

Housing Stability for All Action Plan

2021 Update and Priorities for 2022





Recommendation

That, on the recommendation of the Deputy City Manager, Planning and Economic Development, that this report BE RECEIVED for information purposes and that the following actions BE TAKEN with respect to this report;

- a. Civic Administration BE DIRECTED to submit the Housing Stability for All Plan (HSAP) 2021 Update to the Ontario Ministry of Municipal Affairs and Housing as the annual update to the local homeless prevention and housing plan, in accordance with the Housing Services Act, 2011 (HSA);
- b. Civic Administration BE DIRECTED to circulate this report to stakeholders, agencies, and community groups including, but not limited to, Middlesex County, and the London Homeless Coalition; and,
- c. Civic Administration BE DIRECTED to circulate this report to the Strategic Priorities and Policy Committee to form part of the Housing Development Corporation, London's (HDC's) 2021 annual report to the Shareholder.

Executive Summary

This report on the Housing Stability for All Plan 2021 update and appendices is the second annual report and provides the following:

- An overview of the 2021 housing environment in London, attached as Appendix A;
- An update on the second year of action under the Housing Stability for All Plan (HSAP) for the calendar year of 2021 attached as Appendix B, including metrics and the status of the initiatives and plans attached as Appendix C;
- Updates from HDC that will form part of the 2021 report to Council as Sole Shareholder of HDC including details related to project initiatives associated with the creation of new affordable housing stock.



This report will be submitted to the Ontario Ministry of Municipal Affairs and Housing (MMAH) as an annual update to the local homeless prevention and housing plan required under the Housing Services Act (HSA), 2011 from the City of London, as the designated Service Manager.

Updates in this report are specific to the HSAP and align with the City of London's Multi-Year Strategy, noting that the metrics and reporting periods for City Strategic Plans may vary.



Linkage to the Corporate Strategic Plan

Housing Stability for All: Housing Stability Action Plan (HSAP) for the City of London (2019) aligns with the strategic areas of focus in the 2019-2023 City of London Strategic Plan.

Strategies identified under the Strengthening Our Community strategic area of focus include:

- Establish and revitalize community housing through a Regeneration Plan;
- Increase supportive and specialized housing options for households experiencing chronic homelessness;
- Strengthen the support for individuals and families in need of affordable housing;
- Utilize innovative regulations and investment to facilitate affordable housing development;
- Create more purpose-built, sustainable, affordable housing stock in London;
- Implement coordinated access to mental health and addictions services and supports;
- Improve emergency shelter diversion and rapid re-housing practices; and
- Strengthen and support the mental health and addictions system.

Maintaining or increasing the number of shelter beds available to abused women and their children, and to homeless women and girls is a strategy identified to Create a Safe London for Women and Girls. This strategy notes that full implementation of a Housing First policy is to be contingent on availability of immediate access to safe, affordable housing.





Analysis

Background Information

Previous Reports Related to this Matter

- End of Mortgage (EOM) and End of Operating Agreement (EOA) Impacts and Analysis (CPSC: February 1, 2022)
- Homeless Prevention Covid 19 Response Extension (and other Canada Ontario Housing funding extensions provided through the Province of Ontario) (CPSC: Aug 31, 2021)
- Housing Stability for All Plan - Mid-Year Update (CPSC: Sept 21, 2021)
- Housing Stability for All Plan 2020 Update (CPSC: May 11, 2021)
- Homeless Prevention - COVID-19 Response (CPSC: March 30, 2021)
- Letter of Mayor Holder to CPSC Re: 3000 Unit Challenge (CPSC: March 30, 2021)
- Transition Plan Progress Report – Housing Development Corporation, London HDC (SPPC: March 9, 2020)
- Governance Functional Review - Housing Development Corporation, London (HDC) (Council: January 12, 2021)
- Municipal Council Approval of the Housing Stability Plan 2019 to 2024 (CPSC: December 3, 2020)
- Update on Urgent Transitional and Modular Supported Housing Development Report on July 15, 2020 (CPSC: December 15, 2020)
- Homeless Prevention COVID-19 Response (CPSC: October 6, 2020)
- Housing Quarterly Report (CPSC: October 6, 2020)
- Housing Quarterly Report (CPSC: July 15, 2020)
- Housing Development Corporation, London Annual Shareholder Report (SPPC: June 9, 2020)
- Homeless Prevention COVID-19 Response and Funding Overview (CPSC: April 28, 2020)
- Canada's COVID-19 Economic Response Plan Funding Agreement (CPSC: April 28, 2020)
- Municipal Council Approval of the Housing Stability Plan 2019 to 2024...(CPSC: December 3, 2019)
- City of London Housing Services Review: Proposed Action Plan (SPPC: September 16th, 2019)
- Homeless Prevention and Housing Plan 5 Year Review and Update (CPSC: June 17, 2019)



Discussion and Considerations

Overview of Housing Stability Action Plan

The HSAP is a strategic framework guiding activities across the municipal housing system in support of housing stability within London and Middlesex from 2019-2024.

The HSAP report outlines four strategic areas of focus with related priority actions and measures. The strategic areas of focus are:

- Respond to the Homeless Crisis
- Create more Housing Stock
- Provide Housing Supports
- Transform the Service System

Housing Stability and Local Data

Prior to the onset of the COVID-19 pandemic, the HSAP report highlighted that London was experiencing a housing crisis related to the lack of affordable stock available to a growing population of persons living in “core housing need” (households who pay 50% or more of income on shelter costs), unstable housing conditions, or experiencing a housing/homelessness crisis.

Due to ongoing increased cost of housing, fewer higher income renters are able to transition into homeownership meaning these individuals stay in the rental market longer, increasing rental demand for more expensive units. This causes the higher income earners to occupy less expensive units, thus taking more affordable units away from lower income earners.

The lower end of the rental market shows that renters in the lowest income quintile must rent at more expensive rates due to a lack of supply available within their affordability price range.



The attached Appendix A to this report provides an overview of the ongoing changes occurring within the London housing market and the impact of these on housing affordability, availability, and housing stability in London.

Civic Administration acknowledges the support of Musawer Muhtaj Senior Analyst, Economics at Canada Mortgage and Housing Corporation (CMHC) for information related to London's housing market, as provided in the attached Appendix A.

Implementation of the HSAP

In 2021, there was a significant movement on the actions in the HSAP. Civic administration worked closely across internal teams and with community partners to implement programs and projects aimed at housing stability.

Up to this reporting period, approximately 80% of the actions progressed or were completed. A breakdown of the status for the total 118 actions in the HSAP plan in this period are:

- 71 (or 60%) actions are completed and ongoing
- 23 (or 20%) actions are in progress
- 24 (or 20%) actions have been identified with future targets

Details about the HSAP actions under the four strategic areas of focus and outcomes are included in the Appendix, including updates in Appendix B and a list of actions underway attached as Appendix C.

Financial Impact/Considerations

There are no financial impacts at this time.



Key Issues and Considerations

2022 HSAP Priorities and Roadmap to 3,000

The “Roadmap to 3,000 Affordable Units” (Roadmap), reflects program and service options that together are anticipated to achieve the Council endorsed target of 3,000 new affordable housing units by 2026. The Roadmap is principally focused on actions that can be advanced more quickly but also be part of a sustainable local affordable housing plan.

The Roadmap proposes a variety of tools, plans, investments, and approaches. All recommendations are available and able to be advanced within an Ontario municipal context, but some require engagement and advocacy of other governments and sectors.

