

HOUSING AND HOMELESSNESS NEEDS ASSESSMENT FOR ST. THOMAS AND ELGIN COUNTY:

Prepared by Tim Welch Consulting Inc., Lapointe Consulting and Deb Ballak

Prepared for St. Thomas-Elgin Ontario Works Department, City of St. Thomas

May, 2013

Table of Contents

PREFACE	1
1 INTRODUCTION.....	17
2 POPULATION AND HOUSEHOLD CHARACTERISTICS	19
2.1 Population Growth.....	20
2.2 Age Distribution	22
2.3 Household Growth	22
2.4 Household Sizes Declining.....	23
2.5 Household Types.....	26
3 EMPLOYMENT PROFILES	28
3.1 Employment in Elgin and Place of Work.....	28
3.2 Labour Force in St. Thomas and Elgin County.....	28
3.3 Household Growth.....	31
3.4 Household Sizes Declining.....	32
4 HOUSING STOCK.....	33
4.1 Housing Stock by Dwelling Type	33
4.2 Ownership and Rental Rates.....	37
4.3 Limited Purpose-Built Rental Housing	38
4.4 Rental Vacancy Rates in St. Thomas	39
4.5 Tenure by Age of Household Maintainer.....	40
4.6 Condition of Housing Stock.....	42
5 PROJECTED POPULATION AND HOUSING REQUIREMENTS.....	42
5.1 Population Projections.....	42
5.2 Housing Projections	43
5.3 Projected Distribution	44
6 HOUSEHOLD INCOME AND HOUSING AFFORDABILITY	45
6.1 Housing Income by Tenure	45
6.2 Rental Housing Costs.....	47
6.3 Ownership Housing Costs	48
6.4 Affordable Housing	51
6.4.1 Type chapter title (level 3).....	51
6.4.1 Type chapter title (level 3).....	53
6.5 Housing Ownership Housing.....	56
6.6 Housing Affordability in St. Thomas – Elgin County.....	58
7 SOCIAL AND AFFORDABLE HOUSING.....	62
7.1 Social and Affordable Housing Stock	62
7.2 Housing Need and Waiting Lists	66
7.3 Municipal Planning Supports for Social and Affordable Housing	68
8 OVERVIEW: DEFINING HOMELESSNESS.....	73
8.1 Shelter Use	74
8.2 Social Assistance Recipients.....	74
8.3 Households with Affordability Problems	75
8.4 Youth	77
8.5 Food Bank Usage.....	77
8.6 Social Housing Waiting List	77

9	HOMELESSNESS PROGRAMS, SUPPORTS AND SERVICES	79
9.1	Existing Homeless Programs, Supports and Services.....	80
9.2	Service Usage Indicators	83
9.3	Evolution of Services (Changes)	86
9.4	Issues and Strengths Identified by Key Informants.....	92
10	EMERGENCY HOUSING.....	99
10.1	Indicators of Usage	101
10.2	Evolution of Services	103
10.3	Issues Identified by Key Informants.....	104
11	TRANSITIONAL AND SUPPORTIVE HOUSING.....	106
9.1	Existing Homeless Programs, Supports and Services.....	109
9.2	Service Usage Indicators	112
9.3	Evolution of Services (Changes)	115
9.4	Issues and Strengths Identified by Key Informants.....	118
12	ISSUES IDENTIFIED IN STUDIES AND REPORTS FOR THE HOMELESS AND HOUSING SERVICE DELIVERY SYSTEM	120
	APPENDIX A: Glossary of Terms.....	124
	APPENDIX B: Data Tables.....	126

