 37.5% of the wait list while comprising 24% of the stock. This is similar for three-bedroom units with 26% of the demand and 19% of the supply.

On November 16, 2009 Brantford City Council adopted the 2010 Brantford Facility Accessibility Design Standards (FADS). These standards are comprised of fixed measurements and other requirements to be used in conjunction with the Ontario Building Code and the Principles of Universal Design, previously adopted by Council. FADS ensure a higher and more consistent level of accessibility throughout the City. Upon adoption by Council, the Brantford FADS were immediately effective and apply to all new construction and applicable renovations of all City of Brantford owned, operated or leased facilities.

For more information, download the 2010 Brantford Facility Accessibility Design Standards (FADS) document at: <http://www.brantford.ca/residents/accessibility/Pages/fads.aspx>

- Recommendation 5.4 supports this data.

Table 15: Modified Units in the Social Housing and Affordable Housing Portfolio - Brant-Brantford 2013

Housing Provider	Unit Size			Type of Housing	Target Group
	1 bed	2 bed	3 bed		
City of Brantford					
Albion Towers	4	0	0	Apartments RGI	Senior
Alfred Heights	2	0	0	Apartments Affordable Housing	Integrated
Applegate Co-op	0	2	0	Townhouse	Family
Bell Lane Apartments	6	0	0	Apartments	Senior
Branlyn Meadows	0	2	0	Townhouse / RGI	Family
Brant Native Housing	0	2	1	Townhouses RGI and Affordable Housing	Family
Cahaigue Co-op	0	2	0	Townhouse / RGI	Family
City Centre Apartments	3	1	0	Apartments Affordable Housing	Integrated -
Cordage Lofts	3	0	0	Apartments Affordable Housing	Family/Singles
Counsel Corp. Park Road	0	19	0	Apartments Affordable Housing	Seniors

Drumlin Co-op	0	3	2	Townhouse / RGI	Family
Freedom Gate Apts.	1	0	0	Apartments Affordable Housing	Single
Grey Winds	0	2	2	Townhouse / RGI	Family
Heritage House	3	0	0	Apartments Affordable Housing	Single
Market/Sheridan Apts.	1	0	0	Apartments Affordable Housing	Single
McHutchion Lofts	4	0	0	Apartments Affordable Housing	Single
Northern Gate Apts	25	0	0	Apartments Affordable Housing	Singles
Phoenix Place	8	2	0	Apartments RGI	Single
Slovak Village	2	3	0	Apartments RGI and Market	Integrated
Saorsie Co-op	0	0	4	Apartments RGI	Family
St. Basils Community Homes	0	2	2	Apartments RGI	Family
Terraces of Charing Cross	0	4	4	Townhouses RGI	Family
Uptown/Downtown Suites	1	0	0	Apartments Affordable Housing	Single
Westglen Co-op	0	1	2	Townhouses RGI	Family
Winniett Street Apartments	2			Apartments Affordable Housing	Single
County of Brant					
Riverbank Apartments I	2	0	0	Apartments Affordable Housing	Singles/Senior
Riverbank Apartments II	2	0	0	Apartments Affordable Housing	Singles/Senior
Trillium Way	3	0	0	Apartments RGI	Singles/Senior

Source: City of Brantford, Housing Department, 2013

- Recommendations 4.2, 4.9, 4.10 and 5.4 support this data.

3.6.5 Energy Management Program

The cost of electricity, fuel, water, sewage, and waste disposal can become an ever-greater portion of the total cost of operating buildings. Yet all of the costs that make up the total bill, energy and utility costs are some of the most manageable. The ability to control costs happens through an energy management program, which will include both physical changes, like retrofits, and procedural changes, like auditing utility bills.

The following are areas that need to be addressed by social housing providers in an effective energy management program:

Energy Audit: An energy audit is an assessment of the insulation, building structure, heating and hot water systems and electrical use. It is a practical way to protect your biggest asset, save money and live healthier. An industry standard approach to auditing is based on the House as a System concept, balancing air quality, insulation and moisture control. Certified auditors examine these components and develop a report that prioritizes the energy uses according to the greatest to least cost effective opportunities for energy savings.

Sector Programs: Social Housing Providers need to be aware and to be taking advantage of sector wide initiatives. An example is Housing Services Corporation's natural gas group purchasing program. The program offers price stability, flexibility to reduce overall gas costs and opportunities to lower energy consumption.

Energy Rebate Programs: There is a menu of incentives and programs available to building owners for electricity, gas and water. The Social Housing Providers have used the programs extensively and the Service Manager is committed to educating and keeping the social housing providers apprised of any new energy rebate programs.

Tenant Education: While program implementation and completed retrofits and construction will result in demand reduction, people still need to understand and adopt best conservation practices where they live. Tenant education is a key component to an energy management program. Encouraging and promoting tenant energy champions in buildings is an excellent example of getting tenants more involved in an energy management plan.

Renewable Energy: Renewable energy needs to be part of all social housing energy management plans. Because renewable energy sources like solar and wind do not require the use of fossil fuels, they do not emit carbon dioxide. Carbon dioxide is a bi-product of burning coal and gas. By reducing the amount of fossil fuels we burn, we are decreasing the amount of pollutants and chemicals being emitted into the atmosphere. Four social housing providers took advantage of the Renewable Energy Initiative which was a program offered by the Ministry of Municipal Affairs and Housing. Solar panels were installed on four social housing buildings that are generating energy for the buildings or creating revenue by selling surplus renewable energy.

Ground Mounted Solar Panels at Trillium Way, Paris



- Recommendation 4.15 supports this data.

3.6.6 Social Housing End Dates – Expiring Operating/Subsidy Agreements

The history of social housing in Canada begins in the late 1940's with several one-of-a-kind housing projects, such as Regent Park in Toronto. These single projects were followed by a more systemic production of social housing due to the introduction of federal housing programs in the 1960's. This continued into the 1990's, at which point the federal government ended their involvement in providing new operating subsidies to housing providers. Social housing provides rental units where rent is typically geared to the income of tenants (usually 25 or 30 per cent of income). Tenants have low-incomes and reflect a range of demographics, including lone-parent families, seniors, singles, persons with disabilities and others.

At the time that these social housing projects were developed, the federal government would enter into an operating agreement with the housing provider. The operating agreement was a contract outlining the subsidies to be provided by the federal government and the obligations of the housing provider as a condition of obtaining the subsidy. These subsidies were given to help housing provider offset the costs of running their buildings while also housing people with low incomes. Each operating agreement stated that subsidies would be provided for specified number of years; sometimes 35 years, sometimes 50 years. These terms were linked to the mortgages which funded the construction or acquisition of these buildings.

The long-term operating agreements through which providers receive subsidies are now beginning to expire and will continue to do so over the next ten to twenty years. As these operating agreements expire, federal and provincial expenditures will have reduced by over \$200 million by 2009 and will grow to more than \$1 billion annually by 2019.

The unstated link between the end of subsidy and end of mortgage reflected the view that, once the mortgage was paid off, there would be no need for continued government support. However, this

assumed that tenant rents would be high enough to pay for ongoing building operating costs (such as utilities and maintenance), as well as needed or future capital and repair costs. Research undertaken to date by CHRA and HSC demonstrates that a significant number of housing projects house tenants with very low incomes and do not generate sufficient income to pay for these ongoing and future costs, and so, the implications of the expiry of social housing operating agreements are significant. Social housing providers may have to increase rents or reduce the number of affordable units to those who most need them. Many housing providers and concerned governments will find this difficult to justify given that almost 13 per cent of Canadians are experiencing core housing need and social housing wait lists are often very long. At the same time, many housing providers are anticipating growth once free of the constraints imposed by the operating agreements. Other opportunities for increasing affordability or providing more housing for low and moderate income households may also exist.

(Source: Background – Courage under Fire: Addressing the Challenges and Opportunities of a Post-Operating Agreement World in Social Housing)

Table 16: Operating Agreement Expiry Date of Brant/Brantford Social Housing Providers

Group Name	Type	Expiry Date
Beth Zuriel Non-Profit Homes	Private	January 1, 2023
Victoria Park Community Homes	Private	January 1, 2023
Brant Community Place Homes	Private	February 1, 2027
Brantford YM-YWCA Non Profit	Private	June 1, 2027
Harmony Non-Profit Homes Inc.	Private	October 1, 2027
Hotinohsioni Inc.	Private	September 1, 2025
Jaycees Brantford Non Profit Homes	Private	May 1, 2023
Saint Basil	Private	November 1, 2029
Saorsie Co-operative Homes Inc.	Co-op	March 1, 2024
Slovak Village Non Profit Homes Inc.	Private	October 1, 2029
South Dumfries Non Profit Homes Inc.	Municipal	April 1, 2019
Westglen Co-operative	Co-op	November 1, 2024
Salvation Army	Private	September 1, 2020
Brantford Municipal Non-Profit (Branlyn Meadows)	Municipal	February 1, 2028
Brantford Municipal Non-Profit (Beckett)	Municipal	October 1, 2019
Hotinohsioni Inc.	Federal	
	F00812	April 1, 2021
	F00815	February 1, 2021
	F00816	May 1, 2022
	F00825	December 1, 2023
	F00826	December 1, 2023
	F00835	September 1, 2024
	F00836	January 1, 2024

	F00837	February 1, 2024
	F00845	June 1, 2025
	F00903	August 1, 2026
	F00904	December 1, 2026
	F01036	February 1, 2027
	F01038	December 1, 2028
Brantford Jaycees	Federal	
	Phase 1	September 1, 2019
	Phase 2	

Next Steps

Many Non Profits and Ontario Service Managers are seeking wisdom and best practices in managing their portfolios as a complete housing system that supports sector renewal and embraces inclusive and healthy communities. The Brant/Brantford housing providers are experiencing a time when portfolio operating agreements, mortgages and federal funding is being reduced or coming to an end and this will continue throughout the next two decades. The operating agreements expire starting in 2019, with the last one expiring in 2029. This allows time for Providers and their Boards of Directors to complete an impact assessment and then develop an end of operating transition plan.

