

# County of Renfrew



## Five year review: Ten Year Housing and Homelessness Plan

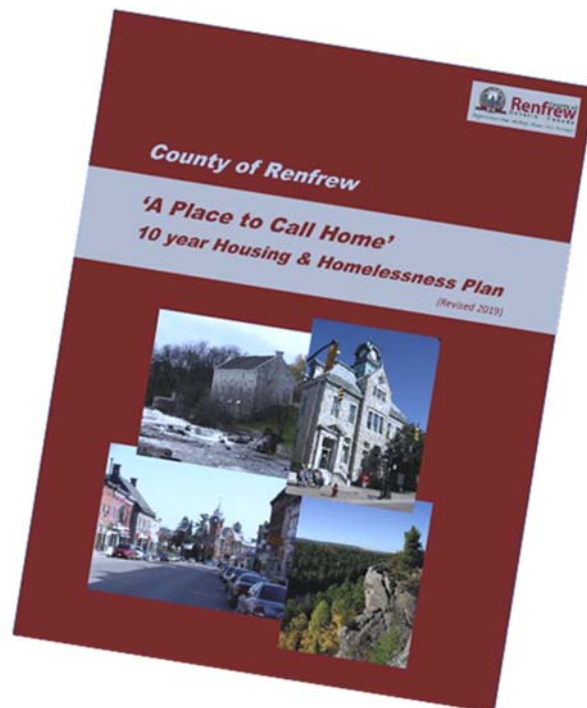
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## 1 Introduction

With the development of the revised Housing and Homelessness Plan (HHP) in 2019, the County of Renfrew established an updated plan to help address the housing needs of those in the community, especially those who are most vulnerable. The unprecedented health pandemic that followed has had a substantive impact on these same populations and in many instances, magnified the issues that these individuals in the community are facing. In light of these changed environmental conditions, a review of the HHP has been undertaken to re-affirm the plan's directions and to bolster its implementation. This addendum report provides an assessment of environmental changes and directional implications for the Housing and Homelessness Plan as the County moves to formally adopt the plan.

## 2 Background

In 2013, the County of Renfrew adopted "A Place to Call Home", the first housing and homelessness plan it had developed for the community. As part of a provincially-mandated 5 year review process, the County embarked on a consultative assessment in 2019 to re-examine the plan, its underlying drivers and recommended actions. As a result of this review, a revised plan was developed and submitted to the Ministry of Municipal Affairs and Housing (MMAH) for review in early 2020, as required by legislation. Subject to any comments arising from this review, the County intended to formalize the plan and move forward with implementation.

Coincident with this submission came the emergence of Covid-19 and the subsequent public health restrictions, implemented to curb the pandemic. This had far reaching implications locally and beyond, especially as cycles of public opening and closing have re-emerged over time. This, in large part, delayed the consideration of the County plan by MMAH and only this past spring was the status of the plan confirmed. As such, the County is now in a position to formalize adoption of the plan.

However, as the pandemic has endured, the effects it has had on the economy, employment and personal health have been profound. As with many jurisdictions, this has had tangible implications for local households in terms of income, accommodation and general wellness. Governments have responded with unprecedented levels of support to help stem the tide of the pandemic, addressing health safety and economic impacts. While this has helped to respond to the very real needs in the community with short term programs, financial assistance and stimulus, this has also diverted focus and energy away from longer term initiatives like the HHP.

Given the events of the last year and with the prospect of easing health restrictions, it is timely to reconsider the plan within the altered context. This report provides a review of changed conditions and implications with regards to the plan. It also speaks to considerations for advancing implementation, recognizing the magnified needs of the community as they relate to housing and homelessness and the opportunities that lie ahead to better address these needs.

### 3 The Changed Environment

With the advent of public health restrictions in the spring of 2020 which were instituted in response to Covid-19, there have been fundamental changes to everyday life for all Canadians. It's also clear from emerging research that these changed condition have had a disproportionate impact on lower income and vulnerable households. For these individuals, there were substantive challenges pre-pandemic and these have been amplified due to Covid-19. And while there have been tangible economic impacts that have reverberated through the housing system, there have also been consequential social and health impacts that have repercussions for individuals.