List of Tables

Table 2.1.1: Population Growth, St. Thomas and Elgin County, 1991 – 2011	19
Table 2.2.1: Age Distribution, St. Thomas/Elgin County, 1991 – 2011 and Ontario, 2011	20
Table 2.2.2: Age Distribution in Municipalities across St. Thomas/Elgin County, 2011	22
Table 2.3.1: Household Growth, St. Thomas, Elgin County and Area Municipalities, 1991 – 2011	23
Table 2.4.1: Change in Household Size, St. Thomas and Elgin County, 1991 – 2011	24
Table 2.4.2: Distribution of Households by Size, St. Thomas/Elgin County, 1991 – 2011	24
Table 2.4.3: Distribution of Households by Size, St. Thomas and municipalities within Elgin County, 2011	25
Table 2.5.1: Distribution of Household Types across St. Thomas/Elgin County, 2011	27
Table 3.2.1: Employed Labour Force by Industry, 2006, Elgin County, St. Thomas and St. Thomas/ Elgin County.....	29
Table 3.2.2: List of Major Manufacturing Plant Closures in St. Thomas, 2006 – 2012	30
Table 3.2.3: List of New Manufacturing Facilities in St. Thomas, 2006 – 2012	30
Table 3.2.4: Unemployment Rate for London CMA, Elgin County/St. Thomas and Ontario, 2000 – 2013	30
Table 3.3.1: Top Employers in the City of St. Thomas and Elgin County	32
Table 4.1.1: Distribution of Housing Stock, St. Thomas/Elgin County, 1991 – 2011	33
Table 4.1.2: Change in Housing Stock by Dwelling Type, 1991 – 2011	33
Table 4.1.3: Distribution of Housing Stock in Elgin County, St. Thomas and St. Thomas/Elgin County, 2011	34
Table 4.1.4: Distribution of Housing by Type, Municipalities in Elgin County, 2011	35
Table 4.2.1: Proportion of Households Who Own and Rent, 2001 and 2006	36
Table 4.2.2: Tenure by Dwelling Type, Elgin County, St. Thomas, St. Thomas/Elgin County and Ontario, 2001 and 2006	37
Table 4.3.1: Distribution of Rental Units by Dwelling Type and Municipality in St. Thomas/Elgin County, 2006	38
Table 4.4.1: Vacancy Rates in St. Thomas, 1996 – 2012	39
Table 4.5.1: Proportion of Household Maintainers Who Own and Rent in Elgin County and St. Thomas, 2006	40
Table 4.6.1: Housing Condition of Rental Housing, in St. Thomas/Central Elgin, 2006	40
Table 4.6.2: Housing Condition of Ownership Housing, in St. Thomas/Central Elgin, 2006	41
Table 5.1.1: Alternative Population Projections, St. Thomas/Elgin County and Housing Requirements, 2011-2031	42
Table 5.3.1: Projected Age Distribution, 2011-2026, CASE Population Projections	44
Table 6.1.1: Household Income Distribution by Tenure, St. Thomas, Elgin County and St. Thomas/Elgin County, 2005	45
Table 6.1.2: Median Income by Tenure, St. Thomas, Elgin County Municipalities, St. Thomas-Elgin County, 2005	46
Table 6.2.1: Rents for Apartments in St. Thomas, 2002 – 2012	48

Table 6.3.1: Average resale house prices by dwelling type in Elgin County and St. Thomas, 2011 – 2012	49
Table 6.3.2: Average resale prices in St. Thomas and annual increases in inflation, 2003 – 2009	50
Table 6.3.3: Resale house price increases in the City of London, the City of St. Thomas and LSTAR Area, 2002 – 2012	50
Table 6.3.4: New house price in St. Thomas, Central Elgin and Southwold, 2011 – 2012	51
Table 6.4.1.1: Income Deciles for Owned and Rented Housing, St. Thomas, Elgin County and St. Thomas/Elgin County, 2005	53
Table 6.4.2.1: Affordable Rents at Different Income Levels in St. Thomas/Elgin County, 2012	54
Table 6.4.2.2: Seniors Guaranteed Income Rates, Monthly, Oct – Dec 2012	55
Table 6.4.2.3: Social Assistance Rates, Monthly, 2012	55
Table 6.4.2.4: Affordable Rents for Selected Households on Fixed Incomes	56
Table 6.5.1: Affordable Ownership Housing in St. Thomas/Elgin County at Different Income Percentiles, 2012.....	58
Table 6.6.1: Housing Affordability – Absolute Number of Owner and Renter Households, 2006	60
Table 6.6.2: Housing Affordability by Proportion of Owner and Renter Households, 2006	60
Table 7.1.1: ESTHC Numbers of Units by Type and Location	63
Table 7.1.2: Other Non-Profit Housing Providers – Numbers of Units by Type and Location	63
Table 7.1.3: Affordable Units - Numbers of Units by Type and Location	64
Table 7.1.4: Rent Supplements	65
Table 7.2.1: Annual Average of SPP and Senior Social Housing Applicants (January 2002 – 2012)	66
Table 7.2.2: Waiting List for Social Housing in the St. Thomas Service Area (January 2007 – 2012)	67
Table 7.2.3: Average Number of Households on Social Housing Wait Lists in the St. Thomas – Elgin Service Area: 2002 – 2012	67
Table 7.3.1: St. Thomas Affordable Housing Targets, 2006 – 2026	71
Table 7.3.2: Adoption of Lapointe Report Recommendations in Local Official Plans	72
Table 8.3.1: Monthly Income for Households on OW/ODSP, 2012	76
Table 8.3.2: Market Rental Affordability for Social Assistance Recipients.....	76
Table 9.1.1: Existing Homeless Programs, Supports and Services	80
Table 9.1.2: Programs for Homeowners.....	83
Table 9.3.1: 2013/14 CHPI Investment Plan.....	87
Table 10.0.1: List of Emergency Housing Providers	99
Table 11.1.1 List of Transitional and Supportive Housing Services.....	109
Table 11.1.2: Canadian Mental Health Association- Elgin Branch—Supported Housing.....	112

