



Haldimand and Norfolk Housing and Homelessness Plan

2020 – 2030



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Project Team

The review and update of the Haldimand and Norfolk Housing and Homelessness Plan was undertaken by **SHS Consulting**. The project team for this project was:

Ed Starr, Partner
Johanna Hashim, Senior Consultant
Jan van Deursen, Housing Consultant
Isanna Biglands, Research and Policy Analyst
Arfeen Qaiser, Financial Analyst
Atif Siddiqui, Research and Communications Coordinator

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Introduction

The renewed Haldimand and Norfolk Housing and Homelessness Plan (the Plan) sets a ten-year direction for Norfolk County, as the Service Manager for Haldimand and Norfolk, and its housing partners in their efforts to help residents access safe, appropriate and affordable housing options in the community and in achieving a functional end to homelessness.

The original Plan was developed in 2013, and this 5-year update reflects the most recent changes in Haldimand and Norfolk's housing market and economy, as well as policy changes at the federal and provincial levels, including the introduction of the federal National Housing Strategy and provincial introduction of the More Homes More Choice Act and the Community Housing Renewal Strategy. This Plan also fulfills the provincial requirements for Municipal Service Managers to review their long-term strategies that address affordable housing and homelessness every five years.

This Plan includes a summary of the housing needs in Haldimand and Norfolk as well as the findings from engagements with residents, people with lived experience, and key housing stakeholders in the Counties. Outcomes and recommended actions to achieve these outcomes have also been included in this Plan.

Development of the Plan

The Haldimand and Norfolk Housing and Homelessness Plan is a community-based plan founded on the analysis of data and information on housing and homelessness in the Counties and engagements with Haldimand and Norfolk's housing stakeholders and residents.

Housing Needs Assessment

A housing needs assessment for Haldimand and Norfolk was undertaken during the summer of 2019. This housing needs assessment examined data from Statistics Canada, Canada Mortgage and Housing Corporation (CMHC), the results of the 2018 Haldimand and Norfolk homelessness enumeration, as well as data and information provided by the Counties, non-profit housing providers and other community stakeholders.

The quantitative data described above was augmented with qualitative information collected during engagement sessions undertaken as part of developing the Plan.

The housing needs assessment resulted in a number of key housing gaps that exist in the Haldimand and Norfolk communities. These gaps were used to develop the vision, outcomes and actions that are part of this Plan.

Community Engagements

The development of the Plan included a series of engagement activities to gain information from Haldimand and Norfolk residents, key housing stakeholders, and persons with lived experience.

- A workshop with 31 key housing stakeholders including representatives of community agencies, non-profit housing providers, non-profit developers and County staff on September 11th, 2019.
- Small group discussions with people with lived and living experience including individuals experiencing homelessness, seniors, youth, persons with physical and developmental disabilities, persons with mental health issues, LGBTQ, victims of domestic violence, Indigenous peoples, lone parents, and individuals with substance abuse issues. A total of five (5) small group discussions were conducted on September 10th and September 11th, 2019 with a total of 20 people.
- One additional phone interview with an individual with lived experience was conducted.
- A workshop with the Haldimand and Norfolk Health and Social Services Advisory Committee which includes County Councillors from both Haldimand and Norfolk Counties was conducted on September 19th, 2019.
- A final workshop with key housing stakeholders who are directly involved in the implementation of the Plan was held on October 30, 2019 to review and confirm the draft Plan,

prioritize the actions, and identify lead agencies for implementation.

Accomplishments 2014 – 2019

The first Housing and Homelessness Plan was developed in 2013. This plan included a total of 32 actions organized over five (5) directions. These directions are:

1. Direction 1: Ensure all residents of Haldimand and Norfolk Counties have access to suitable, safe, and affordable housing opportunities.
2. Direction 2: Keep people housed.
3. Direction 3: Expand support opportunities to meet increasingly complex needs.
4. Direction 4: Collaborate and coordinate responses to homelessness.
5. Direction 5: Advocate to senior levels of government for adequate and sustained funding for services, supports and programming

Since its adoption by both County Councils in 2013, significant work has been done to implement the Housing and Homelessness Plan. The following provides an overview of the key accomplishments that were achieved from 2014 to 2019 as reported by the annual Housing and Homelessness Plan Progress Reports and conversations with County staff.

Direction 1:

- A total of 49 new affordable rental units were constructed in Simcoe and Dunnville, of which 14 were for seniors and 35 had on-site support services. Of the 49 units, 17 were accessible. In addition, County staff continues to work with private landlords to help fill any vacant units they might have with individuals with lived experience.
- An additional 40 housing allowances were added to the portfolio by using funding from the Social Infrastructure Fund and the Investment in Affordable Housing Program. Housing Support Workers have also used short term CHPI (Community Homelessness Prevention Initiative) housing allowances to support people experiencing homelessness to exit to stable housing, most notably those in receipt of social assistance.
- From 2017 to 2019, 16 households received assistance in accessing affordable homeownership through down payment assistance, but expensive real estate prices have prohibited many families from making use of this opportunity. In 2019, Haldimand and Norfolk Counties started to explore opportunities to support Habitat for Humanity to provide access to affordable homeownership moving forward.
- A comprehensive regeneration study to identify surplus land opportunities was completed in 2017 by Haldimand

and Norfolk Housing Corporation with funding by Norfolk County. and

- Direction was received to develop a renewed shareholder agreement between the Counties of Haldimand and Norfolk and the Haldimand and Norfolk Housing Corporation (HNHC) that includes the ability to explore affordable housing development opportunities.
- The County of Norfolk conducted a Zoning By-Law review in 2015, a housing study in 2016 and updated the housing policies in its Official Plan in 2017. Haldimand County is currently in the process of finalizing its Comprehensive Zoning By-Law and starting the Official Plan Review process.
- Norfolk County Council approved a staff recommendation to partner with Indwell towards the redevelopment of the former Norfolk Inn to an additional 32 affordable housing units with supports.

Direction 2:

- A Community Homelessness Prevention Initiative (CHPI) Program review was conducted in 2016 and County staff has moved forward with implementing its recommendations; including the implementation of a coordinated access system which started in 2019.
- Based on the recommendations of the CHPI Program Review, a Homelessness Prevention Services Team with one (1) intake diversion worker, three (3) housing support

workers and one (1) program manager, was started in 2018. This team is responsible for implementing an emergency housing program, including a central intake, housing supports, housing stability bank, and other homelessness prevention or diversion services.

- A system was developed and implemented in 2017 that provides an overview of all tenants with rent arrears who are housed by housing providers. The system ensures housing providers send these tenants notifications with information before taking action through the Landlord and Tenant Board. This, in combination with the efforts of the intake and diversion worker to prevent evictions, and the implementation of the housing stability bank, have resulted in a significant decrease in the number of evictions and loss of subsidies in Haldimand and Norfolk.
- The Homelessness Prevention Team commenced meetings with housing stakeholders and potential partners to improve service delivery and identify opportunities for collaboration.

Direction 3:

- Two discussion meetings were organized to explore partnerships between the Local Health Integration Network (LHIN), local support agencies and Norfolk County as the Service Manager for the area.
- In 2019, as part of the coordinated access system, a priority list of individuals and families who are homeless or

who are housed but are in need of subsidized housing and support services was established.

- A request for proposals to develop transitional housing with supports in Haldimand and Norfolk was issued in November 2019.
- In 2019, Homelessness Prevention Services (HPS) started participating in a Health Link in Haldimand County led by the Haldimand War Memorial Hospital to implement coordinated care management.
- County Staff of both Haldimand and Norfolk Counties maintain a strong working relationship with Ride Norfolk and have initiated collaborations with any agency looking to offer transportation services.

Direction 4:

- The VI-SPDAT system was implemented in 2016 for measuring acuity of individuals who are homeless or at risk of homelessness.
- Training and opportunities for training were provided to funded partners to use the SPDAT suite of tools for measuring acuity among individuals who are homeless or at risk of homelessness.
- A homelessness enumeration was conducted in 2018.
- Building on the work conducted as part of the CHPI program review, a re-design of the housing and homelessness system was presented to County Councils in 2016 and implemented from 2017 to 2019. This includes

the aforementioned implementation of the coordinated access system and the Homelessness Prevention Services Team, as well as a re-organization of the Housing Services Team to align with Housing First principles.

- An evaluation of the effectiveness of the current implementation of the housing and homelessness system was started in 2019 in collaboration with the Quality Planning Accountability and Performance Team as well as the Continuing Quality Improvement Team to assess the new approach and understand the quality of life after service for residents who received services.
- In 2019, the Homelessness Prevention Services team have initiated meetings with system of care partners to develop a protocol for exit planning from health services to better transition residents from care to housing and reduce housing instability or homelessness.

Direction 5:

- Applied for funding under a number of provincial and federal programs to increase funding for services, supports and programming.
- Approved the continued funding of Ride Norfolk (transit system) in 2017.
- County staff met with senior levels of government to assist local developers in the application for federal funding opportunities and provided letters of support as part of the application process for additional rental housing funding.

Key Housing Gaps in Haldimand and Norfolk

While the initiatives discussed in the previous section have increased the stock of affordable housing and support services available to residents in Haldimand and Norfolk, a needs assessment in both communities conducted as part of this review identified a number of housing system gaps. These are as follows.

There is a need for affordable rental housing options for households with low-incomes and priority populations.

While there are many reasons for homelessness, the primary reason is an insufficient supply of affordable housing in a community, specifically, housing that is affordable to households with low incomes. In 2015, a fifth (8,430 households) of all households in Haldimand and Norfolk spent 30% or more of their household income on shelter. Among low-income households in Haldimand County and Norfolk County, this proportion was 50.5% and 54.4% respectively, suggesting a greater need among households with low incomes in the first to the third income deciles earning \$53,407 or less in Haldimand and \$47,277 or less in Norfolk.

Certain household types were more likely to have low incomes than others and were also more likely to face housing affordability issues. These include renters, lone parents, single person households, Indigenous households, households with a

member with a disability or mental health problems, visible minority households and youth households. This indicates the greatest need for affordable rental housing options can be found among these priority groups.

Lastly, there were an average of 340 applicants on the centralized waitlist for Community Housing and average wait times ranged from one to three years for priority populations, and up to 8 years for general applicants.

There is a need for a broader range of dwelling types, tenures and uses throughout Haldimand and Norfolk.

The vast majority of dwellings in Haldimand and Norfolk in 2016 were owned (81.3%) and single-detached dwellings (83.8%). The rapid increase in the average house price from \$313,599 in 2016 to \$521,912 in 2019 (a 66.4% increase), meant that only households in the 8th income decile in Haldimand and the 9th income decile in Norfolk could afford the average house price in 2019. This indicates an increasing number of households will start to search for rental apartments as homeownership becomes increasingly unaffordable. This could partly explain why the overall vacancy rate for purpose-built rental housing in Haldimand was 0.0% in October 2018 and 2.4% in Norfolk and suggests a significant need for additional purpose-built rental units. The need for rental units

is particularly significant in Haldimand County. There is also a need for more affordable ownership options, such as townhomes and condominium apartment units.

In addition, considering the high proportion of households led by an older adult (43.1% of all households) and senior (31.7% of all households) and the shift to smaller households with two persons or less (64.2% of all households), the demand for non-single detached dwelling types and non-ownership tenures is likely to increase further as the population continues to age and household sizes continue to shrink. These households could be better served by smaller units or units that require less maintenance as opposed to family sized dwellings like single detached homes.

Furthermore, a more diverse housing stock could help encourage young adult (aged 25-44) and youth (aged 24 or younger) households, who are not yet capable of or willing to purchase a family-sized home, to remain in the community. As such, a broader range of dwelling types and tenures will help

meet the wide range of needs of all residents in the community moving forward.

There is a need for additional supportive housing¹ units for people who need housing with supports to live with dignity and as independently as possible.

The results of email and phone interviews with supportive housing providers show there were 289 individuals and families on a wait list for supportive housing with just three organizations, suggesting there are even more people in need of this type of housing throughout Norfolk and Haldimand Counties. In addition, a large proportion of respondents to the 2018 homeless enumeration indicated they became homeless because of substance abuse issues. Furthermore, the proportions of households with a member with a physical or a cognitive disability, as well the proportion of households with a member with a mental health or psychological issue were higher in Norfolk (25.5%, 6.9% and 10.5% respectively) and Haldimand (25.3%, 6.7% and 9.7% respectively) compared to Ontario as a whole (22.7%, 6.4% and 9.3% respectively). The affordability analysis showed households with a disability or mental health issues were more likely to have low incomes and are more likely to face housing affordability issues.

¹ Supportive housing, in this context, is housing that provides a physical environment that is specifically designed to be safe, secure, enabling and home-like, with support services such as social services, provision of meals,

housekeeping and social and recreational activities, in order to maximize residents' independence, privacy and dignity.

Key stakeholders confirmed these findings on the need for supportive housing, particularly among individuals with developmental or cognitive disabilities and individuals with mental health issues, who they felt are often overlooked. Furthermore, key stakeholders noted that many people with disabilities are currently being cared for by aging parents. These individuals will likely require supportive housing in the near future when their parents are no longer able to care for them.

Having an adequate supply of supportive housing options as well as support services will allow individuals and families with support needs to remain housed and as independent as possible. These supportive housing options should include transitional housing options for people who only need short-term supports, in particular for individuals with substance abuse issues, to help them move from homelessness to permanent housing, as well as permanent supportive housing options.

There is a need for more emergency and transitional housing options and supports for people who are homeless or at risk of homelessness.

Over the course of a homeless enumeration exercise in May 2018, over 500 individuals were surveyed in Haldimand and Norfolk. During this enumeration process, 79 of those surveyed identified as homeless. It is important to note that during any homeless enumeration exercise, the count of

homelessness is typically underestimated. However, nearly 15% of those surveyed were experiencing homelessness. The challenge for those experiencing homelessness is the limited number of emergency shelter beds and access to transitional housing units in Haldimand and Norfolk, particularly for some of the groups most likely to be homeless, including males, visible minorities and Indigenous peoples.

Furthermore, 6.7% of households (2,900) were spending 50% or more of their household income on shelter, indicating they are facing severe housing affordability issues and could be at risk of losing their home.

In addition, conversations with priority populations and individuals with lived experience show it is often family or friends who provide emergency shelter and that it is unclear to many individuals where they should go to seek help to find or maintain housing. Key stakeholders confirmed this need for additional services to individuals experiencing homelessness or at risk of becoming homeless as well as to better connect these individuals with existing services that can help them find or maintain permanent housing.

What We Heard

As part of a half-day workshop on September 11th, 2019, key housing stakeholders in Haldimand and Norfolk validated the key housing gaps and co-designed the renewed Housing and Homelessness Plan. During this session, a total of 31 housing stakeholders representing 19 organizations participated, including community agencies, non-profit housing providers, non-profit developers and staff of both Haldimand and Norfolk Counties.

In addition, five group discussions were organized on September 10th, 2019 with individuals with lived and living experience and priority populations to capture their experience with the housing system in Haldimand and Norfolk.

The findings from these sessions were validated with local councillors and staff on the Housing and Homelessness Plan Advisory Committee.

This section outlines the key themes of what we heard during these engagements.

“We would like to make use of the existing infrastructure to repurpose a number of buildings. [...] Also, we could engage service partners and the community who might be using the building.”

- Key Stakeholder

Workshop with Key Housing Stakeholders

The following are some of the themes that came up during the key stakeholder session.

There are insufficient emergency housing options and services for individuals who are homeless or at risk of becoming homeless.

- There is no men's shelter in Haldimand and Norfolk and the motel program is not conducive to helping some people transition from their current situation into permanent housing.

There is a need to develop more supportive housing options for individuals to live independently in the community or for those in need of 24-hour care.

- Finding housing with supports in the community is difficult due to a limited number of spaces and long waitlists.
- Many individuals with a developmental disability or mental health issue live with their parents or other family members and are frequently overlooked when assessing the need for supportive housing.
- Family members or other caregivers of individuals in need of supportive housing are aging and individuals do not always have other people around to support them when their current caregivers are no longer able to do so.

“When I’m looking for a place, I don’t mention my identity (Metis) because that will influence if the landlord takes me. You are not accepted by everyone.”

- Person with lived experience

There is an opportunity to use the existing housing stock in more efficient ways by engaging with private landlords and repurposing underutilized or vacant buildings.

- Moving forward it would be important to identify and repurpose underutilized and vacant buildings to increase the supply of housing options and create more interconnected communities where people with a different range of needs can live together.
- The renovation of the Norfolk Inn and Hambleton Hall could be a template for future developments of this kind.
- While repurposing existing infrastructure is important, it would also be important to engage with landlords and secure some of the available stock for at-risk individuals.
- Engaging with landlords and helping them become familiar with the needs of potential tenants who are homeless or at risk of becoming homeless could prevent stigmatization and discrimination in the future.

**“When you find some place,
they have credit checks and
they pick the best person.
Unless you’re good at lying
you won’t get in.”**

- Person with lived experience

Conversations with Individuals with Lived Experience and Priority Populations

The following are some of the themes that came up during the conversations with individuals with lived experience and priority populations.

Individuals become homeless due to a range of circumstances

- People who become homeless are often dealing with a number of issues. It is seldom just a single issue.
- Some participants indicated they had substance abuse issues, while others lost their jobs, left their home because of domestic violence or experienced a combination of these factors.
- The lack of emergency housing and supports means family and friends are frequently the first to provide housing and financial support to individuals who are homeless or at risk of becoming homeless.

It is difficult to find the right organization or person who can help secure housing and supports.

- Participants were not aware of a central number they can call to request help finding housing and supports but would like to have someone they could talk to. Having printed brochures or documents and a phone number that reaches a real person would be a great help.

“I get a \$10 food coupon. I pay my rent and phone bill and for the rest of the month I see what happens.”

- Person with lived experience

- Participants mentioned support agencies are not always referring individuals to the right organization, causing individuals to get stuck in the “system” and matched with services or programs that might not fit their needs.
- It was also mentioned that when individuals tried to reach out, they felt they were not a priority or treated like a child, potentially because they were referred to the wrong organization.

There are insufficient market-rate and affordable housing options in Haldimand and Norfolk.

- There are very limited market-rate rental options and people are often competing for these units even when they are not in the best condition, allowing private landlords to discriminate against some potential tenants.
- The waitlists for affordable housing are very long, and people have to compete against one another for the few options available.
- The new affordable units that are created are generally one- or two-bedroom apartments which are too small for families and single mothers.

Many individuals face barriers to housing and the options that are available are frequently not affordable, safe or appropriate.

- Market rents are not affordable for individuals receiving Ontario Works (OW) and Ontario Disability Support Program (ODSP) benefits.
- Many participants indicated they frequently need to choose between paying rent or buying food and have trouble paying for hydro.

“We need a central agency or something, to find the proper places [to live]. It’s hard. I was referred to a place, and then to another place, where they told me I was not a priority?”

- Person with lived experience

- Landlords frequently discriminate against individuals who are currently homeless or with a history of homelessness.
- The frequent presence of drugs in and around the units that are available is a concern for people, in particular for those who have children.
- Tenants are often afraid to complain about landlord abuses and/or deficiencies in their units for fear of losing their housing.
- Not all landlords accept pets in their buildings, even though pets can provide a lot of mental comfort for those dealing with housing challenges or homelessness.
- Transportation is another barrier as the options are very limited and taxis can cost up to \$100 per trip.

“People need a roof over their head today. We need something where people can go tonight.”

- Key Stakeholder

Housing Action Plan

On September 11, 2019, a facilitated co-design process was undertaken with a wide range of key housing stakeholders from Haldimand and Norfolk Counties, including representatives of community agencies, community housing providers, and municipal staff. Participants were led through an exercise to review and update the vision for the Housing and Homelessness Plan. Participants were also led through an exercise to review and update the key directions of the Plan based on the current and emerging housing system gaps identified through the housing and homelessness needs assessment. In addition, the vision and key directions were presented and validated with the Haldimand and Norfolk Health and Social Services Advisory Committee through a workshop held on September 19, 2019. The following reflects the housing vision and key directions identified and validated by key housing stakeholders.

Housing Vision

Communities in Haldimand and Norfolk Counties are complete, inclusive and interconnected communities which have safe, adequate and appropriate housing and support services for all residents to live with dignity.

Housing Goals

The following are the housing goals and desired future outcomes for the housing system in Haldimand-Norfolk which were identified by key housing stakeholders in the two communities. Recommended actions have been identified under each of these housing goals.

Goal 1: To encourage a broad range of dwelling types and tenures which meet the needs of current and future residents of Haldimand and Norfolk Counties.

Goal 2: To ensure there is an adequate and appropriate supply of rental housing for households with low incomes and priority population groups.

Goal 3: To ensure there are sufficient options for housing with supports to facilitate aging in place and for people who require supports to live with dignity and as independently as possible.

Goal 4: Ensure a person-centred housing, homelessness and support system is in place where all housing and homelessness service providers are working in collaboration so that everyone who needs help is able to access it in a timely manner and functional zero end to homelessness is achieved.

The following sections outline the recommended actions under each of the housing goals. In addition, the following are foundational actions that should be implemented as a first step to implementing the updated Housing and Homelessness Plan. Additional detail on recommended timelines and leads for implementation are identified in the implementation plan section.

Foundational Actions

Develop a **Housing and Homelessness Plan Implementation Committee** to guide the implementation of the Plan. The purpose of this committee is to meet on a regular basis to help coordinate and oversee the implementation of the Plan as approved by the Service Manager. This would also include identifying opportunities and making recommendations about how to better align the resources of each partner to meet the goals and action of the Plan, and to increase the capacity of the sector.

This should be made up of decision makers from the different community agencies, community housing providers, and staff from Haldimand and Norfolk Counties who will be involved in the implementation of the Plan. In addition, this committee should include at least three people with lived or living experience of homelessness or housing instability or who represent a population group who is more likely to be facing housing issues in Haldimand and Norfolk, as identified in the research, to ensure implementation of the Plan is reflective of the actual needs of the people who will be most affected by it.

Create an **H-N Yes In My Backyard (YIMBY) Team** to lead efforts related to education, raising awareness, community engagement, and advocacy. Ideally, this team would be made up of representatives from some of the housing partners as well as champions from the different communities. This could be a sub-committee of the overall Implementation Committee.

Goal 1: To encourage a broad range of dwelling types and tenures which meet the needs of current and future residents of Haldimand and Norfolk Counties.