In many instances, the pandemic has served to magnify very real cracks in the housing and homelessness system, especially with regards to accessing appropriate services and adequate, affordable housing. A closer examination of changes in local market conditions, sectoral policies and programs, and local approaches to delivering community services will help to ascertain the nature of these changes.

#### 3.1 Local market conditions

As part of the 2019 Housing and Homeless Plan review, a detailed supply and demand analysis was completed, providing a clear baseline on trends in terms of housing need, housing supply and affordability. Much of this analysis was based on Census data which is published every 5 years and the most recent Census has only just taken place earlier this year. Unfortunately, general 2021 results will not be available for some months and more detailed statistics are a year or two from publication. As such, data to inform changed local conditions is quite limited, especially in the case of population and household characteristics.

The 2019 HHP analysis identified:

- Shifting and evolving trends in population and housing demands
- Sustained issues of affordability for households
- Limited diversity/suitability in the current supply

Observations based on available data and reports indicate that there have been some changes in the local market which can be characterized as follows:

#### **Population and households**

Overall trends continue to indicate modest growth, more diversity in household types and a continued aging of the population. As a result of Covid-19 and social distancing protocols, there are signals of some weakening demand in more congregate forms of housing. There are also signals that renewed interest in rural living environs is spurring some additional housing demand, especially in southern areas of the County adjacent to Ottawa but affordability issues are also a contributing factor. Economic closures and workplace adjustments have also meant increased economic hardship for some, despite the unprecedented level of income assistance from senior levels of government. It is difficult to predict what post-Covid demand will look like locally but it is assumed that the overarching general trends for the County will remain.

### **Rental market**

There continues to be sustained demand for rental accommodation as a more affordable and flexible housing choice. However, limited production of new purpose-built rental development remains an issue. Based on CMHC statistics for local areas within the County, the rental universe of purpose-built units has increased only modestly. Average rental rates have continued to increase moderately but median rents have tended to increase at a faster rate over the last 2 years, signalling a greater number of higher priced units in the market. Vacancy rates are down in higher growth areas (e.g. Arnprior) but up slightly in other areas, likely due to the modest bump in overall unit supply.

The informal rental market continues to supply the bulk of rental housing but continued upward price pressures in the ownership market may have a negative influence on the stability of those tenancies where owners choose to take advantage of elevated sale prices or seek higher potential rents through renovations and re-letting (i.e. ‘renovictions’). At the same time, provincial freezes over the last year on evictions and allowable rent increases have created a more staid market for landlords and this, in conjunction with Covid-19 restrictions, has underscored why renters may be electing to stay put.

### **Ownership market**

Production trends continue to signal an emphasis on single detached units and limited new multi-residential forms. While production levels tend to be flat or declining in central/northern areas of the County, continued increases in production in the south (i.e. Arnprior) are more evident in response to sustained demand from neighbouring areas, especially Ottawa. In the resale market, a lower inventory and diminished new listings have resulted in considerable demand for available homes. This demand, in concert with record low interest rates and price increase pressures in adjacent markets has meant a very notable increase in average sale prices in the County (in excess of 34% based on year-over-year figures for May from 2020 to 2021). These increases have been most notable over the last 12 months and only serve to worsen affordability for those seeking to enter or downsize in the ownership market.

Like other markets across the country, there is concern that these prices may not be sustainable and that a correction may be in order. That said, labour and material prices have also escalated, serving to further fuel house price increases. While more realistic prices would be welcome, future uncertainty around housing inventory, supply-chain issues, the timing of economic recovery and the possibility of interest rates increases make it difficult to predict if and when house prices will return to more affordable levels.

### **Housing Affordability**

The economic impacts of Covid-19 have had a dramatic effect on households. Economic closures and workplace adjustments have directly influenced household incomes which in turn have directly affected housing affordability. Despite extensive temporary government assistance programs, there has been a tendency for these impacts to be felt disproportionately by vulnerable households. Uncertainty and lack of choice in the market encourages households to stay put, which only serves to minimize supply options for those seeking accommodation. Recently introduced ‘stress test’ measures aimed at cooling the housing market also influence affordability by making it more difficult to qualify for financing.

### Overall synopsis

These recent trends have illustrated a tighter and more expensive housing market that has served to amplify the affordability issues already being encountered by low and moderate income households. Uncertainly around lifting of public health restrictions, economic recovery and employment prospects create additional challenges within the housing market. While there are signals that a return to more normal routines is on the horizon, it's unclear to what extent this may alleviate the trajectory of recent price trends in the housing market.