List of Charts

Chart 1.0.1: Map of Service Manager Area	18
Chart 2.2.1: Age Distribution, St. Thomas/Elgin County, 1991 – 2011	21
Chart 3.2.1: Unemployment Rate for London CMA, Elgin County/St. Thomas and Ontario, 2000 – 2013	31
Chart 6.1.1: Median Household Income, St. Thomas/Elgin County, 2006.....	46
Chart 6.3.2: Five – Year Residential Mortgage Rates, December 1959 – 2011	49
Chart 6.6.1: Proportion of Households with Affordability Problems in Elgin County and St. Thomas, 2006	60
Chart 6.6.2: Proportion of Households in St. Thomas – Elgin County Paying More Than 30% of Gross Monthly Income on Housing Costs, 2006	61
Chart 6.6.3: Affordability of Housing by Tenure and Age, St. Thomas – Elgin County, 2006	61
Chart 8.1.1: Average Emergency Shelter Bed Use, 2012.....	74
Chart 8.2.1: Average Yearly Ontario Works and Ontario Disability Support Program Caseloads, 2005 – 2012	75
Chart 9.0.1: Emergency Shelter, Transitional and Supportive Housing in St. Thomas – Elgin County ...	79
Chart 9.1.1: Homeless Programs, Supports and Services.....	80
Chart 9.2.1: Costs of City Delivered Homeless Programs (prior to Jan.1, 2013)	84
Chart 9.2.2: City Delivered Homeless Programs – Households Served Prior to Jan.1, 2013	85
Chart 9.3.1: CHPI Funding Plan, 2013 – 2014	88
Chart 10.1.1: Average Emergency Bed Use Stats: 2011 – 2012	101
Chart 10.1.2: YMCA Emergency Usage: 2010 – 2013	102
Chart 11.2.1: YWCA Usage Statistics: 2010 – 2012	112

St. Thomas and Elgin County Housing and Homelessness Plan

Needs Assessment

Preface

The City of St. Thomas in its role as the Service Manager for St. Thomas and Elgin County is responsible for delivering social and community services throughout the City and the County. As part of its mandate, the St. Thomas/Elgin County Service Manager administers and delivers a range of housing and homelessness programs including existing social housing, new affordable housing, rent supplements, housing allowances, funding for emergency shelters and transitional housing, and other homelessness prevention programs including the new Housing Links for People (HeLP) program.

The City, in its role as Service Manager has worked in collaboration with the County of Elgin and area municipalities, with existing private sector and not for profit housing providers, with support services agencies and with many individuals and organizations in the community to help meet the housing needs and homelessness prevention needs and supports of its residents.

St. Thomas has provided leadership in undertaking, often in collaboration with community partners, reports and studies about community housing and homeless needs and has worked with organizations to implement many of the key initiatives from those studies. A result of the 2009 Homelessness Study, for example, the Inn Out of the Cold emergency shelter was established in 2010, a three-bed transitional residence for young men was opened in 2010, and a six unit supportive housing development in St. Thomas opens in the spring of 2013.

With passage of the provincial government's *Housing Services Act, 2011*, each Service Manager across the Province is required to prepare a local 10-year Housing and Homelessness Plan. These plans are to articulate the long-term vision for the provision of housing and homelessness services over the next ten years and should include:

- An assessment of current and future housing needs in the Service Manager Area;
- Objectives and targets related to housing needs;
- A description of the measures proposed to meet the objectives and targets;
- A description of how progress will be measured.

The 10-year Housing and Homelessness Plan for St. Thomas and Elgin County 'Taking Stock, Working Together' is based on the following Needs Assessment prepared as a foundation for and companion to the Plan. The Needs Assessment provides the background including up-to-date statistical analysis as well as information gathered through key informant community organization interviews as well as people with lived experience.

The Needs Assessment builds upon and complements recent documents such as the 2012 Community Strategic Plan for the City of St. Thomas, the 2013 Homelessness Youth Study, the 2009 St. Thomas and Elgin Study on Homelessness and the 2004 St. Thomas and Elgin County Housing Strategy: Final Report.

The Needs Assessment highlights key issues:

- The population continues to grow in Elgin County although more quickly in the City of St. Thomas; in addition there are an increasing number of older adults and single person households.
- The recent recession had a considerable impact on St. Thomas/Elgin County although manufacturing continues to be a significant part of the economy. There are a considerable number of low to moderate income households within the Service Manager Area.
- The housing stock is primarily single detached dwellings which are owned. While this shows the majority of residents are successfully housed, the lack of variation on housing built in the past 20 years has resulted in gaps in affordable and accessible housing.
- The existing 1,300 social housing homes in St. Thomas and Elgin County are a very important long term asset in meeting the affordable housing needs of the community. St. Thomas has also been successful in accessing Federal-Provincial funds to create 155 units of new affordable housing, but the needs for more affordable housing, especially one bedroom apartments, remains high.
- While ownership prices and rents in St. Thomas are lower than many of the urban areas of the province, there remain over 7,000 households with housing affordability issues. Seniors with basic pensions, persons earning minimum wage, and social assistance recipients cannot afford the average rents and ownership prices in St. Thomas/Elgin County.
- Projections show continuing growth of 360 to 595 households per year over the next twenty years. A portion of new construction will need to be affordable to low and middle income residents and accessible to the aging population (Table 2.4.2)