- 1.1 As part of an Official Plan review, consider updating and refining the targets for housing which is affordable to households with low and moderate incomes and identify targets by tenure (i.e. rental and ownership) and type.
- 1.2 As part of an Official Plan and Zoning By-law review, explore any opportunities to ensure there are no policy or process barriers to the development of a more diverse range of housing options in Haldimand and Norfolk.
- Examples of potential barriers may include minimum dwelling sizes which go beyond the requirements of the Ontario Building Code, minimum lot sizes which are larger than what would be required based on good planning principles or allowing only single detached dwellings in areas which are well-served by services and amenities.
- 1.3 Building on the previous action and as part of a Zoning By-law review, consider making policies more flexible to ensure there are no barriers to the development of innovative housing options, such as modular homes, flexible homes, and four- or six-plexes.
- 1.4 As part of an Official Plan and Zoning By-law review, consider rezoning commercial areas as mixed-use areas to allow for a mix of land uses, such as apartments over stores and to allow live-work spaces.
- 1.5 As part of a Zoning By-law review, examine any areas that could be rezoned to allow for increased densities, such as townhouses and low- and mid-rise residential apartments, particularly in areas with municipal servicing.
- 1.6 As part of a Zoning By-law review, consider ensuring there are no barriers to co-housing and co-living² arrangements in appropriate areas, particularly where municipal servicing is available.
- 1.7 Building on provincial legislation, consider equalizing the tax rates for multi residential developments with the tax rates for residential dwellings to encourage a more diverse housing supply.
- 1.8 Building on the More Homes More Choice Act, consider deferring development charges for market-rate rental developments with three or more units for at least six years and waiving any interest payments.

PRIORITY

² Co-living is a form of shared living or intentional community where residents live in a house or building and share common spaces and amenities. While the terms “co-housing” and “co-living” are often

interchangeable, co-housing generally refers to smaller-scale intentional communities built around private homes while co-living usually refers to dorm-style apartment buildings.

1.9 To encourage the development of more rental housing throughout Haldimand and Norfolk Counties, examine the feasibility of providing forgivable loans or grants for homeowners for the creation of secondary suites if these are rented out for a minimum of ten years.

1.10 Building on the previous action, consider waiving, or providing a grant in lieu of, planning application and building permit fees for secondary suites if these are rented out for a minimum of ten years.

1.11 Building on current Official Plan policies and as part of an Official Plan and Zoning By-law review, incorporate the review and/or update of policies to consider the permission of two secondary residential units in all areas where dwellings are permitted, subject to health and safety standards and adequate servicing³.

1.12 Work with local employers to investigate opportunities for these employers to purchase existing homes and convert these to rental housing for employees.

Staff from Haldimand and Norfolk Counties may assist by identifying potential sites or properties and facilitating partnerships.

1.13 Building on previous initiatives, continue to host a housing summit every two years to raise awareness of the need for a broad range of housing options, including affordable housing, as well as to promote opportunities for collaborations and partnerships among key stakeholders, residential developers, elected officials, and residents.

Whenever possible and appropriate, incorporate this event with other housing- or homelessness-related activities/events. Also consider making this a paid event or partnering with other housing partners, such as CMHC, to fund this event.

1.14 As part of an ongoing education and awareness strategy, create a comprehensive housing developer's handbook which would include information on what dwelling types are needed in the community based on the findings from the needs assessment, what municipal, provincial and federal incentives and funding programs are available to support the development of a more diverse housing supply, including affordable housing and market-rate rental housing, and potential not-for-profit partners.

This handbook should be developed by staff from both Haldimand and Norfolk Counties, including, but not limited to, staff from the Planning, Building, and Health and Social Services Departments. As part of efforts to

³ The More Homes More Choice Act updates the Planning Act to permit two additional residential units on a lot for a total of three residential units (this would include the primary dwelling, a secondary unit within the primary

dwelling, and another secondary unit on-site, such as a coach house or a dwelling above a garage).

support climate change and environmental sustainability, the handbook should also include information on energy efficient and environmentally sustainable design features as well as funding available for these features. Consider focusing on rental housing as a first step or in the first version of the handbook.

- 1.15 Building on the work for this Housing and Homelessness Plan, consider updating the housing strategy for Haldimand County to better understand the current and emerging housing needs and gaps for Haldimand County, similar to the work undertaken for Norfolk County as part of their last Official Plan review.

Ensure this housing strategy is in line with the recommendations of this Housing and Homelessness Plan, the County's Growth Management Strategy, and results of the Official Plan and Zoning By-law review.

Goal 2: To ensure there is an adequate and appropriate supply of rental housing for households with low incomes⁴ and priority populations.

- 2.1 Building on current initiatives, consider developing a Housing Master Plan and financing strategy which identifies where and how affordable housing will be built.

The Housing Master Plan should also identify any opportunities for infill or redevelopment of existing Haldimand and Norfolk Housing Corporation sites and other community housing provider sites.

- 2.2 Building on the actions under Goal 4 related to the coordinated housing and homelessness access system, consider undertaking a review of applicants who are currently on the centralized waitlist for rent-geared-to-income housing to identify protocols and opportunities to better connect people with alternatives to a subsidized housing unit, such as providing portable housing allowances.

- 2.3 Building on current Official Plan policies, consider developing an approach to securing land for affordable housing development, including a policy to give priority to affordable housing development in the disposition of surplus land, land banking, and land sharing⁵.

- 2.4 Building on current Official Plan policies, consider implementing a Haldimand-Norfolk Affordable Housing Program which would provide incentives for the development of purpose-built rental housing that includes affordable rental units for households with low incomes. Incentives may include the following.

- a) Building on the More Homes More Choice Act, waive, defer or provide a grant in lieu of, development charges for affordable housing projects.
- b) Provide a property tax exemption for a minimum of 25 years for affordable housing units in new and existing purpose-built affordable rental units.
- c) Waive, defer or provide a grant in lieu of, planning application and building permit fees for affordable housing developments.

Consider implementing this as a pilot program and evaluating its impact after three years. Also consider providing incentives on a sliding scale based on the level of affordability achieved by the proposed project and whether the proposed project is receiving funding from

⁴ Households with low incomes refers to households with incomes in the 1st to 3rd income deciles who were earning \$53,407 or less in 2019.

⁵ Examples of land sharing may include intensification of community housing sites, including affordable housing in other community facilities such as community centres, using a portion of parking lots for affordable housing, and incorporating affordable housing units above shopping plazas.

another level of government or from another municipal program.

- 2.5 Building on the previous action, examine the feasibility of providing a capital grant or forgivable loan for affordable housing developments which meet Passive House, LEED (even if they do not obtain certification), or similar standards.

Consider requiring evidence, such as the results of a building inspection, if the applicant project does not have certification.

- 2.6 Building on the previous actions, examine the feasibility of providing a capital grant or forgivable loan for affordable housing developments which exceed the Ontario Building Code's accessibility and visitability requirements.
- 2.7 Explore the feasibility of providing a property tax discount for property owners who donate or lease their property at below-market value for the purpose of developing affordable housing.
- 2.8 Facilitate partnerships among community agencies, private developers, and private property owners to identify opportunities to renovate vacant or underutilized properties into affordable and/or supportive housing⁶.

⁶ As an example, Raising the Roof's Reside program renovates vacant or underutilized spaces such as heritage homes into new affordable housing options for people who are homeless or at risk of homelessness. For

- 2.9 Work with housing partners to develop a landlord engagement strategy to build better relationships with private landlords and address discrimination against people who may be 'hard to house'.

PRIORITY

- 2.10 Advocate to the federal government to expand the Co-Investment fund, or any similar future programs, to provide increased capital funding for affordable housing projects, including increased funding to allow for deeper levels of affordability and the unique circumstances in rural communities as well as to improve timelines for approvals and execution of agreements, including the release of funds.

Advocacy actions should be undertaken in collaboration with other housing partners and may take the form of formal letters to relevant federal and provincial agencies and ministries or as part of the bi-annual housing summit where representatives of the federal and provincial governments are invited.

- 2.11 Advocate to the federal and provincial governments to increase funding for the Canada Housing Benefit, or other similar future programs.
- 2.12 Advocate to the federal and provincial governments to fully exempt charitable non-profit organizations from HST for new affordable housing projects.

additional information: <https://www.raisingtheroof.org/what-we-do/our-initiatives/reside/>

- 2.13 Advocate to the provincial government to expand the Ontario Priorities Housing Initiative program, or similar future programs, to provide increased capital funding to build new affordable housing projects. Funding amounts should be reflective of the needs of Service Managers, including increased building costs in small, rural communities.

Goal 3: To ensure there are sufficient options for housing with supports to facilitate aging in place and for people who require supports to live with dignity and as independently as possible.

PRIORITY

- 3.1 As part of an Official Plan and Zoning By-law review, ensure there are no barriers⁷ to the development of a range of supportive housing options throughout the different communities.

Barriers may include minimum distancing by-laws for group homes and more stringent requirements for group homes and supportive housing projects.

- 3.2 Work with housing partners to provide education on basic life skills similar to the RentSmart training courses⁸, such as being 'rent ready' and budgeting, as a standard part of the process for people moving from homelessness to permanent housing to support housing stability.
- 3.3 Building on current initiatives, consider implementing an enhanced and standardized approach to eviction prevention to be developed by the Service Manager in collaboration with all community housing providers,

including the Haldimand and Norfolk Housing Corporation.

This approach should include enhanced communication on the issue that may lead to eviction, providing information on available funding and support services, basic life skills training based on the previous action if the tenant has not had this training yet, and a repayment plan if arrears are the issue.

- 3.4 Examine opportunities to expand the current Housing Allowance Program to assist more households in achieving housing stability.
- 3.5 Work with housing partners to identify opportunities to provide office space and infrastructure⁹ in central locations throughout Haldimand and Norfolk which different community agencies can use to provide support services.

⁷ Barriers may include minimum distancing by-laws for group homes and more stringent requirements for group homes and supportive housing projects.

⁸ RentSmart Basics training is a three-hour introductory course facilitated by RentSmart educators. This course is usually the precursor to the RentSmart Certificate course. This Certificate course is a 12-hour course which covers tenant rights and responsibilities, landlord responsibilities and expectations, living with roommates, housemates and neighbours, effective communication skills, budgeting and planning for housing affordability and stability,

maintenance do's and don'ts, and crisis management, safety and pests. Participants earn a Certificate of Completion when they complete this course and this certificate can act as a reference they can show potential landlords. Additional information:

<https://www.readytorentbc.org/programs/>

⁹ This may include internet access and phone lines.

- 3.6 Encourage and support non-profit housing providers to explore options for a shared services model¹⁰ to build capacity in the sector.
- 3.7 Consider working with one or more community agencies to develop and implement a Home Share Program which pairs homeowners with extra bedrooms with single individuals looking for affordable housing.

The Service Manager may choose to provide funding for the program while the administration, including vetting individuals, is undertaken by a community agency(ies).

- 3.8 Encourage and support social enterprises which provide employment to people with disabilities or mental health issues, as well as people receiving Ontario Works and Ontario Disability Support Program benefits.
- 3.9 As part of an education and awareness strategy, raise awareness of support services available, particularly for people with disabilities and mental health issues and work with housing partners to address the stigma associated with disabilities and mental health issues¹¹.

- 3.10 Building on the work with Health Link, consider participating in Ontario Health Team collaborations and networks to identify opportunities to coordinate efforts to address housing and support service needs of Haldimand-Norfolk residents with other stakeholders, including hospitals, doctors, and home care providers.
- 3.11 As part of an education and awareness strategy, facilitate training opportunities among community agencies and non-profit support service providers to initiate and develop successful partnerships with private developers to develop accessible and supportive housing options.
- 3.12 Advocate to the federal, provincial and municipal governments to increase capital funding as well as funding for supports for persons with disabilities and mental health.

PRIORITY

¹⁰ Examples of this would include joint purchasing of goods and services, peer mentorship, and sharing information.

¹¹ Some ideas for addressing this stigma is to include people with disabilities and mental health issues as ambassadors to raise awareness of the issue

and supports available. Another is to publish success stories around people who have found appropriate supportive housing to help them realize their full potential.

Goal 4: Ensure a person-centred housing, homelessness and support system is in place where all housing and homelessness service providers are working in collaboration so that everyone who needs help is able to access it in a timely manner and functional zero end to homelessness is achieved.

- PRIORITY**
- 4.1 Implement a coordinated access system based on a 'no wrong door' approach which builds on the current pilot and reflects the results of the evaluations of the two year pilot coordinated access system and the approach to Housing First.

The coordinated access system should incorporate a Housing First approach that offers access to housing and supports for people who are homeless or at risk of homelessness as well as anyone needing permanent affordable housing and/or supports to maintain their housing. Building on the recommendations from the CHPI¹² Program Review, the system should be designed based on a 'no wrong door' approach where any service provider can link a person needing assistance to the appropriate services no matter where or how they enter the system. As part of this work, consider a simplified application process which combines multiple applications for subsidized housing programs and support services provided by the Service manager and other housing and service providers.

- PRIORITY**
- 4.2 Building on the recommendations from the CHPI Program Review and expanding on the ongoing training initiatives, work with all housing and homelessness service providers to move to a common approach to collecting and sharing data and information, a common intake and assessment process using tools such as the SPDAT suite of products, a common referral process, and a cloud-based database that can be accessed by all members.

- 4.3 Building on the previous action, as well as recommendations from the CHPI Program Review, consider prioritizing organizations who are part of the coordinated access system, who currently use the common processes and database, and who have completed the required training, for any future funding programs.

- PRIORITY**
- 4.4 Building on the existing prioritization list¹³, consider opportunities to expand this list to incorporate any current evidence-based tools and

¹² Community Homelessness Prevention Initiative

¹³ The existing prioritization list goes beyond people who are homeless or at risk of homelessness to include people who may be housed but may be in

need for another housing option and/or support services. As such, there is an opportunity to expand the prioritization list to reflect the changing needs as well as to support action 4.1.

practice to ensure continued quality improvement of service prioritization and delivery.

- 4.5 Identify opportunities to engage with people with lived and living experience on an ongoing basis to inform service system planning and implementation.
- 4.6 Based on the recommendations in the CHPI Program Review and Service Manager staff recommendations, examine the feasibility of adding one or two more staff to the current Homeless Prevention Team through the realignment and reallocation of resources from all housing and homelessness service providers who are part of the coordinated access system.
- 4.7 Work with housing partners to examine opportunities to include emergency and transitional accommodation in churches, community centres, new community housing projects, and any other community facilities in central locations to allow easier access to services.

- 4.8 Building on the work undertaken as part of the housing needs assessment, develop a comprehensive inventory of housing and homelessness services available for Haldimand and Norfolk residents and publish this inventory on the Health and Social Services website as well as other online platforms, brochures, and e-newsletters to all community agencies to improve system navigation.
- 4.9 Work with community partners to raise awareness of all housing and homelessness services by distributing information brochures on these services through the emergency department of hospitals, Emergency Medical Services (EMS), churches, and through the police.
- 4.10 Explore the possibility of implementing a ride sharing and transit partnership to address issues related to the availability and affordability of transportation¹⁴.

¹⁴ Instead of traditional transit options or relying on taxis, consider a partnership with a ride share company with set fees for specific destination within Haldimand and Norfolk and discounted fees for other destinations.

One example is the Town of Innisfil's partnership with Uber. For more information: <https://www.uber.com/ca/en/u/innisfil/>

Roles of Housing Partners

Implementing this updated Haldimand-Norfolk Housing and Homelessness Plan and successfully addressing the housing system gaps in Haldimand and Norfolk is a shared responsibility and depends on a collaborative relationship among all housing partners, including people with lived and living experience and the residents of Haldimand and Norfolk Counties.

Federal Government

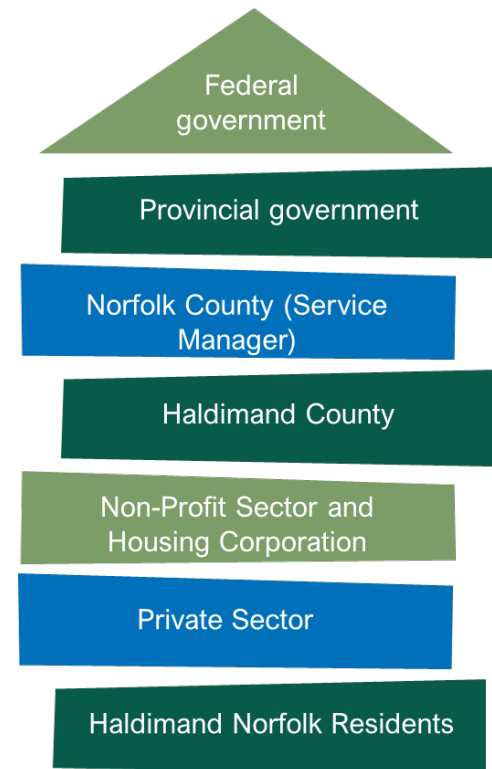
The federal government, through CMHC, provides mortgage insurance to homeowners as well as funding and implementing various funding programs, such as the Co-Investment Fund and Rental Construction Financing, for the construction of affordable and rental housing. The federal government released the first National Housing Strategy in 2017. This Strategy offers direction on Canada's approach to ensuring all citizens have the housing they need. The Strategy is also tied to funding for specific programs, including a housing benefit, repairs and retrofits of social housing units, funding for supportive housing, and supports to make homeownership more affordable.

Provincial Government

The Ontario government has a broad role in housing through legislation, regulation and funding programs. The provincial government helps set the housing agenda for the province and assists communities in meeting housing needs through the provision of transfer payments to the municipalities and the funding of programs for housing and homelessness. In addition, the Province provides municipalities with legislative tools to meet housing need in communities. The Province recently released its More Homes More Choice Housing Supply Action Plan as well as the Community Housing Renewal Strategy with the goal of increasing the housing supply, including community housing.

Norfolk County

Norfolk County, as Service Manager, is primarily responsible for the provision of subsidized housing and the administration of funding from senior levels of government. The County is also responsible for administering homelessness programs. In addition, the County



establishes the policy and regulatory framework which guides the development of housing throughout Norfolk County through its Official Plan and Zoning By-law. Moving forward, there is an opportunity for the County to take a more prominent role in directing the type of housing that should be built throughout Norfolk. In addition, there is an opportunity for the County to take a more active role in facilitating collaborations among the different housing partners to address the housing gaps.

Haldimand County

As an upper-tier municipality, Haldimand County establishes the policy and regulatory framework which guides the development of housing throughout Haldimand County through its Official Plan and Zoning By-law. Moving forward, there is an opportunity to take a more prominent role in directing the type of housing that should be built throughout Haldimand as well as an opportunity to contribute to the development of affordable housing through in-kind and financial assistance.

Haldimand and Norfolk Housing Corporation and Non-Profit Sector

The local housing corporation and non-profit sector play a major role in affordable housing and/or support services to residents. This sector also raises awareness of housing need and advocates for housing and homelessness programs. Moving forward, there is an opportunity for the non-profit sector to enhance their partnerships and collaborations to ensure the most effective use of scarce resources.

Private Sector

The private sector provides the majority of housing in a community, including ownership and rental housing. Investors and funders also contribute to the construction and operation of affordable housing projects. Moving forward, there is an opportunity to engage with the private sector in a more intentional way and to expand their role in the housing system.

Haldimand and Norfolk Residents

The primary role of Haldimand and Norfolk residents is as advocates for safe, appropriate affordable and attainable housing in their communities. In addition, some residents can choose to create rental units within their dwellings or provide land or buildings for the purpose of affordable housing.

Reporting on Progress

Measuring and reporting on progress is important to ensure the Plan remains relevant and efforts are focused on the greatest need in Haldimand and Norfolk. The following reporting template for progress on the updated Housing and Homelessness Plan includes targets for each of the key directions and indicators to measure progress.

Housing Goals	Outcomes and Targets	Measures	Annual Progress
Goal 1: To encourage a broad range of dwelling types and tenures which meet the needs of current and future residents of Haldimand and Norfolk Counties.	• Increase of 15%¹⁵ in new dwellings which are appropriate for smaller households • Rental vacancy rate of 3% in both Haldimand and Norfolk Counties • Increase in secondary suites • Decrease of 10% in the proportion of homes requiring major repairs • Increase in housing developments which meet Passive House, LEED, or other environmental sustainability standards	• Residential building permits by dwelling type • Residential building permits by tenure (i.e. ownership and rental) • Purpose-built rental housing vacancy rates • Building permits for secondary suites • Proportion of dwellings requiring major repairs updated every five years based on Statistics Canada Census data • Residential building permits for dwellings with environmental sustainability features which go beyond the requirements of the Ontario Building Code	
Goal 2: To ensure there is an adequate and appropriate supply of rental housing for	• Increase in the supply of rental housing which is affordable to households with low incomes	• Number of affordable housing units built based on planning applications and funding applications	

¹⁵ Based on the increase in the number and proportion of smaller households.

Housing Goals	Outcomes and Targets	Measures	Annual Progress
households with low incomes and priority population groups.	- Decrease of 50% in the number of applicants on the waiting list for subsidized housing¹⁶ - Decrease of 20% in the number and proportion of households with low incomes spending 50% or more of their income on housing costs	- Number of applicants on the waiting list for subsidized housing - Number and proportion of households with low incomes spending 50% or more of their income on housing costs (to be updated every five years based on the Statistics Canada Census) - Number of rent supplement units	
Goal 3: To ensure there are sufficient options for housing with supports to facilitate aging in place and for people who require supports to live with dignity and as independently as possible.	- Increase in the supply of housing with supports, particularly for people with mental health issues and/or substance abuse issues and developmental disabilities - Increase of 20% in the supply of accessible units for frail seniors and persons with physical disabilities - Increase of 50% in the number of households who were at risk of homelessness who achieved housing stability	- Number of supportive housing units built based on planning applications and funding applications - Number of accessible built based on residential building permits - Number of successful interventions in eviction prevention based on data from the Haldimand and Norfolk Housing Corporation and other community housing providers - Number of households receiving housing allowances	
Goal 4: Ensure a person-centred housing, homelessness and support system is in place where all housing and homelessness service	- Coordinated access system with participation of all housing and homelessness service providers - Quality prioritization list - Comprehensive inventory of housing and homelessness services	- Number of housing and support service providers participating in the coordinated access system - Prioritization list which is updated monthly (at a minimum) and includes data on housing and support needs	

¹⁶ The number of applicants on the wait list increased by 21.6% from 2013 (282 households) to 2018 (343 households).

Housing Goals	Outcomes and Targets	Measures	Annual Progress
providers are working in collaboration so that everyone who needs help is able to access it in a timely manner and functional zero end to homelessness is achieved.	• No one is discharged into homelessness from an institutional setting, such as a hospital or correctional facility • Increase of 50% in the number of people/households who move from homelessness to permanent/long-term housing • Decrease of 50% in the number of households who return to homelessness from permanent housing	• Number of people/households who are chronically homeless who move to permanent/long-term housing	

Implementation Plan

The following implementation plan identifies timelines, lead agencies and other agencies involved in the implementation of each of the recommended actions. The timelines are as follows. In addition, priority actions, which have been identified by key stakeholders, have been highlighted in the following plan.