The Ontario Non-Profit Housing Association (ONPHA) has produced a guide for social housing providers in managing the impact of expiring subsidy agreements and a financial tool that accompanies the guide. They have also produced two videos, planning for the expiry of operating agreements part 1 and part 2. The videos walk viewers through the steps in completing the financial tool and discuss different scenarios and strategies in dealing with different outcomes. In discussions with ONPHA they will be offering the services of trainers to assist Providers and Boards of Directors in completing the tool and discussing strategies.

It is the intent of the Brantford Service Manager to co-ordinate with ONPHA and other available resources to bring training to the Providers and Boards of Directors in our Service area. It is very evident that extensive change is needed to address service level standards and allow providers to implement solutions specific to each housing site, while sustaining the existing affordable, rental housing stock.

- Recommendations 1.2, 1.5, 1.6, 1.7, 1.9, 2.7, 2.8, 2.10, 3.2, 3.4, 4.1 & 4.4

3.7 Aboriginal Housing

Approximately 2.6% of the population of Brant-Brantford are Aboriginal persons. In total Brantford Native Housing provides 85 units through the Urban Native Housing Program, 20 units through the Homes Now Program, 14 Rent Supplement Program units, 30 units through the First Nation, Inuit, Metis Urban Rural (FIMUR) Program, 6 units under the Affordable Housing Program, and 14 transitional beds under the Transitional Housing Program called Ojistoh House and 4 beds under Karahkwa House.

As of September 2012, there were 326 applicants for housing through Brantford Native Housing; representing 797 individuals (including children).

Stakeholders from Brantford Native Housing emphasize rent levels are not affordable to Aboriginal persons and families, and therefore there is a need for more affordable rental housing for Aboriginal persons; in particular within the downtown core.

Hotinohsioni Inc. (Brantford Native Housing) founded in 1986 as a non-profit charitable organization owns and manages 173 units in the City of Brantford. Brantford Native Housing strives to provide housing for people of Native ancestry with low income who often experience numerous socio-economic problems and live in substandard housing at unaffordable rents. The website notes a waiting list of 200 applicants and a five year wait list.

The following basic principles have guided operational policies:

- Access to a safe, affordable and secure place to live in peace and dignity.
- Freedom from discrimination based on level of income, gender, disability, race, ethnicity, creed, age, family status, marital status, sexual orientation, presence of children, receipt of public assistance, citizenship, employment status or social condition.
- Safe and secure housing as supportive healthy living environments, providing women and children protection from violence and harassment, and respecting the rights of Aboriginal communities, their culture and traditions.
- Community services for health, work, income, transportation, childcare and education.
- Resources for Aboriginal groups and individuals, including financial, legal, political and organizational support.

The Brantford Native Housing portfolio includes housing for persons with Native ancestry (Non-status, Metis and Inuit) where at least 50% of the family must be of Native ancestry. Brantford Native Housing has been very successful in developing Affordable and Market Rent units for people living off-reserve with low to moderate income. Brantford Native Housing has been very successful in accessing housing development programs like the First Nation, Inuit & Métis Urban & Rural (FIMUR) Housing programs. They also provide transitional housing for Aboriginal women with or without children who are experiencing homelessness or at risk of homelessness and transitional housing for Aboriginal men in recovery from alcohol or drug use.

- Recommendation 4.5 supports this data.

3.8 Seniors Housing

Based on the 2011 Census, approximately 15% of the population of Brant-Brantford was comprised of persons 65 years and older, and approximately 25% of the population was comprised of persons 55 years and up.

Population projections, shown below, indicate that this proportion is anticipated to increase over the next 25 years. The population over 65 years is expected to represent 22.7% of the population in 2031; almost one-quarter of the total population.

The population between the ages of 55 and 64 years will continue to see an increase in their proportion of the total population up to 2021 followed by a slow decline from 2021 to 2031.

Figure 16: Population Projections for Older Adults and Seniors (55+ years) in Brant-Brantford, 2006-2031

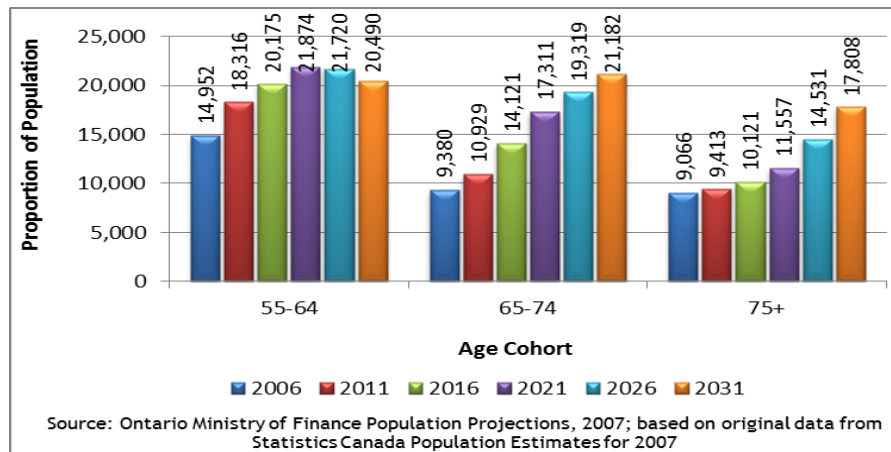
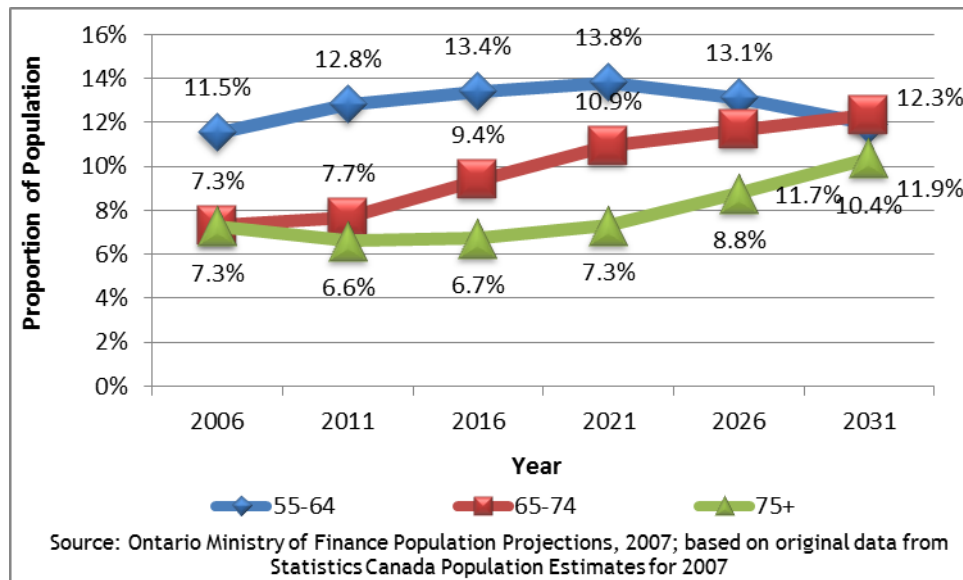


Figure 16: Actual and Projected Seniors' Population as a Proportion of Total Population in Brant-Brantford, 2006-2031



In addition to the supply of private retirement housing, Brant-Brantford has a total of 886 long-term care beds. Long-term care homes are intended for individuals requiring personal and nursing care, meals, and support services. A summary of these are provided below.

Table 17: Profile of Long-Term Care Homes in Brant County

Long-Term Care Home	Number of Beds	
	Usual	Other (if applicable)
Hardy Terrace	101	N/A
Iroquois Lodge	50	N/A
John Noble Home	156	3 veteran access beds
Leisureworld Caregiving Centre	122	2 respite beds
Park Lane Terrace	132	N/A
St. Joseph's Lifecare Centre	205	N/A
Telfer Place	45	N/A
Versa Care	79	N/A
Total	886	2 respite beds 3 veteran access beds

Source: Government of Ontario, Ministry of Health and Long-Term Care, Reports on Long-Term Care Homes, 2009

A 2008 report prepared for the Brant Mental Health and Addictions Network by Shercon Associates Inc., looked at seniors with mental health and addictions in Brant-Brantford. The study states that by 2010 between 3,400 and 6,000 seniors in Brant-Brantford will have a mental illness (these rates are for seniors not living in a long-term care home). By 2020 the figure is estimated at between 4,800 and 8,400 seniors with mental illness.