The Roadmap is a local strategy that needs to be specifically aligned with the Housing Stability Action Plan. Essentially, by increasing the number of Affordable units under the Roadmap, the Housing Stability Action Plan can focus on increasing affordable and quality housing options for individuals and families, reducing the number of individuals and families experiencing homelessness and supporting improved access to mental health and addiction services.

Success in achieving the goals outlined in the Roadmap will require partnerships between third-party nonprofit housing provers, program support agencies, and the City of London. Typically, organizations that provide services to vulnerable groups struggle to keep clients living in a unit independently. Similarly, non-profit housing providers often function property managers but lack tenant support expertise. As such, the City will need to ensure partnerships are developed and maintained for the successfully tenanting of new units with targeted individuals and families coming off of the Coordinated Access List. Many of these individuals have mental health and addiction challenges.



To these ends, the City has achieved definite success through funding from Canada Mortgage and Housing Corporation's (CMHC) Rapid Housing Initiative Round 1 (RHI 1). The construction of 122 Base Line Road will result in the City, London Middlesex Community Housing, and local support agencies partnering to ensure some of our community's most vulnerable are housed and can access the support services required to keep them housed.

In 2022, a priority is the completion of the affordable housing development at 403 Thompson Road, which is currently under construction. This development will be similar to 122 Base Line Road, that will safely house families and individuals who otherwise would be in shelters or at risk of homelessness. Similarly, strategies identified in the HSAP will be furthered.

The formation of the Housing Enterprise Action Team (HEAT) has been established in early 2022 and will act as a cross-functional Table focused on achieving the goals in the Roadmap. By achieving the goals set out in the Roadmap, the HEAT table will also be supporting the strategies laid out in the HSAP. Further accomplishment and actions started can be found in Appendix B.

Middlesex County Update

The Middlesex County has made significant progress towards their Housing and Homeless Plan in 2021. Attached in Appendix B includes their 2021 updates and achievements under their Homeless and Housing Plan.





Conclusion

Municipal Council will continue to receive housing stability related reporting on initiatives over the coming year. Civic Administration, agencies and partners will continue to implement the actions of the HSAP aiming to increase housing stability and affordable housing stock for individuals and families in our community.

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Environmental Scan – Housing Stability in London

Analysis of the Local Housing Market

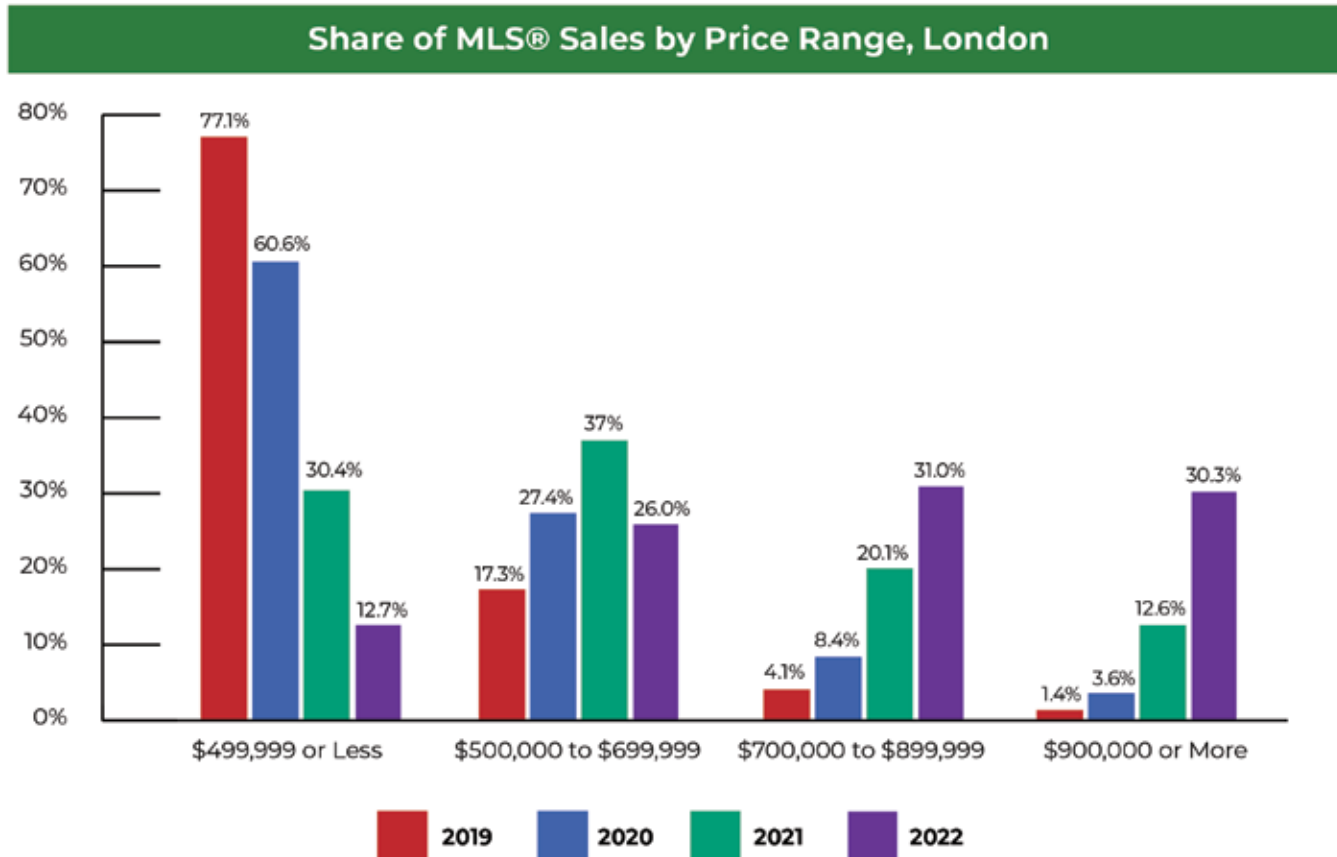
London's housing market has been affected significantly by trends which have been also reflected nationally. These trends reflect two distinct segments:

1. As buyers seek more space, demand has moved away from condominiums toward single-family homes. In many regions, this has:
 - aggravated the existing imbalance of demand and supply of single-family homes, and
 - resulted in rapid price growth for single-family homes.
2. Homebuyers are now preferring suburban and rural areas, partly as a result of the shift to remote work. Consequently, house prices have grown more rapidly in those areas. At present, it is difficult to gauge how long these shifts in preferences will last after the pandemic recedes.

The rapid and continued increase of prices in the housing resale market is indicative of the similar rental market rates, noting the rental market data is not monitored in the same manner.



Increasing Share of Sales for High Priced Homes



(Graphic: Increasing Share of Sales of High-Priced Homes)

Sources: London and St. Thomas Association of Realtors, CMHC Calculations

Note: 2022 figures are representative of the first two months of the year



Prices have increased rapidly throughout the pandemic due to the low inventory of housing available on the market.

Sales activity by price range show that sales are disproportionately up in the high price categories. This is due to a combination of greater demand from both Toronto area buyers, who want a single-detached home at a much lower price than in their region and move-up buyers from within London. This trend has increased each year.

People whose job was unaffected by the pandemic were able to work remotely. This caused many people to re-think their housing situation, prompting greater demand for more spacious properties.

Increased demand from first time buyers and investors has allowed greater move-up buying from within London. These types of buyers would typically be buying in the \$400k-\$700k range. Incoming buyers from more expensive regions are unlikely to be behind the sales growth of mid-priced homes. They're mostly purchasing homes for \$700k+ since they have the purchasing power to afford such homes more easily.