- Short term: 1-3 years
- Medium term: 3-5 years
- Long term: 6-10 years
- Ongoing: actions are to be implemented on an ongoing basis

Recommended Actions		Timelines	Lead	Other Agencies Involved
Goal 1: To encourage a broad range of dwelling types and tenures which meet the needs of current and future residents of Haldimand and Norfolk Counties.				
1.1	As part of an Official Plan review, consider updating and refining the targets for housing which is affordable to households with low and moderate incomes and identify targets by tenure (i.e. rental and ownership) and type.	Short – Medium term	Haldimand Planning Department and Norfolk Planning Department	Service Manager – Housing Services
1.2	As part of an Official Plan and Zoning By-law review, explore any opportunities to ensure there are no policy or process barriers to the development of a more diverse range of housing options in Haldimand and Norfolk. Examples of potential barriers may include minimum dwelling sizes which go beyond the requirements of the Ontario Building Code, minimum lot sizes which are larger than what would be required based on good planning principles or	Short – Medium term	Haldimand Planning Department and Norfolk Planning Department	Service Manager – Housing Services

Recommended Actions	Timelines	Lead	Other Agencies Involved
allowing only single detached dwellings in areas which are well-served by services and amenities.			
1.3 Building on the previous action and as part of a Zoning By-law review, consider making policies more flexible to ensure there are no barriers to the development of innovative housing options, such as modular homes, flexible homes, and four- or six-plexes.	Short – Medium term Priority	Haldimand Planning Department and Norfolk Planning Department	Service Manager – Housing Services
1.4 As part of an Official Plan and Zoning By-law review, consider rezoning commercial areas as mixed-use areas to allow for a mix of land uses, such as apartments over stores and to allow live-work spaces.	Short – Medium term	Haldimand Planning Department and Norfolk Planning Department	Service Manager – Housing Services
1.5 As part of a Zoning By-law review, examine any areas that could be rezoned to allow for increased densities, such as townhouses and low- and mid-rise residential apartments, particularly in areas with municipal servicing.	Short – Medium term	Haldimand Planning Department and Norfolk Planning Department	Service Manager – Housing Services
1.6 As part of a Zoning By-law review, consider ensuring there are no barriers to co-housing and co-living arrangements in appropriate areas, particularly where municipal servicing is available.	Short – Medium term	Haldimand Planning Department and Norfolk Planning Department	Service Manager – Housing Services
1.7 Building on provincial legislation, consider equalizing the tax rates for multi residential developments with the tax rates for residential dwellings to encourage a more diverse housing supply.	Short term	Haldimand Finance Department and Norfolk Finance Department	Service Manager – Housing Services Haldimand Planning Department and Norfolk Planning Department

Recommended Actions	Timelines	Lead	Other Agencies Involved
1.8 Building on the More Homes More Choice Act, consider deferring development charges for market-rate rental developments with three or more units for at least six years and waiving any interest payments.	Short – Medium term	Haldimand Finance Department and Norfolk Finance Department	Service Manager – Housing Services Haldimand Planning Department and Norfolk Planning Department
1.9 To encourage the development of more rental housing throughout Haldimand and Norfolk Counties, examine the feasibility of providing forgivable loans or grants for homeowners for the creation of secondary suites if these are rented out for a minimum of ten years.	Short – Medium term	Service Manager – Housing Services	Haldimand and Norfolk Departments: Planning, Finance, Economic Development and Building
1.10 Building on the previous action, consider waiving, or providing a grant in lieu of, planning application and building permit fees for secondary suites if these are rented out for a minimum of ten years.	Short – Medium term	Haldimand Planning Department and Norfolk Planning Department	Haldimand and Norfolk Departments: Planning, Finance, Economic Development and Building
1.11 Building on current Official Plan policies and as part of an Official Plan and Zoning By-law review, incorporate the review and/or update of policies to consider the permission of two secondary residential units in all areas where dwellings are permitted, subject to health and safety standards and adequate servicing.	Short – Medium term	Haldimand Planning Department and Norfolk Planning Department	Service Manager – Housing Services
1.12 Work with local employers to investigate opportunities for these employers to purchase existing homes and convert these to rental housing for employees. Staff from Haldimand and Norfolk Counties may assist by identifying potential sites or properties and facilitating partnerships.	Ongoing	Service Manager – Housing Services	Haldimand and Norfolk Departments: Economic Development, Legal Services, Planning, and Corporate Services

Recommended Actions	Timelines	Lead	Other Agencies Involved
1.13 Building on previous initiatives, continue to host a housing summit every two years to raise awareness of the need for a broad range of housing options, including affordable housing, as well as to promote opportunities for collaborations and partnerships among key stakeholders, residential developers, elected officials, and residents. Whenever possible and appropriate, incorporate this event with other housing- or homelessness-related activities/events. Also consider making this a paid event or partnering with other housing partners, such as CMHC, to fund this event.	Ongoing	Service Manager – Housing Services and HN YIMBY Team	
1.14 As part of an ongoing education and awareness strategy, create a comprehensive housing developer’s handbook which would include information on what dwelling types are needed in the community based on the findings from the needs assessment, what municipal, provincial and federal incentives and funding programs are available to support the development of a more diverse housing supply, including affordable housing and market-rate rental housing, and potential not-for-profit partners.	Short term	Service Manager – Housing Services	Haldimand and Norfolk Departments: Planning, Building, Economic Development, Finance, and Public Works
1.15 Building on the work for this Housing and Homelessness Plan, consider updating the housing strategy for Haldimand County to better understand the current and emerging housing needs and gaps for Haldimand County, similar to the work undertaken for Norfolk County as part of their last Official Plan review. Ensure this housing strategy is in line with the recommendations of this Housing and Homelessness Plan, the County’s Growth Management Strategy, and results of the Official Plan and Zoning By-law review.	Short term	Haldimand Planning Department	Service Manager – Housing Services

Recommended Actions		Timelines	Lead	Other Agencies Involved
Goal 2: To ensure there is an adequate and appropriate supply of rental housing for households with low incomes and priority populations.				
2.1	Building on current initiatives, consider developing a Housing Master Plan and financing strategy which identifies where and how affordable housing will be built. The Housing Master Plan should also identify any opportunities for infill or redevelopment of existing Haldimand and Norfolk Housing Corporation sites and other community housing provider sites.	Short term	Service Manager – Housing Services and Haldimand and Norfolk Housing Corporation (HNHC)	All community housing providers
2.2	Building on the actions under Goal 4 related to the coordinated housing and homelessness access system, consider undertaking a review of applicants who are currently on the centralized waitlist for rent-geared-to-income housing to identify protocols and opportunities to better connect people with alternatives to a subsidized housing unit, such as providing portable housing allowances.	Medium term	Service Manager – Housing Services	All community housing providers
2.3	Building on current Official Plan policies, consider developing an approach to securing land for affordable housing development, including a policy to give priority to affordable housing development in the disposition of surplus land, land banking, and land sharing ¹⁷ .	Short – Medium term	Service Manager – Housing Services	Haldimand and Norfolk Departments: Planning, Economic Development, Finance, Corporate Services, and Legal Services
2.4	Building on current Official Plan policies, consider implementing a Haldimand-Norfolk Affordable Housing Program which would provide incentives for the development of purpose-built rental housing that	Short – Medium term	Service Manager – Housing Services	Haldimand and Norfolk Departments: Planning, Building and Finance

¹⁷ Examples of land sharing may include intensification of community housing sites, including affordable housing in other community facilities such as community centres, using a portion of parking lots for affordable housing, and incorporating affordable housing units above shopping plazas.

Recommended Actions	Timelines	Lead	Other Agencies Involved
includes affordable rental units for households with low incomes. Incentives may include the following. a) Building on the More Homes More Choice Act, waive, defer or provide a grant in lieu of, development charges for affordable housing projects. b) Provide a property tax exemption for a minimum of 25 years for affordable housing units in new and existing purpose-built affordable rental units. c) Waive, defer or provide a grant in lieu of, planning application and building permit fees for affordable housing developments. Consider implementing this as a pilot program and evaluating its impact after three years. Also consider providing incentives on a sliding scale based on the level of affordability achieved by the proposed project and whether the proposed project is receiving funding from another level of government or from another municipal program.			
2.5 Building on the previous action, examine the feasibility of providing a capital grant or forgivable loan for affordable housing developments which meet Passive House, LEED (even if they do not obtain certification), or similar standards. Consider requiring evidence, such as the results of a building inspection, if the applicant project does not have certification.	Short – Medium term	Service Manager – Housing Services	Haldimand and Norfolk Departments: Building and By-law Enforcement
2.6 Building on the previous actions, examine the feasibility of providing a capital grant or forgivable loan for affordable housing developments which exceed the Ontario Building Code's accessibility and visitability requirements.	Long term	Service Manager – Housing Services	Haldimand and Norfolk Departments: Building and By-law Enforcement

Recommended Actions	Timelines	Lead	Other Agencies Involved
2.7 Explore the feasibility of providing a property tax discount for property owners who donate or lease their property at below-market value for the purpose of developing affordable housing.	Medium term	Service Manager – Housing Services Haldimand and Norfolk Finance Departments	
2.8 Facilitate partnerships among community agencies, private developers, and private property owners to identify opportunities to renovate vacant or underutilized properties into affordable and/or supportive housing ¹⁸ .	Ongoing	Service Manager – Housing Services	Haldimand Planning Department and Norfolk Planning Department
2.9 Work with housing partners to develop a landlord engagement strategy to build better relationships with private landlords and address discrimination against people who may be ‘hard to house’.	Short term Priority	HN YIMBY Team and Housing and Homelessness Plan Implementation Committee	Housing and homelessness service providers
2.10 Advocate to the federal government to expand the Co-Investment fund, or any similar future programs, to provide increased capital funding for affordable housing projects, including increased funding to allow for deeper levels of affordability and the unique circumstances in rural communities as well as to improve timelines for approvals and execution of agreements, including the release of funds. Advocacy actions should be undertaken in collaboration with other housing partners and may take the form of formal letters to relevant federal and provincial agencies and ministries or as part of the bi-annual housing summit where representatives of the federal and provincial governments are invited.	Short – Medium term	HN YIMBY Team and Housing and Homelessness Plan Implementation Committee	

¹⁸ As an example, Raising the Roof's Reside program renovates vacant or underutilized spaces such as heritage homes into new affordable housing options for people who are homeless or at risk of homelessness. For additional information: <https://www.raisingtheroof.org/what-we-do/our-initiatives/reside/>

Recommended Actions	Timelines	Lead	Other Agencies Involved
2.11 Advocate to the federal and provincial governments to increase funding for the Canada Housing Benefit, or other similar future programs.	Short – Medium term	HN YIMBY Team and Housing and Homelessness Plan Implementation Committee	
2.12 Advocate to the federal and provincial governments to fully exempt charitable non-profit organizations from HST for new affordable housing projects.	Short – Medium term	HN YIMBY Team and Housing and Homelessness Plan Implementation Committee	
2.13 Advocate to the provincial government to expand the Ontario Priorities Housing Initiative program, or similar future programs, to provide increased capital funding to build new affordable housing projects. Funding amounts should be reflective of the needs of Service Managers, including increased building costs in small, rural communities.	Short – Medium term	HN YIMBY Team and Housing and Homelessness Plan Implementation Committee	
Goal 3: To ensure there are sufficient options for housing with supports to facilitate aging in place and for people who require supports to live with dignity and as independently as possible.			
3.1 As part of an Official Plan and Zoning By-law review, ensure there are no barriers to the development of a range of supportive housing options throughout the different communities. Barriers may include minimum distancing by-laws for group homes and more stringent requirements for group homes and supportive housing projects.	Short – Medium term Priority	Haldimand Planning Department and Norfolk Planning Department	
3.2 Work with housing partners to provide education on basic life skills similar to the RentSmart training courses , such as being ‘rent ready’ and budgeting, as a standard part of the process for people moving from homelessness to permanent housing to support housing stability.	Ongoing	Service Manager – Housing Services	Literacy Council

Recommended Actions	Timelines	Lead	Other Agencies Involved
			All housing and homelessness service providers Persons with lived and living experience
3.3 Building on current initiatives, consider implementing an enhanced and standardized approach to eviction prevention to be developed by the Service Manager in collaboration with all community housing providers, including the Haldimand and Norfolk Housing Corporation. This approach should include enhanced communication on the issue that may lead to eviction, providing information on available funding and support services, basic life skills training based on the previous action if the tenant has not had this training yet, and a repayment plan if arrears are the issue.	Short term	Service Manager – Housing Services and HNHC	All community housing providers Persons with lived and living experience
3.4 Examine opportunities to expand the current Housing Allowance Program to assist more households in achieving housing stability.	Short term	Service Manager – Housing Services	
3.5 Work with housing partners to identify opportunities to provide office space and infrastructure in central locations throughout Haldimand and Norfolk which different community agencies can use to provide support services.	Medium term	Housing and Homelessness Implementation Committee	
3.6 Encourage and support non-profit housing providers to explore options for a shared services model to build capacity in the sector.	Medium term	Housing and Homelessness Implementation Committee	All community housing providers Ontario Non-Profit Housing Association (ONPHA) Service Manager – Housing Services

Recommended Actions	Timelines	Lead	Other Agencies Involved
3.7 Consider working with one or more community agencies to develop and implement a Home Share Program which pairs homeowners with extra bedrooms with single individuals looking for affordable housing. The Service Manager may choose to provide funding for the program while the administration, including vetting individuals, is undertaken by a community agency(ies).	Short – Medium term	Housing and Homelessness Implementation Committee	
3.8 Encourage and support social enterprises which provide employment to people with disabilities or mental health issues, as well as people receiving Ontario Works and Ontario Disability Support Program benefits.	Ongoing	Service Manager – Housing Services	
3.9 As part of an education and awareness strategy, raise awareness of support services available, particularly for people with disabilities and mental health issues and work with housing partners to address the stigma associated with disabilities and mental health issues.	Ongoing	HN YIMBY Team	People with disabilities and support service providers
3.10 Building on the work with Health Link, consider participating in Ontario Health Team collaborations and networks to identify opportunities to coordinate efforts to address housing and support service needs of Haldimand-Norfolk residents with other stakeholders, including hospitals, doctors, and home care providers.	Medium term	Housing and Homelessness Implementation Committee	
3.11 As part of an education and awareness strategy, facilitate training opportunities among community agencies and non-profit support service providers to initiate and develop successful partnerships with private developers to develop accessible and supportive housing options.	Medium term	HN YIMBY Team	HNHC, real estate board, housing and homelessness service providers who have partnered with the private sector

Recommended Actions	Timelines	Lead	Other Agencies Involved
3.12 Advocate to the federal, provincial and municipal governments to increase capital funding as well as funding for supports for persons with disabilities and mental health.	Short term Priority	Housing and Homelessness Implementation Committee and HN YIMBY Team	
Goal 4: Ensure a person-centred housing, homelessness and support system is in place where all housing and homelessness service providers are working in collaboration so that everyone who needs help is able to access it in a timely manner and functional zero end to homelessness is achieved.			
4.1 Implement a coordinated access system based on a ‘no wrong door’ approach which builds on the current pilot and reflects the results of the evaluations of the two year pilot coordinated access system and the approach to Housing First. The coordinated access system should incorporate a Housing First approach that offers access to housing and supports for people who are homeless or at risk of homelessness as well as anyone needing permanent affordable housing and/or supports to maintain their housing. Building on the recommendations from the CHPI Program Review, the system should be designed based on a ‘no wrong door’ approach where any service provider can link a person needing assistance to the appropriate services no matter where or how they enter the system. As part of this work, consider a simplified application process which combines multiple applications for subsidized housing programs and support services provided by the Service manager and other housing and service providers.	Short term and Ongoing Priority	Service Manager – Housing Services	
4.2 Building on the recommendations from the CHPI Program Review and expanding on the ongoing training initiatives, work with all housing and homelessness service providers to move to a common approach to collecting and sharing data and information, a common intake and assessment process using tools such as the SPDAT suite of products, a	Ongoing Priority	Service Manager – Housing Services	

Recommended Actions	Timelines	Lead	Other Agencies Involved
common referral process, and a cloud-based database that can be accessed by all members.			
4.3 Building on the previous action, as well as recommendations from the CHPI Program Review, consider prioritizing organizations who are part of the coordinated access system, who currently use the common processes and database, and who have completed the required training, for any future funding programs.	Ongoing	Service Manager – Housing Services	
4.4 Building on the existing prioritization list, consider opportunities to expand this list to incorporate any current evidence-based tools and practice to ensure continued quality improvement of service prioritization and delivery.	Short term and Ongoing Priority	Service Manager – Housing Services	
4.5 Identify opportunities to engage with people with lived and living experience on an ongoing basis to inform service system planning and implementation.	Ongoing	Service Manager – Housing Services	All housing and homelessness service providers
4.6 Based on the recommendations in the CHPI Program Review and Service Manager staff recommendations, examine the feasibility of adding one or two more staff to the current Homeless Prevention Team through the realignment and reallocation of resources from all housing and homelessness service providers who are part of the coordinated access system.	Short term	Service Manager – Housing Services and Housing and Homelessness Plan Implementation Committee	
4.7 Work with housing partners to examine opportunities to include emergency and transitional accommodation in churches, community centres, new community housing projects, and any other community facilities in central locations to allow easier access to services.	Ongoing	Service Manager – Housing Services and Housing and Homelessness Plan Implementation Committee	

Recommended Actions	Timelines	Lead	Other Agencies Involved
4.8 Building on the work undertaken as part of the housing needs assessment, develop a comprehensive inventory of housing and homelessness services available for Haldimand and Norfolk residents and publish this inventory on the Health and Social Services website as well as other online platforms, brochures, and e-newsletters to all community agencies to improve system navigation.	Short term and Ongoing	Service Manager – Housing Services	All housing and homelessness service providers
4.9 Work with community partners to raise awareness of all housing and homelessness services by distributing information brochures on these services through the emergency department of hospitals, Emergency Medical Services (EMS), churches, and through the police.	Ongoing	Service Manager – Housing Services and HN YIMBY Team	
4.10 Explore the possibility of implementing a ride sharing and transit partnership to address issues related to the availability and affordability of transportation.	Short term	Service Manager – Housing Services	Ride Norfolk Service providers with transportation

Appendix A: Summary of Changes

The Haldimand and Norfolk Housing and Homelessness Plan 2020 – 2030 sets a renewed ten-year direction for Haldimand and Norfolk and its housing partners in their efforts to help residents have safe, appropriate and affordable housing options in the community and in achieving a functional end to homelessness.

This summary provides a high-level overview of the approach to developing the renewed Plan, as well as highlighting the key changes compared to the 2013 Plan.

Approach to Renewing the Plan

The Haldimand and Norfolk Housing and Homelessness Plan 2020 – 2030, was developed by conducting a housing needs assessment, engagement sessions with Haldimand-Norfolk's key housing stakeholders and residents, as well as a review of the original Housing and Homelessness Plan implemented in 2013 and the communities' key accomplishments since then.

Housing Needs Assessment

A housing needs assessment for Haldimand-Norfolk was undertaken examining qualitative and quantitative data.

The housing needs assessment resulted in a number of key housing gaps that exist in the Haldimand-Norfolk communities. These gaps are:

- There is a need for emergency and transitional housing options and supports for people who are homeless or at risk of homelessness.
- There is a need for affordable rental housing options for households with low incomes and priority populations.
- There is a need for additional supportive housing units for people who need housing with supports to live with dignity and as independently as possible.
- There is a need for a broader range of dwelling types, tenures and uses throughout Haldimand and Norfolk.

Community Engagements

In addition to collecting data and information, a number of engagement sessions with Haldimand and Norfolk residents, key housing stakeholders, and persons with lived experience were undertaken. The purpose of these sessions was to validate the preliminary findings, obtain a more in-depth understanding of the housing and support needs, develop a renewed vision, and identify goals and actions to support this vision. The engagements included the following.

- A total of two (2) workshops with key housing stakeholders.

- Small group discussions and a phone interview with people with lived and living experience and priority populations from both Haldimand and Norfolk Counties.
- A workshop with the Haldimand-Norfolk Health and Social Services Advisory Committee.

Developing the Renewed Plan

A review of the 2013 Housing and Homelessness Plan, as well as the accomplishments to date was completed. The vision of the 2013 Plan was:

Residents of Haldimand and Norfolk will be able to live in safe, appropriate, accessible and affordable housing with support opportunities.

This vision was updated for the renewed 2020 – 2030 Plan.

Communities in Haldimand and Norfolk Counties are complete, inclusive and interconnected communities which have safe, adequate and appropriate housing and support services for all residents to live with dignity.

The 2013 Plan included five key directions and 32 actions. The key directions were:

1. Ensure all residents of Haldimand and Norfolk Counties have access to suitable, safe, and affordable housing opportunities.
2. Keep people housed.
3. Expand support opportunities to meet increasingly complex needs.
4. Collaborate and coordinate responses to homelessness.
5. Advocate to senior levels of government for adequate and sustained funding for services, supports and programming

Based on the findings from the housing needs assessment and community engagements, the renewed 2020 – 2030 Plan includes a total of four goals and 50 recommended actions to address current and emerging needs as well as to better align with current provincial and federal policies, priorities and programs, including the National Housing Strategy, the revised Provincial Policy Statement, the Canada Ontario Community Housing Initiative (COCHI) and the Ontario Priorities Housing Initiative (OPHI).

The goals for the renewed Plan are as follows.

1. To encourage a broad range of dwelling types and tenures which meet the needs of current and future residents of Haldimand and Norfolk Counties.
2. To ensure there is an adequate and appropriate supply of rental housing for households with low incomes and priority population groups.

3. To ensure there are sufficient options for housing with supports to facilitate aging in place and for people who require supports to live with dignity and as independently as possible.
4. Ensure a person-centred housing, homelessness and support system is in place where all housing and homelessness service providers are working in collaboration so that everyone who needs help is able to access it in a timely manner.

In addition to the 50 actions recommended under the four goals, the renewed Plan includes two foundational actions to assist in the implementation and ongoing monitoring of the renewed Plan. These foundational actions are as follows.

1. Develop a Housing and Homelessness Plan Implementation Committee to guide the implementation of the plan.
2. Create a Haldimand-Norfolk Yes in My Backyard (YIMBY) Team to lead efforts related to education, raising awareness, community engagement and advocacy.

Appendix B: Housing Needs Assessment

In the past five years Haldimand and Norfolk Counties have undertaken several initiatives to address housing need in the community. However, a housing needs assessment conducted as part of this study, as well as consultations with priority populations, people with lived experience of homelessness and key housing stakeholders identified there is still a significant need for affordable housing within both communities. This section gives an overview of the housing needs and gaps that exist in the community.