The need for more supportive housing was also raised as an issue for seniors. Supportive housing units would assist seniors to remain living independently and within their communities. Moreover, this would help in avoiding early admissions to long-term care homes and hospital emergency department visits.

The Ontario Health Quality Council's 2009 yearly report references research done by the University of Toronto which concluded that 25-50% of people who go to long-term care could potentially be diverted to supportive housing or home care and still get all the healthcare they needed at a lower cost.

This has been addressed as a priority for the Local Health Integration Networks (LHIN) Aging At Home Strategy over the next two years.

The Aging at Home Strategy is aimed at providing seniors, their families and caregivers with a spectrum of care to help them stay healthy, and live independently in their homes. The Strategy is being

implemented by the LHINs in their respective territories. Initiatives covered by the strategy are designed to support seniors that live at home and include funding for services such as community support services, home care, assistive devices, supportive living, long-term care beds, and end-of-life care. It also aims at promoting innovation in preventative and wellness services, as well encouraging partnerships with non-traditional providers. The Hamilton Niagara Haldimand Brant LHIN is receiving \$26.6 million in 2009/2010 for their Aging at Home Strategy to increase services for seniors.

The City of Brantford and County of Brant have developed a Master Aging Plan & Implementation Action Plan (2009). Consultations for the Master Aging Plan for the City of Brantford and the County of Brant identify appropriate, affordable and accessible housing options for seniors as a need in the area.

Through the Master Aging Plan consultation process, housing was identified as one of six priority areas for seniors in the future. Housing needs were identified for the three target groups:

Well Fit:

- Individual-appropriate, affordable and accessible housing options
- Planning for life transitions

Require Some Assistance:

- Home maintenance supports
- Assisted living options
- Planning for life transitions

Require 24-hour Assistance:

- Additional long term care options both in or out of home

It was also noted that such housing needs are significant in the more rural areas, where seniors are often reluctant to move from their home communities.

Seniors housing is mentioned as the first goal identified in the Master Aging Plan. Specifically, Goal 1.1 is “Increase appropriate, accessible and affordable housing options for seniors living in the community”. Suggested strategies include:

- Research innovative housing models in other jurisdictions
- Identify local zoning and infrastructure barriers to affordable, accessible and appropriate housing for seniors
- Develop a registry of affordable, accessible and appropriate housing options
- Communicate information on available housing and retrofit grants
- Provide affordable home maintenance support
- Explore ways to increase “pet-friendly” housing options
- Maintain the stock of rent geared to income seniors’ accommodation
- Explore ways to expand seniors’ housing options in rural areas

- Explore private sector incentives and public/private partnerships” (Brantford and Brant County Steering Committee, 2008).

A second goal of the Master Aging Plan also encompasses strategies involving housing. Goal 1.3 is to, “Increase appropriate, accessible and affordable housing options for seniors requiring long-term care accommodation”. Strategies include monitoring waitlist data, increasing the stock of retirement homes, and research housing models in other jurisdictions (Brantford and Brant County Steering Committee, 2008).

Every year, one in three Canadian seniors age 65 and older will fall at least once (Health Canada & Public Health Agency of Canada, 2006). The Brant County Health Unit reports that “within Brant County, falls are the leading cause of injury-related emergency room visits and injury-related hospitalizations among older adults aged 65 – 74” There is a need for a wide diversity of housing types. Secure housing, in addition to being a basic need, is a determinant of health. Without safe, secure and affordable shelter, individuals, families and seniors are a risk of job loss, inadequate nutrition and other related problems that can have an effect on personal health. When there is a lack of supportive housing it places a greater pressure on alternative forms of housing.

As of December 31, 2012 there were 222 seniors (65 years +) waiting for rent geared to income housing, a 22% increase from 2011. The City of Brantford owns and operates 603 senior units in the City and the County.

City staff has conducted research indicating a need for support services for senior residents residing in the rent geared to income units. Brant County Ambulance stats are reflected in Table 18 below demonstrating how many ambulance calls were made to all City owned senior buildings and three privately owned senior buildings as a comparative. The following Table not only demonstrates the number of calls to each location, but that ambulance services attended Brant and Lorne Towers significantly more times per year than any other senior buildings included in the analysis. These stats were cited in a 2013 LHIN funding proposal, currently under consideration and proposing supports to this 360 unit senior’s community.

Table 18: County of Brant Ambulance EMS statistics re: Ambulance Calls to Senior Buildings located in the City of Brantford and the County of Brant.

Apartment Note: * are privately owned buildings.	# of units	2009 ambulan ce calls	% of tenants that call for an amb	2010 ambulan ce calls	% of tenants that call for an amb	2011 ambul ance calls	% of tenant s that call for an amb
Beckett Building	63	14	22.22	11	17.46	25	39.68
Brant Towers	201	96	47.76	85	42.29	95	47.26
Lorne Towers	159	69	43.40	97	61.01	81	50.94
Albion Towers	70	14	20.00	10	14.29	20	28.57

Apartment Note: * are privately owned buildings.	# of units	2009 ambulan ce calls	% of tenants that call for an amb	2010 ambulan ce calls	% of tenants that call for an amb	2011 ambul ance calls	% of tenant s that call for an amb
Walker's Green	28	7	25.00	5	17.86	8	28.57
Trillium Way	50	34	68.00	18	36.00	30	60.00
Sunrise Villa	12	5	41.67	7	58.33	4	33.33
Russell Heights	20	9	45.00	8	40.00	2	10.00
Bell Lane Terrace	26	5	19.23	1	3.85	9	34.62
*Southwick Apartments	119	39	32.77	26	21.85	48	40.34
*Brant Manor Apartments	68	15	22.06	52	76.47	28	41.18
*Dornia Manor	96	22	22.92	27	28.13	16	16.67

The Brant County Health Unit reports that “in 2004, there were 205 deaths among adults aged 65-74 (126 males and 79 females), which accounted for 17% of all deaths that year. Cancer was the leading category of death among Brant adults in this age group accounting for 40% (82 deaths) of all deaths. Diseases of the circulatory system were the second leading category of deaths in this age group, accounting for 30% (62 deaths; 42 males and 20 females) of all deaths. In addition, there were 27 deaths attributed to diseases of the respiratory system and 17 due to endocrine, nutritional and metabolic diseases.

In Brant, in 2004, there were 752 deaths among adults aged 75+ (298 males and 454 females), which accounted for 63% of all deaths that year. Diseases of the circulatory system were the leading category of death among Brant adults in this age group (304 deaths, 128 males and 176 females). Cancer was the second leading category of deaths among this age group, accounting for 23% of deaths (176 deaths, 75 males and 101 females). “

- Recommendation 5.3 supports this data.

3.9 Affordable Housing

Affordable Housing consists of dwellings owned by private landlords, nonprofit groups, or the municipality. City By-Laws 162-2003 and 178-2006 define affordable housing. It means housing which would have a market price or rent that would be affordable to those households within the lowest 35 percent of the income distribution (35th percentile – approximately \$41,677.00) for the City of Brantford and the County of Brant. The City of Brantford is the Service Manager or Administrator for the

Affordable Housing Program. Upon Council approval, the City enters into Municipal Housing Facilities Agreements with the owner of the affordable housing building. Units must be rented to those who qualify in accordance with the By-laws stated above and units can only be rented to those who are in the 35th percentile of the income distribution. Annual rents are established by Canada Mortgage Housing Corporation.

The following Table represents recently completed affordable housing projects in Brant-Brantford. Overall, there have been 438 new affordable housing units created.

Table 19: Affordable Housing Projects (completed)

	Address	Bach	1 Bed	2 Bed	3 Bed	Rent Supp Units	Total # of Units	Occupancy Date
Your Homes Brantford	40 Queen St.	-	27	0	-	14	27	October, 2006
City Centre Apartments	24 Harris Ave.	-	39	12	-	23	51	October, 2006
Riverbanks Apartments	120-140 West River St. Paris	-	14	10	-	8	24	July, 2006
GK York City Site	163 Market St. & 40 & 42 Sheridan St.	-	5	6	-	-	11	December, 2008
Uptown Downtown	251 Colborne St.	-	8	2	-	-	10	September, 2009
GK York County Site	130 West River St. (Paris)	-	5	17	2	-	24	November, 2009
Hotinohsioni Inc.	5 & 7 Walnut St.	-	-	6	-	-	6	July, 2009
Alfred Heights	3-5 Alfred St	-	27	12	-	-	39	March, 2010
Freedom Gate	178 Market St.	-	7	8	-	-	15	May, 2010
G.K York	54 Winniett St.	-	16	16	-	-	32	June, 2010
Telephone City Developments	351-363 Colborne St.	-	24	10	-	-	34	August, 2010
Northern Gate Investments	255 Colborne St.		40			20	40	August, 2011
Counsel Park Road Limited	575 Park Rd.			39			39	April, 2012

Hotinohsioni Inc.	1 Alfred St.		11	6		17	February, 2012
Bell Lane Apartments		1	19	4	18	24	2006
Cordage Lofts			28			28	2006
Dalhousie Church Lofts			14	3		17	2006
Total		-				438	-

Table 20: Affordable Housing Projects (Pending Construction Completion)

Project Names	Address	Bach	1 Bed	2 Bed	3 Bed	Modified/ Seniors Units	Total # of units	Expected occupancy
City of Brantford	124 Sherwood Drive		1		3	1	4	2013

Source:

Benefits of New Affordable Housing

Research in affordable housing has identified a number of benefits to an adequate supply in all communities.