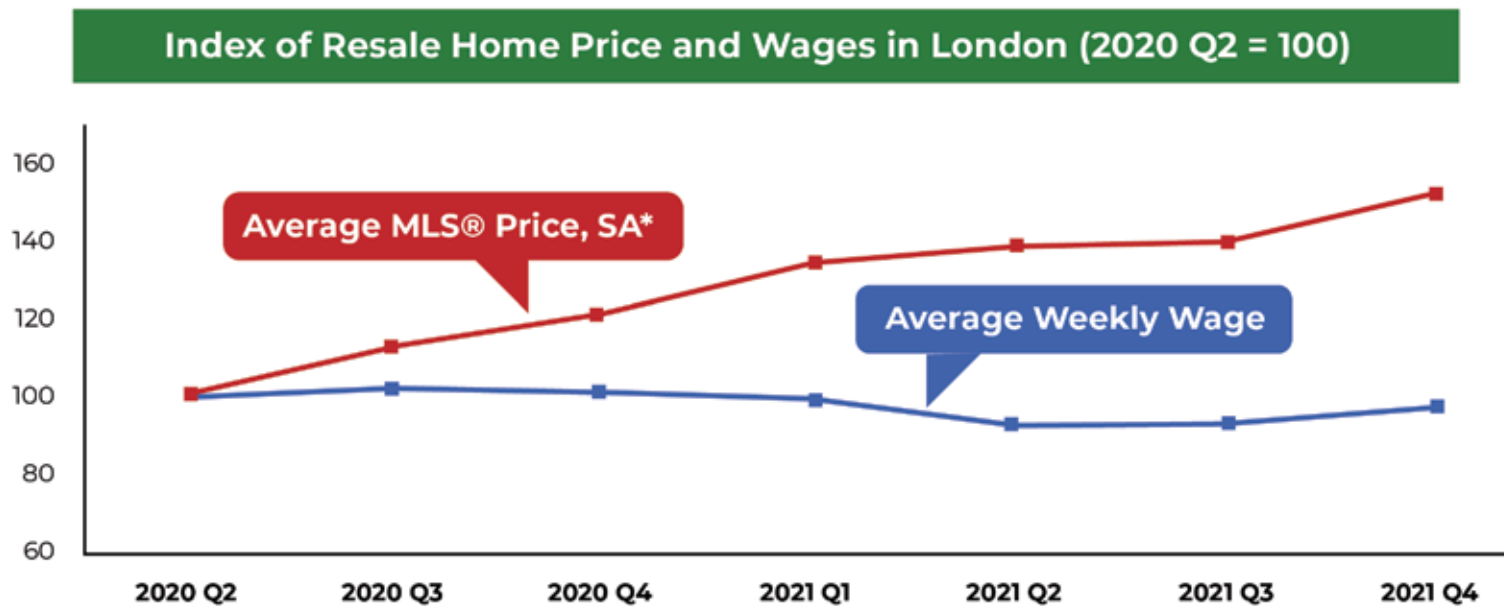
The decrease in the share of homes sold between 500k-700k in 2022 is likely a function of the market. As the price of homes continue to be driven up, it becomes increasingly difficult to find homes within the lower price ranges.

While greater first-time buyer activity partly explains the increased sales in the 400k-700k price ranges, like what was observed last year, few of these first-time buyers are likely coming from the rental market.



Rapid Housing Price Growth Despite Stagnant Wages

A consistent message within local housing market remains around the increasing costs of housing in London in comparison to the local incomes.



(Graphic: Rapid House Price Growth in London Despite Stagnant Wages)

Sources: CREA, Statistics Canada, CMHC Calculations

Since the second half of 2020, when the housing market effectively re-opened following the strict lockdown measures in the spring, house prices in London have risen by nearly 52%. Wages have effectively remained stagnant over that time.

The housing activity in London is well above what local economic fundamentals would support.



Estimated Renter Household Income in Quintiles in London



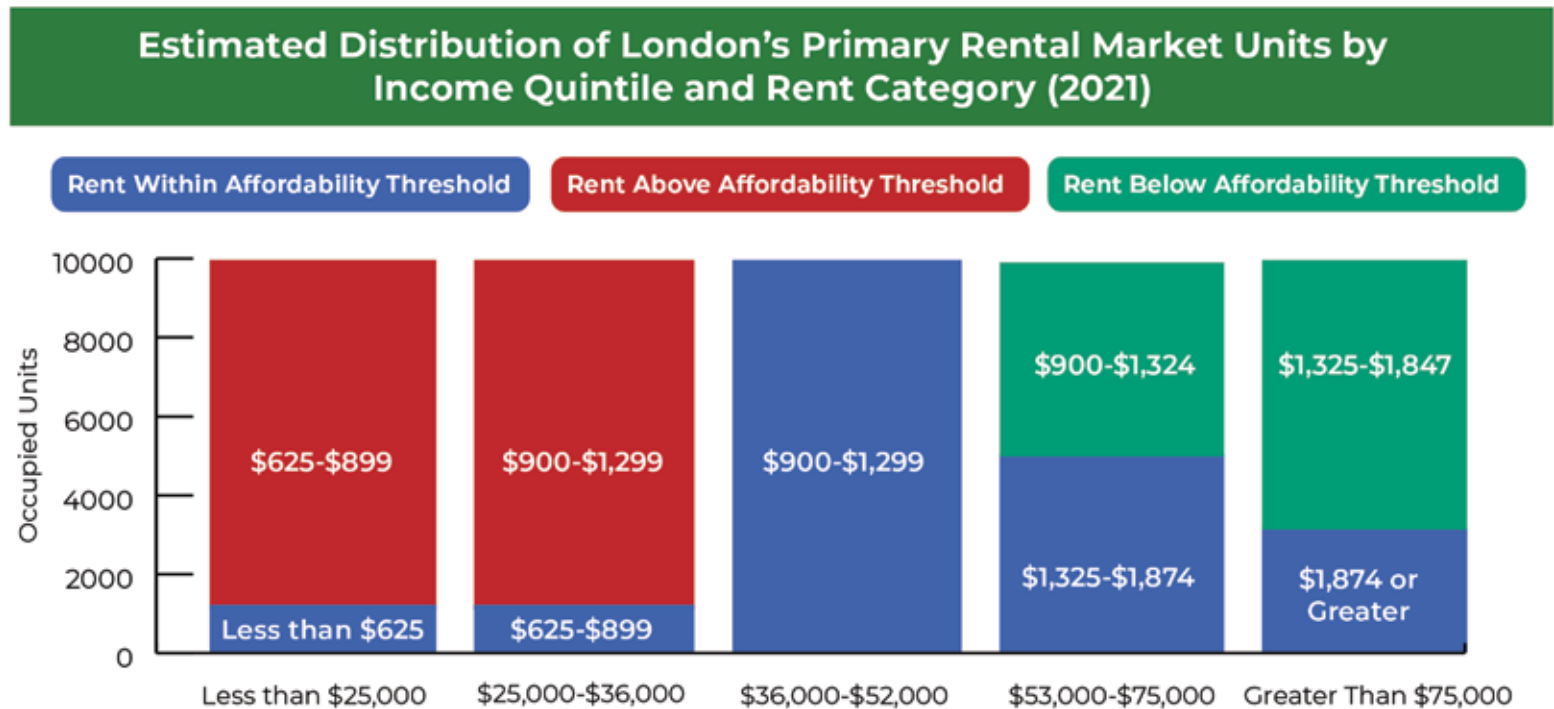
(Graphic: Rapid House Price Growth in London Despite Stagnant Wages)

Sources: Statistics Canada, CMHC Calculations

The last Census provided us with a breakdown of total renter households in London by income quintiles (5 equal size groups). The income quintiles of renters in the primary market are assumed to mirror the overall rental market. We're confident this is true for London, since nearly 2 of 3 renters live in the primary rental market. Three of every five renter households in London are estimated to have an income below \$53,000.



