



2024 to 2027 Business Plan

Service: London & Middlesex Community Housing

\$0.22

Cost per day for the
average rate payer
(2024 to 2027)

2.14%

Of the 2024 to 2027
City of London Net
Property Tax
Supported Budget

Who we are:

- London & Middlesex Community Housing (LMCH) is a Local Housing Corporation (LHC) incorporated under the Ontario Business Corporations Act. The City of London is the sole shareholder of LMCH.
- LMCH maintains 3,282 housing units across 32 properties that provide homes for more than 5,000 people. Those who call LMCH home are a diverse cross-section of low to moderate-income households including families, seniors, and adults.
- LMCH is the largest provider of Rent-geared-to-income (RGI) housing in London.

What we do:

- LMCH's objective is to provide clean, safe and well-maintained homes to meet the needs of the people we serve in our communities.
- The homes provided are governed by the Residential Tenancies Act, The Housing Services Act and Local Service Manager Rules and Shareholder Agreement with the City of London. These rules and regulations require administrative oversight and compliance management.
- LMCH operates with a combination of directly employed staff and contracted services to provide direct services to tenants (RGI administration, repairs, complaint management, connection to support services, etc.), maintaining the buildings and units (unit turnover, preventive maintenance, capital repair and related investments, etc.) as well as corporate support functions (Finance, Human Resources, IT, etc.)
- LMCH supports tenants through working with community partners to ensure that connections to community-based supports are available to establish and sustain their homes. LMCH actively seeks out new opportunities for programs and partnerships to help meet the needs of tenants in achieving housing stability.
- Since 2005, nine of ten tenants who move into LMCH homes each year have been designated "special priority" or "Urgent" status.

Why we do it:

- **<Mandatory>** – The City's involvement in the delivery of housing services is mandated by the Housing Services Act, 2011 (the "HSA"), which designates the City as the Municipal Service Manager (the "Service Manager") for the City of London and County of Middlesex. LMCH was established in December 2000 in response to the passing of the Social Housing Reform Act (the "SHRA"), the enabling legislation for the transfer of approximately 84,000 public housing units from the Province to 47 service managers. Although a mandatory service, housing is the foundation that stabilizes lives, every individual has the right to live in safe, stable, adequate, and affordable housing. LMCH is committed to delivering the best homes we can with the resources available to ensure that the units remain accessible to those who need them most






The following table provides an overview of the budget for this service:

Budget Summary (\$000's)	2024	2025	2026	2027	2024 to 2027 TOTAL
Gross Operating Expenditures	\$29,861	\$31,204	\$32,243	\$33,331	\$126,639
Other Revenues	-\$13,595	-\$13,735	-\$13,942	-\$14,154	-\$55,426
Net Tax Levy Supported Operating Budget	\$16,266	\$17,469	\$18,301	\$19,177	\$71,213
Total Capital Expenditures	\$8,350	\$8,350	\$8,350	\$8,350	\$33,400
Full-Time Equivalents (FTE's)	104	104	104	104	N/A

Reflects Draft 2024 to 2027 Multi-Year Budget – December 12, 2023

Linkage to the 2023 to 2027 Strategic Plan

This service supports the following Strategic Areas of Focus in the 2023 to 2027 Strategic Plan:

	Reconciliation, Equity, Accessibility, and Inclusion		Economic Growth, Culture, and Prosperity
✓ 	Housing and Homelessness		Mobility and Transportation
✓ 	Wellbeing and Safety	✓ 	Climate Action and Sustainable Growth
	Safe London for Women, Girls, and Gender-Diverse and Trans People		Well-Run City

Environmental, Socio-economic Equity and Governance (ESG) Considerations

Environmental, Socio-economic Equity and Governance Profile for this service:



Environmental:

LMCH's environmental goals are crucial in today's context of climate change and environmental sustainability. These goals involve implementing eco-friendly practices in housing development and maintenance. This includes using sustainable building materials, promoting energy-efficient appliances and fixtures, and integrating green spaces to enhance biodiversity and air quality. LMCH strives to not only reduce its carbon footprint but also provide healthier living environments for its tenants.

Complementing these efforts, the Canada Mortgage and Housing Corporation (CMHC) Repair and Renew Program plays a pivotal role in our plan. This program is geared towards increasing accessibility at various sites, with a target of over 400 accessible units, alongside general site improvements. A key focus of the program is to achieve significant energy savings and greenhouse gas (GHG) reductions by the end of 2027, furthering our commitment to environmental stewardship and community well-being.

Socio-economic Equity:

At its core, LMCH's mission is to provide clean, safe, and affordable housing, a critical foundation for enhancing the quality of life for many individuals and families. This goal is particularly significant in a socio-economic context where a substantial portion of the community faces barriers to accessing housing, primarily due to financial constraints.