- **Stability and Security:** Affordable housing plays a critical role in the stability and security of many individuals and families. Housing in general, offers a meaningful place in the community, a safe place for families to grow, and security of tenure. A wide range of housing options, including affordable housing, ensures that a greater proportion of residents can remain in areas where they have lived for a long-time and are close to their support networks. An adequate supply of affordable housing helps reduce disparity among various segments of the population and can provide greater stability to families and individuals. This, ultimately, will enhance the social environment of the community.
- **Lower Costs of Local Support System:** Affordable housing can assist in lowering the costs of the local support system, such as the need for emergency shelters and social assistance programs (OPPI, 2001). The current provincially approved maximum per diem payable to Brantford and County of Brant Dom Hostel operators is \$47.75. This equates to about \$1,432/month for an individual who is housed in a shelter for the entire month, compared to the average market rent of \$728 for a one bedroom unit. Dom Hostels represent a significant contributor to housing solutions across the

housing continuum; however, increasing the supply of affordable housing could result in significant savings in emergency and short term shelter costs.

- **Job Creation and New Taxes for All Levels of Government:** Affordable housing can also help provide economic stimulus in a community. A 2003 report by the Ontario Home Builder’s Association found that new housing development generates 2.8 jobs for every new home built. The report further indicated that new home construction annually contributes approximately \$25 billion to the Ontario economy. On average each new house generates \$40-\$50,000 in taxes, fees and charges collected by all three levels of government.
- **Meets the Places to Grow Legislative Requirement:** The Places to Grow Act (2005) stipulates that communities must provide an adequate amount of affordable housing. The Growth Plan (the Plan to guide communities through the Act) emphasizes the need for complete communities. It states that a complete community means meeting “people’s needs for daily living throughout an entire lifetime by providing convenient access to an appropriate mix of jobs, local services, a full range of housing, and community infrastructure including affordable housing, schools, recreation and open space for their residents. Convenient access to public transportation and options for safe, non-motorized travel is also provided”.

For urban centres such as Downtown Brantford (primarily the Downtown Core, identified as the Built Boundary in Schedule B of Official Plan Amendment 125), 40% of new housing must be created in these centres through intensification and redevelopment. Moreover, urban growth centres will require a minimum density of 150 residents and jobs combined per hectare. Affordable housing will be a key component of new housing development in all areas of Brant/Brantford, and particularly within the Built Boundary, Intensification Corridors and Greenfield areas as identified in Places to Grow and Official Plan Amendment 125.

The creation of complete communities, and the inclusion of affordable housing in all communities, helps to create diverse neighbourhoods which can respond to the changing trends of its residents. For example, offering housing to students or young families wanting to start-out, providing housing in close proximity to necessary support services in particular for families, seniors and persons with disabilities, as well as providing live-work opportunities to help reduce traffic congestion and promote a higher quality of life.

Complete communities support the age in place concept, provide a strong sense of community, local character and unique neighbourhood identity.

Canada Mortgage and Housing Corporation (CMHC) is currently working on an evaluation study of the Affordable Housing Initiative. This study will help quantify the benefits of the initiative across the Country.

- Recommendations 4.3, 4.8, 4.11, 4.12, 4.13, 4.15, 4.16, 5.5 and 5.6 support this data.

Table 21: The Former Residential Rehabilitation Assistance Program (RRAP) Conversions in Brant-Brantford

Project	Dalhousie Church Lofts	Cordage Lofts	Bell Lane Apartments	Total
Address	260 Dalhousie St	111 Sherwood Dr	6 Bell Lane Terrace	-
Unit Size - Bachelor	-	-	1	1
Unit Size - 1 Bedroom	14	28	19	61
Unit Size - 2 Bedrooms	3	-	4	7
Total Units	17	28	24	69
Expected Occupancy Date	June 2006	September 2008	September 2008	-

Source: City of Brantford, Housing Department, 2013

Investment in Affordable Housing (IAH)

In 2011, the City of Brantford was allocated funding in the total amount of \$3,662,204 to deliver five housing program components: Rent Supplement, Ontario Renovates, Homeownership, Rental Housing (new build), and Housing Allowance. These funds were allocated to help reduce the pressures on the various programs and services as described in the previous Housing Continuum section. Although these funds will benefit each of the programs, there continues to be overwhelming needs in comparison to the funding allocation.

The IAH funding allocation is as follows:

Year 2: 2012-13	\$1,502,848.
Year 3: 2013-14	\$1,505,538.
Year 4: 2014-15	<u>\$ 653,818.</u>
Total	\$3,662,204.

Table 22: Investment in Affordable Housing Allocation

Component	Description	Allocation	% of Allocation
Rent Supplement (operating funding)	To help address affordability issues for households in rental units by offering rental subsidy payments. This component can be extended for up to 10 years.	\$1,800,000	49
Ontario Renovates (capital funding)	A home repair program to assist low to moderate income home owner households and multi-unit rehabilitation.	\$825,000	23
Home Ownership (operating funding)	A down payment assistance program that is designed to ease the demand for rental housing by assisting rental households to purchase affordable homes	\$270,000	7
Rental Housing (capital funding)	New construction, including additions and extensions, acquisition, rehabilitation, and conversion of non-residential buildings to purpose-built buildings/units.	\$584,0963	16
Housing Allowance (operating funding)	To help address affordability issues of renter households by providing payments directly to the tenant	0	0
*Administration fees		\$183,108	5
Total		\$3,662,204	100

3.10 Market Rent

Based on 2011 Census, there were 37,500 total occupied dwellings compared to 2006 Census, where there were 35,610. This represents approximately a 5% increase in the City of Brantford. Approximately 63% of the occupied dwellings are single detached. 12,932 occupied dwellings in the County and 2,294 in Six Nations. Source: Statistics Canada

Based on the 2006 Census, there were 14,575 rental dwellings in Brant-Brantford; 88% of these or 11,070 units were located within the City. Given there was a 5% increase from 2006 to 2011 total occupied dwellings, it is anticipated that a similar increase in renter dwellings will be reflected when the new statistics become available.

Table 23: Occupied Private Dwelling Characteristics-City of Brantford

Characteristics	Total
Total private dwellings occupied by usual residents	35,610
Single-detached houses-as a % of total occupied private dwellings	61.3
Semi-detached houses-as a % of total occupied private dwellings	5.5
Row houses-as a % of total occupied private dwellings	8.1
Apartments, duplex-as a % of total occupied private dwellings	3.9
Apartments in buildings with fewer than 5 storeys -as a % of total occupied private dwellings	10.4
Apartments in buildings with 5 storeys or greater-as a % of total occupied private dwellings	10.4
Other dwellings-as a % of total occupied private dwellings	0.4
Number of owned dwellings	24,540
Number of rented dwellings	11,070

Source: City of Brantford: Planning Department, 2013

The City is currently reviewing its Official Plan as part of the 5 year review process. This process includes a residential land needs review which analyzes the existing land supply and land uses designations. The City's long term land supply is adequately meeting the Provincial 10 year land supply requirement. However, the long term supply of land for low density housing forms is inadequate.

The number of rental dwellings declined by 2.8% from 2001 to 2006; this is consistent with an overall provincial decline of 2.9%. Reasons for this decline could include a loss of stock through demolition and conversion or owners of properties deciding to move into houses that were previously rented.

Fifty-four percent of the rental housing in Brant-Brantford (as of 2006) is within apartment buildings. Single-detached dwellings comprise 17.1% of the stock and an additional 6% is comprised of semi-detached. This supply can be unstable as individual owners can decide to withdraw their units from the rental market at any time for personal reasons. Purpose built permanent rental housing is a critical component of the rental housing supply.

In 2006, 42.8% of the rental stock was occupied by one-person households; an increase of about 3% from 1996. Lone-parent families comprised 18.2% of the stock, couples with children comprised 18.6%, and couples without children comprised 14.9% of the stock in 2006. The rental housing stock in Brant-Brantford is accommodating a diversity of housing types; however, the number of units is not meeting the demand in all areas.