Housing Market Stock and Vacancy Challenges



(Graphic: Lack of Appropriate Supply is Crowding out Renters)

Sources: CMHC Rental Market Survey 2021

Due to ongoing increased cost of housing, fewer higher income renters are able to transition into homeownership meaning these individuals stay in the rental market longer, increasing rental demand for more expensive units. This is a problem because there is a very large mismatch between



the number of renters that can afford units of \$1,875 or greater and the supply of these units. The large mismatch between demand and supply at \$1,875 or greater means that approximately 7k renters with incomes greater than \$75k shift down the rental ladder to rent apartments for \$1,325-\$1,874, thus taking more affordable units away from lower income earners.

This then pushes a portion of renters (approximately 5k) earning between \$53k-\$75k to move down the ladder since existing units become occupied by renters from the highest quintile. This is similarly observed at the lower end of the market as well where renters in the lowest income quintile must move up (approx. 9k renters) due to a lack of supply available within their affordability price range.

Overall, there is a merging of renters from the highest and lowest quintiles towards the mid-price units of \$900-\$1,324. This rent category has enough units to satisfy the spillover demand from the rent quintiles above and below, as well as renters from its own income quintile of 36k-53k.

A minimal amount of housing is available at the two ends of the spectrum. This causes households in the lowest quintile to look for housing in more expensive and unaffordable rent ranges while causing households in the highest quintile to seek accommodation in lower rent ranges. The lack of appropriate supply crowds out renters as there are fewer affordable options in each quintile.

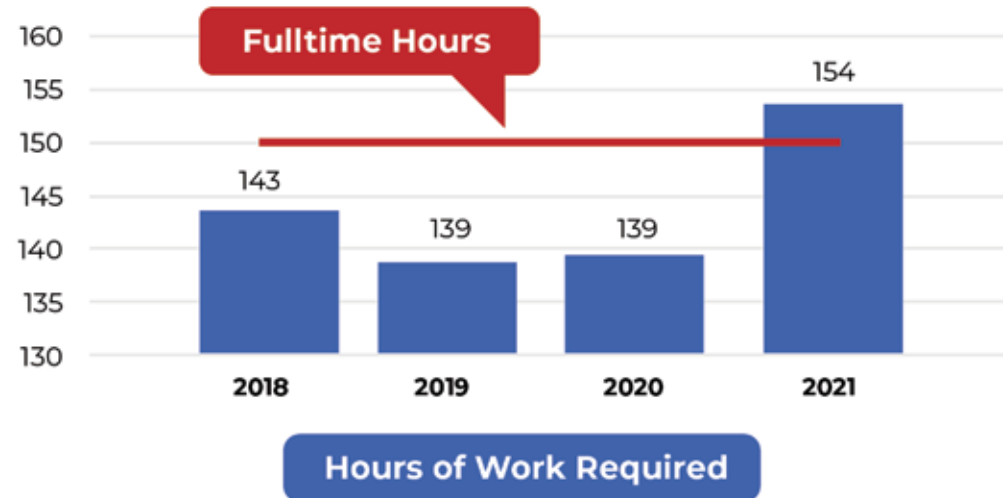
Currently, there are a high number of rental units under construction. This will help to reduce the very large mismatch between number of renters with incomes greater than \$75k and primary rental market units that rent for \$1,875 and above.

Between July 2018 and June 2021, there were 2,933 newly completed purpose-built rental units added to the universe, of which a majority had average rents ranging from \$1,571-\$2,067. This helps alleviate some crowding out at the top end of the market; however, pressures at the bottom end continue to increase.

New supply is needed to sufficiently accommodate households in all rent ranges, especially those in the lowest quintile. This is crucial as affordability in the homeownership market continues to deteriorate, increasing demand pressures on the rental market.



Hours Required to Work for a Single Wage Earner to Keep Rent for a 2-bedroom Apartment Unit Affordable, London



(Graphic: Londoners Continue to face Rental Affordability Challenges)

Sources: Statistics Canada, CMHC Rental Market Survey and CMHC Calculations

Rental affordability weakened over the last year in London. In October 2021 the average single wage earner needed to work approximately 154 hours in a month to keep rent for a 2-bedroom unit at an affordable level (30% of gross income). This is up from approximately 139 hours required in October 2020.

Fulltime employment equates to 150 hours; thus, the average single wage earner must work above regular full-time hours to afford a 2-bedroom unit. Moreover, this metric is calculated using the overall average hourly wage (renters and homeowners included), thus, the true wage of renters would be lower resulting in even more hours required.



Housing Stability Action Plan and 2021 Update

Address the homelessness crisis

More people are experiencing homelessness and with more complex needs than ever before.

There is a need to work differently with clients to better understand their needs and help them access services quickly.

Lead by example.

A strong Housing Stability Action Plan needs to be managed as a system and engage all sectors and stakeholders.

There is a need to measure, manage, and respond to the things that change the housing market.



Make sure there are safe, affordable housing options available for the community as it grows and changes.

There is a need for more affordable housing stock in our community. The shortage of safe, affordable housing options is impacting the stability and health of people.

Create better ways to access housing.

People needing housing are stuck in a market with few options and no centralized way of getting meaningful help.

There is a need for more options to help people access the supports they need to stay housed.

(Reference Graphic: HSAP Strategic Action Areas)

The Housing Stability Action Plan sets a strategic vision of Housing Stability for All. Within the vision, there are four strategic areas of focus noted above. Each strategic area of focus has a goal, result, strategies, actions, and measures that will guide the work of the community now and in the future. It is important to note that these areas of focus are interconnected and must be advanced in unison to meet the objectives of the Plan.





2021 Update on Strategic Area of Focus 1: Responding to Homelessness and Housing Crisis

We need to address the homelessness crisis. In London, more people are experiencing homelessness with more complex needs than ever before.

Coordinated Access

In 2021 Coordinated Access increased its staffing compliment to 4 Client Service Representatives and 4 Access Coordinators. Coordinated Access supported over 8,000 municipal inquiries from Londoners in 2021. Coordinated Access assisted in supporting the No-Fixed Address program, Winter Response and Housing Services administered through the housing services division.

Winter Response

- **Fanshawe's Winter Response** marked the first time the City has ever used a golf course to support with decentralizing homelessness services. The location of the trailers and clubhouse were integral to creating a safe, welcoming and productive environment from which those who were paper-ready and experiencing unsheltered homelessness could build towards their health and housing goals. The staffing compliment was made up of individuals with lived expertise, who worked closely with CIR staff to deliver client centered services. The numbers tell part of the story, but the bigger picture of this project's impact comes to life by looking at individual cases/successes. This was a corporate-wide endeavour and should be celebrated with all those who helped to make it a success.
- Parkwood Winter Response is where Atohlisa operationalized **Wiigiwaaminaan**, the first time we offered a culturally safe and trauma-informed space for Londoners who identify as indigenous and who were also experiencing unsheltered homelessness. The site erected a Teepee, where a fire was kept throughout most of the project. Additional cultural ceremonies were conducted, and traditional meals were prepared and served on site. All of which helped to promote healing



for individuals experiencing the effects of multi-generational Indigenous homelessness. From the safety of Wiigiwaaminaan many were able to secure housing and move forward with paper-readiness for future housing placements.