### 3.2 Sectoral policies and programs

Since development of the revised HHP, there have also been changes in policies and programs associated with the housing and homelessness sector. In some cases, these are refinements to established programs but in other instances, these are new initiatives. One such example is Social Services Relief Funding (SSRF) which was created to help local Service Managers offset the service impacts associated with Covid-19. A total allocation of some \$3.2M was made to Renfrew County by senior government for the fiscal period 2019/20 to 2021/22 and has been targeted by the County to fund more than 20 community partners or directly deliver the following types of initiatives:

- Emergency shelter solutions
- Housing with related supports
- Services and supports
- Homelessness prevention initiatives
- Capital upgrades to existing facilities

This funding has been instrumental in helping to address additional Covid-related impacts on the service and support system for those who are homeless or at risk. This helps to augment Community Homelessness Prevention Initiative (CHPI) funding which is provided by the Province. During the same fiscal period from 2019/20 to 2021/22, CHPI funding for the County amounted to \$4.2M (currently \$1.4M annually). These CHPI dollars were used to fund initiatives in similar categories with the aim of reducing homelessness.

Prior to 2020, the Investment in Affordable Housing initiative (IAH) also helped to provide key housing investments in the community based on funding provided by senior levels of government. The County used this \$5.2M funding envelope from 2014/15 through 2019/20 to provide capital and operating support in the form of:

- \$2M in capital funding to support expansion of local rental stock
- Over \$635,000 in home ownership assistance to provide access for first-time homebuyers
- \$1.7M in home renovation funding to qualified households for home repairs and upgrades
- Over \$640,000 in housing allowances to make existing rental accommodations more affordable for eligible households

With the sunseting of the IAH program and the introduction of the National Housing Strategy (NHS), a suite of successor programs has been launched, including new funds under the COCHI and OPHI housing streams. Based on \$2.7M in allocated funds for the 2019/20 to 2021/22 fiscal period, the County has developed an investment plan that primarily targets capital repairs for community housing and home

repairs through Ontario Renovates. Use of these programs has enabled the County to sustain critical investments that create, maintain and support affordable housing for local households in need. There are other housing initiatives that are funded through CMHC, although these are typically accessed directly by the sponsor/proponent. Examples of this would include SEED funding, National Housing Co-Investment Funding, Affordable Housing Innovation Funding and more recently, the Rapid Housing Initiative (RHI). The federal government, in its spring 2021 budget, committed funds for the remaining seven years of the NHS to top up these programs and augment them with additional initiatives aimed at housing renewal, affordability and reductions in energy consumption. The programs will continue to provide opportunities to develop, renew and repair affordable housing.

Provincially, the government has continued to pursue its modernization agenda for community housing with legislative adjustments and pending regulations. This may have direct and substantial impacts on the funding and administration of the community housing sector which is inherently the most affordable form of housing for residents. Additionally, policy shifts with regards to homelessness now oblige a point-in-time count to update prior findings and a by-name list as a means of better quantifying needs and coordination of access to services for those deemed homeless. Implementation of this system will have implications for service providers locally but the shift is intended to improve outcomes for those who are homeless.

### 3.3 Delivery of community services

Within the local service delivery system, there have also been a number of factors over the last 12-18 months that have had implications for the Housing and Homelessness Plan. While this has affected the broader community in terms of outcomes, these impacts have had a direct influence on the ability of the County to provide services and address housing needs.

#### **Covid-19 response**

With the advent of the pandemic, priorities for the local health system and the County turned immediately to the health of residents and the provision of services in a safe and reliable way. This had a substantial impact on delivery of paramedic services and paramedicine initiatives that serve vulnerable households. Greater demand for social services were also encountered, creating capacity challenges despite the supplementary funding provided by senior government. This placed added stress on the social safety net and diverted resources to health-related responses, adding further demands on an already-tested system.

#### **Human services integration**

At the same time, the social services function at the County has been undergoing a transformation towards a more integrated delivery system for human services, including office consolidation, resource re-alignment and re-organization. While this would add complexity in a normal working environment, the advent of Covid-19 only served to further tax the social service delivery system, given the need for implementing client service safety measures, remote staff working arrangements and managing time-sensitive funding programs from senior government intended to offset pandemic effects.