- There are dozens of people actually homeless in St. Thomas and Elgin County and many times that number are precariously housed with the potential to become homeless.
- There is a strong network of outreach, supports and programs. Continued co-ordination and search for efficiencies in the provision of services will be necessary to maintain and enhance service provision. Service and support gaps exist for persons with undiagnosed mental health issues, persons with addictions and homeless youth in need of basic life skills and supports.
- The Inn Out of the Cold program is now established as an emergency shelter, operating in the evenings October to April each year. Women can also access emergency shelter through the YWCA and Violence Against Women, Services Elgin County (VAWSEC). There is the challenge of linking people who stay at a shelter with the support services needed to help them successfully access permanent housing
- Support and transitional housing options have been expanding in the past few years although gaps still exist. There should be continuing monitoring of the need for supportive housing and an examination of successful models which could be adapted in St. Thomas/Elgin County.

Changes in household composition and continuing lower incomes indicate the need to ensure there are sufficient affordable dwellings for smaller households in the future. Ongoing housing and homelessness challenges in the next 10 years include meeting low-income rental housing needs and creating accessible housing for people who are aging. The aging of housing stock, and supply demand mismatches as housing stock adapts to changing population needs also remain as challenges.

Emergency, transitional and supportive housing along with models of rapid re-housing, and targeted outreach and support to people once housed continue to be key elements of an effective housing service support continuum. A Housing First philosophy will require greater service coordination and collaboration across all providers. The existing housing service system in St. Thomas Elgin will need to be monitored and reviewed to ensure this approach can be fully realized.

Recommended Actions

Strategic Direction 1.0 Increase housing supply options to meet projected need.					
OBJECTIVE 1.1: Increase the mix and supply of housing options, including the number of affordable rental units, market rental units, condo units, and affordable homes in the City of St. Thomas and the County of Elgin.					
Actions	Targets	Measure	Time frame	Resp.	Relation to other Plans
1.1.1 Encourage municipalities to work with private and non-profit builders/developers to ensure the construction of a mix of new housing and/or conversion of existing buildings with a focus on new units in the areas of highest demand and for the types of housing in areas of highest demand. This should include a portion of ownership housing priced below affordability levels and a specific focus on building one bedroom units in St. Thomas, including accessible rental units.	Increase the supply of affordable one-bedroom rental units. Increase the supply of accessible apartments. Increase the supply of affordable condo apartments, townhouses and single family homes.	Number of new one-bedroom apartments created. Number of new accessible apartments created. Number of new affordable ownership condo apartments, townhouses and single family homes created.	2014-24	City	Our Community, Our Future, Our St. Thomas <u>Community Strategic Plan September 2012 (Draft)</u> 1.4.3 Plan for a range of housing that provides options for people at all stages of life.
1.1.2 Encourage City and lower-tier municipalities to establish municipal incentives that promote the development of mixed density neighbourhoods.	Establish new multi-residential tax class Reduce or eliminate development fees and other charges for affordable housing.		2014-19	City/ County/ Twps	

Strategic Direction 1.0

Increase housing supply options to meet projected need.

OBJECTIVE 1.1: Increase the mix and supply of housing options, including the number of affordable rental units, market rental units, condo units, and affordable homes in the City of St. Thomas and the County of Elgin.

Actions	Targets	Measure	Time frame	Resp.	Relation to other Plans
1.1.3 Permit secondary suites—all areas within St. Thomas and Elgin County should ensure their planning policies permit secondary suites/garden suites in single detached and row houses in compliance with Provincial direction.	All City and lower tier municipalities establish policies to permit secondary suites or garden suites.	Number of municipalities which have established policies.	2014-19	City/ County/ Twps	<u>St Thomas and Elgin Study on Homelessness August 2009</u> Creating Improved Housing Options- Providing Choices for all Residents Responding To Youth Homelessness in St. Thomas and Elgin County
1.1.4 All municipalities to include directions in their Official Plans that support the development of new affordable rental housing to meet the needs of their communities.	All upper and lower tier municipalities include provisions for the development of affordable housing in their Official Plans, to comply with the 2008 housing affordability targets.	All municipalities have established affordable housing targets in their Official Plans.	2014-19	City/ County/ Twps	
1.1.5 Actively advocate for a commitment from municipal and provincial governments as well as school boards for a more flexible approach to consider the use of publicly owned land (including surplus school sites) for affordable housing, even if affordable housing is only a part of the redeveloped publicly owned sites.	Council/staff advocate or lobby to provincial gov't and school board to consider this request.	Examples of flexible new approaches achieved.	2014-19	City/ County/ Twps/ Prov/ Fed	
1.1.6 Increase the number of rent supplements available to low and moderate income families.	Expand RS program as funds become available. Increase number of portable RS.	Number of new RS units.	2014-19 As funding becomes available.	City/ Prov/ Fed	

Strategic Direction 1.0

Increase housing supply options to meet projected need.

OBJECTIVE 1.1: Increase the mix and supply of housing options, including the number of affordable rental units, market rental units, condo units, and affordable homes in the City of St. Thomas and the County of Elgin.