Housing Demand Analysis

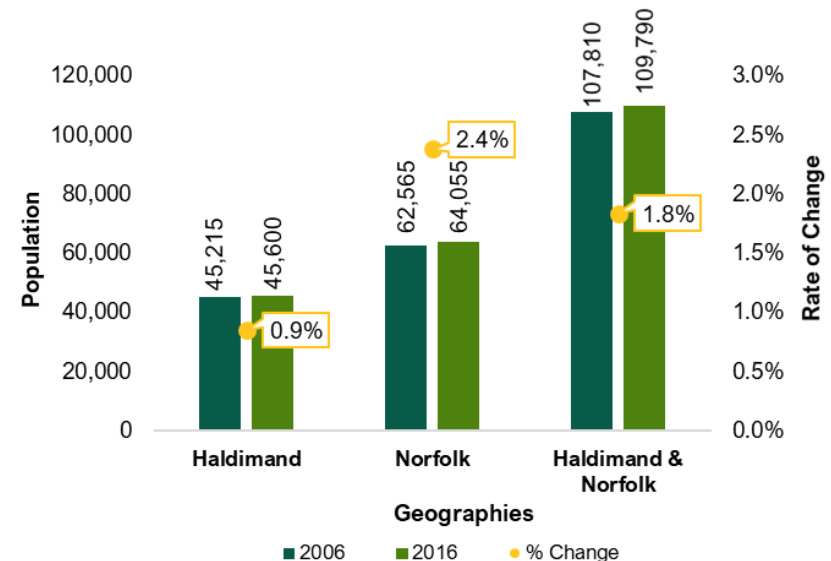
Population and household characteristics are important indicators of housing demand in a community. This section gives an overview of the demand for affordable housing in Haldimand and Norfolk. Some of the key indicators include the age of the population, household size, type tenure as well as household incomes.

Population Trends and Projections

Data obtained from Statistics Canada show there were 109,790 people living in Haldimand and Norfolk, up by 1.8% from 2006. The majority of the population in Haldimand and Norfolk lived in Norfolk (64,040 people) while a smaller group lived in Haldimand (45,610 people) in 2016.

When comparing population growth in Haldimand and Norfolk to Ontario as a whole, the data show that Haldimand-Norfolk grew at a significantly slower rate than Ontario (1.8% compared to 10.6%) from 2006 to 2016. Within Haldimand and Norfolk it is possible to see the majority of population growth occurred in Norfolk (2.4% growth) compared to 0.9% growth in Haldimand over that same time period.

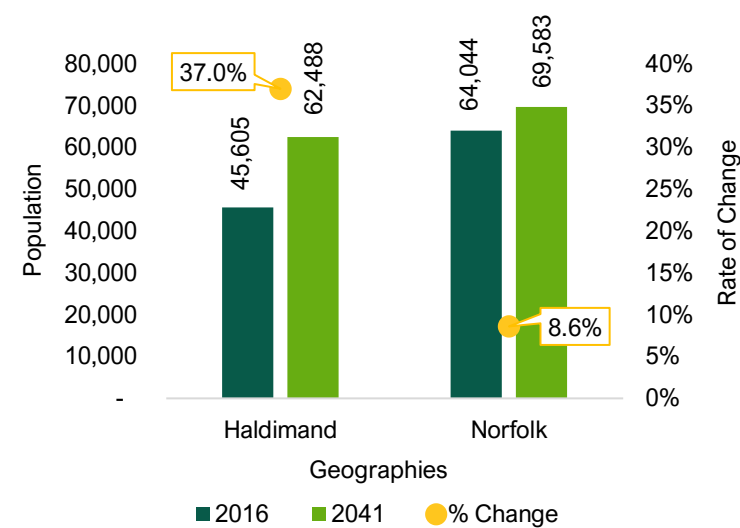
Graph 1: Population Trends: Haldimand and Norfolk; 2006 – 2016



Source: Statistics Canada, Community Profiles; 2006 & 2016.

The Haldimand-Norfolk population is expected to continue to grow in the near future. Forecasts indicate that by 2041 the population will grow by another 23.5% to 135,138 individuals. Haldimand is expected to grow at a faster pace (37.0%) to 45,610 by 2041 while Norfolk is estimated to grow by only 8.7% to 64,040 by 2041. However, population growth from 2006 to 2016 indicates Norfolk grew at a faster rate than Haldimand. This indicates there is a need for additional dwellings in both Norfolk and Haldimand. If insufficient dwellings are created in Haldimand moving forward, the forecasted growth for the County will not occur.

Graph 2: Population Projections: Haldimand and Norfolk; 2016 - 2041



Source: Statistics Canada, Community Profiles; 2016.

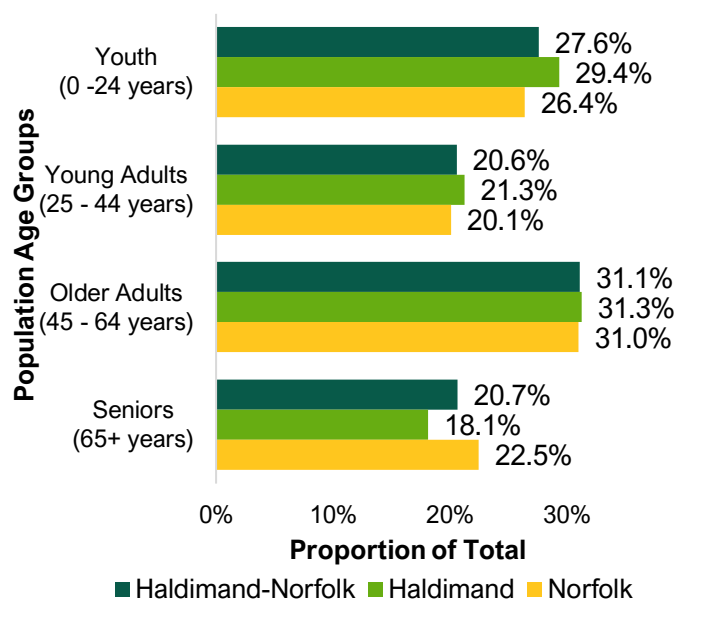
Norfolk County – 2018 Development Charges Report Background Study; 2018.

Haldimand County – Population Housing and Employment Forecast, Update and Land Needs Assessment; 2019.

Population by Age

In 2016, a total of 27.6% of the people in Haldimand-Norfolk were youth under the age of 25, while 20.7% were seniors over the age of 65 years. Young adults aged 25 to 44 years made up 20.6% of the population in. while older adults aged 45 to 64 made up 27.8% of all residents. Norfolk had a higher proportion of seniors than Haldimand (22.5% and 18.1% respectively), while Haldimand had a higher proportion of youth compared to Norfolk (29.4% and 26.4% respectively). Both areas had a similar proportion of young and older adults.

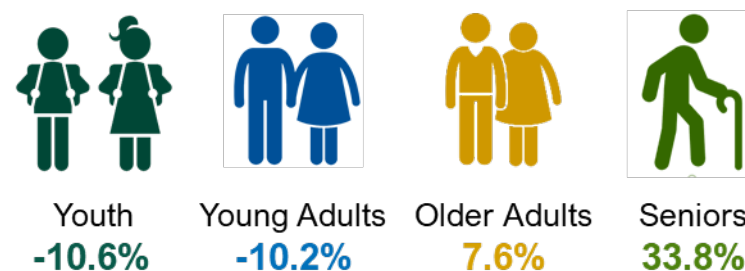
Graph 3: Population by Age, Haldimand and Norfolk; 2016



Source: Statistics Canada, Community Profiles; 2016.

In addition, from 2006 to 2016, the number of seniors in Norfolk-Haldimand grew significantly faster (33.8%) than the population as a whole (1.8%). The number of youth on the other hand declined over that same time period (-10.6%). The proportion of young adults saw a similar decline (-10.3%) while the population of older adults increased (7.6%). This indicates both counties are aging and are likely to continue to age in the near future. When comparing Haldimand and Norfolk, Haldimand is aging at a slightly faster pace compared to Norfolk (see table below). Both areas are aging at a similar but at a slower pace than Ontario.

Graph 4: Population Growth by Age: Haldimand and Norfolk; 2006-2016



Source: Statistics Canada, Community Profiles; 2006 & 2016.

Homelessness

The Canadian Observatory on Homelessness defines homelessness as:

“The situation of an individual or family without stable, permanent, appropriate housing, or the immediate prospect, means or ability of acquiring it.”¹⁹

Homelessness can take many forms. While people living on the street or in their cars are the most obvious forms of homelessness, people who have no permanent homes, such as those who are couch surfing or living in motels, are also considered part of the homeless population.

To get a better understanding of the characteristics of the homeless population in Haldimand and Norfolk, Norfolk County conducted a homeless count as mandated by Ontario from May 7th to May 11th, 2018.

The results of the count found there were 79 homeless individuals in Haldimand and Norfolk who were homeless in

2018. Of the 79 homeless individuals, 25 (31.6%) were located in Haldimand and 54 (68.4%) in Norfolk. A total of 37 individuals (46.8%) were chronically homeless²⁰.

Breaking down the homeless population by demographics, the data show the majority of the homeless individuals were male (51.9%), while 43.0% were female. A small group of 3.8% identified as non-binary²¹. In addition, a significant majority of 64.6% were aged 25 to 49 years, while only 18.9% were youth and 16.5% were 50 years or older²².

The data also show that certain population groups were more likely to be homeless than others. For example, Indigenous peoples made up 3.1% of the general population in 2016 but 7.6% of the homeless population in 2018. Other visible minorities made up 2.0% of the population in 2016 compared to 6.3% of the homeless population. In contrast, 82.2% of the homeless population identified themselves as a non-visible minority, even though non-visible minorities made up 94.8% of all individuals Haldimand and Norfolk^{23,24}.

¹⁹ Gaetz, Donaldson, Richter, & Gulliver (2013), The State of Homelessness in Canada 2013. Accessed from:

<http://homelesshub.ca/sites/default/files/SOHC2103.pdf>

²⁰ Gaetz, Donaldson, Richter, & Gulliver (2014), The State of Homelessness in Canada 2014. Accessed from:

<https://www.homelesshub.ca/sites/default/files/attachments/SOHC2014.pdf>

²¹ Some of the percentages in this section might not add up to 100% as several respondents might have refused to answer one or more questions.

²² Norfolk County (2018). 2018 Haldimand and Norfolk Counties Homeless Registry Week – Final Report.

²³ Norfolk County (2018). 2018 Haldimand and Norfolk Counties Homeless Registry Week – Final Report.

²⁴ Statistics Canada (2016). Haldimand-Norfolk Health Unit Community Profile. Retrieved from: [https://www12.statcan.gc.ca/census-recensement/2016/dp-pd/prof/details/page.cfm?Lang=E&Geo1=HR&Code1=3534&Geo2=PR&Code2=1001](https://www12.statcan.gc.ca/census-recensement/2016/dp-pd/prof/details/page.cfm?Lang=E&Geo1=HR&Code1=3534&Geo2=PR&Code2=1001&Lang=E&Geo1=HR&Code1=3534&Geo2=PR&Code2=1001)

The largest proportion of homeless individuals were staying with family or friends (couch surfing) (32.9%) while only 17.7% were staying in a shelter. In addition, the largest proportion of homeless individuals indicated they had become homeless because of substance abuse (34.2%). In contrast, only 10.8% mentioned job-loss or abuse by a partner or spouse. This indicates there is a need to address homelessness in both Norfolk and Haldimand, in particular for homeless individuals with substance abuse issues.

Household Trends and Projections

While population trends and characteristics are important indicators of housing need, the characteristics of households are more directly related to housing need as each household requires a housing unit. As such, it is important to understand the trends in the number, tenure, size, and type of households in a community to understand the housing need in that community.

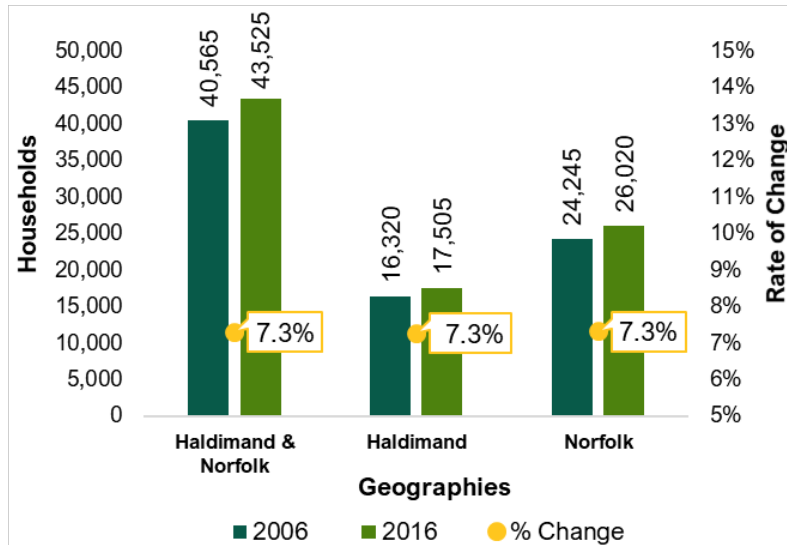
Census data from 2016 show there were 43,510 households living in Haldimand and Norfolk, up by 7.3% from 2006. The majority of households (59.7%) were located in Norfolk (26,010 households) compared to 17,500 (40.3%) who lived in Haldimand.

The number of households in Haldimand and Norfolk grew by more than 3 times the rate (7.3%) compared to the population in general (1.8%). This indicates households have been getting smaller. This is a trend often observed in aging communities as seniors are more likely to live in small households (households with 2 persons or less). The number of households in both Haldimand and Norfolk County individually grew at the same rate as the average for Haldimand and Norfolk as a whole (7.3%) from 2006 to 2016.

The number of households is projected to continue to grow to 55,340 households or 27.2% in 2041. This is faster than the projected population growth (23.5%) over that same time period, which indicates household sizes in Haldimand and Norfolk are expected to continue to get smaller in the foreseeable future.

[e2=35&SearchText=Haldimand-Norfolk&SearchType=Begins&SearchPR=01&B1=Visible%20minority&TABID=1&type=0](#)

**Graph 5: Household Trends: Haldimand and Norfolk;
2006 - 2016**



Source: Statistics Canada, Community Profiles; 2006 & 2016.

Households by Age

In 2016, the largest proportion of households in Haldimand and Norfolk (43.1%) were led by adults aged 45 to 64 years. Households led by seniors (aged 65 years and over) made up 31.7% of all households, while households led by young adults (aged 25 to 44 years) made up 23.4%. Households led by youth aged 24 and below represented only 1.7% of all households.

The proportion of senior households was slightly higher in the County of Norfolk (33.9%) compared to the County of Haldimand (28.4%), however, Haldimand had a higher proportion of households led by an older adult (44.8%) compared to Norfolk (42.0%). Similar to the trends in population and number of households this indicates that while the current housing need is focused on dwellings that are suitable for the working population aged 25 to 64 making up 66.5% of all households, the need for housing that facilitates seniors to age in place is likely to continue to increase considering the proportion of households led by an older adult or a senior.

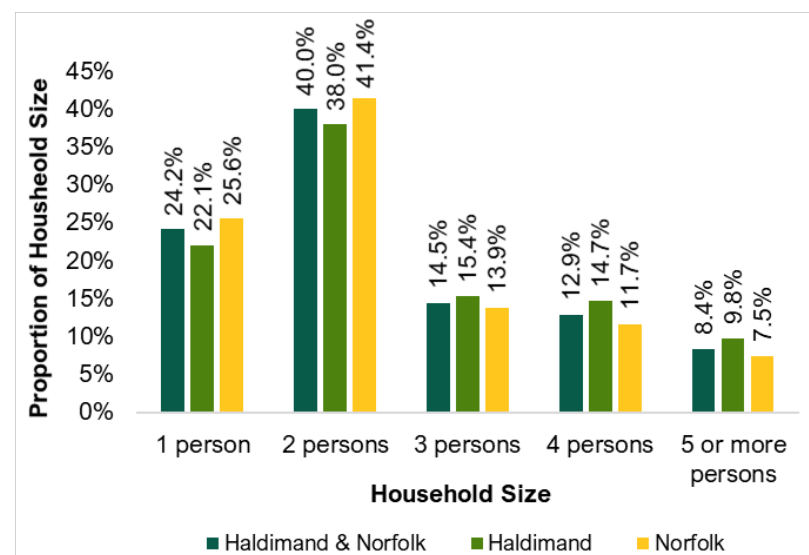
Households by Size

In 2016, the majority (60.1%) of households in Haldimand and Norfolk were small households with one or two persons. One-person households made up 24.2% and two-person households made up 40.0%. Haldimand had a lower proportion of small households (60.1%) compared to Norfolk (67.0%). In comparison, small households in Ontario made up only 58.7% of all households. The large proportion of small households could be related to the higher proportion of households led by seniors (aged 65 years and over) in Haldimand and Norfolk.

Larger households with three or more persons made up 39.8% of all households in Haldimand and Norfolk. Haldimand had a larger proportion of larger households (39.9%) compared to Norfolk (33.0%). A total of 40.6% of the larger households in Haldimand and Norfolk were three person households while 36.0% were households of four persons and only 23.4% were households with five persons or more.

The analysis above shows that the greatest need in terms of housing in Haldimand and Norfolk is for smaller units. However, some households will continue to need larger units albeit, based on trends in household size, for a large proportion of these households two- or three-bedroom homes will be sufficient. In Norfolk the need for smaller units is higher than in Haldimand where there is a higher proportion of larger households with three persons or more.

Graph 6: Households by Household Size: Haldimand and Norfolk; 2016



Source: Statistics Canada, Community Profiles; 2016.

Households by Type

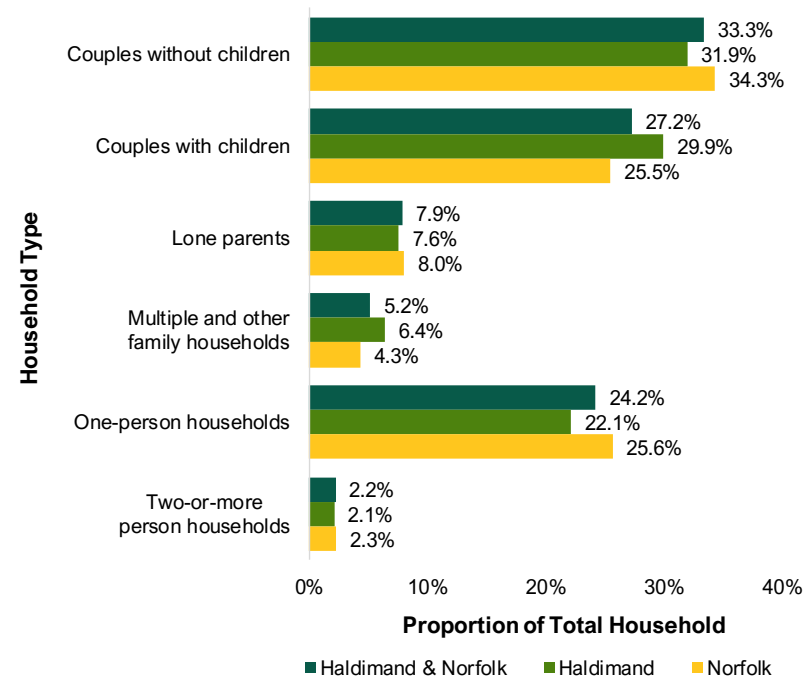
In 2016, couples without children made up 33.3% of all households in Haldimand and Norfolk compared to 24.3% in Ontario. Haldimand had a lower proportion of couples without children (31.9%) compared to Norfolk (34.3%). Persons living alone made up almost a quarter (24.2%) of all households in Haldimand and Norfolk and the number of people living alone increased by 19.5% from 2006 to 2016 compared to a 7.3% increase in all households over that same time period. The highest rate of increase was seen for non-family households with two or more persons, increasing by 39.1% from 2006 to

2016 although this household category made up only 2.2% of all households in Haldimand and Norfolk in 2016.

Couples with children made up 27.2% of all households in Haldimand and Norfolk in 2016; decreasing from 31.3% of all households in 2006. Haldimand had a higher proportion of couples with children (29.9%) compared to Norfolk (25.5%). The number of couples with children also decreased by 12.8% from 2006 to 2016 and was the only household type to see a decrease in numbers. This finding is supported by population trends mentioned above which show a decrease in the number of youth and young adult residents throughout Haldimand and Norfolk as well as the lower growth rate for the population compared to the number of households.

The data show that based on household type, similar to the previous analysis on household size, the greatest housing need is for smaller households such as singles and couples without children as they made up 57.5% of all households (25,090 households). However, couples with children made up 27.2% of all households. As such, housing suitable for families is also needed in particular in Haldimand where the proportion of couples with children was higher compared to Norfolk.

Graph 7: Households by Household Type: Haldimand and Norfolk; 2016



Source: Statistics Canada, Community Profiles; 2016.

Indigenous Households

Indigenous households made up 3.1% of all households in Haldimand and 2.4% in Norfolk in 2016. In comparison, Indigenous households make up 2.6% of all households in the Province of Ontario. The higher proportion of Indigenous households in Haldimand could partially be explained by its closer proximity to the Six Nations of Grand River Reserve, the largest First Nations reserve in Canada.

Homeless enumeration data showed 7.6% of the homeless population identified as Indigenous in Haldimand and Norfolk. Indigenous peoples are more likely to be homeless compared to other households and this suggests it is important to consider the needs of Indigenous peoples when developing services for households who are homeless or at risk of homelessness.

Households with a Member with a Disability

In 2016, 25.5% of households in Haldimand (4,465) and 25.3% of households in Norfolk (6,585) had a member with a physical disability compared to 22.7% in Ontario overall. Similarly, 6.9% (1,215) of households in Haldimand and 6.7% (1,745) of the households in Norfolk had a member with a cognitive disability. A total of 10.5% of households in Haldimand (1,845) and 9.7% (2,510) households in Norfolk had a member with a psychological or mental disability. In comparison, 6.4% of Ontario households had a member with a cognitive disability and 9.3% had a member with a psychological or mental disability.

The greater proportions of households with a member with a disability may be partly due to the fact that Haldimand and Norfolk has a larger proportion of older households who might have mobility challenges or dementia compared to the province as a whole.

The data presented above suggests a need in Haldimand and Norfolk for housing with supports for people with disabilities or psychological and mental health problems. This need would include housing with accessibility and Universal Design features as well as support services to help people live as independently as possible. Key stakeholders and individuals with lived and living experience confirmed this need for supportive housing and mentioned individuals with cognitive disabilities or mental health issues are frequently overlooked when assessing the need for supportive housing. Therefore, it is important to consider these population groups when developing supportive housing moving forward.

Immigrant Households

Immigrant households made up only 11.2% of all households in Haldimand and 13.8% in Norfolk in 2016. In comparison, immigrant households made up a much larger proportion (34.2%) of all households in Ontario in 2016.