## Seniors Housing Strategy

As the pandemic emerged, the County was in the process of developing a multi-disciplinary Seniors Housing Strategy which involved senior staff from Social Services, Long Term Care and Planning & Development departments. Given the housing-centric nature of the strategy, there were a number of issues, themes and actions that paralleled the Housing and Homelessness Plan Update. That said, the strategy was focused specifically on seniors and related supports with a particular emphasis on alternatives to LTC accommodation. Given the cross-departmental approach to recommended strategies, work has already begun in terms of implementation planning and it will be critical to align efforts between the Seniors Housing Strategy and the HHP.

## 4 Impact on the Current Plan

These recent environmental changes have served to underscore the needs of vulnerable populations within the County. However, they have also pointed to challenges in the local housing market that affect a broader constituency of residents, especially in terms of housing affordability. While the actual duration of these recent trends is less certain, it will remain critical for local policy to account for and respond to conditions, especially where they persist. The most immediate of these tools is the revised Housing and Homelessness Plan which has already mapped strategies to address local housing and homelessness priorities. A closer examination of the plan with regard for these changes will help to confirm where any necessary adjustments are required.

### 4.1 Current plan recommendations and implications

In response to identified local needs, the revised Housing and Homelessness Plan (2019) set out a framework for addressing these needs across the housing continuum, building on the work of the original plan established in 2013. The plan has a particular focus on those residents who are more vulnerable but with the recognition that as a housing system, there are interconnected factors that can impact on households across the housing spectrum. With this in mind, the revised HHP established four main goals, namely:

- Housing persons who do not have a home
- Preventing homelessness and maintaining housing stability
- Ensuring an adequate supply and choice of housing
- Improving coordination and capacity within the system

To facilitate achievement of these goals, 12 supporting objectives were established in the plan, each intended to respond to issue areas within the housing and homelessness system. These issue areas include those who are homeless, those at risk of homelessness and those seeking appropriate and affordable accommodation.

The goals and objectives of the current plan are as follows:

**Goal 1: Housing persons who do not have a home**

- Objective 1: Take a Housing First approach to addressing homelessness
- Objective 2: Improve access to housing and support needs by focusing on persons who are most vulnerable



**Goal 2: Preventing homelessness and maintaining housing stability**

- Objective 3: Reinforce homelessness prevention through emergency financial assistance programs
- Objective 4: Improve access to support services and programs through service ‘hubs’
- Objective 5: Engage senior levels of government to help address identified local housing needs
- Objective 6: Increase housing awareness and promote housing stability through partnerships and education

**Goal 3: Ensuring an adequate supply and choice of housing**

- Objective 7: Retain and increase the affordable housing supply through effective strategies and planning policies
- Objective 8: Encourage development and investment in affordable housing through greater awareness of existing resources, models and tools
- Objective 9: Support affordable home ownership opportunities through continued investment

**Goal 4: Improving coordination and capacity within the system**

- Objective 10: Enhance the effectiveness of partners within the housing system through greater coordination
- Objective 11: Improve awareness of housing services and programs in the County of Renfrew
- Objective 12: Enhance capacity within the system through continued monitoring and assessment

In turn, 33 specific actions were recommended in the HHP to support the objectives, providing tangible direction for stakeholders to help improve housing outcomes for residents. Among other things, these actions encourage system effectiveness and coordination, program and policy alignment, and targeting investments to support housing objectives. Building community awareness and growing private sector engagement are also notable actions within the plan. Through these actions, it is intended that a more coordinated and responsive system can be fostered among stakeholders in the community to help improve housing outcomes for residents.

**Implications of the changed environment**

Since the tabling of the revised HHP in 2019, there have been considerable environmental changes, especially in light of the Covid-19 pandemic. These changes have presented clear challenges in advancing the plan. It is evident that the pandemic has magnified housing needs, especially for vulnerable households and has highlighted those cracks within the system which are now more visible to the community. There have also been specific challenges due to increased homelessness and sustained housing affordability issues arising from housing market dynamics. This has made it particularly challenging to advancing longer term housing objectives, given the obligation to address immediate needs and facilitate remedial programs intended to offset pandemic impacts. In addition to these factors, there is uncertainty as to when community conditions might revert to a more ‘normal’ state.