Actions	Targets	Measure	Time frame	Resp.	Relation to other Plans
1.1.7 Undertake strategic outreach to landlords to encourage them to rent to low-income households through the provision of Rent Supplements and/or ongoing tenant support from community workers, building on the model CMHA has developed for its clients. Where possible, accessible units should be a priority when entering into rent supplement agreements.	Increase collaboration with private sector landlords, and number of RS in private sector.	Number of new RS landlords. Number of new landlords partnering with the City.	2014-19	City	

Strategic Direction 2.0

Provide supports to keep people in the sustainable housing they currently have.

OBJECTIVE 2.1: Ensure that a coordinated system of supports is available to those currently in sustainable housing.

Actions	Targets	Measure	Time frame	Resp.	Relation to other Plans
2.1.1 Continue to fund existing programs that help people maintain housing, evaluating effectiveness, enhancing where needed, as funds become available (such as Focus Fairview).	Continue to offer HeLP, LEAP and other homelessness prevention programs currently in place, monitoring, modifying and enhancing delivery as required.	CHPI Performance Indicator reports. Client satisfaction surveys.	2014-19	City/Prov	<u>Our Community, Our Future, Our St. Thomas Community Strategic Plan September 2012 (Draft)</u> 1.4 Continue to support the provision of health and social services for the residents of St. Thomas where financially feasible.
2.1.2 Ensure that new programs and services are developed according to client-centred (not system centred) principles, using strategies and measurements devised by Ontario Municipal Social Services Association (OMSSA).	Consider single point of entry, minimizing referrals to other sources, flexibility and coordination among services providers, using measures developed by OMSSA.	Alignment with OMSSA strategies and measurements.	2014-19 As funding becomes available	City	1.4.2 Investigate ways to integrate health and social services to improve linkages and collaborative efforts.

Strategic Direction 2.0

Provide supports to keep people in the sustainable housing they currently have.

OBJECTIVE 2.1: Ensure that a coordinated system of supports is available to those currently in sustainable housing.

Actions	Targets	Measure	Time frame	Resp.	Relation to other Plans
2.1.3 Establish a Community Worker position to be shared between the public housing corporation, non-profits and co-op housing providers to provide residents with connections and assistance to access community support agencies with the objective of preventing evictions and promoting successful tenancies.	Improve understanding of the importance of housing stability Increase the number of successful tenancies.	Compare number of evictions, late rent, N4's reduced prior to program intervention. Number of interventions by worker with current tenants and actions taken to maintain housing. Number of evictions averted due to intervention.	2014-19 as funding permits	City	1.4.5 Work cooperatively with partners to promote health and wellness and required services to meet the needs of the residents of St. Thomas Objective 1.7 Ensuring the delivery of Municipal Services to meet the needs of the residents. <u>St Thomas and Elgin Study on Homelessness August 2009</u>
2.1.4 Incorporate basic life/living skills, and financial literacy programs where possible in supports and services to people who are currently housed and for those in transition.					
2.1.5 Endorse the need, and actively pursue funding for a Social Worker through the YWCA to support emergency and transitional housing residents in the community.	Increase the number of successful tenancies by emergency and transitional housing residents.	Number of residents securing stable housing and maintaining it for a period of at least six months.	2014 Dep. on available funding	City/Community	
2.1.6 Continue to provide, and expand where possible, funding for low to moderate income home owners to undertake emergency or essential home repairs to allow them to continue to live in their own homes.	Assistance to at least 10 households per year.	Number of home owner households able to continue to live in their homes when necessary health/safety repairs completed.	2014-19	City/Community	

Strategic Direction 2.0

Provide supports to keep people in the sustainable housing they currently have.

OBJECTIVE 2.1: Ensure that a coordinated system of supports is available to those currently in sustainable housing.

Actions	Targets	Measure	Time frame	Resp.	Relation to other Plans
2.1.7 Evaluate the current St. Thomas Home Repair Program for its effectiveness prior to 2015. If deemed effective in keeping these homeowners in their homes, continue/expand the program as federal/provincial funds become available.	Evaluation of effectiveness of program	Number of households assisted and housing retained	2014-15	City	Improving Support Services-Expanding the Range of Housing Support and Service Opportunities

Strategic Direction 3.0

Enhance the current service system to prevent homelessness, and when homeless “rapidly” move people into stable housing.

OBJECTIVE 3.1: Ensure that emergency and crisis services are accessible to persons experiencing episodes of homelessness, with a view to immediately setting goals, with supports, to move into stable, sustainable housing.