Of the immigrant households living in Haldimand and Norfolk in 2016, 1.0% and 2.4% respectively were recent immigrants²⁵. In comparison, 7.3% of immigrant households in Ontario were recent immigrants.

Visible Minority Households

Similar to immigrant households, Haldimand (1.5% of households) and Norfolk (1.4% of households) had a lower proportion of visible minority households compared to Ontario (23.2%). This can be explained by the more rural character of the area which is generally characterized with lower proportions of visible minority households in Canada. However, homeless enumeration data showed 6.3% of the homeless population were a visible minority in Haldimand and Norfolk. This indicates visible minorities are more likely to be homeless compared to other households and suggests the needs of this group should be considered when developing services for households who are homeless or at risk of homelessness.

Households by Tenure

In 2016, the majority of households in Haldimand and Norfolk owned their home (81.3%) compared to 69.7% in Ontario as a whole. Haldimand had a higher proportion of ownership (83.3%) compared Norfolk (79.9%).

While ownership is the predominant tenure throughout Haldimand and Norfolk, the number of renter households increased at a faster rate (10.3%) from 2006 to 2016 than the number of homeowners (6.7%) and households as a whole (7.3%). This is an indication that the demand for rental housing is increasing. The faster increase in the proportion of renter households could partially be explained by the rapid increase in non-family households with two or more persons, who generally are more likely to rent. A rapid increase in renter households is also a trend that is frequently observed in areas with an aging population where many seniors prefer to rent and use the equity from their homes to finance any supports they might need.

Economic Context

Changing economic conditions influence the demand for housing within a community, both in terms of the number of housing units required as well as the ability of households to afford housing in the community.

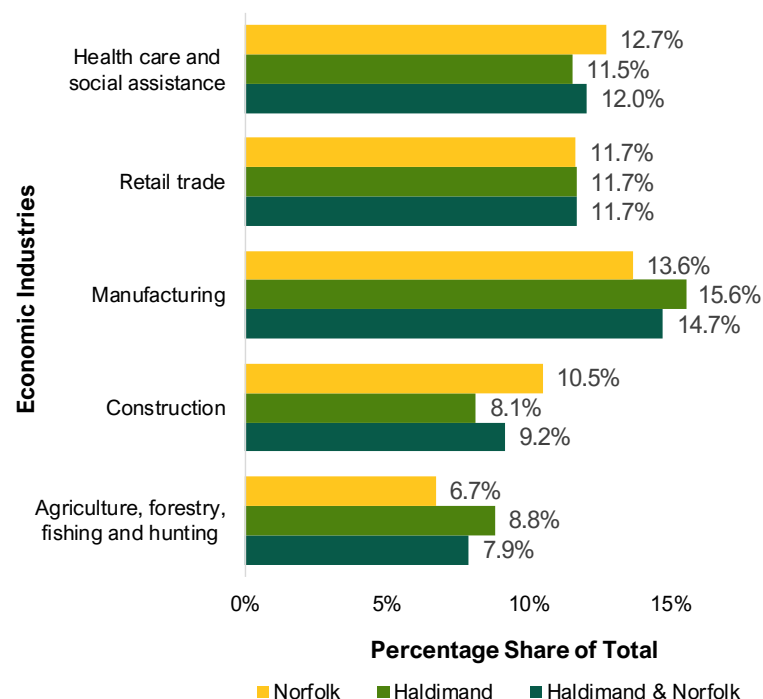
Employment Sectors

The primary sectors of employment in Haldimand and Norfolk in 2016 were manufacturing (14.7%), healthcare and social assistance (12.0%), retail/trade (11.7%), construction (9.2%) and agriculture (7.9%). The construction sector as a proportion

²⁵ Recent immigrants are defined as immigrants who moved to Canada in the last five years from the census year.

of all jobs was larger in Norfolk (10.5%) compared to Haldimand (8.1%) while Haldimand had a larger manufacturing (15.6% compared to 13.6% in Norfolk) and agriculture (8.8% compared to 6.7% in Norfolk) sectors.

Graph 8: Employment by Sector: Haldimand and Norfolk; 2016



Source: Statistics Canada, Community Profiles, 2016.

The largest employers in Norfolk in 2019 were Toyotetsu Canada Inc. (850 employees), Scotlynn Commodities (850 employees), Norfolk County (700 employees) and Norfolk General Hospital (500 employees)²⁶. The largest employers in Haldimand in 2019 were Selco US Steel (1,500 employees), CGC Inc (300 employees), Imperial Oil (260 employees) and Original Foods (150 employees)²⁷.

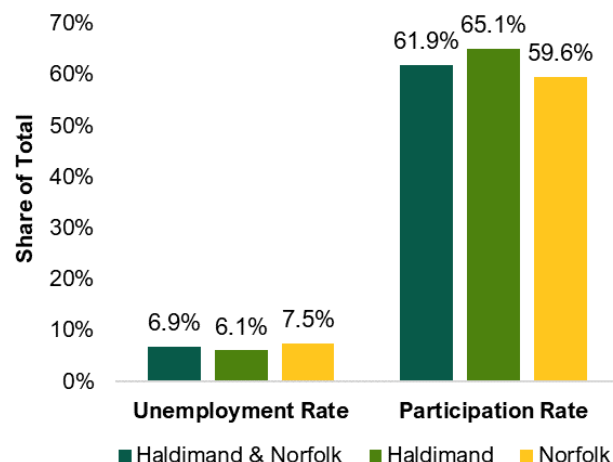
Labour Participation and Unemployment

In 2015, 61.9% of the population 15 years and older in Haldimand and Norfolk were in the labour market, either as employees or as people looking for jobs. This proportion decreased from 66.2% in 2005 and is lower than the participation rate in Ontario in 2015 (64.7%). This trend may be partly due to the aging of the population and the fact that seniors make up a larger proportion of the population in Haldimand and Norfolk. This may also be due to limited work opportunities, particularly as the unemployment rate in Haldimand and Norfolk increased from 6.0% in 2005 to 6.9% in 2015. Haldimand had a higher participation rate and lower unemployment rate in 2015 (65.1% and 6.1%) compared to Norfolk (59.6% and 7.5%).

²⁶ The County of Norfolk – Economic Development (2019). Top Employers. Retrieved from: <https://www.norfolkbusiness.ca/top-employers/>

²⁷ The County of Haldimand (2019). Community Profile. Retrieved from: <https://www.haldimandcounty.ca/wp-content/uploads/2019/02/Labour-Force.pdf>

Graph 9: Labour Participation and Unemployment Rate: Haldimand and Norfolk; 2016



Source: Statistics Canada, Community Profiles; 2016.

Household Incomes

The financial capacity of a household is an important element in determining housing need. As such, this section looks at the income of households in Haldimand and Norfolk. Household income has been calculated for 2019 using the growth rate in the consumer price index for Ontario for 2015 to 2019²⁸ of 7.7%.

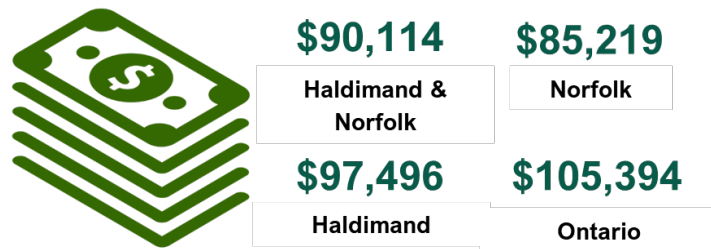
Average and Median Household Income

The estimated average household income in the Norfolk-Haldimand Service Area in 2019 was \$90,114 while the estimated median household income was \$76,131. In comparison, the estimated average household income in Ontario in 2019 was \$105,394 while the estimated median household income was \$80,010.

The estimated average household income in Haldimand was significantly higher in 2019 (\$97,496) compared to Norfolk (\$85,219). While this is on average lower than of the average household income in Ontario, the average household income in Haldimand and Norfolk increased by 34.6% from 2005 to 2019 compared to an increase of 26.1% in the Consumer Price Index over that same time period. This indicates that households in Haldimand and Norfolk in 2019 on average had a greater purchasing power compared to households in 2005. Household incomes from 2005 to 2019 increased at a faster rate in Haldimand (39.2%) compared to Norfolk (31.4%).

²⁸ The average CPI was taken for January to July 2019 and this was used to calculate the growth rate from 2015 to 2019.

Graph 10: Average Household Income: Haldimand and Norfolk and Comparators; 2015



Source: Statistics Canada, Community Profiles; 2016.

Household Income Deciles

While the average and median household incomes provide a general sense of a household's economic capacity, looking at the distribution of income within the local context provides greater detail of the economic capacity of households and their ability to afford housing. Household income deciles divide the total universe of households into ten equal portions of income groups. This means that there is a tenth (or 10%) of all households in each income decile. These income deciles are used throughout the following sections and in the affordability analysis to provide a more detailed picture of the economic profile of households in Haldimand and Norfolk Counties. Household incomes for 2019 were estimated based on the growth rate of the Ontario CPI.

Please note that in all tables and graphs, the upper range of each income decile is used except for the tenth household income decile as the upper range has been suppressed based

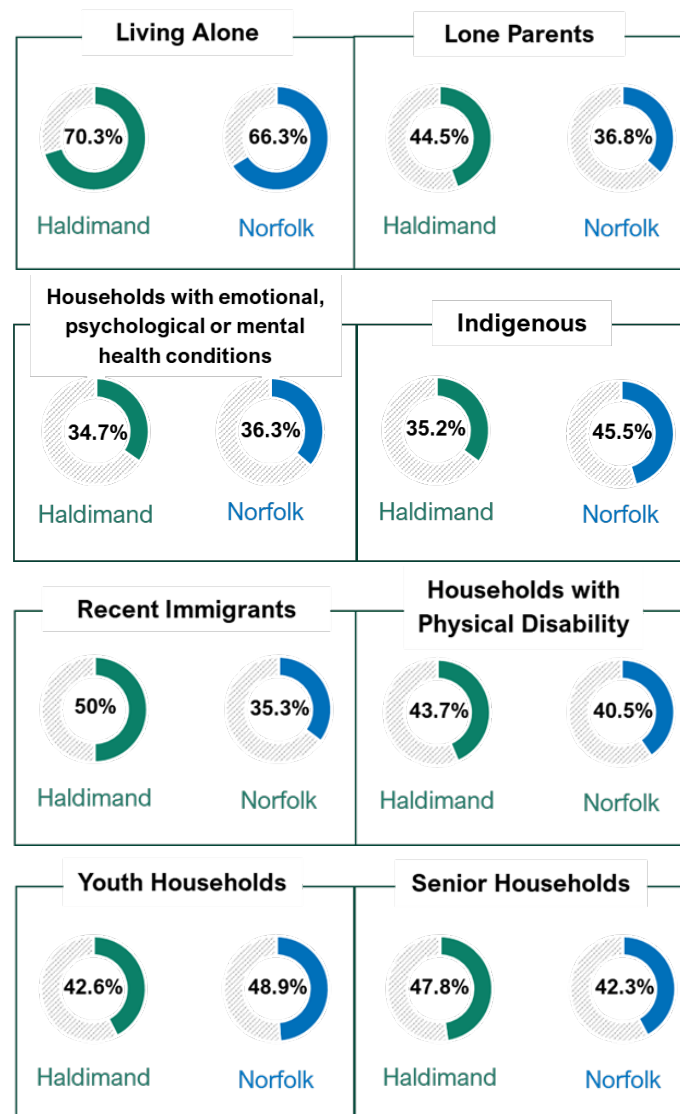
on Statistics Canada's confidentiality rules. The tenth income decile represents all household incomes which are one dollar or more than the upper range of the ninth income decile.

For the purposes of this study, **households with low incomes** refers to households with incomes in the **first to the third income deciles** (\$53,409 in Haldimand and \$47,279 in Norfolk); **households with moderate incomes** refers to households with incomes in the **fourth to sixth income deciles** (from \$53,410 to \$97,897 in Haldimand and from \$47,280 to \$86,505 in Norfolk); and **households with high incomes** refers to households with incomes in the **seventh to tenth income deciles** (\$97,898 and above in Haldimand and \$86,506 and above in Norfolk).

Household Types by Household Income Deciles

Certain household types are more likely to fall in the low-income category in both Haldimand and Norfolk Counties. This includes people living alone (70.3% in Haldimand and 66.3% in Norfolk), youth households, recent immigrants, lone parents, Indigenous households, households with a member with a cognitive or physical disability or a psychological or mental health issue, senior-led households and visible minority households. This indicates that these household types have a greater need in terms of affordable housing. This also indicates that the housing affordability challenges faced by some of these groups are intertwined with a need for support services such as dwellings with accessibility features, and culturally appropriate services.

Graph 11: Low Income by Household Type: Haldimand and Norfolk; 2016



Source: Statistics Canada, Custom Tabulations; 2016

Key Findings

This section provides a brief overview of the nature of housing demand in Haldimand and Norfolk.

The population of Haldimand and Norfolk is increasing and projected to continue to increase but at a slower rate compared to Ontario, suggesting the need for dwellings will continue to grow.

- From 2006 to 2016 the population in Haldimand and Norfolk Counties grew by 1.8% compared to 10.6% in Ontario
- Haldimand saw a lower growth rate (0.9%) from 2006 to 2016 compared to Norfolk (2.4%).
- Population forecasts indicate the population in Haldimand and Norfolk is expected to grow by 23.5% to 2041.

Older adults and seniors make up a large proportion of the population in Haldimand and Norfolk and the share of seniors is expected to continue to increase in the next five to ten years, indicating a need for dwellings that allow seniors to age in place.

- In 2016 in Haldimand and Norfolk, 20.7% of the population was aged 65 years or older and 31.1% were aged 45 to 64 years compared to 16.7% and 28.5% respectively in Ontario.

- Working-age young adults (25 to 44 years) made up a smaller share (20.6%) of Haldimand and Norfolk's population compared to Ontario (25.7%) in 2016 and this population group decreased by 10.2% since 2006.
- Norfolk had a higher proportion of seniors (22.5%) compared to Haldimand (18.1%).

Homelessness exists in Haldimand and Norfolk and certain population groups were more likely to be homeless compared to others, indicating there is a need for housing and support services particularly for these population groups.

- As part of a homeless enumeration exercise undertaken in May 2018, over 500 individuals were surveyed in Haldimand and Norfolk and, of those, 79 individuals stated that they were homeless. It should be noted that homelessness counts generally underestimate the actual number of people who are homeless.
- The majority of the homeless individuals were male (51.9%) and predominantly aged 25 to 49 years (64.6%)
- Indigenous peoples and visible minorities made up 7.6% and 6.3% respectively of the homeless population compared to 3.1% and 2.0% of the general population. In contrast, 82.2% of the homeless population identified themselves as a non-visible minority, while non-visible minorities made up 94.8% of the general population.

- A significant proportion of homeless individuals indicated they had become homeless because of substance abuse (34.2%).

Household sizes in Haldimand and Norfolk are shrinking and the majority of households are made up of couples without children and persons living alone. This suggests a need for smaller dwelling sizes.

- Small households with one or two persons made up 64.2% of all households in Haldimand and Norfolk in 2016 compared to 58.7% in Ontario.
- Haldimand had a lower proportion of small households (60.1%) compared to Norfolk (67.0%).
- With 57.5%, couples without children and one-person households made up the majority of households in Haldimand and Norfolk in 2016.
- The number and share of couples with children decreased from 2006 to 2016 by 12.8%.

The average household income in Haldimand and Norfolk increased at a higher rate than inflation but certain households are more likely to have low-incomes suggesting a need for affordable housing for these households.

- The average household income in Haldimand and Norfolk was estimated at \$90,114 in 2019 compared to \$105,394 in Ontario.

- Estimated average household incomes were higher in Haldimand (\$97,496) compared to Norfolk (\$85,219) in 2019.
- The average household income in Haldimand and Norfolk increased by 34.6% from 2005 to 2019 compared to a 26.1% increase in Ontario's consumer price index, indicating households have, on average, more disposable income now compared to 2015.
- However, among households in Haldimand, 30% (5,250 households in Haldimand and 7,790 households in Norfolk) had low incomes and certain household types were more likely to have low incomes, including people living alone, youth households, recent immigrants, lone parents, Indigenous households, households with a member with a cognitive or physical disability or a psychological or mental health issue, senior-led households and visible minority households

Housing Supply

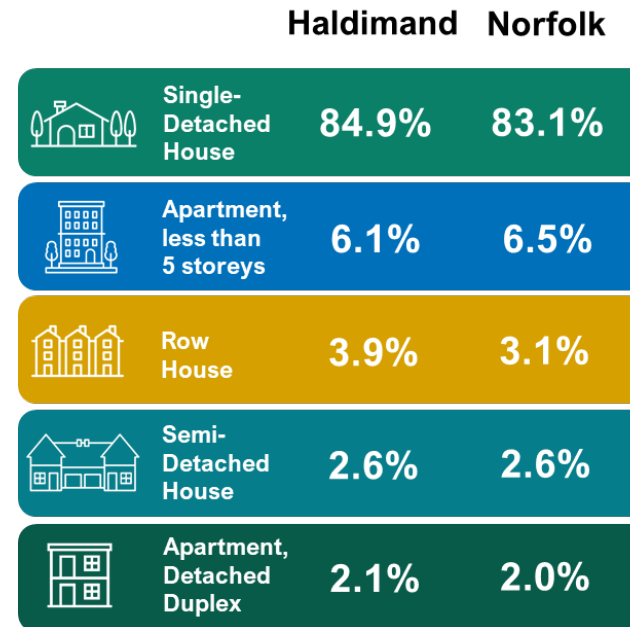
Housing supply is measured by the available housing options in a community. An important aspect of assessing housing supply is to examine recent housing activity, the tenure and condition of dwellings, and the supply of housing for residents with unique needs. This allows an analysis of the extent to which housing supply matches housing need and helps identify gaps in the current housing supply.

Overall Housing Supply

The majority of dwellings in Haldimand and Norfolk are single detached dwellings, making up 83.8% of all dwellings in 2016 compared to 54.3% in Ontario. The proportion of single detached dwellings as a proportion of all dwellings was slightly higher in Haldimand (84.9%) compared to Norfolk (83.1%). The second largest proportion of dwellings was low-rise apartment buildings with five storeys or less (6.3%), row houses (3.4%) and semi-detached dwellings (2.7%).

Norfolk had a higher proportion of low-rise apartment buildings (6.5%) compared to Haldimand (6.1%), while Haldimand had a higher proportion of row houses (3.9%) compared to Norfolk (3.1%). Both Haldimand and Norfolk had a similar proportion of semi-detached dwellings (2.6% in Haldimand and 2.8% in Norfolk).

Graph 12: Dwellings by Type: Haldimand and Norfolk; 2016



Source: Statistics Canada, Community Profiles; 2016.

While single detached homes may be the ideal for many households, particularly larger families with children, they may not be the most appropriate dwelling type for other households, such as seniors wanting to downsize, young adults looking for their first home, persons with disabilities, or persons living alone. Single detached homes are generally less accessible due to the presence of stairs and the need for more maintenance inside and outside the home. In addition, single detached homes are generally less affordable compared to other dwelling types, such as condominium apartments or row houses. As such, having a housing supply which is composed

of predominantly single detached homes limits the options for certain households.

The analysis of housing need in Haldimand and Norfolk shows households are becoming more diverse in terms of housing need. This includes an aging population and a shift to smaller households of predominantly couples without children. This indicates a need for a more diverse housing supply that will allow seniors to age in place and young adults to settle more easily in the community.

Housing Completions

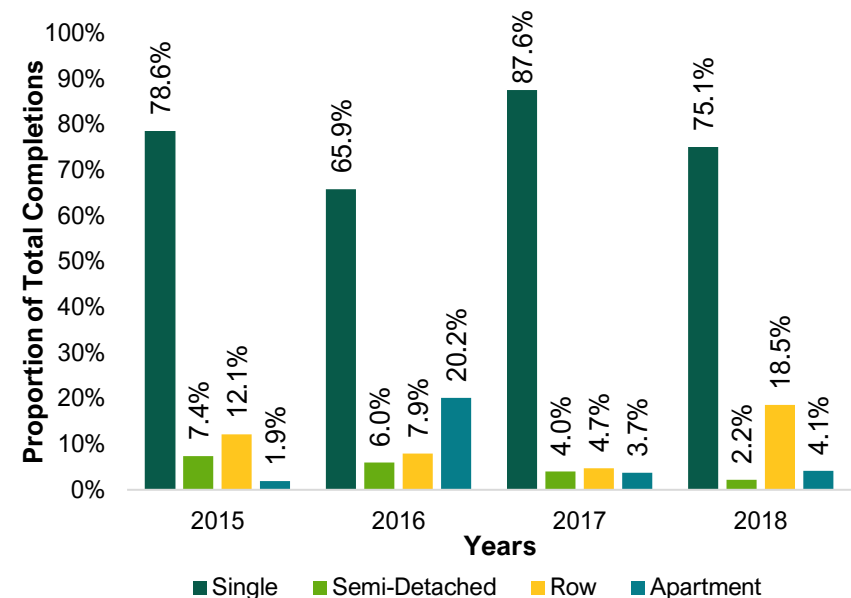
According to CMHC, there were 631 housing completions in Haldimand and Norfolk in 2018, up by 35.4% from 466 completions in 2016. Haldimand had a higher number of completions in 2018 (370) compared to 261 completions in Norfolk.

The majority of housing completions in 2018 in Haldimand and Norfolk were single detached dwellings, making up 75.4% of all housing completions. Row/ townhouses made up 18.5% of all completions while apartments made up 4.1% and semi-detached dwellings 2.2% of all completions.

In addition, the share of completions of single detached homes increased from 65.9% of all completions in 2016 to 75.4% in 2018. While completions of row houses increased (from 12.1% in 2016 to 18.5% in 2018) as well as the completions of apartments (from 1.9% in 2016 to 4.1% in 2018), these

dwelling types still made up only a very small proportion of all completions in Haldimand and Norfolk.

Graph 13: Completions by Type: Haldimand and Norfolk; 2015-2018



Source: CMHC Information Portal; 2015 – 2018.