Despite these challenges, the changed environment has also presented some opportunities. There have been added supports and resources flowed by senior government to help address needs arising from the pandemic. While these have been helpful, there remains some uncertainty about the longer term impacts and whether assistance to address these needs will be sustained. There are also opportunities to transform support systems based on lessons learned from the pandemic and a chance to broaden community support for addressing the housing priorities that have been made more visible by recent shifts in housing affordability.

#### 4.2 Reassessing the current HHP with regard for impacts

The Housing and Homelessness Plan (HHP) tabled in 2019 identified a comprehensive framework for addressing local housing issues and advancing solutions. This version of the plan built on the structure laid out in the original plan adopted by the County in 2013. Despite the recent five year review process and subsequent revisions made to the plan, there is a need to re-consider the most recent strategies in light of the environmental changes that have been seen in the last two years.

As noted, these changes have had considerable impacts in terms of magnifying housing needs and highlighting affordability challenges in the current housing market. That said, it is unclear if these challenges will persist, given the continued efforts of senior government to mitigate pandemic issues and their economic effects. There is also uncertainty as to whether economic recovery will help foster a more accessible and affordable housing market than has been seen in the last 12-18 months.

The recent challenges encountered and the uncertainty around their duration do create pause for consideration with regard to the current HHP. However, the goals, objectives and actions set out in the HHP remain relevant within the current context, given the framework and spectrum of needs set out in the plan. The approaches detailed in the plan continue to provide strategic directions that support a more responsive, coordinated and effective system to address local needs. As such, no changes to current HHP recommendations are deemed required.

However, there are areas in the HHP where emphasis or priority may be warranted given the impacts that have emerged due to the changed environment. Specific areas include:

- *Prioritizing CHPI funds for un-sheltered and at-risk individuals* – In light of the heightened impact of the pandemic on vulnerable households, channelling resources to address those who are homeless or at risk of becoming homeless remains a prudent strategy. This would serve to address the increased visibility of the homeless that has been seen and provide critical supports to prevent at-risk households from becoming homeless.
- *Supporting a case management approach for homelessness intake* – Likewise, strategies in the HHP to improve intake and navigation within the homelessness service system are also a priority. Recent Provincial policy initiatives requiring homelessness enumeration and obliging the creation of a by-name list to foster local coordination of supports/services underscore this approach as a priority.
- *Advancing affordable housing through planning tools and incentives* – There continues to be an urgency in addressing the needs of vulnerable households. However, sustained access and affordability issues that have been amplified in the housing market reinforce the need for longer

term policies that create more opportunities to develop affordable housing. Given the time necessary to effect such changes, efforts must be sustained in order to ensure that choice and affordability can be expanded in the local market.

There are also recommendations within the County's recently adopted Seniors Housing Strategy that align and reflect directions set out in the HHP. By prioritizing these actions within the HHP, common needs can be addressed and tasks can be implemented in a complementary and coordinated way. Specific areas where HHP actions are complementary and should be prioritized include:

- *Supporting 'hubs' for expanded service delivery* – Building on or creating service hubs based on existing nodes helps to extend services, especially in more remote areas of the County. This has the ability to expand both housing and service opportunities for the benefit of all households but can be particularly effective in supporting aging in place for seniors.
- *Promoting options for seniors housing supply and choice* – Providing more housing choice and affordability within the system helps to broaden options that are available and appropriate to needs, regardless of age.
- *Improving coordination/capacity within the housing system* – This remains critical for serving those households who are vulnerable but has an added emphasis for many seniors who rely on both housing and supports in order to meet their accommodation needs.
- *Engaging stakeholders and private sector partners in solutions* – Given the broad needs of the community and traditional roles that have been assumed in meeting those needs, greater collaboration and engagement with community partners is needed to foster innovative housing solutions, especially in the case of the private sector.

As public health restrictions associated with the pandemic ease, there may be an ability to advance strategies and actions with the community more readily, both through the HHP and the Seniors Housing Strategy. Taking opportunities to coordinate and collaborate responses in these priority areas will help foster better housing outcomes in the community.