- Enhanced low-barrier **Day and Night Time Drop In Spaces** were made available through the incredible work of the Ark and our community partners the YMCA and First Saint Andrew's church. These sites were capable of supporting many in London who had no other options available them. While only a correlation, numbers for CIR requests for urban encampments and crimes statistics dropped significantly compared to the previous two winters.

Diversion Project

Coordinated Informed Response supported the London Police Diversion pilot. CIR helped to develop a peer-based outreach team through initial outreach orientation, day to day consultation on operations, reporting and monitoring. The Life Stabilization project has seen many early successes in diverting those with chronic Police involvement to an outreach team with lived experience. All clients have completed their paper-readiness steps to being matched to housing and Police are reporting a reduction in core area crimes and points of contact with the target offenders.

Point in Time (PiT) Count

The Point in Time count is an enumeration event that was conducted in November which aims to capture how many individuals in London and Middlesex county are experiencing homelessness and some of the details related to what has happened to them or perpetuated their experiences. This data is aggregated, reported to provincial and federal funding streams and used over time to analyze the impact of our collective efforts to solve homelessness.



Coordinated Informed Response (CIR)

CIR demonstrated growth and refinement throughout 2021. Our team added a Supervisor, Access Coordinator and Admin support staff. We developed and formalized additional operational practices. Our front-line staff in Bylaw, Roads, Parks, coupled with formal external partner in London Police and London Cares as well as countless informal partners supported a constantly adapting team. Embarking on partly sanctioned, small scale urban camping meant responding increased volumes of encampments and shifting to managing each point of contact as a unique crisis. While many stayed in parks, others chose to work with outreach towards housing goals and all urban hotspots were addressed through compassionate approaches. For example, lots 1 and 2 were free and clear of encampments by the end of the summer. More and more property owners signed off on the CIR Trespass Authorization Program increasing our capacity to respond to businesses and the public's health and safety concerns in our city.

Resting Spaces

London Cares continued to operate resting spaces, successfully providing low-barrier spaces to high acuity Londoners throughout the year. Many Londoners with shelter restrictions or aversions to staying in shelter settings were able to connect with professional staff and get critical rest. During the pandemic when the sector experienced a reduction in shelter beds for social distancing, the beds were increased to 15 day and 15 night resting spaces. My Sisters Place also piloted a 10 bed overnight resting space for women only.



2021 Key Accomplishments

The following are a list of achievements in 2021 related to this initiative:

London was the first community in Canada to achieve functional zero for Veterans homelessness. Functional zero was maintained throughout 2021.

Housing Stability Services completed the 2021-2022 Winter Response and implemented a response for 2022-2023 based on the learnings from the previous year. Winter Response programs provide access to basic needs, shelter from the elements and access to supports for individuals sleeping unsheltered during the winter months.

There were 18 private market units leased for Housing Stability Services pilot Head Lease Program. These units were used as transitional supportive housing for individuals experiencing homelessness.

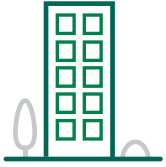
There were 432 households who received a Homeless Prevention Housing Allowance. Housing Allowances support the difference between the household's rental amount and the total cost of rent.

Coordinated Access diverted 39.29% of households from an experience of homelessness.

There were 372 households matched to Housing Stability Services Housing Support Programs in 2021.

Total number of Actions within this Strategic Area of Focus = 30
21 Completed and Ongoing, 8 In Progress, 1 Future Target





2021 Update on Strategic Area of Focus 2: Creating More Housing Stock

We need far more affordable housing stock in our community. The shortage of safe, affordable housing options is impacting the stability and health of people across our community.

This section primarily focuses on the alignment of initiatives related to the development of new affordable housing stock. It is highlighted to inform Council as the sole shareholder of the Housing Development Corporation, London (HDC) of the activities and actions related to HDC advancing and delivering these initiatives. This section constitutes part of the HDC 2021 update to Council as sole shareholder.

Work is well underway towards achieving the goals set out in the Roadmap and exceeds HDC's target goal of 150 new affordable housing units per year. In 2021, 551 new affordable housing units were approved. These include:

Section 37 Bonusing

The Planning Act provides municipalities in Ontario the ability to advance public facilities, services or matters in exchange for additional height and density (bonusing) than would otherwise be permitted by zoning.

Since 2018, HDC has been engaged by the development industry to provide fair recommendations to the Director, City of London Development Services, for height and density bonusing in exchange for the provision of affordable housing. HDC's recommendations have resulted in a total of 20 Council approved bonus zones regulating the provision of 216 affordable housing units (including 212 rental units and 4 donated condominium units). These units are secured through agreement between the City of London and the developer. The bonus zone, and implementing agreement, identify the number of affordable units to be provided, the percentage of the Average Market Rent to be charged, and the affordability period. Agreements also require the developer to enter a Tenant Placement Agreement with the City of London. This action aligns the affordable rental housing unit with



priority populations vetted and referred to the developer or their agent by the City. The agreement is registered on title with associated compliance requirements and remedies.

Bonusing has been extremely successful in advancing local housing affordability with a total of 94 affordable housing units were secured through approved bonus zones in 2021 alone. The Roadmap to 3,000 Action Plan identifies a target of 300 affordable rental and ownership units be provided for through bonusing or inclusionary zoning by 2024. It must be noted however that Council's ability to approve Bonus Zones will cease after September 18, 2022 and that while Inclusionary Zoning may be viewed as a future tool similar to bonus zoning, the two affordable housing tools have significant differences.

1697 Highbury Avenue, Habitat for Humanity

Through the HDC Housing Partnership Program, which provides funding to non-profit organizations developing affordable housing to assist in off-setting municipal fees associated with development, HDC was able to fund 20 stacked townhome units at 1697 Highbury Avenue through Habitat for Humanity. Habitat is also working with the City's Housing Stability Services team to match eligible families from the coordinated access list. Construction is expected to commence spring of 2022.

Old Victoria Hospital Lands, Vision SoHo Alliance

The City of London provided a one-time funding contribution of \$11.2 million to support up to 400 affordable housing units within Vision SoHo Alliance's multi-residential project on the Old Victoria Hospital lands. This project will incorporate mixed use developments integrating the existing heritage buildings on the property, while enabling additional Londoners to secure sustainable, affordable housing.

Urgent Housing Sites

HDC continues to work on prioritized urgent housing sites owned by HDC and the City. The following are updates to these affordable housing developments:



122 Base Line Road West

The former vacant municipal surplus lands site at 122 Base Line Road West was transferred to HDC from the City in December 2018 and has become HDC's first completed affordable housing development site. The 4-storey, 61-unit building site, advanced directly by HDC with the support of the City's Rapid Housing SWOT Team, broke ground on March 1, 2021, and was funded through multiple levels of government, including the HDC Reserve (\$3.6M), the Ontario Priorities Housing Initiative (\$2.3M), the Social Services Relief Fund (\$5.4M) and the Rapid Housing Initiative (\$7.5M).

Less than one year later, on February 7, 2022, the building was deemed substantially complete and welcomed first tenancies on February 15, 2022. By March 1st, the building became 90% occupied with more than 95% of the tenancies confirmed with client-specific support services aligned to the individuals and families that were matched to the building through the Housing Stability Services Coordinated Access System and Team Champions.