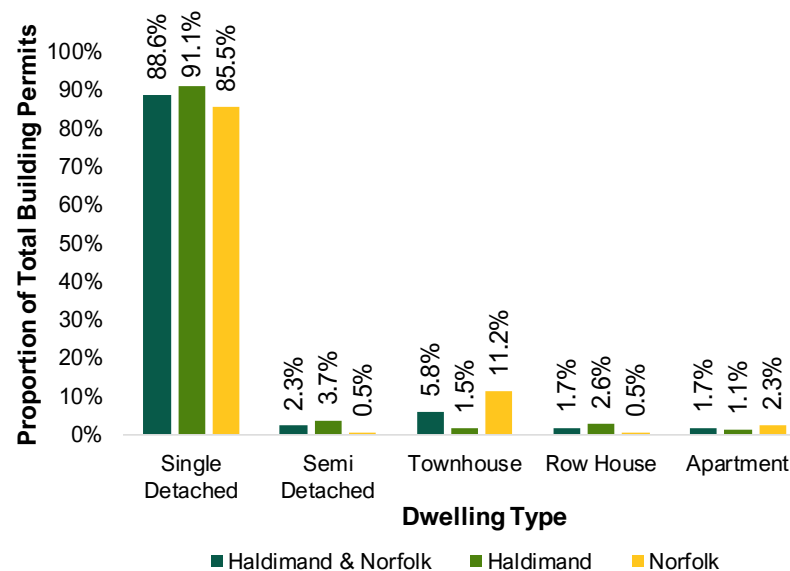
In 2018, rental housing completions made up only 0.3% (2 units) of all housing completions in Haldimand and Norfolk while ownership and condominium dwellings made up 99.7%. Furthermore, there were no rental housing completions in 2017 although there were 70 rental dwellings were completed in 2016, making up 15.0% of all completions in 2016.

Building Permits

When looking at building permits issued in 2018, the data confirms the trend identified in the previous section on completions. A total of 88.6% of building permits issued in Haldimand and Norfolk in 2018 were for single detached dwellings while only 5.8% of permits was issued for new townhouse units, 2.3% for semi-detached units, 1.7% for row houses and 1.7% for apartment units. Haldimand had a slightly higher proportion of permits issued for single detached dwellings in 2018 (91.1%) compared to Norfolk (85.5%). Norfolk had a higher proportion of permits issued for townhouse (11.2%) and apartment dwellings (2.3%) in 2018 compared to Haldimand (1.5% and 1.1% respectively).

These findings show that, while some diversification in terms of dwelling type is occurring, the vast majority of new dwellings are still single detached homes. As previously mentioned, while this is an ideal housing form for many households, there are many households, particularly older households, young adults without children and individuals with a disability who would require a different dwelling type.

Graph 14: Building Permits by Type: Haldimand and Norfolk; 2018



Source: Norfolk County – 2018 Development Charges Report Background Study; 2018.

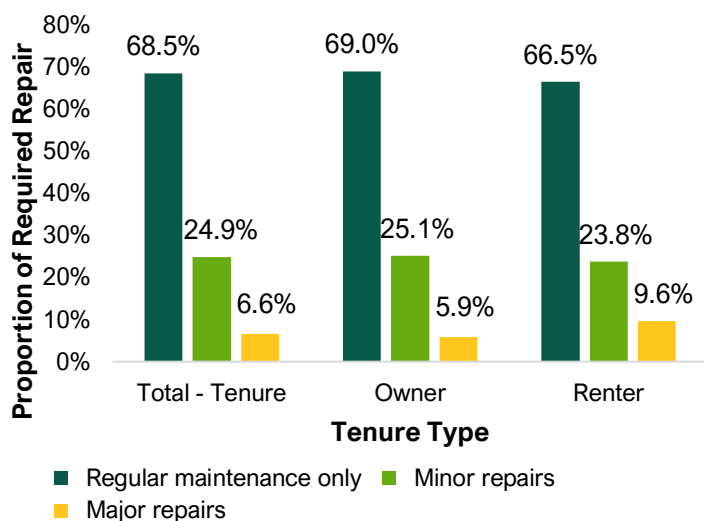
Haldimand County – Population, Household & Employment forecast Update 2011-2041; 2014.

Condition of Dwellings

In 2016, 6.6% of all dwellings in Haldimand and Norfolk required major repairs. This is higher than the proportion in Ontario as a whole (6.1%). Haldimand had a slightly higher proportion of dwellings in need of major repairs (6.7%) compared to Norfolk (6.5%).

Rental dwellings were more likely to be in need of major repairs in 2016 (9.6%) compared to owned dwellings (5.9%) in Haldimand and Norfolk.

Graph 15: Condition of Dwellings by Tenure: Haldimand and Norfolk; 2016



Source: Statistics Canada, Community Profiles; 2016.

Market Housing Supply

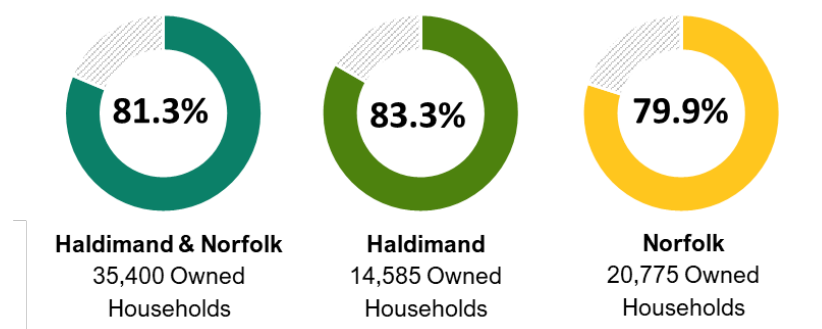
The majority of housing units in a community are private market housing units and include both rental and ownership units. This section looks at the trends in the supply of ownership and rental housing as well as average housing costs.

Market Ownership Housing

Home ownership is a valuable form of personal investment and is often viewed as the most important way to build personal assets. For many households, home ownership is the ideal form of housing and can offer a form of investment, security of tenure, and quality in accommodation.

There were 35,400 owned dwellings in Haldimand and Norfolk in 2016. Owned dwellings made up 81.3% of all dwellings in Haldimand and Norfolk in 2016. The proportion of owned dwellings in Haldimand was higher (83.3%) compared to Norfolk (79.9%). The proportion of owned dwellings in Ontario was significantly lower (69.7%).

Graph 16: Proportion of Owned Dwellings: Haldimand and Norfolk; 2016



Source: Statistics Canada, Community Profiles; 2016.

Average House Price

Based on a point in time scan²⁹ of the average house price in Haldimand and Norfolk in August of 2019, it was found the average house price in Haldimand and Norfolk was \$512,912; up by 66.4% from 2016. In comparison, the growth rate of the consumer price index in Ontario was 7.7% from 2016 to 2019. The environment scan showed the average value of a dwelling was higher in Haldimand (\$569,396) compared to Norfolk (\$476,995).

The average value of all dwellings in 2016 was \$313,599; up by 46.9% from \$213,466 in 2006³⁰. Average house prices increased at a faster rate in Haldimand (48.5%) compared to

Norfolk (45.8%) from 2006 to 2016. In comparison, the average value of all dwellings in Ontario increased by 70.2% from 2006 to 2016.

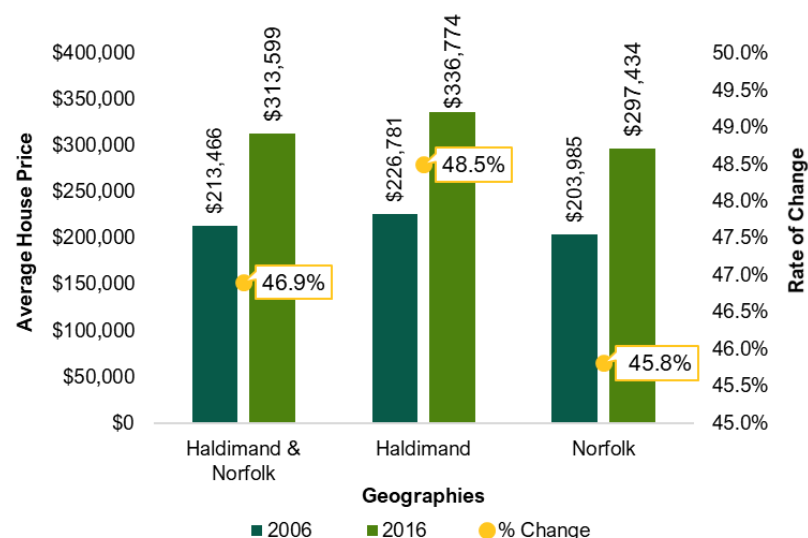
While the average property values for all dwellings in Haldimand and Norfolk increased by 46.9% from 2006 to 2016, the average household income increased by 25.0% and the Ontario CPI increased by 19.2% during the same time period. This indicates that while households have greater buying power for other goods in 2016 compared to 2006, household incomes are not keeping pace with the increase in house prices and home ownership is becoming less affordable to households with low and moderate incomes in Haldimand and Norfolk.

²⁹ CMHC does not provide average house prices for Haldimand County. In addition, only 51 listings were included in CMHC's report for Norfolk. Therefore, a point in time scan was conducted in August 2019 of 72 listings

throughout both counties. The average for Norfolk was compared with the available CMHC data, and differed by less than 2.0%.

³⁰ Based on self-assessment data obtained from Statistics Canada Community profiles for 2016 and 2006.

Graph 17: Average House Prices (2016) and Proportion Change: Haldimand and Norfolk; 2006 - 2016



Source: Statistics Canada, Community Profiles; 2006 & 2016.

Market Rental Housing

Rental housing fulfills a number of important roles in the housing market in a community. It offers a flexible form of accommodation, provides relief from day-to-day maintenance, and often provides more modest-sized units. In addition, rental housing is generally more affordable compared to ownership housing. In most cases, rented dwellings tend to have lower monthly costs and only require the first and last months' rent as deposit. The flexibility and affordability of rental housing is ideal for some households, such as seniors wishing to downsize or who are on a fixed income, young adults starting their career, or people living alone.

Until the mid-1970's, rental housing as a tenure was more prevalent than it was today, particularly in urban areas. It was common to rent even among high-income earners³¹. However, a reform of the Canadian tax code in 1972 shifted the balance in the housing market to an ownership-based model which provided tax incentives for homeowners while removing tax incentives for the construction of purpose-built rental apartments. Recent changes in provincial legislation have provided more support for rental housing and more security for tenants, however, there is still a very strong focus on home ownership, particularly in more rural communities.

³¹ Suttor G. 2015. Rental Paths from Post-war to Present: Canada Compared. Retrieved from: <http://www.urbancentre.utoronto.ca/redirects/rp218.html>

Rental Market Universe

The rental market in a community is generally made up of the primary rental market and the secondary rental market. The **primary rental market** includes all self-contained rental units where the primary purpose of the structure is to house rental tenants. The primary rental market includes purpose-built rental apartments and rowhouses.

The **secondary rental market** represents self-contained units that were not built specifically as rental housing but are currently being rented out. These units include rented single-detached, semi-detached, row/townhouses, duplex apartments (i.e. one above the other), rented accessory apartments/secondary, rented condominium units, and one or two apartments which are part of a commercial or other type of structure.

According to CMHC, there were a total of 1,375 rental units in the primary market in Haldimand and Norfolk; up from 1,368 units in 2016. The majority of these units are located in Norfolk (66.4%; 913 units) while 33.6% (462 units) were located in Haldimand. The low number of primary rental units in Norfolk County is partly explained by the very low rates of rental housing completions in the past years. Since 2015, only 78 rental units were constructed of which 70 were constructed in just one year.

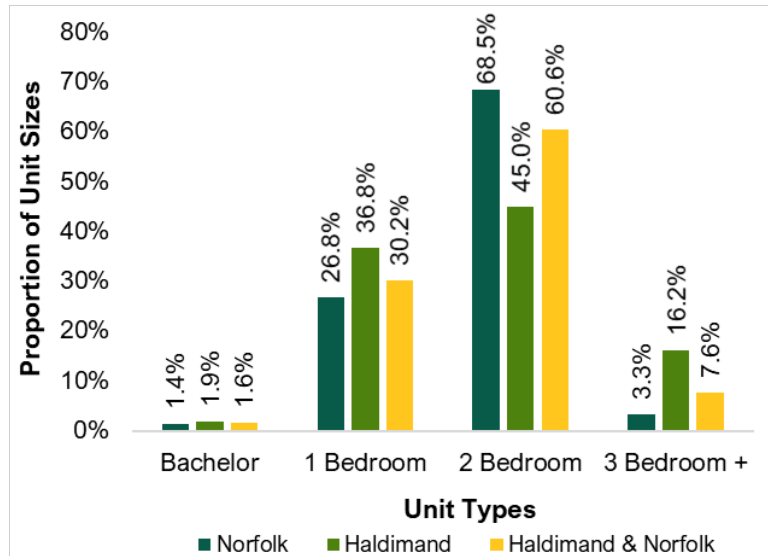
The County of Norfolk is currently working with Indwell, a local non-profit developer, to add 32 purpose built rental dwellings

with supports to the housing stock, which will further increase the supply of purpose-built rental dwellings in Norfolk County.

In 2018, two-bedroom units made up the largest proportion of primary rental units in the Haldimand and Norfolk Service Area; making up 60.6% of all units, up from 59.4% in 2016. One-bedroom units made up 30.2% of all primary rental market units in 2018, down slightly from 31.2% in 2016. The proportion of one-bedroom units in the primary rental market was higher in Haldimand (36.8%) compared to Norfolk (26.8%), while the proportion of two-bedroom apartments was higher in Norfolk (68.5%) compared to Haldimand (45.0%).

Considering that one- and two-person households made up 64.2% of all households in Haldimand and Norfolk in 2016, the make-up of the primary rental market supply matches the demographic profile of Haldimand and Norfolk.

Graph 18: Primary Rental Market Universe by Unit Size: Haldimand and Norfolk; 2018



Source: CMHC, Information Portal; 2018.

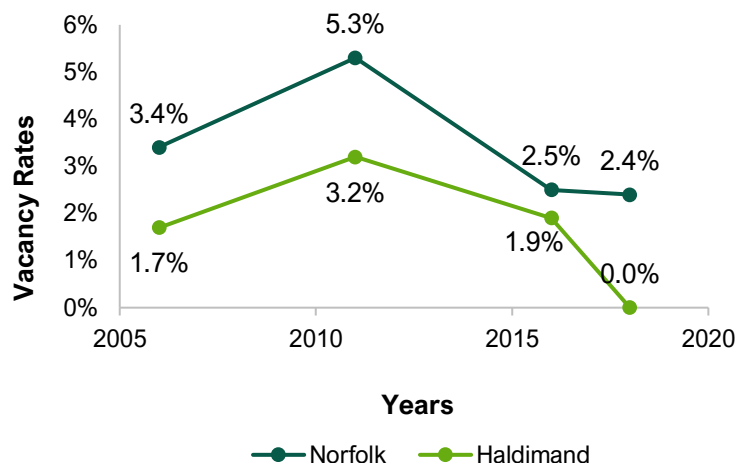
When compared with the number of renter households in Haldimand and Norfolk, primary rental units made up only 16.8% of all rental units in 2016. Approximately 6,787 rental units (83.2%) are in the secondary rental market. While the secondary rental market provides a good supply of rental housing in a community, particularly a more rural community, this is an unstable supply as owners/ landlords can more easily remove these units from the market. In addition, it may be more challenging to monitor the condition of these rental dwellings, particularly in the more rural areas of Haldimand and Norfolk.

Vacancy Rates

A healthy vacancy rate is generally considered to be 3.0%. This indicates there is a balance between the supply and demand for rental units. When the vacancy rate moves above 3.0%, there tends to be more options for renters and pressure for landlords to reduce rents. However, when vacancy rates become too high, there is less incentive for developers to build rental units. Vacancy rates below 3.0% indicate there is less choice for renters in terms of unit types and affordability. Low vacancy rates also generally coincide with an upward trend in rent levels, making rental housing less affordable.

In 2018, the vacancy rate for primary rental units in Norfolk was 2.4%. In contrast, in Haldimand the Vacancy rate was 0.0%. One-bedroom and two-bedroom apartments in Haldimand both had vacancy rates of 0.0% while in Norfolk both unit types had a vacancy rate of 2.5%. Vacancy rates for apartments with 3 bedrooms or more, as well as bachelor apartments were suppressed for both areas.

Graph 19: Primary Rental Market Vacancy Rates: Haldimand and Norfolk; 2006 - 2018



Source: CMHC, Information Portal; 2006, 2011, 2016 & 2018.

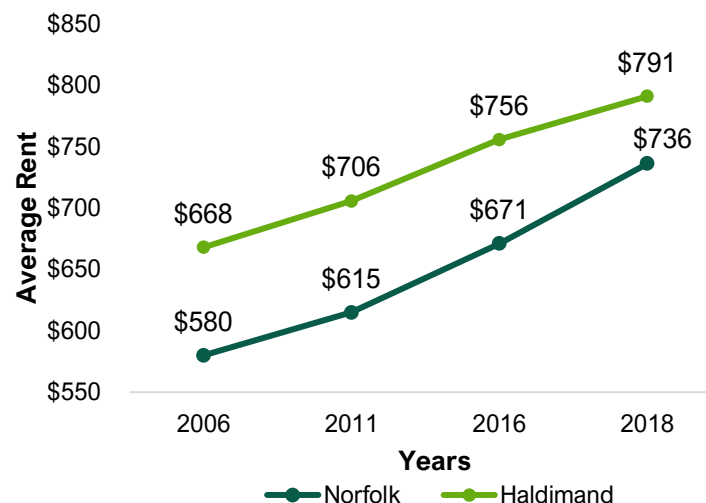
This indicates that the overall supply in the primary rental market is not meeting the demand for these units. In particular, the demand in Haldimand is far exceeding the supply of rental units. Considering that one-bedroom and two-bedroom units already make up the largest proportion of primary rental units in Haldimand and Norfolk, the low vacancy rate for these unit types suggests a greater demand for this unit size. In addition, household trends showing a growing number of senior and small households indicate the demand for one and two bedrooms is likely to continue to grow further in the near future and indicates a need for more purpose built rental apartments in Haldimand and Norfolk.

Average Market Rents

The total average market rent for units in the primary rental market in Haldimand was \$791 in 2018; up by 4.6% from \$756 per month in 2016 to \$791 in 2018. Average rents in Norfolk were generally lower but increased at a faster rate by 9.7% from \$671 per month in 2016 to \$736 in 2018. This is faster than inflation (5.7%) over that time period.

The average market rent for one-bedroom apartments saw the highest rate of increase from 2016 to 2018 in both Haldimand and Norfolk; increasing by 16.3% to \$736 in Norfolk and 5.3% to \$778 in Haldimand. Rents for two-bedroom apartments increased at a slower rate by 7.2% in Norfolk and 3.3% in Haldimand.

Graph 20: Primary Rental Market Average Rents: Haldimand and Norfolk; 2006 - 2018



Source: CMHC, Information Portal; 2006, 2011, 2016 & 2018.

In the secondary market, rents are generally higher than in the primary market. In Haldimand and Norfolk a similar trend can be observed. CMHC does not track rents in the secondary rental market but based on an environment scan of 50 listings undertaken in early October 2019, the average rent in the secondary market was \$1,388. This is significantly higher than the average market rent in the primary market.

In Haldimand the average rent was (\$1,492 per month), while in Norfolk, average rents were slightly lower (\$1,291 per month).

Non-Market Housing Supply

Non-market housing is made up of emergency accommodation and permanent housing units where monthly rent rates are geared-to-income or set at below-market rates. These housing units are generally provided by the non-profit and public sectors.

Emergency Shelters

The need for emergency shelters and transitional housing is driven by many factors, such as family break-up, loss of employment, illness, domestic violence, or recent release from the hospital or the correctional system. While these factors contribute to the need for emergency shelters and transitional housing, in general, the main factor which influences the need for these housing types is the lack of permanent affordable housing in a community.

There is currently one shelter in Haldimand and Norfolk operated by the Haldimand and Norfolk Women's Services. This shelter is located in Simcoe (Norfolk County) and offers beds to survivors of domestic and sexual violence. The shelter has 21 beds and occupancy rates were 95.0% for 2019 year to date (August 2019). The average length of stay was about 8 weeks.

Need for Emergency Shelters

Data obtained from the Homeless Enumeration in 2018 showed there were 79 homeless individuals in Haldimand-Norfolk in 2018, the majority of which were males (51.9%). Other priority groups who were overrepresented among the homeless population were visible minorities and Indigenous peoples. Many respondents indicated they became homeless because of substance abuse issues. There are very limited options available for these population groups. This is supported by the fact that the largest proportion of homeless individuals surveyed in the enumeration of 2018 indicated they were couch surfing (32.9%).

There are many factors which contribute to homelessness, but the main reason is a lack of housing which is affordable to households with low incomes and which includes supports individuals need to remain housed. While Norfolk County, as the Service Manager for Haldimand and Norfolk, should allocate most of its resources to the creation of more permanent affordable and supportive housing options, considering the lack of emergency shelters in the community

for a number of priority populations, Haldimand and Norfolk Counties may want consider adding additional emergency shelter beds appropriate for males, visible minorities, Indigenous peoples and individuals with substance abuse issues. Key stakeholders and individuals with lived experience confirmed the need for additional emergency and transitional housing services for individuals who are homeless.

Transitional Housing

Transitional housing provides temporary accommodation for those who have experienced homelessness or who are coming from emergency shelters. It is meant to bridge the gap between emergency shelters and permanent housing. Transitional housing usually includes support services provided on site to help with residents' housing stability and self-sufficiency to assist them in moving to permanent housing. There were two organizations offering transitional housing with a total of 20 units. Both organizations have a maximum stay of one year. Similar to the previous section on emergency shelters, there is a lack of transitional housing available for males, visible minorities, Indigenous peoples and individuals with substance abuse issues.

Table 1: Transitional Housing: Haldimand and Norfolk; 2019

Agency Name	Geography	Target Population	Number of Beds/Units
Canadian Mental Health Association Brant-Haldimand-Norfolk	Norfolk County	Persons experiencing mental illness	4 units
South & Metcalfe Non-Profit Housing Corporation, including Quetzal Family Homes	Norfolk County	Women and their children who are victims of/or experiencing domestic abuse	16 units
Total			20 units

Source: Haldimand and Norfolk Housing Corporation 2019, Canadian Mental Health Association Brant-Haldimand-Norfolk 2019.

Supportive Housing

Supportive housing is permanent housing which may have accessibility design features as well as support services to help people with unique needs to live as independently as possible. There are a number of organizations in Haldimand and Norfolk providing a total of 198 supportive units or beds. The majority of these beds are located in Norfolk (155), while 44 were located in Haldimand. A total of 30 rent supplements with supports are provided throughout both Counties to individuals with a developmental disability.

Even though there are a number of supportive housing units available in Haldimand and Norfolk, the existing units are not able to meet the current need. For example, according to the CMHA, there were 30 people on its wait list for supportive housing as of August 2019 and Indwell Community Homes indicated there were 98 people on its waitlist. Wait times can be 2 years or more. Developmental Services Ontario reports there were 161 individuals with developmental disabilities in need for residential services in Haldimand and Norfolk.