Actions	Targets	Measure	Time frame	Resp.	Relation to other Plans
3.1.1 Ensure existing programs and services that help people maintain housing and prevent homelessness continue, new programs and services are developed according to client-centred (not system centred) principles, evaluating effectiveness, and enhancing where needed, as funds become available. Use strategies to measure outcomes devised by OMSSA.	See 2.1.2 above	See 2.1.2 above	2014-19	City	<u>St Thomas and Elgin Study on Homelessness August 2009</u> Creating Improved Housing Options: Improving Support Services; Coordinating Approach to Homelessness.
3.1.2 Evaluate how attendance at Inn Out of the Cold, particularly for people regularly staying at the Inn Out of the Cold, is affected by the opening of the Second Story transitional housing and examine the need for increased services for the population served, including an evaluation of daytime programming, extending the season and the need for additional transitional or supportive housing.	Reduced use of emergency short-term housing. Shorten length of stay through rapid housing approaches Reduce recidivism	Quantitative/ qualitative evaluation – occupancy Ability to assess mental health and other issues and capacity to assist Review where people transition to, need for supports to obtain housing, etc.	Spring 2015	Community /City	<u>Our Community, Our Future, Our St. Thomas Community Strategic Plan September 2012 (Draft)</u> 1.4 Continue to support the provision of health and social services for the residents of

Strategic Direction 3.0

Enhance the current service system to prevent homelessness, and when homeless “rapidly” move people into stable housing.

OBJECTIVE 3.1: Ensure that emergency and crisis services are accessible to persons experiencing episodes of homelessness, with a view to immediately setting goals, with supports, to move into stable, sustainable housing.

Actions	Targets	Measure	Time frame	Resp.	Relation to other Plans
3.1.3 Determine how Second Story is addressing the transitional housing needs of men in the community, and what service gaps continue to exist for this population.	Reduction of service gaps.	Quantitative /qualitative evaluation re: occupancy Ability to assess mental health and other issues and capacity to assist Review where people transition to, need for supports to obtain housing etc.	Spring 2015	City/Community	St. Thomas where financially feasible. 1.4.2 Investigate ways to integrate health and social services to improve linkages and collaborative efforts. 1.4.3 Plan for a range of housing that provides options for all stages of life.
3.1.4 Endorse recent youth homelessness recommendations. Implement Coordinated Service Protocol to Respond to Youth Homelessness, evaluate implementation, and determine how this protocol can be extended to other populations.	Youth protocol implemented and determine applicability/ revision for use with non-youth homeless.	Evaluation of youth inter-agency protocol system.	2014-19	CCYE/Community/City	

Strategic Direction 3.0

Enhance the current service system to prevent homelessness, and when homeless “rapidly” move people into stable housing.

OBJECTIVE 3.1: Ensure that emergency and crisis services are accessible to persons experiencing episodes of homelessness, with a view to immediately setting goals, with supports, to move into stable, sustainable housing.

Actions	Targets	Measure	Time frame	Resp.	Relation to other Plans
3.1.5 Investigate a “Housing Help Centre” or a one stop social services delivery model and/or connections with health services. Expand the Housing Program Coordinator role and resources to meet increasing need and provide central access for people to go to for services.	Measure caseload and outcomes for people being served by the Housing Program Coordinator (HPC), and determine; need to enhance this service, community capacity to meet need; and model.	Evaluation or report on findings, including recommendations.	2014-19 dep. on funding avail	City/Com-munity	<p>1.4.5 Work cooperatively with partners to promote health and wellness and required services to meet the needs of the residents of St. Thomas</p> <p><u>Responding To Youth Homelessness in St. Thomas and Elgin County</u> Service Recommendations-Supports for Youth, Service Coordination, Emergency Services, Long-Term Solutions</p>

Strategic Direction 4.0

Pursue community partnerships and broaden community awareness while advocating to seniors levels of government to ensure stable housing and poverty reduction for all residents.

OBJECTIVE: 4.1 Increase community partnerships and collaborations and actively advocate for a reduction in poverty and increased housing stability for all residents of St. Thomas and Elgin County.

Actions	Target	Measure	Time frame	Resp.	Relation to other Plans
4.1.1 Examine opportunities for further service integration of health and social services and support community agencies in pursuing additional funding through the LHIN to address housing and support needs of persons with mental illness, addictions and undiagnosed mental illness.	Initiate and monitor the implementation of the 10-year Housing and Homelessness Plan including a review at 5 years	HHAG reports annually on Housing and Homelessness Plan progress through an Annual Report Card	2015-19	City/Community/ LHIN/ Prov	<u>St Thomas and Elgin Study on Homelessness August 2009</u> Creating Improved Housing Options: Improving Support Services; Coordinating Approach to Homelessness. <u>Our Community, Our Future, Our St. Thomas</u> <u>Community Strategic Plan</u> <u>September 2012 (Draft)</u> 1.4 Continue to support the provision of health and social services for the residents of St. Thomas where financially feasible.
4.1.2 Expand collaborative priority-setting through the Housing and Homeless Action Group (HHAG). Effective planning of homeless-related mental health and addiction services, and housing supports, will require enhanced collaboration between the LHIN, the City and other community support organizations, including the Aboriginal community, Violence Against Women Agencies and Accessibility Committees.		City reporting annually on Provincially-prescribed Performance Measures			

Strategic Direction 4.0

Pursue community partnerships and broaden community awareness while advocating to seniors levels of government to ensure stable housing and poverty reduction for all residents.