Photos taken March 2021:



(Graphics: Vacant land at 122 Base Line Road)



Photos taken March 2022:



(Graphics: Building 122 Base Line Road)

Despite the pandemic and supply chain impacts and inclement weather conditions, the project remained 100% on-budget while first occupancy delays were mitigated to only six weeks beyond the original target occupancy date of January 1, 2022.



403 Thompson Road

In 2021, HDC, with the support of the City's Rapid Housing SWOT Team, advanced the proposed 4-storey, 44-unit affordable housing development at 403 Thompson Road (the second former vacant municipal surplus lands site transferred to HDC from the City in December 2018) through the Site Plan Approval process. Funding through multiple levels of government was also secured through HDC in 2021, including the HDC Reserve (\$1.4M), the Ontario Priorities Housing Initiative (\$153K), the Social Services Relief Fund (\$1.2M) and the Rapid Housing Initiative (\$10.7M).

The built form of the proposed development at 403 Thompson Road is consistent with the prefabricated panelized modular building systems built at 122 Base Line Road West.

100% of the units have been designed to meet the housing needs for an individual occupant and will meet the barrier-free accessibility requirements of the Ontario Building Code for multi-residential housing. Each 'single occupancy unit' will provide for a modestly sized open floor plan, a compact kitchen with apartment sized appliances, and a private washroom with a roll-in accessible shower. Of the 44 Units, 41 will provide for standard accessible features and 3 will be fully accessible, including installation of grab bars, lowered counter heights, and knee clearance at sinks.



Renderings for 403 Thompson Road:



(Graphics: Renderings for 403 Thompson Road)

Next Steps to Advance 403 Thompson: The development of 403 Thompson Road broke ground on February 10, 2022 and is anticipated to welcome first tenancies by December 31, 2022.



345 Sylvan Street

Acting as the Development Agent on behalf of the City of London to create new affordable housing stock on City-owned lands at 345 Sylvan Street, HDC established development plans that provide for a 3-storey, 42-unit development consisting of 40 one-bedroom units and 2 two-bedroom units. The built form and accessible design approach are consistent with the prefabricated panelized modular building systems completed at 122 Base Line Road West and under construction at 403 Thompson Road and will include two units designed for full accessibility.

Rendering for 345 Sylvan Street:



(Graphic: Rendering for 345 Sylvan Street)



In 2021, HDC led the following activities to advance 345 Sylvan Street to shovel-ready:

January through June: HDC prepared and released a Demolition Tender, and awarded and executed a contract, to remove the former residential group home building and prepare the site for future development.

March: Municipal Council approved HDC's application for a combined Official Plan and Zoning By-Law amendment and included a Holding Provision requiring a future public site plan review process.

April: HDC executed a Pre-Construction Services Agreement with EllisDon Corporation to advance the development plans to Site Plan stage.

April through December: HDC/City Legal and Development Services responded to and successfully resolved an appeal received by the Ontario Land Tribunal ("OLT" formerly known as the Ontario Municipal Board) related to the above planning approvals.

August: HDC applied for capital funding through the Canada Mortgage and Housing Corporation ("CMHC") Rapid Housing Initiative (round two).

December: The capital funding application was declined by CMHC. To continue bringing the development plans to shovel-ready, staff recommended and the HDC Board approved extending the Agreement with EllisDon beyond Site Plan Approval to Building Permit ready.

Next Steps to Advance 345 Sylvan Street

Construction could commence as early as July 2022, should sources of financing become available. In May 2022, the City of London Construction Administration Division of the Environment and Infrastructure Service Area will be administering the replacement of the water main and installation of a municipal sidewalk on Sylvan Street. This work is anticipated for completion by the end of June 2022.



18 Elm Street

In 2021, HDC established a strategic business alliance partnership with Ontario Aboriginal Housing Services (“OAHS”) to advance the creation of an Indigenous-led mixed-use affordable rental housing development at 18 Elm Street. The development plans established through the partnership will provide for a small-scale community centre and childcare facility on the ground floor level with 42 units above, in a proposed 4-storey/3-storey built form. The 42-unit multi-residential component on the second through fourth floors will provide for a mix of one-, two-, three-, and four-bedroom unit configurations.

Through HDC coordination with other municipal services areas, the development plans for 18 Elm Street will also include an Urban Park for conveyance to the municipality upon completion of the development.

HDC-led activities in 2021 to advance the creation of a specialized Indigenous-led affordable housing development in partnership with OAHS at 18 Elm Street, include:

January: Substantial Completion was reached in the 2020 Demolition Tender released by HDC to remove the former school building and prepare the site for future development.

February: HDC and OAHS executed a Letter of Intent related to the strategic business alliance partnership and development plans noted above.

July: The HDC Board approved staff recommendations related to a Request for Pre-Qualification procurement process to establish a source list of prequalified architectural firms capable of delivering the project.

September: The HDC Board approved staff recommendations related to a Request for Proposal by Invitation Only procurement process issued to the prequalified source list, including awarding the Prime Consultant Services contract to Nicholson Sheffield Architects (“NSA”).



Next Steps to Advance 18 Elm Street:

Preparing to tender the construction project in September 2022. The development is anticipated for completion by the end of December 2023.

Site Design Concept for 18 Elm Street:



(Graphic: Site Concept for 18 Elm Street)



1958 Duluth Crescent

In 2021, HDC completed due diligence, preliminary engineering, and consultations with municipal services areas to inform HDC's conceptual Draft Plan of Subdivision related to the former school lands located at 1958 Duluth Crescent. The conceptual plans will advance the creation of a mix of affordable rental and home ownership housing options to align with the targets outlined in the City of London's Roadmap to 3000 Units Plan. In December 2021, HDC retained a planning consultant to prepare the application and materials required to submit the draft plans to the Approval Authority.

Through HDC coordination, the development plans for 1958 Duluth Crescent will also include a Park block for conveyance to the municipality upon completion of the development.

London Middlesex Community Housing (LMCH) Regeneration

Going forward, HDC will continue to support the regeneration activities of the LMCH project lead both at Southdale and across the broader portfolio. Progress is currently being made to advance the development at Southdale Road, London.

Community Housing Capital Planning

In 2021, Municipal Housing was successful in securing an additional \$465,300 Canada-Ontario Housing Initiative (COHI) funding. As a result, a total of \$2.3 million was available and allocated to seven different social housing providers supporting 403 household units. Investments included new roofs, elevator modernization, new windows & doors to improve energy efficiency, and updates to bathrooms & kitchens.

Also in 2021, most of the 2020 capital work was completed as part of the 2020 Capital Investment Plan.



2021 Key Accomplishments

The following is a list of achievements in 2021 related to new development:

- Approved a total of 551 new affordable units for development which include:
 - Negotiated 94 units under section 37 Bonusing.
 - Advanced development of a 44-unit Rapid Housing Initiative (RHI) prefabricated panelized modular housing project at 403 Thompson, with \$10.6 million in grant funding received from CMHC through their RHI funding. Target completion date is end of 2022.
 - Supporting 400 affordable units through Vision SoHo Alliance.
 - Funded 20 homeownership units through Habitat for Humanity.
- The development at 440 Clarke Road by Zerin Development Corporation was completed and resulted in a total of 65 new affordable rental housing units being brought into stock in 2021.
- Partnership was established to match tenants with supports from the Coordinated Access Wait List to units at 122 Base Line Road West.
- Continued to activate 2 surplus school sites at 18 Elm and 1958 Duluth.
- Leveraged \$13,028,844 million of municipal funding towards additional affordable housing stock being developed in our community.
- Navigated and stacked four government funding programs to support new affordable housing developments.
- Retained 26 sector/industry leader Agreements with engaged HDC Rostered Partners.
- Advanced plans for municipal investment of \$1,328,844 to assist in leveraging an additional \$11,097,513 million in other government funding.
- Invested \$2.3 million towards Community Housing Capital Investment Plan initiatives supporting 403 household units.