The City of Brantford is also undertaking an Intensification Strategy Study to identify opportunities for potential intensification throughout the City with the intent of developing a Made in Brantford strategy which will reflect the unique characteristics of the City and establish policies to assess the compatibility of intensification projects which may be considered in established neighbourhoods.

Intensification is the development of land at a higher density than currently exists through redevelopment, development of vacant and/or underutilized lots in developed areas, infill development and the expansion or conversion of existing buildings including the reuse of former industrial and commercial sites.

Intensification can strengthen our neighbourhoods by creating opportunities for the provision of additional or upgrades to community services, roads and infrastructure and by increasing the support network for local commercial business. Intensification can also lead to the more efficient use of existing land and infrastructure.

Source: City of Brantford – Planning Department

3.10.1 Student Housing

The growing post-secondary education industry over the past six years in Brantford has resulted in student housing representing an important component of the housing market. As of 2013, there were 3,000 students enrolled at Wilfrid Laurier University, 60 students are enrolled at Conestoga College and 300 are enrolled at Mohawk College (downtown campus). Nipissing University enrollment for September, 2013 is 914. Commencing in the fall of 2013, Conestoga College will share academic space with WLU and will offer nine programs with the intention to expand their programs. Enrolment is expected to increase for each post-secondary institution over the next 10 years.

With the expected increase in demand for student housing, landlords have shown a keen interest in attracting student renters and see it as an attractive market. Other landlords have expressed some concern that there is a surplus of student housing and the pressure on the rental housing market may ease up compared to previous years.

Wilfrid Laurier University currently runs workshops for both private landlords and students on ‘how to be a good student landlord’ and ‘how to be a good student tenant’ to help educate both parties on expectations and standards in the rental housing market.

3.11 Home Ownership

Home ownership is often viewed as the most important way to build personal assets. It offers stability in day-to-day living. Home ownership is also viewed as the ideal form of personal investment. In essence, a mortgage is a form of forced saving.

3.11.1 B-Home

The B Home Program (Brantford Home Ownership Made Easier Program) consists of interest-free loans for a down payment - 5% of the cost of an eligible home (not to exceed \$9,250) for households that qualify and complete a Home Ownership Training Session, presented by local community experts and hosted by the City of Brantford.

Eligible purchasers must complete the Home Ownership Training Program, meet the income requirements and other program criteria and have qualified for a mortgage at a recognized financial institution.

Additional information regarding the B Home program can be found at: <http://www.bhome.ca>.

Table 24: Home Ownership Program 2007 - 2012

	2007 Jun- Dec	2008	2009 Jan-Mar	2010	2011	2012	Total
Allocations # of homes	18	43	23	21	no funding	12	117
Total Value	\$122,365	\$326,554	\$167,523	\$165,340	no funding	\$88,570	\$870,352
Average Down Payment	\$6,798	\$7,594	\$7,283	\$7,873	no funding	\$7,380	\$7,438

3.11.2 Habitat for Humanity Brant

The City of Brantford and Habitat for Humanity Brant entered into an Agreement which permitted Habitat to purchase 10 lots from the City. This partnership enables 10 families to own and sustain an affordable home. Habitat for Humanity builds houses with partner families, using donations from corporations, churches, service clubs, and individuals, in the form of capital, property, and/or goods in-kind. They build simple, decent houses through the cooperative efforts of partner families, volunteers, and professional trades people. (Source: Habitat for Humanity, Brant). More information can be found at: <http://www.habitatbrant.org>.

3.11.3 Housing Starts

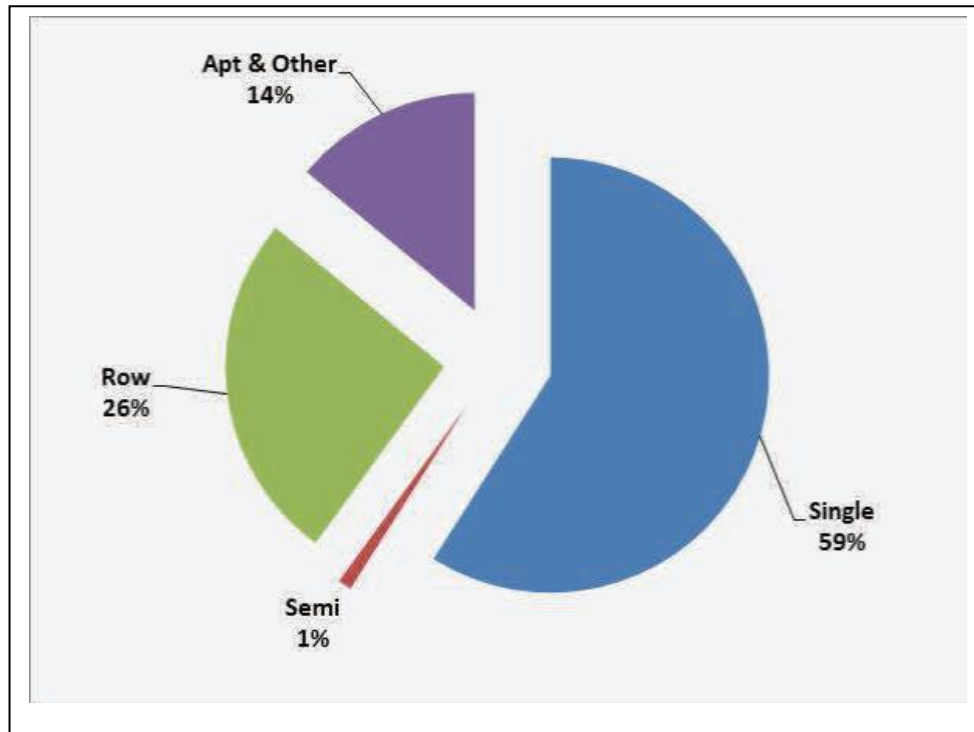
The CMHC defines housing starts as the beginning of construction work on a building, usually when the concrete has been poured for the whole footing around the structure, or an equivalent stage where a basement will not be part on the structure. Table 25 displays Housing Starts for the Brantford (CMA) between 2003 and 2012. In 2012, 402 homes were started in the Brantford CMA. Total home starts were below the historic average of 484 units. Figure 19 illustrates the composition of the new units started in the Brantford CMA. Single detached units represented over half of the new homes started (56%). Although this is a high proportion, the 2012 figure is below the CMA's overall housing stock average of approximately 67-72%. The emergence of row (town home) units as viable housing options may be the cause of the decrease. Table 26 displays housing starts by tenure, the majority of homes were constructed for freehold tenure (90%), while condominium and rental units represented 9% and 1% respectively. Compared to other CMA's within close proximity, the rate of home starts in the Brantford CMA is low. In 2012, all of the comparative CMA's experienced a decrease in total home starts when compared to their 10 year averages.

Table 25: Housing Starts

	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	Avg	2012 & Average (% Diff)
Brantford	458	482	534	409	589	432	317	504	428	402	456	-11.75
Guelph	994	1,420	951	864	941	1,087	567	1,021	764	731	934	-21.73
Hamilton	3,260	4,093	3,145	3,043	3,004	3,529	1,860	3,562	2,462	2,969	3,093	-4.00
Kitchener	3,955	3,912	3,763	2,599	2,740	2,634	2,298	2,815	2,954	2,900	3,057	-5.14
London	3,027	3,078	3,067	3,674	3,141	2,385	2,168	2,079	1,748	2,240	2,661	-15.81
St. Catharines/Niagara	1,444	1,781	1,412	1,294	1,149	1,138	859	1,086	1,110	1,137	1,241	-8.38