That said, there are a number of transformational changes being instituted or contemplated by senior government which could add complexity to implementing HHP actions and advancing housing solutions. These include:

- *Homelessness monitoring obligations arising from the point-in-time and by-name list* – As previously noted, recent Provincial policy direction obliges a local homeless enumeration this year and requires the establishment and administration of a by-name list to help coordinate supports to chronically homeless.
- *Community housing modernization* – There remains a Provincial commitment to reform community housing and regulatory changes to effect this are anticipated. The changes could have implications for the sustainability and supply of community housing which is the most affordable housing in the community.
- *Social assistance reforms* – Policy discussions continue regard long-standing commitments to reform social assistance which would impact on low and moderate income households. While the timing and extent of such reforms are unclear, these too could have profound effects for housing and those at risk of homelessness.

- *Changes in the community health care system* – Substantial changes in community health care are in process, moving from a LHIN-based accountability structure to a more localized Ontario Health Team (OHT's) framework. This could change local community health priorities and influence accommodation options that may be available (e.g. home care for seniors which enables them to age in place). In light of the pandemic, the Province is also signaling possible reforms in LTC home which may influence the range of housing alternatives geared to seniors.
- *Integrated provincial seniors strategy* – The Province has also signaled its intent to issue a strategy geared towards seniors which provides a more integrated policy approach to addressing seniors needs, including among other things housing and supports.

These initiatives each has the potential to influence the local delivery of housing and associated programs in one way or another. As the designated service system manager for housing and homelessness, the County would need to have regard for these and plan accordingly at the same time it is pursuing HHP actions to address local issue that have already been identified. Unfortunately, resources and funding to support new Provincial policy initiatives is not always provided, adding further strain on the capacity of Service Managers like Renfrew County to respond to local needs. This reality must be factored in when planning for HHP implementation.

## 5 Implementing the Housing and Homelessness Plan

There have been considerable environmental influences over the last two years which have impacted on the local housing and homelessness system. In addition to the pandemic and affordability pressures exerted in the housing market, there continue to be a number of policy initiatives from senior government that could further impact responses to local housing needs.

In 2019, the County reviewed and revised its Housing and Homelessness in Plan (HHP), updating its comprehensive framework for addressing local needs along the housing continuum. Despite the intervening challenges of the last two years, this framework and the actions associated with it remain valid and relevant. While certain HHP actions may warrant priority considerations, no changes to the plan are contemplated at this time.

As identified in the HHP and reinforced through the Summary Background Report that accompanied it, there are a number of factors to be considered in advancing actions identified in the plan. Moving forward with implementation would involve initial planning and on-going monitoring to:

- *Establish an implementation strategy* - Defining how actions will be advanced and determining roles and responsibilities for each action in a formal work plan
- *Set targets* – Establishing aspirational targets to help encourage demonstrable progress and alignment with PPS planning obligations
- *Measure effectiveness* – Using and expanding performance measures and environmental indicators to help assess changed conditions and evaluate HHP progress in addressing key issue areas over time
- *Regular plan monitoring and reporting* – Maintaining and building on the annual HHP reporting framework that already exists to help broaden awareness of issues and build community support for solutions

While there is need for the County to help provide leadership in the housing and homelessness system, the HHP was envisioned as a community plan and as such, should reflect community efforts in pursuit of solutions to identified issues. This same philosophy should apply to HHP implementation by having the County assume a leadership role in coordination but having stakeholders take a more participatory role in system solutions. To assist in HHP implementation, a number of tools/approaches are contemplated including:

- *Developing an HHP-specific work plan* – To help support accountability and track progress on actions, a formal implementation plan for the HHP should be developed. While this could take the form of a tracking table, it should be integrated with departmental work plans to ensure necessary items are actioned and resourced. It is anticipated that some of these actions may fall under recurring tasks/roles already identified in the departmental work plan.
- *Coordinating with the Seniors Housing Strategy implementation work plan* – While an HHP implementation plan is essential for tracking purposes, those HHP actions that crossover to the Seniors Housing Strategy should be actioned accordingly in order to avoid duplication and ensure coordination of efforts and resources with other internal departments of the County.
- *Exploring opportunities for coordination with community stakeholders* – As a community-based plan, ownership of appropriate HHP actions by community partners should be encouraged to expand impact, leverage resources, engage stakeholders and build capacity. This supports a more collaborative systems approach that helps reinforce the coordination of functions that is embodied in HHP actions.