2021 Affordable Housing Development Updates through HDC:

Address	Affordable Units	Market Units	Total Units	Year Approved	Status
228-230 Dundas Street	33	0	33	2015	Completed and renting in 2021
516 Albert St., Strathroy 1822039 Ontario Ltd.	27	4	31	2016	Completed and renting in 2018
27 Centre St. Escalade Property Corp.	46	15	61	2016	Completed and renting in 2018
356 Dundas St Indwell Community Homes	50	19	69	2016	Completed and renting in 2019
770 Whetter Ave. Homes Unlimited Inc.	50	4	54	2017	Completed and renting in 2019
45 Centre St. Escalade Property Corp.	45	37	82	2017	Projected completion in 2021
1045 Dundas St. London Affordable Housing Foundation	41	0	41	2018	Completed and renting in 2020
1090 Hamilton Rd. Italian Seniors Project	54	6	60	2018	Completed and renting in 2020

Address	Affordable Units	Market Units	Total Units	Year Approved	Status
440 Clarke Rd. Zerin Development Corp.	45	37	82	2017	Completed and renting in 2021
329-331 Richmond St. Youth Opportunities Unlimited	35	0	35	2019	Projected completion in 2023
744 Dundas Street Indwell Community Homes	72	0	72	2020	Projected completion in 2022
122 Base Line Road W HDC	61	0	61	2020	Completed and renting in 2022
403 Thompson Road HDC	44	0	44	2021	Under construction. Projected completion by end of 2022
345 Sylvan Street City of London	42	0	42	Pending	Plans advanced to Site Plan Approval and Building Permit
18 Elm Street HDC	42	0	42	Pending	Plans advancing to land use and zoning permissions stage
1958 Duluth Crescent HDC	TBD	TBD	TBD	Pending	Plans advancing to Draft Plan of Subdivision stage



Address	Affordable Units	Market Units	Total Units	Year Approved	Status
1697 Highbury Ave Habitat for Humanity	20	0	20	2021	Awaiting building permit in 2022
Old Victoria Hospital Lands Vision SoHo Alliance	400	200	600	2021	Planning stages and first building await building permit in 2022

Total Affordable Units *1095
Total Market Units **317
Total Units 1412

* In addition, HDC had inherited 193 Clarke Road and 534 Albert St., Strathroy.

** Market units are rented at or slightly above the average rent. They maintain a relative affordability and help fund lower rents within the associated project.

Total number of Actions within this Strategic Area of Focus = 40
 20 Completed and Ongoing, 8 In Progress, 12 Future Target





2021 Update on Strategic Area of Focus 3: Provide Housing Supports

Londoners need supports to find housing and stay housed.

Housing Stability Table

In 2021 there were 86 referrals to the Housing Stability Table. Within this, 57 had their eviction prevented, 27 households were connected to a housing stability worker and 13 households were referred to transitional case management with CMHA. The Housing Stability Table also provides much needed support to community housing providers. These referrals represent the support provided to 20 community housing providers managing 35 different properties to access supportive services as a means to help retain tenancies for their residents and prevent eviction.

Housing Allowances

London Homeless Prevention Housing Allowances are an effective tool in advancing London's Homeless Prevention System. In 2020, this program assisted more than 200 households to move from homelessness into permanent housing. In 2021, Housing Allowances supported approximately 432 households to move from homelessness into permanent housing. Individuals and families receiving housing allowances are also connected to housing first supports and services to ensure long term success.

Housing Stability Bank (HSB)

HSB has supported 1466 unique households, breaking down to individuals who accessed the program equates to 1764 adults & 1367 dependents= 3131 Londoners in total. During the pandemic, the HSB program created an online application so that Londoner's could apply for HSB support 24 hours a day, 7 days a week, 365 days a year.



Housing Supplements

Municipal Housing's Community Housing Bridge allowances continue to be an important tool to provide housing stability to those without a permanent housing solution. These supplements support low-income Londoners to help secure housing in a competitive housing market. In 2021, these supplements were aligned with London's Homeless Prevention System to support 11 new households, which provides ongoing housing allowances to 57 households.

As part of the provincial Anti-Human Trafficking program initiative, housing supplements were also provided to support 21 households.

2021 Key Accomplishments

The following are a list of achievements in 2021 related to this initiative:

- The Housing Stability Table received 86 referrals resulting in preventing the eviction of 57 households, 27 households were connected to a housing stability worker and 13 households were referred to transitional case management with CMHA.
- The Housing Stability Table also provided support to 20 community housing providers managing 35 different properties
- 551 Housing Allowances and Supplements were provided to households

Total number of Actions within this Strategic Area of Focus = 32
18 Completed and Ongoing, 5 In Progress, 9 Future Target





2021 Update on Strategic Area of Focus 4: Transform the Service System

The system needs to be easier to navigate

The Housing System needs to be a coordinated and integrated system that is easy for individuals and families to access the services and supports they need.

Enterprise-Wide Approach on Base Line Road West

The new development at 122 Baseline was an enterprise-wide approach from build through occupancy. In 2021, the Housing Development Corporation and Housing Stability Services partnership was developed to support the occupancy of the 61 units in the building. Housing Stability Services matched individuals and families to units and housing support programs through London's Coordinated Access List. Life Stabilization collaborated with Housing Stability Services and housing support programs to ensure that new furniture and household items were available for eligible households.

Various programs and partners in the community have been instrumental in providing support services to the tenants. A further partnership was formed in early 2022 with London Middlesex Community Housing to become the property manager for this site.

The *Housing Enterprise Action Team (HEAT)* is a cross-functional action table that seeks to facilitate the development of Affordable housing in support of the implementation of the *Roadmap to 3,000 Affordable Housing Units* Action Plan.



The purpose of this Team is to facilitate the creation of affordable and community housing through all phases of development and support all public agencies, market, and non-profit housing developers in their efforts to implement the *Roadmap* and advance Housing Stability for All. The outcomes of HEAT will serve the most vulnerable in our communities and result in ensuring London is mindful of the housing need for under-served racialized groups, women and girls fleeing domestic violence and sex trafficking, the Indigenous community, and the homeless.

Not only is the HEAT table a commitment made in the *Roadmap*, HEAT will also provide City Service Areas an opportunity to discuss and manage issues related to applications for affordable housing developments and review policies and programs that impact Affordable housing, as well as monitor successes and report out to Senior Leadership and Council. HEAT will also serve as a platform to activate sub-working groups to collaborate on specific housing-related initiatives, as required.

Major responsibilities, but not limited to, include:

1. To work in collaboration to achieve the goal of 3,000 new Affordable units.
2. To provide subject matter expertise related to financing, servicing, acquiring, designing, planning, developing, and managing lands to developing Affordable housing and realize the goals of the *Roadmap*.
3. To liaise within the Service Area and/or organization that members represent to resolve issues raised at HEAT meetings.
4. To work in collaboration with other service areas, organizations, and development stakeholders for effective implementation of City policies, programs, and regulations for land and Affordable housing development.



HEAT is comprised of representatives from each of the service areas/divisions listed below. Additional areas may be identified for specific applications or sub-committee activities.