Source: City of Brantford 2012 Residential Monitoring Report

Figure 18 – Composition of New Units



Source: City of Brantford 2012 Residential Monitoring Report

Table 26: Housing Starts by Tenure

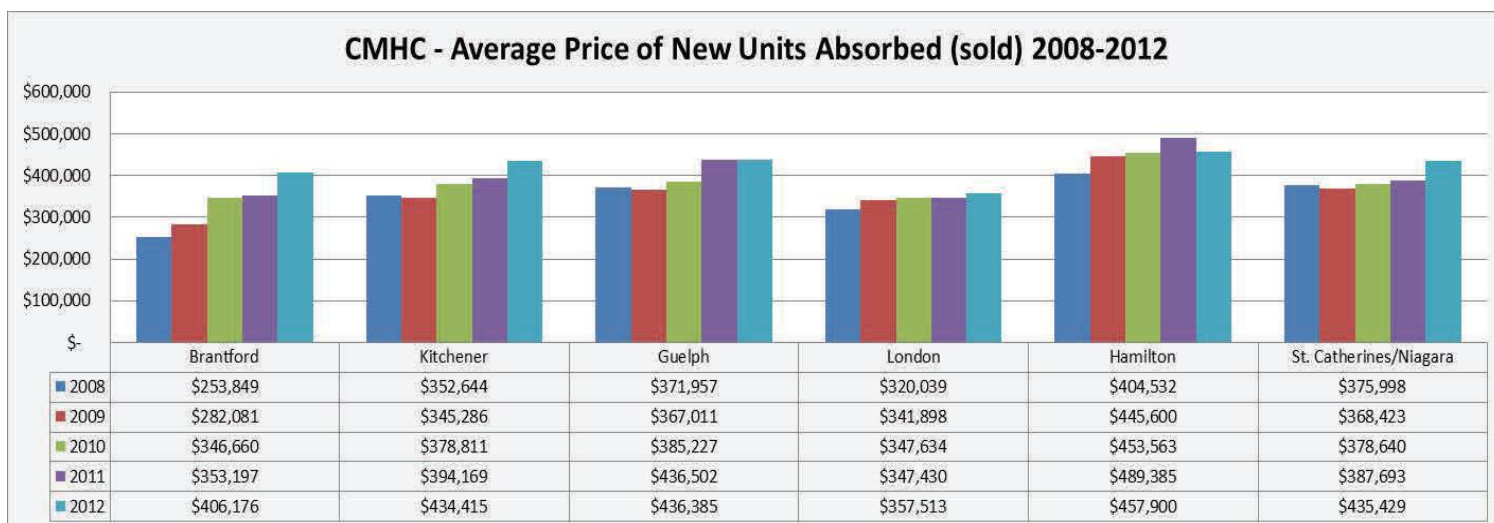
	Freehold		Condominium		Rental	
	Units	%	Units	%	Units	%
2010	370	73%	68	13%	66	13%
2011	277	65%	81	19%	70	16%
2012	364	90%	33	9%	4	1%

Source: City of Brantford 2012 Residential Monitoring Report

Housing absorbed (sold) is defined as; when a binding, non-conditional agreement is made to buy or rent a dwelling that is new constructed. Figure 20 displays a price breakdown of all types of new units sold by CMA between 2006 and 2012.

Historically, the price of new homes in the Brantford CMA has been below the home prices for surrounding CMA’s. However, in the past 5 years, the price of new homes in the Brantford CMA has risen considerably. Between 2008 and 2012 the average cost of new homes in the Brantford CMA increased by approximately \$152,327 or 60%, representing the largest increase across all CMA’s in close proximity to Brantford. In 2012, the average price of a new home in Brantford was \$406,176.

Figure 19: CMHC – Average Price of New Units Absorbed (sold) 2008 - 2012



Source: Canada Mortgage and Housing Corporation

- Recommendations 2.9, 3.6, 4.6 support this data.

4 HOMELESSNESS PREVENTION INITIATIVES

4.1 Community Homelessness Prevention Initiative Funding (CHPI)

The Community Homelessness Prevention Initiative (CHPI) was introduced in 2013. CHPI aims to prevent, address and reduce homelessness by improving access to adequate, suitable and affordable housing that is linked to flexible support services based on peoples' needs. The CHPI is a result of the consolidation of funding from five provincial homelessness-related programs under a single policy and accountability framework:

- Community Homelessness Prevention Program (MCSS);
- Emergency Energy Fund (MCSS);
- Emergency Hostel Services (MCSS);
- Domiciliary Hostel Program (MCSS);
- Provincial Rent Bank (MMAH).

The five programs, which were previously administered by either the Ministry of Community and Social Services (MCSS) or Ministry of Municipal Affairs & Housing (MMAH), will now be consolidated as one program (CHPI) to be administered by MMAH. As such responsibility for CHPI service delivery is under the Direction of the Housing Service Department.

Moving to this new funding model marks a significant shift in the Service Manager role in the planning, managing, and funding of housing and homelessness services and programs in their communities. Under the new CHPI program, Service Managers will have increased flexibility to meet the needs of the community.

Although the flexibility is welcome, as the Service Manager is in fact best at determining the needs of its community, the new provincial allocation falls considerably short of 2012 funding levels and will not meet the needs of clients experiencing homelessness or the threat of homelessness. Services provided to individuals, families and the community to prevent and/or maintain housing are key to maintaining a healthy and prosperous community. In 2012 provincial funding for the 5 predecessor programs totaled approximately \$2.9; in 2013 CHPI funding is approximately \$1.7 million. Under the new CHPI program, there will be increased pressure for municipalities to manage the growing need for homelessness services and programs with limited funding.

The current CHPI funding model is in place for the next two years (2013/2014). Starting in 2015/2016 municipalities will receive notice of their planning allocations for the following three years. Based on these planning allocations, Service Managers will be expected to develop a three-year Investment Plan outlining how their annual allocations will be used in subsequent years. During this phase, the MMAH intends to conduct a program review that will inform how CHPI will be administered and delivered in future years.

The vision for CHPI is the following:

A better coordinated and integrated service delivery system that is people centered, outcome-focused and reflects a Housing First approach to prevent, reduce and address homelessness...

CHPI will shift the planning and funding for housing and homelessness services from distinct and siloed programs and outcomes to a system focused on two key outcomes:

- People experiencing homelessness obtain and retain housing; and
- People at risk of homelessness remaining housed.

A Housing First approach is based on the principle that people are better able to move forward with their lives if they are first housed. As such, this approach aims to assist those who are homeless to obtain and maintain permanent, affordable housing and those who are at risk of homelessness to remain housed. Housing is linked to flexible, appropriate support services using a people-centered approach according to people's needs.

In Brantford/Brant, CHPI is administered through the Housing Resource Centre (HRC) which operates within the Housing Services Department. The program shelters both families and individuals and provides outreach support. Staff continues to service many clients, who have complex needs, require detailed interventions, and case management supports. Other HRC services include community outreach, advocacy, life skills counseling, trusteeship program, financial assistance to prevent homelessness and landlord liaison on behalf of clients. The 2012 expenditures for CHPI, Rent Bank, and Energy Emergency Fund were \$410,894. Of that amount, \$268,000 was Provincial funding. The remaining \$141,986 was National Child Benefit Reinvestment Strategy funding and 100% Municipal funding.

In 2012 HRC assisted 1,699 households who were homeless or at risk of homelessness and successfully moved 372 households who were homeless to permanent housing. HRC staff recorded over 5,700 contacts with these clients. 40 households were assisted by the Rent Bank program and 64 by the Energy Emergency Fund. The Trusteeship Program assisted 231 individuals at risk of homelessness because of their difficulty managing finances, with an average monthly caseload of 119. In total, \$775,000 was managed under the program and staff completed 6,165 financial transactions.

Although current HRC programming closely aligns with the Housing First approach, a complete program review is being undertaken including Emergency Shelters and Domiciliary Hostels. A onetime funding allocation from MCSS of \$960,000 is being invested in Housing First staffing and programming targeted at meeting the following goals:

- Preventing homelessness
- Reducing length of homelessness
- Reducing recidivism

Provincial CHPI funding is to be used for 4 program streams. Municipalities have the flexibility to use funding for any of the following four service categories:

1. Emergency Shelter Solutions
2. Housing with Related Supports
3. Other Services and Supports
4. Homelessness Prevention

- Recommendations 1.3, 2.1, 3.5, 3.7 and 5.2 support this data.

4.2 Brantford/Brant Homelessness Prevention Assistance (BBHPA)

Homelessness Prevention includes strategies that assist households at risk of homelessness to retain their housing (e.g., landlord outreach and mediation, emergency financial assistance in the form of payment of rental and/or utilities arrears).

The Brantford/Brant Homelessness Prevention Assistance (BBHPA) program assists households who are homeless, or at risk of homelessness, obtain and maintain sustainable accommodations.

BBHPA can assist with:

- rental / mortgage arrears
- utility arrears
- utility connections
- last month’s rent
- fridge and/or stove required for an applicant to obtain or maintain affordable housing
- moving costs up to \$250 to support a transition to affordable housing
- bed and mattresses
- other items as approved

Table 27: BBHPA Amounts by Household Size

Household Size	1 person	2 people	3 people or more
Maximum BBHPA	\$600	\$800	\$1,100

Individuals and families can receive BBHPA up to a maximum amount every 24 months. BBHPA can be provided more often in situations such as:

- fire, flood or other catastrophe
- the applicant is a victim of domestic violence
- the applicant resides in an Emergency Shelter and is establishing community accommodations

- the applicant is requesting financial supports to obtain or maintain a Rent-Geared-to-Income Unit
- other circumstances as approved

BBHPA is available to anyone in Brantford and Brant County who meets the asset and income guidelines. Social Assistance recipients are assumed to meet the income guidelines but remain subject to the asset criteria. Households that have income above the Low Income Cut-Off (LICO), but beneath the eligibility threshold may be able to receive BBHPA as a repayable loan.

Table 28: BBHPA Allowable Asset Limits

Household Size	1 person	2 people	3 people or more
Maximum Asset Level	\$600	\$800	\$1,100

Table 29: Income Limits

Household Size	1 person	2 persons	3 persons	4 persons	5 persons	6 +
Low Income Cut-Off	\$19,497	\$24,670	\$29,837	\$36,227	\$41,086	\$46,340
Maximum Income	\$28,500	\$33,500	\$42,000	\$51,500	\$60,000	\$67,000

BBHPA is delivered by Housing Resource Centre, Housing Services staff for individuals and families who do not receive social assistance. Recipients of Ontario Works can request BBHPA assistance in consultation with their Case Manager. The Ontario Works Special Assistance Case Manager administers BBHPA for ODSP recipients.