OBJECTIVE: 4.1 Increase community partnerships and collaborations and actively advocate for a reduction in poverty and increased housing stability for all residents of St. Thomas and Elgin County.

Actions	Target	Measure	Time frame	Resp.	Relation to other Plans
4.1.3 Encourage and support community initiatives for supportive housing. Seek capital funding through senior levels of gov't, coordinate funding with partners such as LHIN, CMHA etc.	Determining the need for housing, intended population, number of units, model of support, secure funds for capital and operating.	Supported housing needs assessment.	Ongoing 2014-19	Community/ City/ Prov	1.4.2 Investigate ways to integrate health and social services to improve linkages and collaborative efforts.
4.1.4 Investigate ways to expand outreach of housing/homelessness services to the County i.e. Skype might be used by several agencies to provide remote access to prevention, as well as other services. Model may become a rural virtual "hub" shared by many community services, as well as those relocating to London.	Contact other SM re: outreach methods to rural/remote areas, evaluate for St. Thomas Elgin, determine appropriate implementation strategy for City and community programs.	Improved service to rural or remote areas in Elgin.	2015-19	City/ Community	1.4.3 Plan for a range of housing that provides options for all stages of life. 1.4.5 Work cooperatively with partners to promote health and wellness and required services to meet the needs of the residents of St. Thomas

Strategic Direction 4.0

Pursue community partnerships and broaden community awareness while advocating to seniors levels of government to ensure stable housing and poverty reduction for all residents.

OBJECTIVE: 4.1 Increase community partnerships and collaborations and actively advocate for a reduction in poverty and increased housing stability for all residents of St. Thomas and Elgin County.

Actions	Target	Measure	Time frame	Resp.	Relation to other Plans
4.1.5 Increase opportunities for information sharing and cross training across agencies and volunteers to enhance knowledge understanding and communication	Increased inter-agency training.	Number of multi-sector training sessions system for sharing information and collaborative service provision opportunities.	Ongoing 2014-24	City/Community	<u>St Thomas and Elgin Study on Homelessness August 2009</u> Creating Improved Housing Options: Improving Support Services; Coordinating Approach to Homelessness <u>Our Community, Our Future, Our St. Thomas</u> <u>Community Strategic Plan</u>
4.1.6 Advocate for policy change to build on the approach of the Ontario Child Benefit by developing an expanded range of income and services to be available to all low-income Ontarians.	Increased financial security for low-income residents.	Number and types of lobbying actions.	2014-2024	Community, directly to provincial gov't (MCSS, and MoH/LTC) using appropriate and effective methods.	<u>September 2012 (Draft)</u> 1.4 Continue to support the provision of health and social services for the residents of St. Thomas where financially feasible.
4.1.7 Advocate for the replacement of short-term coverage in Ontario Works with more appropriate financial support outside of the social assistance system for those who are temporarily unemployed.					1.4.2 Investigate ways to integrate health and social services to improve linkages and collaborative efforts.

Strategic Direction 4.0

Pursue community partnerships and broaden community awareness while advocating to seniors levels of government to ensure stable housing and poverty reduction for all residents.

OBJECTIVE: 4.1 Increase community partnerships and collaborations and actively advocate for a reduction in poverty and increased housing stability for all residents of St. Thomas and Elgin County.

Actions	Target	Measure	Time frame	Resp.	Relation to other Plans
4.1.8 Support the advocacy campaign for a healthy food supplement of \$100 monthly to all adults receiving social assistance in Ontario.				Sector organizations and Municipal Councils (OMSSA/AMO/FCM)	1.4.3 Plan for a range of housing that provides options for all stages of life. 1.4.5 Work cooperatively with partners to promote health and wellness and required services to meet the needs of the residents of St. Thomas
4.1.9 Advocate for increased and stable funding from the Federal and Provincial governments in order provide new affordable rental housing units in the City and County.	Lobby through sector organizations and Municipal Councils (OMSSA/ONPHA/AMO/FCM/ CHRA) and directly to provincial gov't (MCSS, MMAH and MoH/LTC) using appropriate and effective methods.	Number of new affordable rental housing units.	2014-2024	City/Community	<u>Our Community, Our Future, Our St. Thomas</u> <u>Community Strategic Plan September 2012 (Draft)</u> 1.4.3 Plan for a range of housing that provides options for people at all stages of life <u>St Thomas and Elgin Study on Homelessness August 2009</u> Improving Support Services,- Expanding the Range of Housing Support and Service
4.1.10 Advocate for Federal and Provincial government funding to maintain existing social housing stock in the City and County.		Examine change in federal funding for social housing.			
4.1.11 Advocate for increased Federal and Provincial funding for portable rent supplements, especially to meet the needs of the working poor.		# of new rent supplement units. Examine change in rent supplement funding.			

Strategic Direction 4.0

Pursue community partnerships and broaden community awareness while advocating to seniors levels of government to ensure stable housing and poverty reduction for all residents.