Table 2: Supportive Housing: Haldimand and Norfolk; 2019

Agency Name	Geography	Target Population	Number of Beds/Units
Canadian Mental Health Association Brant-Haldimand-Norfolk	Norfolk	Individuals experiencing mental illness	86 units
Haldimand-Norfolk R.E.A.C.H. (Union House)	Norfolk	Youth (age 15 to 18)	8 beds
Simcoe Residential Home	Norfolk	Individuals with mental health challenges, developmental delays, drug addiction issues, and alcoholism issues, etc.	13 units
Community Living Haldimand	Haldimand	Adults with a developmental disability	30 units*
True Experience	Haldimand	Adults 17-65 years of age experiencing mental illness	14 beds
Indwell Community Homes - Hambleton Hall	Norfolk	Low-income Seniors, Adults, Families (often facing barriers such as financial, mental health, addictions, and physical or developmental disabilities)	40 beds
Holmes House	Norfolk	Individuals with substance abuse issues	8 units
Total			198 units/beds

*These units are provided through rent supplements

Source: Community Service Providers in Haldimand and Norfolk 2019

Supportive Housing – Long Term Care

A long-term care home is permanent accommodation for people who need 24-hour nursing and personal care with onsite supervision or monitoring to ensure their safety and who have care needs which cannot be safely met in the community through publicly-funded community-based services and other caregiving support³². People who need long-term care are placed in homes through Community Care Access Centres (CCAC) by the province.

There were a total of 797 long-term care beds in Haldimand and Norfolk of which the majority were located in Norfolk (480 beds) and a smaller number in Haldimand (317 beds). Waitlist data for these long-term care homes indicates there were 609 individuals waiting for a bed as of May 31, 2019. This is almost the same as the total number of beds and indicates a need for additional long-term care beds in Haldimand and Norfolk as well as supportive housing options targeted at seniors.

Table 3: Long-Term Care Beds: Haldimand and Norfolk; 2019

Agency Name	Geography	Number of Beds	Waitlist
Norfolk Hospital Nursing Home	Norfolk	80	17
Norview Lodge	Norfolk	179	150
Anson Place Care Centre	Haldimand	61	14
Cedarwood Village	Norfolk	91	24
Delhi Long Term Care Centre	Norfolk	60	12
Dover Cliffs Long Term Care Centre	Norfolk	70	2
Edgewater Gardens	Haldimand	64	139
Parkview Meadows - Gardenvue Long Term Care Centre	Haldimand	64	96
Grandview Lodge	Haldimand	128	155
Total		797	609

Source: HNHB Healthline 2019

³² Queen's Printer for Ontario (2019). Find a long term care home. Accessed from: <https://www.ontario.ca/page/find-long-term-care-home#section-3>.

Accommodation rates for long term care range from about \$62.18 to \$88.82 per day or \$1,891.31 to \$2,701.61 per month. The province provides a subsidy through the Long-Term Care Rate Reduction Program to individuals who do not have enough income to pay for the basic rate.

Table 4: Long Term Care Daily and Monthly Rates: Ontario; 2019

Unit Type	Daily Rate	Monthly Rate
Basic Units	\$62.18	\$1,891.31
Semi-Private Units	\$74.96	\$2,280.04
Private Units	\$88.82	\$2,701.61

Source: Queen's Printer for Ontario, 2019

Supportive Housing – Seniors

There were a total of 511 seniors housing or retirement home spaces in 11 residences³³ in Haldimand and Norfolk in 2019³⁴. The capture rate³⁵ for these seniors housing spaces in 2019 was 7.6%. In comparison, the capture rate for Ontario as a whole was 4.6%.

The overall vacancy rate for these seniors housing spaces was 6.5% in 2019; down from 7.0% in 2018. The average rent for all units in 2019 was \$2,695; up by 6.4% from \$2,533 in 2018.

Support Services

In addition to supportive housing units provided by community agencies, there are a large number of community agencies in Haldimand and Norfolk which provide support services to assist individuals and families. These agencies provide a range of services, including assistance with searching for housing, eviction prevention, legal assistance, referrals to housing and other support services, food banks, clothing and furniture banks, life skills training, employment supports, and counselling.

³³ Please note that some of these residences may already be included in the supply of supportive housing.

³⁴ Seniors housing refers to facilities which have at least one unit that is not subsidized, has been in operation for at least one year, has at least ten rental units, offers an on-site meal plan, does not offer high levels of health care (defined as 1.5 hours or more of care per day) to all its residents (so nursing homes and long term care homes are not included), offer rental units (life

lease units and owner-occupied units are not included), and has at least 50% of its residents who are 65 years or older.

³⁵ The capture rate is the ratio of the total number of residents living in the survey universe divided by the estimated population aged 75 years and older. The population aged 75 years and older is used as the majority of seniors living in these residences are aged 75 years and older.

Community Housing

Community housing refers to housing which has received some form of subsidy from Norfolk County as the Service Manager for Haldimand and Norfolk or other levels of governments. These units are usually provided by non-profit organizations or private landlords who have rent supplement agreements with the Service Manager. In addition, Norfolk County also has its own housing corporation (the Haldimand and Norfolk Housing Corporation) which manages the largest proportion of subsidized units in Haldimand and Norfolk.

These units have rent rates which are geared to income (RGI), where the household pays no more than 30% of their income for housing costs or are affordable where the rent is at 80% of the average market rent for the area. For the purposes of this report, subsidized housing includes units owned and/or operated by the Haldimand-Norfolk Housing Corporation or other non-profit organizations, social housing units, units built under the Investment for Affordable Housing (IAH) Program or rent supplement units with private landlords.

Community Housing – Rent Geared to Income and Affordable Housing

There are a total of 826 RGI and affordable housing units in Haldimand and Norfolk as of August 2019. Of these units, 82.3% are RGI units while 17.7% are affordable or market rate units. The majority of the 826 units, 541 units are located in Norfolk while Haldimand had 285 units. More than half of the units were one-bedroom units (54.0%) while almost a quarter

were three-bedroom units (23.8%). A total of 16.9% were two-bedroom units while 3.0% were units with four bedrooms or more. Lastly, 2.3% were studios.

Table 5: Subsidized Housing by Unit Size: Haldimand and Norfolk; 2019

Unit Size	Units	%
Studio	19	2.3%
One-bedroom	441	53.4%
Two-bedrooms	138	16.7%
Three-bedrooms	194	23.5%
Four-bedrooms	20	2.4%
Five-bedrooms	4	0.5%
Total	826	100.0%

Source: Norfolk County 2019

There were eleven housing providers within Haldimand and Norfolk. The Haldimand and Norfolk Housing Corporation owns and/or operates a majority of the units in Haldimand and Norfolk (528 units; 63.9%) as of August 2019. A total of 391 are owned by the Corporation and 137 are property managed on behalf of other non-profit housing providers.

The largest proportion (65.3%) of the units are in mixed buildings for individuals and families. A total of 20.7% are in seniors' only buildings and 14.0% are in buildings dedicated to families.

Table 6: Subsidized Housing by Mandate: Haldimand and Norfolk; 2019

Units by Mandate	Units	%
Individuals and Families	539	65.3%
Families	116	14.0%
Seniors (65+ years)	171	20.7%
Total	826	100.0%

Source: Norfolk County 2019

Community Housing – Rent Supplement Units

The Haldimand-Norfolk Health Unit's Rent Supplement Program offers eligible applicants on the centralized waitlist accommodation in privately owned buildings. The rent supplement pays the difference between the affordable rent and the market rent for the unit. The rent supplement is connected to the unit rather than the households. This means that the program does not allow for applicants to be subsidized in their current private unit and if they move out of the rent supplement unit, they cannot take their subsidy with them.

As of August 2019, there were a total of 8 rent supplements. All rent supplements are currently connected to market units operated by non-profit housing providers.

Community Housing – Investment in Affordable Housing

As the Service Manager for Haldimand and Norfolk, Norfolk County administers the Investment in Affordable Housing Program for both Norfolk and Haldimand. IAH programs include: Rent supplements, housing allowance, capital investment rental housing, the Home Ownership program, and the Ontario Renovates program. As of August 2019, there were a total of 158 units constructed through this program.

Community Housing – Canada Ontario Community Housing Initiative and Ontario Priorities Housing Initiative

The Canada Ontario Community Housing Initiative (COCHI) and the Ontario Priorities Housing Initiative (OPHI) are two new programs launched by the Provincial Government in 2019 to support the Government's Community Housing Renewal Strategy. COCHI leverages federal funds to replace declining funding under the federal Social Housing Agreement. COCHI funding allocation match the decrease in funding through the Social Housing Agreement to maintain funding levels at about the 2018-2019 level. For 2019-2020 Haldimand and Norfolk received \$17,284 through this program.

OPHI is a federal provincial program launched in 2019 that will build on and replace the Investment in Affordable Housing Program. Similar to the IAH program, the province cost matches the federal funding allocation. In 2019-2020

Haldimand and Norfolk received \$732,700 through this program.

Community Housing – Affordable Homeownership

Habitat for Humanity Brant-Norfolk has supported one family in achieving affordable home ownership. A total of two additional homes will be constructed in the next 12 months. There are three families currently on the wait list to purchase a home in the next three years.

Need for Community Housing

While there seems to be a significant number of subsidized housing units in Haldimand and Norfolk, data from the centralized waiting list show that there is still a gap in supply. As of December 31st, 2018, there were a total of 343 households waiting for subsidized. A total of 222 (64.7%) were households waiting for a unit in Norfolk County and 121 (35.3%) were waiting for a unit in Haldimand County.

Of the households waiting for a unit, 27.4% were without dependents. Senior applicants made up 27.7% of those waiting for a unit in 2018. A total of 44.9% were households with dependents. Special Priority households made up 13.7% of those waiting for a unit in 2018. Average wait times range from 1 to 3 years for households with special priority and up to 8 years for other households.

When the centralized waiting list is compared to the composition of the subsidized housing portfolio, there is a slight mismatch between demand and supply. Seniors made

up 27.7% of the households on the waiting list while seniors-only units made up 20.7% of the supply. Units for individuals and families made up 65.3% of the existing supply while applicants without dependents made up 27.4% of the households on the waiting list. Applicants with dependents made up 44.9% while units for families made up 14.0% of the supply. This data suggests that there is a slightly greater need for subsidized units for seniors.

Key Findings

This section provides a brief overview of the nature of housing affordability in Haldimand and Norfolk.

The majority of homes in Haldimand and Norfolk are single detached dwellings and the focus on single detached dwellings is expected to continue in the near future.

- Single detached dwellings made up the majority of homes in Haldimand and Norfolk (83.8%) compared to 54.3% in Ontario.
- Haldimand had a higher proportion of single detached dwellings in 2016 (84.9%) compared to Norfolk (83.1%).
- A total of 75.1% of completions in 2018 and 88.6% of building permits issued in 2018 were for single detached units. This suggests the focus on low density homes will continue in the foreseeable future.

- Row houses (3.4%) and apartment buildings (7.2%) made up only a small share of all dwellings in Haldimand and Norfolk.

There are a range of supportive housing options in Haldimand and Norfolk, but key findings show an increasing need for more supportive housing options.

- There are a range of supportive housing options (191 units of which 30 rent supplements) in Haldimand and Norfolk, including options for people with mental health issues, people with developmental disabilities, formerly homeless individuals, and survivors of domestic violence.
- The results of email and phone conversations with community agencies also show that there were 289 individuals and families on a wait list for supportive housing with just three organizations.
- There were a total of 609 people on the waiting list of long-term care beds in Haldimand and Norfolk as of August 2019. This is almost the same number as the total number of beds (797).

There is a need to increase the supply of purpose-built affordable and market rental housing in Haldimand and Norfolk.

- Renters make up 18.7% of all households in Haldimand and Norfolk compared to 30.2% in Ontario.
- Haldimand had a much smaller proportion of renter households in 2016 (16.7%) compared to Norfolk (20.1%).
- The number of rental dwellings in Haldimand and Norfolk increased from 2006 to 2016 by 10.3% compared to 7.3% overall dwelling growth.
- The average vacancy rate for purpose-built rental units in Haldimand and Norfolk has remained below 3% since 2016 and was 0.0% in Haldimand and 2.4% in Norfolk in 2018. This indicates a strong demand for purpose-built rental housing throughout Haldimand and Norfolk.
- There were 343 households on the Haldimand and Norfolk centralized waitlist on December 31st, 2018. A total of 222 households (64.7%) indicated they preferred to live in Norfolk while 121 households (35.3%) preferred to live in Haldimand. This indicates a strong need for rental dwellings affordable to households with low incomes.

Housing Affordability

Housing is the largest monthly expenditure for most households in Canada. According to Statistics Canada's Survey of Household Spending, a household's spending on shelter³⁶ made up 21.2% of all expenditures by Canadian households in 2015³⁷.

Housing affordability is an important factor in the wellbeing of all residents and an adequate supply of affordable housing greatly contributes to healthy and economically prosperous communities.

This section examines housing affordability in Haldimand and Norfolk by looking at the proportion of income a household spends on housing costs.

Proportion of Income Spent on Shelter

Statistics Canada defines "income spent on shelter" as the proportion of a household's average monthly income which is spent on housing costs. This percentage is calculated by dividing the total shelter-related expenses by the household's

total monthly income. These expenses include the monthly rent or mortgage payments, property taxes and condominium fees, the cost of electricity, heat, water and other municipal services³⁸. CMHC defines affordable housing as housing that costs less than 30% of before-tax household income³⁹.

In 2015, 20.0% (8,415 households) of all households in Haldimand and Norfolk were spending 30% or more of their before-tax household income on housing costs. This indicates these households were facing housing affordability issues. This proportion was slightly higher in Norfolk (20.3%; 5,105 households) than in Haldimand (19.7%; 3,315 households). In comparison, 27.6% of all households in Ontario were facing housing affordability issues in 2015.

In addition, 6.3% (1,105 households) of households in Haldimand and 6.9% (1,795 households) of households in Norfolk spent 50% or more of their household income on shelter in 2015, indicating they were facing severe housing affordability issues.

³⁶ This includes rent or mortgage payments, repairs and maintenance, property taxes, insurance, and utilities.

³⁷ Statistics Canada (2017). Table 203-0021: Survey of household spending (SHS), household spending, Canada, regions and provinces, annual (dollars), CANSIM. Accessed from: <http://www5.statcan.gc.ca/cansim/a47>.

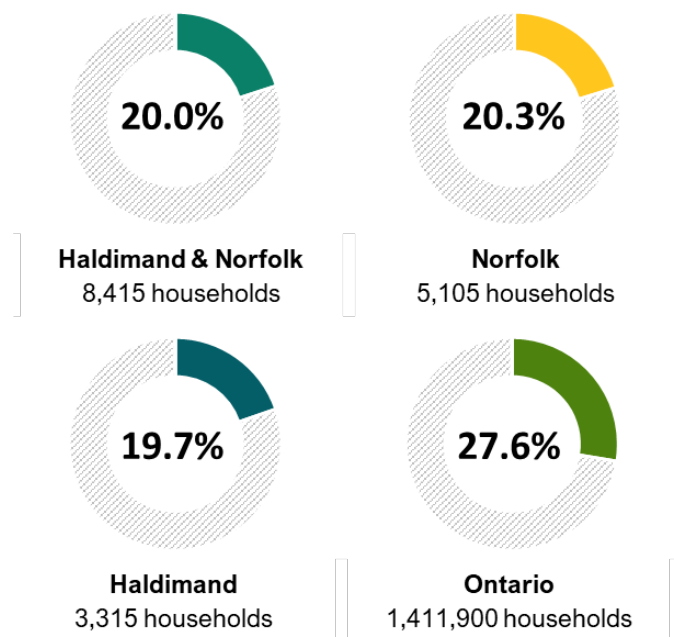
³⁸ Statistics Canada (2017). Dictionary, Census of Population, 2016.

Accessed from: <http://www12.statcan.gc.ca/census-recensement/2016/ref/dict/az1-eng.cfm#S>.

³⁹ CMHC (2014). Housing in Canada Online: Definition of Variables.

Accessed from: http://cmhc.beyond2020.com/HiCODefinitions_EN.html#_Affordable_dwelling_s_1.

Figure 1: Households Spending 30% or more on Shelter: Haldimand and Norfolk; 2015

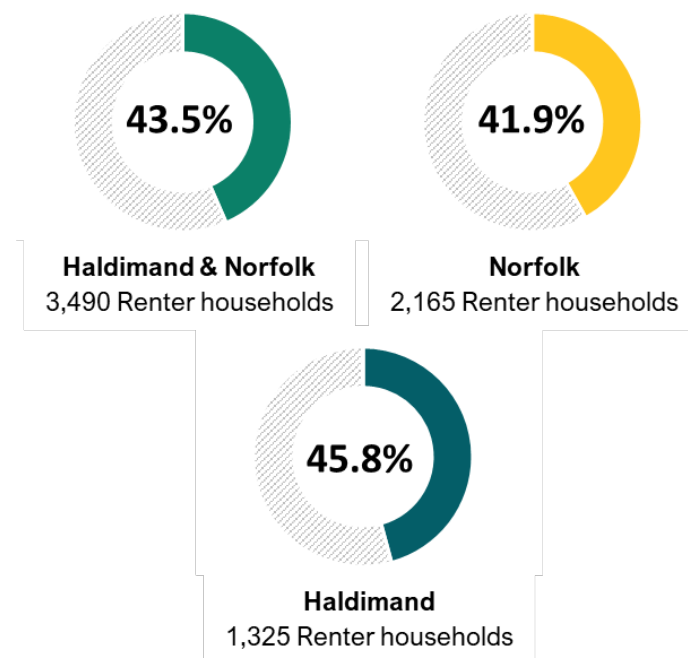


Source: Statistics Canada, Custom Tabulations; 2016.

Renter households generally have lower incomes compared to owner households. This may partly explain why 43.5% (3,490 households) of all renters in Haldimand and Norfolk in 2015 were facing housing affordability issues compared to 14.5% of all owners. Haldimand had a slightly higher proportion of renter households facing affordability issues (45.8%; 1,325 households) compared to Norfolk (41.9%; 2,165 households). This may be partially explained by the higher average rent that was observed in Haldimand compared to Norfolk.

This indicates that there is a greater need for rental housing compared to ownership housing. In addition, the need is greater in Haldimand compared to Norfolk. The greater proportion of households in Haldimand facing housing affordability issues can potentially be explained by the lower supply of rental housing in Haldimand and the low vacancy rates mentioned in previous sections of this report. This could push prices up, making rental housing less affordable to households in Haldimand.

Figure 2: Renter Households Spending 30% or more on Shelter Haldimand and Norfolk; 2015

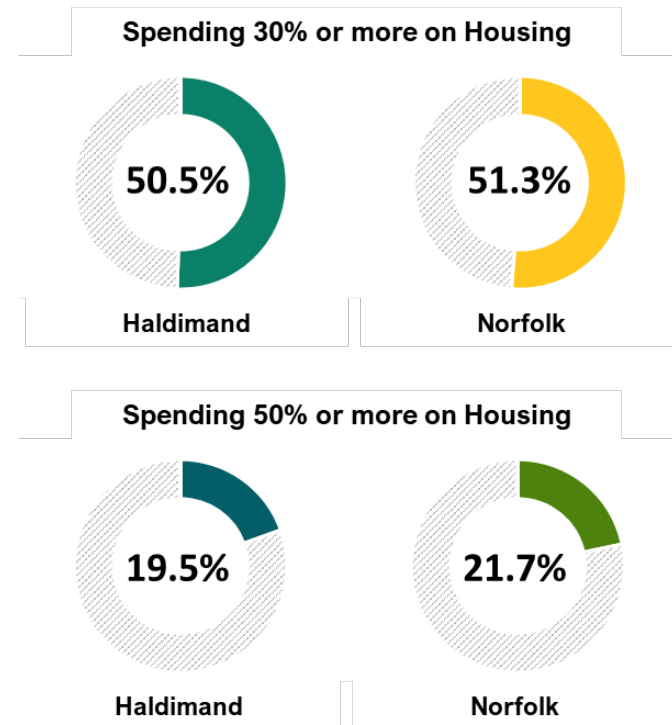


Source: Statistics Canada, Custom Tabulations; 2016.

Proportion of Income Spent on Shelter by Household Income deciles

In 2015, 50.5% of households with low incomes in Haldimand and 51.3% of households with low income in Norfolk were facing housing affordability issues. In addition, 19.5% of low-income households in Haldimand and 21.7% of low-income households in Norfolk were facing severe housing affordability issues (i.e. spending 50% or more of their household income on housing costs). In addition, 11.2% of households in Haldimand and 15.6% of households in Norfolk with moderate incomes were facing housing affordability issues. A total of 1.4% and 0.8% of moderate income households in Haldimand and Norfolk respectively were facing severe housing affordability issues. This suggests the need for affordable housing is greater among households with low incomes earning less than \$53,409 in Haldimand and less than \$47,279 in Norfolk in 2019. However, there is also a need for affordable options for households with moderate incomes.

Graph 21: Households with Low Incomes Spending 30% or More on Shelter: Haldimand and Norfolk; 2016



Source: Statistics Canada, Custom Tabulations; 2016.

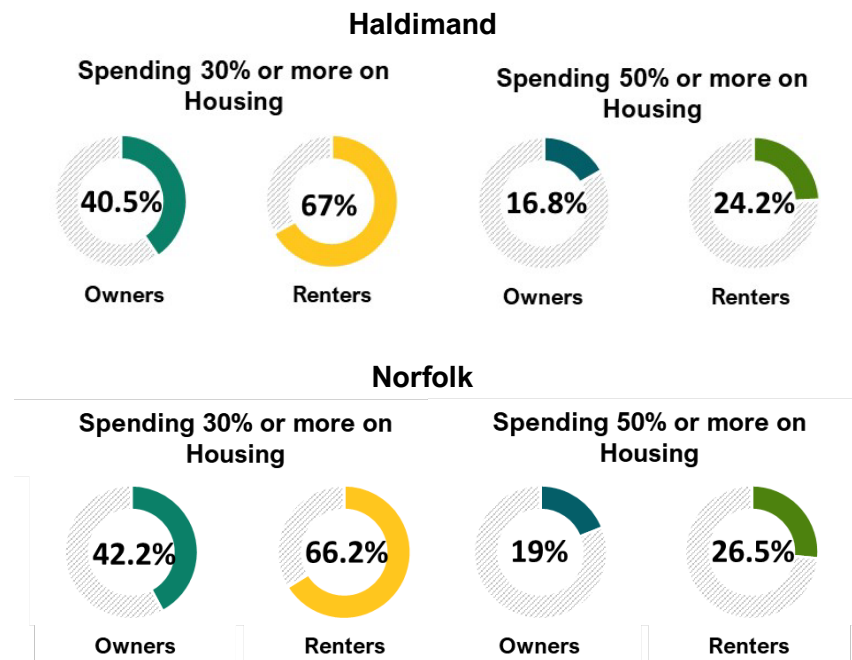
Proportion of Income Spent on Shelter by Household Income Deciles and Household Tenure

Among renters with low incomes (\$53,409 or less in Haldimand and \$47,279 or less in Norfolk) in 2015, 67.0% and 66.2% were facing housing affordability issues in Haldimand and Norfolk respectively. In addition, 24.2% in Haldimand and 26.5% in Norfolk were facing severe housing affordability issues.