Housing staff will liaise with landlords and utility providers to help negotiate payment schedules for deposits and arrears and/or debt forgiveness. In some instances staff take on a conflict resolution or mediation role between parties to promote positive outcomes. Staff may also offer assistance in linking and referring clients to other programs and services, depending on individual needs and preferences, including (but not limited to) income support and employment programs, primary medical care, counseling, and mental health and addiction services.

4.3 Homelessness Partnering Initiative (HPI)

The Homelessness Partnering Initiative (HPI) is a federal government program allocating funds across Canada to address homelessness and housing stability. The Federal Government has been providing Homelessness Partnering funds (and its predecessor programs) since 1999 to sixty-one (61) communities across Canada. Locally, this initiative is administered by The City of Brantford as the Community Entity.

The aim of the HPI program is to increase availability and access to a range of services and facilities along the continuum from homelessness to housing stability (e.g., from emergency shelters to community supports to supportive housing to prevention).

The agreement with Human Resources and Skills Development states that projects selected for funding will be in line with the following priorities derived from the 2011 Homelessness Needs Assessment. These priorities are rank ordered:

1. Emergency Housing, Transitional Housing and Supportive Housing for individuals who are Homeless.
2. Food and Life Skills support for individuals who are Homeless or are at risk of Imminent Homelessness.
3. Affordable Transportation for individuals who are Homeless or at risk of Imminent Homelessness.
4. Wraparound Case Management for individuals who are Homeless or at risk of Imminent Homelessness.

To comply with the parameters of the new HPI program, the City held a Request for Proposals (RFP) process to ensure that all funding allocations fit the new requirements. The Request for Proposals, RFP #11-129 was issued on September 23, 2011 and seven (7) responses were received by the submission deadline of 2 pm on October 21, 2011.

The proposals were evaluated by Public Health, Safety & Social Services staff and the Community Advisory Board on Homelessness Issues in accordance with the criteria identified in the Request for Proposals, the HPS Strategy outcomes and the priorities derived from the 2011 Homelessness Needs Assessment.

Funding received for Brantford-Brant for the 2011-2014 period was \$287,973. The following agencies received funding:

Table 30: HPI Funding 2011-2014

Organization	Proposal
Brant Native Housing Karahkwa House	Staffing support to the new men’s transitional housing program Karahkwa House. This request covers a one year period of funding. (Priority #1)
Out of the Cold	Increased emergency bed support for 6 months of the year, including outreach during the summer months. This request covers a one year period of funding. (Priority #1)

Friendship House	Provision of cooking classes for adults and children to increase their cooking skills. to provide community cooking classes in an effort to increase the skill set and eating patterns of people living in poverty. This request covers a three year period of funding. (Priority #2)
Community Resource Service – Food Bank program	Creation of a healthier food support program (providing milk, cheese and eggs), including a food procurement officer and truck rental for food pick up. This request covers a three year period of funding. (Priority #2)
Grand River Community Health Centre	Hiring of a community based case manager who will assist individuals in navigating the social service and health care systems. The case manager will work in high risk neighborhoods within the community. This request covers a three year period of funding. (Priority #4)

4.4 Food Insecurity

Without an adequate income to meet basic needs, many low income families are faced with choosing between paying rent or buying groceries. Trends in our community indicate that food supports (such as the Food Bank and Emergency Meal programs) continue to be utilized at an alarming rate. Food supports such as Food Banks and Emergency Meal programs (commonly called Soup Kitchens) have continued to show an increase in demand in the last number of years. Most recently, Emergency Meal programs have shown a sixteen percent (16%) increase in usage between 2011 and 2012. Food Banks are currently serving, on average, 1214 households each month (2012). (Sources: Community Resource Services, City of Brantford).

Food insecurity is defined as the inability to acquire nutritionally adequate and safe foods. Food insecurity is largely the result of low income and financial insecurity, which is why Food Insecurity has been included in the Income Trends section of The Plan.

Food is one of the basic human needs and is an important determinant of health and human dignity. People who live in poverty struggle to make ends meet with limited funds. All too often, decisions on how to live from month to month results in limited spending on food and people experience uncertainty in their ability to acquire food in socially acceptable ways.

There is a heavy correlation between poverty and hunger. Locally, a percentage of individuals in our community do not have enough money for rent, utilities and food each month. Many people forgo

purchasing adequate and nutritious food so that they can pay for housing. A reliance on food programs often results.

Hunger is a real issue in our community. Statistics and anecdotal information from meal providers continues to identify an increase in reliance on our supplemental meal programs. While there are a number of regular individuals who rely on meal programs, providers are experiencing an increase in the number of new users each month. The issue of program sustainability is an ongoing concern for the programs themselves as well as for the Service Manager. The programs are serving substantially more clients and are experiencing increasing costs. It has been determined that the total cost to run these programs was approximately \$800,000 with the City contributions making up \$314,000 or 40% of the total cost. The difference is made up entirely by the programs through volunteer time, and community donations. City funding provides a stable base for the infrastructure for the programs. All programs are strained under the ever increasing demand for service, the escalating costs to provide the programs, and the uncertainty of replenishing the volunteer base.

We are fortunate to work with community agencies/groups who have been able to address community needs using a combined solution of financial support from the City, their own private and public fundraising efforts, services in kind from the host agency/organization, products in kind (i.e. donated food), and a significant amount of volunteer hours.

The *Hunger Reality – The 2011 Brantford Food Survey* was completed to inform future planning within our service delivery system. It has helped to validate the need to continue to provide as many programs in the downtown core as possible to ensure easy access for end users. It helps us to better understand the issue of food insecurity and the benefits of Emergency Meal programs in our community. It clearly identifies the benefits of both the meal provision and the social inclusion components these programs provide, two of the twelve Social Determinants of Health.

It is important that we understand hunger and food insecurity issues in our community. It is what people experience when they live in poverty. Citizens in our community experience it every day. It is often a hidden issue unless you work or volunteer with people living in poverty.

Social inclusion is a positive outcome of these meal programs. It is one of the 12 determinants of health and is explained as the notion of belonging, being accepted, gaining recognition and having access to the human community. For the marginalized individuals supported by the meal programs, this benefit is priceless. Food insecurity is a real issue within our community and is a key result of poverty. Until such time as there is an increase in the basic adequacy of income to address primary needs such as shelter and food, there will always be a need for Emergency Meal programs to help sustain people.

There are a variety of activities occurring in the service area related to food insecurity, for example Community gardens, The Good Food Box, nutrition and food preparation courses and activities and discussions with food growers aiming at improving food insecurity.

Some of the key findings included:

- In January and February, 2011, there was an average of 1250 families and individuals who used the local food bank

- Emergency meal programs (hot meals) are almost universally provided by faith based organizations in our community

The survey speaks to matters such as the basic adequacy of income to address basic needs such as shelter and food. Locally, the community provides approximately 3,500 meals per month through Emergency Meal Programs (Community Resource Service Food Bank and City of Brantford statistics, 2010 and 2011). This does not include Food Banks and Food Cupboard supports, Brant Food for Thought breakfast and snack programs in the schools and various agencies and schools who provide food to those they serve often on a daily basis.

Other key findings included:

- 2.2 kilometers was the average distance people travelled to get to an Emergency Meal program
- 83% of individuals who attended Meal Programs were between the ages of 22 – 64 years
- 6% of attendees were children or youth under 22 years and 8% of meal attendees were seniors (65+years)

The *Hunger Reality – The 2011 Brantford Food Survey report* can be downloaded at:

http://www.brantford.ca/residents/support_services/HomelessnessandChildPovertyPrograms/Pages/CommunityPlan2007.aspx

- Recommendation 2.12 supports this data.

4.5 Housing with Supports

Rapid Re-housing

The National Alliance to End Homelessness, Washington, USA (July 2009), released a report “*Rapid Re-housing: Creating Programs that Work*” that describes a “Homelessness Prevention and Rapid Re-housing Program” funded with \$1.5 billion and intended to address homelessness and homeless services.

The program is client focused with individual goals focusing on barriers to obtaining and maintaining housing. The two major challenges typically include Financial Barriers (an inability to pay first/last months’ rent and housing start-up costs) and Tenant Screening Barriers (poor credit histories and records of eviction). Barriers to maintaining housing often include: financial problems, lack of knowledge about tenant responsibilities, relationship problems and personal behaviour problems.

The program involves identifying landlords as partners who are willing to accept tenants with poor rental income, bad credit and/or criminal histories. Landlords benefit by eliminating advertising costs, the clients/tenants attend “smart” renters training (budgeting, housekeeping, general maintenance), and security of rent deposit paid by the agency, rental subsidies that advance the first three months’ rent, short term rent subsidies and in some cases a lease guarantor.