A key demographic served by LMCH includes tenants on fixed incomes, such as the elderly, disabled and those receiving income support. These groups often struggle with the rising costs of living, making affordable housing a crucial lifeline. By focusing on this need, LMCH not only provides a basic human right – shelter – but also fosters a sense of stability and security among its tenants. This stability is a vital step towards enabling residents to focus on other aspects of their lives, such as education, employment, health and personal development, without the constant worry of housing insecurity.

LMCH contributes to the reduction of homelessness, alleviating the strain on other social services, and promoting social inclusion. By ensuring that more people have access to affordable housing, LMCH plays a pivotal role in building a more cohesive, resilient community. This approach not only benefits the direct recipients of housing but also contributes to the overall economic and social health of the region.

Governance:

LMCH's governance focuses on the ethical, transparent, and responsible management of the organization. This includes adherence to legal standards and regulations, ensuring accountability in operations, and maintaining transparency in financial and administrative processes. LMCH's governance practices also encourage engaging with interested parties, including tenants, local government, and community partners, to ensure that the services provided align with the community's needs and expectations. LMCH's governance goals also strive to promote diversity and inclusion, ensuring that decision-making reflects the diversity of the community it serves.

The following section provides an overview of the key activities the service plans to undertake from 2024 to 2027 to implement the Corporation's 2024 to 2027 Strategic Plan, as well as an overview of the risks and challenges the service is anticipated to experience during this period:

Service Highlights 2024 to 2027

- Improving the Tenant Experience is a primary focus for LMCH. Creating an Integrated Pest Management Program, introducing a new cleaning program that will improve the conditions of sites, increasing the presence of staff at each site to improve communication and developing a community safety plan will provide the framework to support LMCH's goal of providing clean, safe and well-maintained buildings.
- Developing an Enhanced Service Model will ensure that services we provide meet the needs of our tenants while including tenants in the decision-making process. Through open communication channels and collaborative initiatives LMCH will be reviewing and revising service standards and communicating these with our tenants. Improving communication to set out clear expectations on roles and responsibilities of tenants. Together we will engage with each community to foster a better sense of ownership and belonging.
- Investing in Our Communities will continue to promote improved living conditions for tenants across LMCH.
 - Through the regular capital program LMCH is focussed on addressing lifecycle replacement of key building systems and site conditions. Investments in elevators, windows, roofing, paving, and landscaping will be complemented with smaller capital investments that invest in areas that matter most to tenants.
 - The Canada Mortgage and Housing Corporation (CMHC) Repair and Renew Program will continue to be implemented through the course of this plan. The program will focus on increasing accessibility at sites,

- increasing the number of accessible units to over 400 units, doing general site improvements at program sites and also achieving energy savings and greenhouse gas (GHG) reduction by the end of 2027.
- Regeneration of Public Housing is moving forward with Phase 1 of Reimagine Southdale breaking ground in early 2024. This project is approved required approvals to add 163 new units to our Southdale community adding a net new 99 units of affordable housing at project completion. Focus for this plan is to secure funding for the next two phases of the Reimagine Southdale Project and while completing the Regeneration Strategy for LMCH to identify future development opportunities to improve and increase affordable housing.
 - Focussing on Environment and Governance LMCH demonstrates dedication to creating positive change and fostering a thriving community for our tenants. We will proactively implement initiatives to reduce energy consumption, enhance waste management, and prioritize responsible sourcing. We will create a sustainable future that benefits our communities, improves living conditions, and ensures a healthier and more environmentally conscious environment for all.
 - Fostering a Healthy Organization is foundational for LMCH. People are our greatest strength, and we must support them by fostering a healthy organization. This means building a positive and inclusive work culture that values the well-being and professional growth of our staff members. By creating an environment that nurtures talent and supports personal development, we empower our team to deliver exceptional service and make a meaningful difference in tenants' lives.

Risks and Challenges Anticipated in 2024 to 2027

- Increasing safety concerns across LMCH sites related to behaviours of tenants, guest and non-tenants.
- Health and safety of staff including burn out, vicarious trauma or injury.
- Risk of work refusals related to unit and building conditions.
- Staff Recruitment and Retention: Challenges in attracting and retaining qualified staff, especially in specialized roles, could impact service delivery.
- Inadequate community support services to address tenant individual support needs transferring additional responsibility to LMCH outside of the role of a landlord.
- Delays in addressing unsuccessful tenancies creating conflict and safety issues at LMCH buildings.
- Decline in unit quality that become increasingly expensive to complete maintenance and unit turnovers.
- Ongoing insurance claims increasing the cost of insurance for LMCH with the potential to create circumstances that LMCH must self-insure all claims.

- Challenges of working at LMCH sites increasing service costs and/or leading to limited vendor pool to support required service delivery.

Other reference information and links:

- London Middlesex Community Housing – www.lmch.ca

Contact:

Paul Chisholm

CEO

519-434-2765 Extension 333

pchisholm@lmch.ca