- Municipal Housing Development
- Planning and Economic Development
- Social and Health Development
- Finance Supports
- City Manager's Office

2021 Key Accomplishments

The following are a list of achievements in 2021 related to this initiative:

- Secured \$49.760 million in federal and provincial funding
- 73 actions were completed with work still ongoing in 2022
- 100% of all federal and provincial funding was secured for programs and initiatives

Total number of Actions within this Strategic Area of Focus = 16
12 Completed and Ongoing, 2 In Progress, 2 Future Target



Middlesex County Housing and Homelessness Plan

Change Begins with Choice

The Middlesex County Homeless Prevention and Housing Plan (Plan) commits to addressing housing and homelessness in Middlesex County. This Plan incorporates the strategies and actions that will guide our work over the next five years. Housing and homelessness are community issues. This Plan calls on all sectors to work together to build solutions and move them to action.

Below is the 2021 update as a result of this plan.

HOUSING:

Strategic Priority 1: Affordability

The County of Middlesex Social Services worked with external community partners on preparing the business case for operational and capital funding. Social Service Relief Funds (SSRF) funding priorities were to help a diverse range of vulnerable people, create longer-term housing solutions for people in need, and ensure that the housing and homelessness sector has the tools and support that they need to safely and successfully transition to recovery. One of the initiatives was the creation of a Middlesex County Housing Benefit which temporarily helped 15 of our residents in maintaining their housing. YOU-Next Wave received capital funds to upgrade their current location in Strathroy. YOU-Next Wave provides housing advocacy and supports to the youth population in the county.

The County of Middlesex Social Services department has prepared reports and presentations to engage with the local municipalities and inform about the need of affordable housing and the struggles our residents face on a daily basis.



The County of Middlesex Economic Development Strategy was updated and the process involved extensive community and business engagement. Project stakeholders identified that the lack of diverse and affordable housing is impacting the ability to attract and retain a skilled workforce.

Strategic Priority 2: Range of Housing Options

The County is undertaking the Middlesex 2046 Public Engagement related to the update of the County's Official Plan policy document. Housing options and attainability is a major consultation subject area. Work continues into 2022.

Several local municipalities within the County are undertaking similar local planning policy projects and re-examining the provision of alternative housing forms and options. The County applied for (and has since been successful) in achieving Provincial funding to undertake an 'Attainable Housing Review to examine the housing continuum and identify gaps in the provision of housing and corresponding strategies for attainable housing with an emphasis on the factors that can be locally influenced.

The Municipality of Strathroy-Caradoc, through its Non-Profit Housing Corporation, is poised to develop new affordable housing units.

The Municipality of Middlesex Centre recently reached a deal with a developer to purchase municipal land to undertake an innovative development of mixed housing types, commercial space and a new civic square – called 'Design for Happiness'.



Strategic Priority 3: Housing Supports

The Community Navigator has been trained in the Rent Smart program. This position will be providing this service to individuals and families in the community. This program will support applications and sustainability of housing.

The community Navigator has been instrumental in supporting residents with applications to housing program, Canada-Ontario Housing Benefits (COHB) and various other supports for housing and general life stabilization.

The County of Middlesex, the Municipality of Thames Centre and regional partners, are active participants in the Middlesex County Connect community transportation system pilot project to provide transportation supports for residents. In addition, the 2nd Inter-Community Transit service managed by Strathroy-Caradoc connects residents of Strathroy-Caradoc to Sarnia and London.

County Council and Senior Administration attended delegations with Provincial Ministries and MPPs to highlight the housing and homelessness needs and gaps in the County, identify the significant growth occurring in the County and advocate for additional funding to address the strategic priorities identified in the County of Middlesex Homeless Prevention and Housing Plan.

Strategic Priority 4: Service Coordination

Middlesex County worked with the University of Guelph on a community survey focused on the impacts of COVID-19. Included in the survey were questions related to housing. These study results and data will be used by the County, Local Municipalities and community partners for program planning and COVID-19 recovery initiatives, particularly those that relate to housing, mental health and addictions support, and income and food security.



The City of London Housing Management team attended the December 2021, County Council meeting to provide an update on Social Housing, Affordable Housing programs and Homeless Prevention.

The county has ongoing meetings with community agencies and stakeholders to understand the pressure the community is facing when supporting individuals that are unsheltered or at risk of being unsheltered.

Middlesex Homeless Action Committee – this committee was reformed in 2021. The member of the committee are from various sectors; housing supports, community navigator, County representative, community agencies and members of the community. This committee was created to advocate for more subsidized and affordable housing.

The municipalities in Middlesex County came together to develop the Middlesex Community Safety and Well-Being Plan. Using local data and input from community members and organizations, four priority areas were identified for this first plan. The four priority areas are Health, Housing and Homelessness, Quality of Life and Public Safety.

HOMELESS PREVENTION:

Strategic Priority 1: Temporary Housing Options

In 2021, the Provincial Social Services Relief Fund (SSRF) helped support our most vulnerable in the community. The County was able to provide temporary housing supports through two of the local motels in the County. With the Covid-19 Pandemic still in full swing in 2021 the number of visible individuals experiencing homelessness increased. Through work with the Community Navigator and partnership with CMHA TVAMHS the number of individuals and/or families experiencing homeless was mitigated. Over 2,000 night stays in the local motels were provided to ensure no one was left out in the cold. Working with other local agencies; WRRRC, YOU-Next Wave best practices and supports were shared amongst the group.



Strategic Priority 2: Housing Retention

The Community Navigator has been trained to provide the Rent Smart information session to individuals. Working with the City of London the County was able to secure COHB funding. This funding was instrumental in supporting a few individuals with maintaining their residence. Through the SSRF the County provided a Middlesex County Housing Benefit, as this funding was only temporary, we were only able to support a few individuals.

Through CHPI and the SSRF funding allocations the County was able to provide rent and utility cost relief to many individuals in need.

Strategic Priority 3: Supports

Through the Middlesex County Social Services and Community Partners network the sharing of information about resources for housing and support for individuals experiencing homelessness has continued to be successful in diverting and supporting people from being homeless. Twenty-two unique agencies attend the meetings or are updated via the minutes.

Since the inception of the community Navigator in September 2020 they have built strong relationships with each community in the County. Providing resources, supports and helping to complete housing related applications.

The Middlesex County Homelessness Action Committee was re-established in 2021. The intent of the committee is to advocate and share information about the need for subsidized and affordable housing in the County.

Working with the City of London, the County continues to advocate for more funding through CHPI. The County's Social Services department applies for any and all funding that is available through provincial, federal and or other sources.



Strategic Priority 4: Service Coordination

The County is innovative and strategic on how the limited CHPI funds are spent yearly. The Social Services Department continuously checks in with community partners and individuals they support to ensure the right services and supports are made available.

The County continued to raise awareness of the increased homeless populations through council reports, presentations and community conversations. The County also participated in the Sleepless in Middlesex Campaign through the United Way which provided another avenue to create awareness of the growing homeless issues in the county specifically.

In November 2021 the County completed a Point in Time count of individuals who identify as homeless or unsheltered. This was completed collaboratively with the Community Navigator, WRRRC, CMHA and YOU-Next Wave. These numbers will help determine what supports are required in the communities.

In December 2021, the County has started the process of instituting the HIFIS program.

2021 Key Achievements:

- Successful application and implementation of SSRF Phase 2 and 3
- The continued success of the Community Navigator
- Advancements in the understanding of the need of housing and supports in the county