This program very much mirrors the services provided by the City of Brantford Housing Resource Centre (HRC) that provides many services, including:

- Services for Tenants and Landlords to assist in coordinating affordable housing matches
- Outreach program to assist homeless people to secure emergency and long term housing
- Identification Clinic to assist people in securing Birth Certificates, SIN cards and Health Cards
- Trustee Program to assist vulnerable people to manage their finances

Brant-Brantford Homelessness Prevention Assistance (BBHPA) - a program developed to prevent individuals and families from experiencing homelessness. This program assists with:

- last month's rent arrears;
- rent arrears; and
- heat, hydro and water arrears

The Rapid re-housing model mirrors some desired program elements and client outcomes described in the Housing First Model.

4.6 Housing First Model

The *Housing Services Act* and the Ontario Housing Policy Statement direct Service Managers to use a Housing First approach in their local housing and homelessness plans. A balance must be found between the provision of Rent-geared-to-income housing and eligibility criteria for the provision of Housing First units.

Housing First is an approach to ending homelessness that centers on quickly providing homeless people with housing and then providing additional services as needed. It is an approach first popularized by Sam Tsemberis and Pathways to Housing in New York in the 1990s, though there were Housing First-like programs emerging elsewhere, including Canada (HouseLink in Toronto) prior to this time. The basic underlying principle of Housing First is that people are better able to move forward with their lives if they are first housed.

This is as true for homeless people and those with mental health and addictions issues as it is for anyone. According to Pathways to Housing:

“The Housing First model is simple: provide housing first, and then combine that housing with supportive treatment services in the areas of mental and physical health, substance abuse, education, and employment.”

“Traditionally, there has been an emphasis on addressing ‘life’ issues of persons facing homelessness prior to attaining housing. More recently, Municipal Service Managers and organizations (such as Canadian Housing Renewal Association) are adopting Housing First models that strive to find homes first followed by steps to ensure that they have the necessary supports to remain in their homes. Housing First models have been growing in Cities such as Toronto with the Streets to Homes program as well as in Alberta in the Alberta’s 10 Year Plan to End Homelessness and Kingston’s Community Plan on Housing and Homelessness. As a result of the focus on a Housing First approach, identifying the housing needs of all households along the continuum, including those

who are homeless or at risk of homelessness, is critical.” (Source: *2010 Brant-Brantford Affordable Housing Demand & Supply Analysis Report (page 39)*)

“Research on the Housing First approach has yielded overwhelmingly positive results compared to their ‘treatment first counterparts, Housing First participants remain housed longer, spend fewer days in hospital and are no more likely to use drugs or alcohol.” (Source: *ONPHA Article written by Nick Falvo, a mental health outreach worker at Toronto’s Street Health.*)

The Housing First program elements include:

- Helping families access and sustain permanent rental housing
- The provision of services that promote housing stability and individual well-being on an as-needed basis
- A respect for client choice and support models that incorporate a harm reduction approach

For most people experiencing homelessness, such intensive services are not necessary, as the vast majority of homeless individuals and families fall into homelessness after a housing or personal crisis that led them to seek help from the homeless assistance system.

For these families and individuals, the Housing First approach is ideal, as it provides them with assistance to find permanent housing quickly and without conditions. In turn, such clients of the homeless assistance networks need surprisingly little support or assistance to achieve independence, saving the system considerable costs.

With support of Community Homelessness Prevention Initiative (CHPI) funding the Housing Services – Housing Resource Centre launched a small Housing First portfolio 2013, utilizing best practices from other successful Housing First models researched across Ontario. This program and portfolio is expected to grow in size as housing units are secured.

4.7 Eviction Prevention Strategy

The Residential Tenancies Act, 2006, governs tenancies in Ontario and gives specific rights and responsibilities to both the landlord and tenant. The Act also sets out how these rights and responsibilities can be enforced and remedied when an issue arises. Social Housing providers recognize that tenants may periodically have difficulty paying the rent or housing charge and fulfilling income review requirements. When this occurs it is imperative that housing policies include a range of strategies that support eviction prevention and promote tenant resiliency. Effective communication, resident engagement strategies and systems in place to assist tenants early in the arrears process is critical.

4.8 Case Management and Coordination

A successful housing structure supports a people-centered system that builds on client strengths validates their experience and gives dignity and respect to their priorities. A system that builds trust, involves a high level of commitment and cooperation from all stakeholders, opportunities for comprehensive training, peer support networking and promotes positive outcomes / successes. A system that facilitates a concerted effort to service coordinate, engage and cultivate working relationships with other agencies and stakeholders and promotes an increase in cross program knowledge with new channels of communication and coordination.

Steps to Success Program – Neighbourhood Hubs

The City of Brantford launched The Steps to Success Program in April 2010 and since that time performance indicators show that this innovative concept is a highly promising method of service delivery to families in this community with the most complex needs.

The Steps to Success initiative was projected to demonstrate results on indicators which illustrate *progress is being made* towards improving: employability, individual and family engagement in services, housing stability, social inclusion, and basic skills. As achievement in these indicators improves, families will be increasingly able to attach to education, training, and employment. Together with partners, a series of measures relating to child development, educational outcomes, school attendance, health, and child development have been established to evaluate the initiative. Many of these measures are aligned with measures that the Province has identified for Poverty Reduction and preventative health care (Social Determinants of Health).

- Participants in the early stages of the program have achieved goals in one or more of the targeted life areas. In many individual cases, goal achievement has dramatically exceeded expected results.
- Families have exited social assistance due to employment income or enrollment in full time postsecondary studies.
- There have been instances of school attendance for dependent children improving from missing more than 50% of class time to minimal or no absences.
- Participants are being linked with health care providers and improving compliance with medication regimes.
- Social functioning for participants with debilitating social anxiety disorders has been significantly improved.
- Positive parental engagement with the education system on behalf of their children has been observed.
- Children’s Aid Society has closed files for families previously open for protection concerns.

Components of this Step Model and other Case Management models lend well to a collaborative process with a lead agency coordinating the resources and supports needed by an individual or family. As the Step Program unfolded, it became apparent that the model was well suited to a neighbourhood hub initiative that is being launched in 2013 in Bellview School in Eagle Place and Major Ballachey School in Echo Place. The neighbourhood hub model is a critical investment in the future of the families in these neighbourhoods and the City of Brantford.

5 SOCIAL DETERMINANTS OF HEALTH

Throughout our research we heard how housing is a factor in the health and well being of individuals and families. Having a place to call home is critical and is related to someone's wellness.

Throughout the winter and spring of 2013, the Canadian Medical Association (CMA) conducted wide-ranging consultations to gather input on Canadian's views on the social determinants of health. Public town hall meetings were held in Winnipeg, Hamilton, Charlottetown, Calgary, Montreal and St. John's and were accompanied by an online consultation at www.healthcaretransformation.ca.

The process was framed around four questions aimed at determining what factors beyond the health care system influence health, what initiatives offset the negative impact of these determinants, what governments and health care providers should be doing to address these social determinants, and how equal access for all to the health care system can be achieved.

In every phase of the consultation, four main social determinants of health were identified by participants as having the most substantial impact on health in Canada:

- Income
- Housing
- Nutrition and food security
- Early childhood development

At these town hall meetings it was identified that there is a link between a healthy society and a healthy economy. Based on input received, 12 recommendations were developed. Some of these recommendations are:

- That the federal, provincial and territorial governments develop strategies to ensure access to affordable housing for low and middle income Canadians.
- That the "Housing First" approach developed by the Mental Health Commission of Canada to provide housing for people with chronic conditions causing homelessness should be continued and expanded to all Canadian jurisdictions.
- That a national food security program be established to ensure equitable access to safe and nutritious food for all Canadians regardless of neighbourhood or income.

One of the main messages the CMA heard was that the health care system is only one predictor of good health and that other factors such as housing, education and employment have an equally, if not more, important role in determining health outcomes. **Source: Health Care in Canada "What Makes Us Sick?" Canadian Medical Association Town Hall Report, July 2013.**

- Recommendations 2.2, 2.7 and 5.7 support this research.

6 CONCLUSION

The success of implementing the recommendations greatly depends on the commitment and funding from all levels of government. Housing Services staff will work collaboratively with community stakeholders and partners to continue to gather data, determine the needs of individuals and families and address the identified needs.

It is anticipated that the next 10 years in the Housing Sector will be challenging. Meeting the needs of individuals and families across the housing continuum, coupled with aging housing stock, changing demographics and limited financial resources will present as barriers. However, Housing Services staff is committed to working through these challenges in an effort to provide safe, affordable, suitable housing for the residents of the City of Brantford and the County of Brant.

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9 CONTACT INFORMATION

For additional information about the

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Housing Stability Plan 2014 - 2024



Contact:

Deborah Filice, BA, RSSW, FIHM
Director, Housing Services
Corporation of the City of Brantford
Public Health, Safety and Social Services
PO Box 845
220 Colborne Street (Office) Brantford, ON N3T 5R7
Tel: 519.759.3330, Ext. 6241 Fax: 519.759.5796
Email: DeborahFilice@brantford.ca
Website: www.brantford.ca