In comparison, among owners with low incomes, 40.5% were facing housing affordability issues in Haldimand and 42.2% in Norfolk. A total of 16.8% of owner households with low incomes in Haldimand and 19.0% owners with low incomes in Norfolk were facing severe housing affordability issues.

Furthermore, among renters with moderate incomes (households with incomes of \$53,410 to \$97,897 in Haldimand and \$47,280 to \$86,505 in Norfolk), 5.3% and 9.2% were facing housing affordability issues in Haldimand and Norfolk respectively compared to 12.0% and 12.2% of owners with moderate incomes in Haldimand and Norfolk Counties. This data suggests that while the need for affordable rental housing, particularly for households with low incomes, is definitely more significant, there is also a need for affordable ownership options for households with low and moderate incomes.

Graph 22: Households with Low Incomes Spending 30% or More on Shelter by Tenure: Haldimand and Norfolk; 2016



Source: Statistics Canada, Custom Tabulations; 2016.

Proportion of Income Spent on Shelter by Household Income Deciles and Household Type

The previous section showed households with low incomes were more likely to face housing affordability issues (50.5% in Haldimand and 51.3% in Norfolk) compared to households in general (19.7% in Haldimand and 20.3% in Norfolk). However, among low-income households, some household types were more likely to face housing affordability issues than others. In Norfolk, these household types include visible minorities (78.9% spending 30%+ on housing costs), two or more person households (72.5%), Indigenous households (67.9%), households with a member with a psychological or mental health issue (65.9%), multiple family households (65.0%), lone-parent households (63.6%), youth households (63.6%), couples with children (61.2%), households with a cognitive disability (54.9%), and persons living alone (53.6%).

In Haldimand, households with low incomes who are also more likely to be facing housing affordability issues include recent immigrant households (100%), visible minority households (70.6%), households with a member with a psychological or mental health issue (67.2%), households with a member with a cognitive disability (62.2%), lone parent households (62.7%), two or more person household (60.0%), couples with children (59.1%), Indigenous households (57.9%), youth households (57.7%), households with a member with a physical disability (54.4%), multiple family households (52.9%), and persons living alone (52.7%).

This indicates a greater need housing options which are affordable to households with low incomes and these options should include housing for families with children, accessible housing, housing with supports, and smaller options.

Core Housing Need

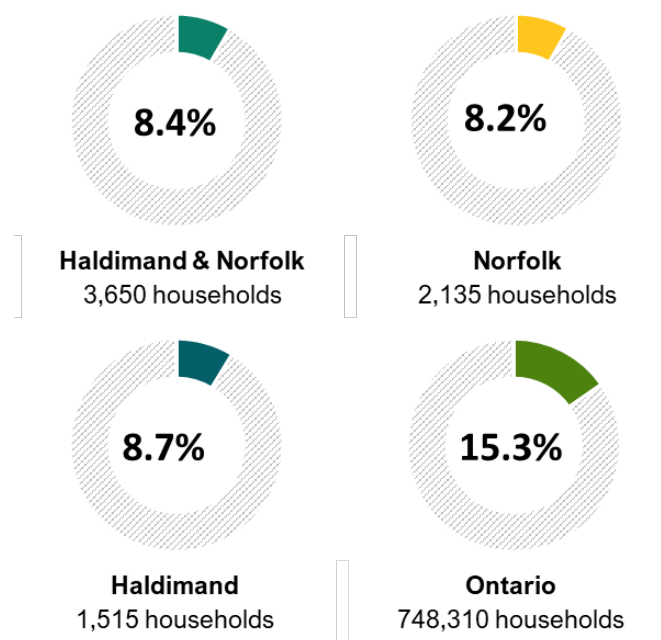
A household is said to be in core housing need if its housing falls below one of the adequacy, suitability, or affordability standards⁴⁰ and it would have to spend more than 30% of its before-tax income to pay the median rent for alternative housing in the area which meets the three standards.

Please note that the proportions in this section may not add up to 100% as a household can fall below more than one housing standard.

In 2016, 8.4% of all households in Haldimand and Norfolk fell below one or more of the core housing need standards and most (94.7%) fell below the affordability standard. In comparison, 15.3% of Ontario households were in core housing need.

Haldimand had a slightly higher proportion of households in core need (8.7%) compared to Norfolk (8.2%). This may be partly explained by the higher rents in Haldimand and the lower proportion of apartment buildings compared to single detached units which are frequently more expensive.

Graph 23: Core Need: Haldimand and Norfolk and Comparators; 2016



Source: Statistics Canada, Custom Tabulations; 2016.

⁴⁰ According to CMHC, **adequate housing** is housing that does not require any major repairs. **Suitable housing** is housing with enough bedrooms for

the size and make-up of the household. **Affordable housing** is housing which costs less than 30% of a household's income.

Rental Housing Affordability

The following graph shows the top range of each renter household income decile and what monthly rent is affordable for each income decile. Renter household income deciles were used in this analysis as renter household incomes are lower than owner household incomes or total household incomes.

Based on the average market rent reported by CMHC and renter household incomes, renters with low incomes in the 1st to the 3rd renter income deciles cannot afford the average market rent in Haldimand or Norfolk without spending more than 30% of their income on housing costs.

Renters with incomes in the 3rd income decile or higher in Norfolk would be able to afford a bachelor unit. Renter households in the 4th income decile or higher would be able to afford a one-bedroom and two-bedroom unit in both Haldimand and Norfolk. Renter households would have to have incomes in the 5th household income decile or above (i.e. \$32,151 or more in Haldimand and \$33,560 in Norfolk) to be

able to afford a rental unit with three or more bedrooms in the primary rental market. Rents in the secondary market were significantly higher. A household would need to be in the 7th income decile in both Haldimand and Norfolk to afford the average market rent. The secondary market makes up 83.2% of the rental housing stock. This means that almost all low and moderate income renter households would have to spend 30% or more of their household income or more on rent to afford a unit.

This partly explains why, among couples with children, 59.1% of those with low incomes in Haldimand and 61.2% in Norfolk are facing housing affordability issues. In addition, among lone-parent households, 62.7% of those with low incomes in Haldimand and 63.6% in Norfolk face housing affordability issues. This analysis indicates a need for rental housing which is affordable to households with low and moderate incomes. In addition, consideration should be given to providing affordable rental units which are suitable for both small and larger households.

Table 7: Renter Household Affordability by Income Deciles: Haldimand and Norfolk; 2019

	Norfolk							Haldimand					
	Maximum Affordable Rent	Bachelor	1 Bedroom	2 Bedroom	3 or more Bedroom	AMR – Primary rental market	AMR – Secondary rental market	Maximum Affordable Rent	1 Bedroom	2 Bedroom	3 or more Bedroom	AMR – Primary rental market	AMR – Secondary rental market
		\$565	\$736	\$732	\$912	\$736	\$1,291		\$778	\$791	\$822	\$791	\$1,492
Low Income Deciles 1 - 3	\$374	No	No	No	No	No	No	\$377	No	No	No	No	No
	\$505	No	No	No	No	No	No	\$504	No	No	No	No	No
	\$632	Yes	No	No	No	No	No	\$644	No	No	No	No	No
Moderate Income Deciles 4 - 6	\$839	Yes	Yes	Yes	No	Yes	No	\$804	Yes	Yes	No	Yes	No
	\$1,006	Yes	Yes	Yes	Yes	Yes	No	\$978	Yes	Yes	Yes	Yes	No
	\$1,214	Yes	Yes	Yes	Yes	Yes	No	\$1,208	Yes	Yes	Yes	Yes	No
High Income Deciles 7- 10	\$1,472	Yes	Yes	Yes	Yes	Yes	Yes	\$1,507	Yes	Yes	Yes	Yes	Yes
	\$1,818	Yes	Yes	Yes	Yes	Yes	Yes	\$1,877	Yes	Yes	Yes	Yes	Yes
	\$2,426	Yes	Yes	Yes	Yes	Yes	Yes	\$2,321	Yes	Yes	Yes	Yes	Yes

Source: CMHC Information Portal; 2018. Statistics Canada, Custom Tabulations 2016. Point-in-time scan of online rental ads for the secondary rental market in Haldimand and Norfolk Counties.

Ownership Housing Affordability

The following chart shows a comparison of the maximum affordable house price for each of the household income deciles compared to the average price of different dwelling types in Haldimand and Norfolk Counties. When the affordable house price is compared to the average house price found in the environmental scan conducted as part of this study, the

data shows only households with incomes in the 8th income decile or higher in Haldimand and households in the 9th income decile and higher in Norfolk would be able to afford the average house price without spending 30% or more of their income on housing costs⁴¹. When the maximum affordable house price based on the household income deciles for each of the counties is compared to the average house price for the respective counties, the data shows that only households in

⁴¹ Assuming estimated household incomes for 2019, a 5.0% down-payment on a 25 year amortization period, CMHC mortgage standard insurance

premium of 4.0%, the Bank of Canada's 5 year conventional mortgage rate, and property tax rates for single detached residences for each geography.

the 9th income decile can afford the average house price in Norfolk and Haldimand Counties. This suggests most households would not be able to afford the average house price in Haldimand and Norfolk, even though the majority of homes in Haldimand and Norfolk were owned (81.3%) in 2016.

While some of these households may have bought their homes when house prices were much lower, this suggests that there are some households who are forced to spend more than they can afford on housing costs, given the limited options.

Table 8: Ownership Affordability by Income Deciles: Haldimand and Norfolk; 2019

		Norfolk Deciles			Haldimand Deciles		
		Maximum Affordable House Price (Norfolk)	Norfolk Average House Price	Haldimand-Norfolk	Maximum Affordable House Price (Haldimand)	Haldimand Average House Price	Haldimand-Norfolk
			\$476,995	\$521,912		\$569,396	\$521,912
Low Income Deciles 1-3	Decile 1	\$89,145	No	No	\$100,422	No	No
	Decile 2	\$137,532	No	No	\$154,409	No	No
	Decile 3	\$179,562	No	No	\$202,448	No	No
Moderate Income Deciles 4-6	Decile 4	\$224,791	No	No	\$258,889	No	No
	Decile 5	\$276,794	No	No	\$310,447	No	No
	Decile 6	\$329,923	No	No	\$372,636	No	No
High income Deciles 7-10	Decile 7	\$394,282	No	No	\$443,129	No	No
	Decile 8	\$473,863	No	No	\$534,812	No	Yes
	Decile 9	\$615,377	Yes	Yes	\$678,223	Yes	Yes

Source: Statistics Canada, Community Profiles; 2016. Statistics Canada, Custom Tabulations 2016; environmental scan of house prices in Haldimand and Norfolk Counties

Key Findings

This section provides a brief overview of the nature of housing affordability in Haldimand and Norfolk:

One fifth of all households in Haldimand and Norfolk are facing housing affordability issues indicting a need for more affordable housing in Haldimand and Norfolk.

- In 2015, 20.0% of all households in Haldimand and Norfolk were spending 30% or more of their before-tax income on housing costs.
- Renter households were more likely to face housing affordability issues compared to owners (43.4% compared to 14.5%)
- Norfolk had a slightly higher proportion of households facing affordability issues (20.3%) compared to Haldimand (19.7%)
- A total of 8.4% of all households in Haldimand and Norfolk in 2015 were in core housing need. From all households in core need, 94.7% fell below the affordability standard.

Low income households were more likely to face housing affordability issues compared to households as a whole indicating the need for affordable housing is particularly high among this group.

- A total of 50.5% of low income households in Haldimand and 51.3% of low income households in Norfolk spent 30% or more of their household income on shelter compared to 20.0% among households as a whole across Haldimand and Norfolk Counties.
- Renters, lone parents, single person households, Indigenous households, households with a member with a disability or mental health problems, visible minority households and youth households were more likely to face housing affordability issues compared to low income households as a whole, indicating the need is particularly high for these households.

Average rents are not affordable to renters with low incomes in Haldimand and Norfolk further stressing the need for additional affordable rental housing units throughout both communities.

- Renters with low incomes (\$25,775 or less in Haldimand and \$25,292 or less in Norfolk) would not be able to afford market rental housing rates in the private rental market in 2019, except for a bachelor apartment.
- Renter households with incomes from the 4th income decile and up (\$25,776 in Haldimand and \$25,293 in Norfolk) would be able to afford a one- or two-bedroom unit in the primary market and renter households from the 5th income decile (\$32,151 and up in Haldimand and \$33,560 in Norfolk) would be able to afford the average price of all unit types in the primary market.
- Renters would need to be in the 7th income decile to afford the average rent in the secondary market and the secondary market makes up 83.6% of the rental market as a whole

The average house price in 2019 in Haldimand and Norfolk is not affordable to the majority of households indicating a growing need for market rate rental housing for households who cannot afford homeownership.

- The increase in average house price from 2016 to 2019 (66.4%) has significantly outpaced average income growth (34.6%) and inflation (7.7%), making home ownership less accessible to an increasing segment of households living in Haldimand and Norfolk.
- The average house price in Haldimand and Norfolk was \$521,912 in August 2019 which is unaffordable to households in the 7th income decile or below in Haldimand (\$103,811 or less per year) and households in the 8th income decile or below in Norfolk (\$124,416 or less per year).

Housing Gaps in Haldimand and Norfolk Counties

The housing demand, supply and affordability analysis identified a number of housing gaps in Haldimand and Norfolk Counties. These are:

There is a need for affordable rental housing options for households with low-incomes and priority populations.

While there are many reasons for homelessness, the primary reason is an insufficient supply of affordable housing in a community, specifically, housing that is affordable to households with low incomes. In 2015, a fifth (8,430 households) of households in Haldimand and Norfolk spent 30% or more of their household income on shelter. Among low-income households in Haldimand County and Norfolk County, this proportion was 50.5% and 54.4% respectively, suggesting a greater need among households with low incomes in the first to the third income deciles earning \$53,407 or less in Haldimand and \$47,277 or less in Norfolk.

Certain household types were more likely to have low incomes than others and were also more likely to face housing affordability issues. These include renters, lone parents, single person households, Indigenous households, households with a member with a disability or mental health problems, visible minority households and youth households. This indicates the greatest need for affordable rental housing options can be found among these priority groups.

Lastly, there were an average of 340 applicants on the centralized waitlist for Community Housing and average wait times ranged from one to three years for priority populations, and up to 8 years for general applicants.

There is a need for a broader range of dwelling types, tenures and uses throughout Haldimand and Norfolk.

The vast majority of dwellings in Haldimand and Norfolk in 2016 were owned (81.3%) and single-detached dwellings (83.8%). The rapid increase in the average house price from \$313,599 in 2016 to \$521,912 in 2019 (a 66.4% increase), meant that only households in the 8th income decile in Haldimand and the 9th income decile in Norfolk could afford the average house price in 2019. This indicates an increasing number of households will start to search for rental apartments as homeownership becomes increasingly unaffordable. This could partly explain why the overall vacancy rate for purpose-built rental housing in Haldimand was 0.0% in October 2018 and 2.4% in Norfolk and suggests a significant need for additional purpose-built rental units. The need for rental units is particularly significant in Haldimand County. There is also a need for more affordable ownership options, such as townhomes and condominium apartment units.

In addition, considering the high proportion of households led by an older adult (43.1% of all households) and senior (31.7% of all households) and the shift to smaller households with two persons or less (64.2% of all households), the demand for non-single detached dwelling types and non-ownership tenures is likely to increase further as the population continues to age and household sizes continue to shrink. These households could be better served by smaller units or units that require less maintenance as opposed to family sized dwellings like single detached homes.

Furthermore, a more diverse housing stock could help encourage young adult (aged 25-44) and youth (aged 24 or younger) households, who are not yet capable of or willing to purchase a family-sized home, to remain in the community. As such, a broader range of dwelling types and tenures will help meet the wide range of needs of all residents in the community moving forward.

There is a need for additional supportive housing⁴² units for people who need housing with supports to live with dignity and as independently as possible.

The results of email and phone interviews with supportive housing providers show there were 289 individuals and families on a wait list for supportive housing with just three

organizations, suggesting there are even more people in need of this type of housing throughout Norfolk and Haldimand Counties. In addition, a large proportion of respondents to the 2018 homeless enumeration indicated they became homeless because of substance abuse issues. Furthermore, the proportions of households with a member with a physical or a cognitive disability, as well the proportion of households with a member with a mental health or psychological issue were higher in Norfolk (25.5%, 6.9% and 10.5% respectively) and Haldimand (25.3%, 6.7% and 9.7% respectively) compared to Ontario as a whole (22.7%, 6.4% and 9.3% respectively). The affordability analysis showed households with a disability or mental health issues were more likely to have low incomes and are more likely to face housing affordability issues.

Key stakeholders confirmed these findings on the need for supportive housing, particularly among individuals with developmental or cognitive disabilities and individuals with mental health issues, who they felt are often overlooked. Furthermore, key stakeholders noted that many people with disabilities are currently being cared for by aging parents. These individuals will likely require supportive housing in the near future when their parents are no longer able to care for them.

⁴² Supportive housing, in this context, is housing that provides a physical environment that is specifically designed to be safe, secure, enabling and home-like, with support services such as social services, provision of meals,

housekeeping and social and recreational activities, in order to maximize residents' independence, privacy and dignity.

Having an adequate supply of supportive housing options as well as support services will allow individuals and families with support needs to remain housed and as independent as possible. These supportive housing options should include transitional housing options for people who only need short-term supports, in particular for individuals with substance abuse issues, to help them move from homelessness to permanent housing, as well as permanent supportive housing options.

There is a need for more emergency and transitional housing options and supports for people who are homeless or at risk of homelessness.

Over the course of a homeless enumeration exercise in May 2018, over 500 individuals were surveyed in Haldimand and Norfolk. During this enumeration process, 79 of those surveyed identified as homeless. It is important to note that during any homeless enumeration exercise, the count of homelessness is typically underestimated. However, nearly

15% of those surveyed were experiencing homelessness. The challenge for those experiencing homelessness is the limited number of emergency shelter beds and access to transitional housing units in Haldimand and Norfolk, particularly for some of the groups most likely to be homeless, including males, visible minorities and Indigenous peoples.

Furthermore, 6.7% of households (2,900) were spending 50% or more of their household income on shelter, indicating they are facing severe housing affordability issues and could be at risk of losing their home.

In addition, conversations with priority populations and individuals with lived experience show it is often family or friends who provide emergency shelter and that it is unclear to many individuals where they should go to seek help to find or maintain housing. Key stakeholders confirmed this need for additional services to individuals experiencing homelessness or at risk of becoming homeless as well as to better connect these individuals with existing services that can help them find or maintain permanent housing.

Appendix C: Glossary

Accessibility – refers to the manner in which housing is designed, constructed or modified to enable independent living for persons with diverse abilities. Accessibility is achieved through design but also by adding features that make a home more accessible.

Affordable Housing – generally means a housing unit that can be owned or rented by a household with shelter costs (rent or mortgage, utilities, etc.) that are less than 30 per cent of its gross income.

Community Housing – an umbrella term that typically refers to either housing that is owned and operated by non-profit housing societies and housing co-operatives, or housing owned by provincial, territorial or municipal governments.

Core Housing Need – a household is in core housing need if its housing does not meet one or more of the adequacy, suitability or affordability standards, and it would have to spend 30% or more of its before-tax income to access acceptable local housing.

Acceptable Housing – is adequate in condition, suitable in size, and affordable.

Adequate Housing – does not require any major repairs according to the residents.

Suitable Housing – has enough bedrooms for the size (number of people) and makeup (gender, single/couple, etc.) of the needs of the households according to National Occupancy Standard (NOS) requirements.

Affordable Housing – generally means a housing unit that can be owned or rented by a household with shelter costs (rent or mortgage, utilities, etc.) that are less than 30 per cent of its gross income.

Emergency Shelter – this is a facility providing temporary, short-term accommodation for homeless individuals and families. This may or may not include other services such as food, clothing or counselling. Emergency housing is short-term accommodation for people experiencing homelessness or those in crisis.

Homelessness – describes the situation of an individual, family or community without stable, safe, permanent, appropriate housing, or the immediate prospect, means and ability of acquiring it.

Housing Allowance – generally refers to portable shelter allowances.

Market Ownership Housing – refers to ownership units priced at average market values and purchased with or without a mortgage but without any government assistance.

Market Rental Housing – are rental units in the private rental market and include purpose-built rental units as well as units in the secondary rental market, such as second suites and rented single detached dwellings.

Rent Supplements – paid to a landlord to bridge the gap between a tenant's rent-geared-to-income and the market rent ceiling set by the municipality for units rented to applicants from the subsidized housing wait list.

Special Needs Unit – is a housing unit for people who require accessibility modifications or provincially-funded support services to be able to live independently in the community.

Support Services – are services provided to enable people to live independently in the community.

Supportive Housing – is housing that provides a physical environment that is specifically designed to be safe, secure, enabling and home-like, with support services such as social services, provision of meals, housekeeping and social and recreational activities, in order to maximize residents' independence, privacy and dignity.

Transitional Housing – is housing that is intended to offer a supportive living environment for its residents, including

offering them the experience, tools, knowledge and opportunities for social and skill development to become more independent. It is considered an intermediate step between emergency shelter and supportive housing and has limits on how long an individual or family can stay. Stays are typically between three months and four years in Ontario.

Vulnerable Groups – are groups who are in a disadvantaged position or marginalized. In the case of the National Housing Strategy, priority vulnerable groups are: survivors fleeing domestic violence, seniors, people with developmental disabilities, people with mental health and addiction issues, people with physical disabilities, racialized persons or communities, newcomers (including refugees), LGBTQ2+, veterans, Indigenous peoples, young adults, homeless.

Appendix D: Agency & Stakeholder Group

The following agencies and stakeholders attended the engagement sessions in September and October.

- BHN Community Legal Clinic
- Brantwood Villa Non-Profit Housing
- CMHA
- Community Living – Haldimand
- Community Living ACCESS
- Haldimand County – Planning
- HN Adult Literacy Council
- HN Women Services
- HNHC
- HNHSS
- Holmes House
- HWMH
- Indwell
- Norfolk Association Community Living
- Norfolk County – Planning
- Norfolk OPP
- REACH / Union House
- Resource Centre
- Salvation Army – Dunnville
- Simcoe Residential
- St. Paul’s Court Non-Profit Housing
- True Experience