OBJECTIVE: 4.1 Increase community partnerships and collaborations and actively advocate for a reduction in poverty and increased housing stability for all residents of St. Thomas and Elgin County.

Actions	Target	Measure	Time frame	Resp.	Relation to other Plans
					Opportunities <u>Responding To Youth Homelessness in St. Thomas and Elgin County</u> Service Recommendations, Service Coordination, Emergency Services, Long-Term Solutions
4.1.12 Encourage all existing social housing providers to reduce energy and water consumption/costs through the use of available grants	Reduce operating costs for social and affordable housing providers	# of new units using grants	2014 - 2024	City	
4.1.13 New affordable housing created with federal, provincial or municipal funds should be encouraged to exceed the energy efficiency requirements of the 2012 Building Code.		Energy efficiency of new units			

1 INTRODUCTION

The City of St. Thomas is the designated Consolidated Municipal Service Manager (CMSM) for St. Thomas and Elgin County and is responsible for delivering social and community services throughout the City and the County. As part of its mandate, the St. Thomas/Elgin County Service Manager administers and delivers a range of housing and homelessness programs including existing social housing, new affordable housing, rent supplements, housing allowances, funding for emergency shelters and transitional housing, and other homelessness prevention programs including the new Housing Links for People (HeLP) program.

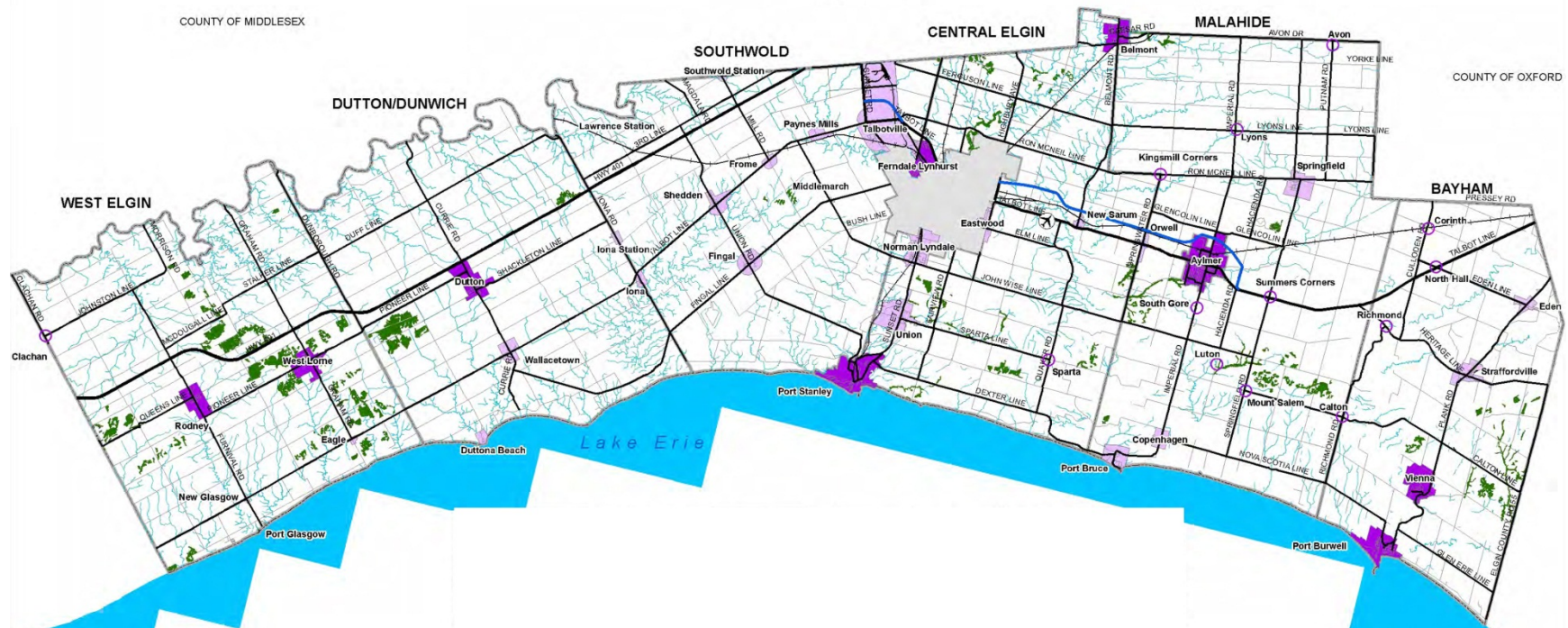
The St. Thomas/Elgin County service area includes the separated City of St. Thomas and Elgin County which includes seven local municipalities: the Municipality of Bayham, the Town of Aylmer, the Township of Malahide, the Municipality of Central Elgin, the Municipality of Southwold, the Municipality of Dutton-Dunwich and the Municipality of West Elgin. (See Figure 1.0.1 on the following page).

As a result of the provincial *Housing Services Act, 2011*, each Service Manager across the Province is required to prepare a local 10-year Housing and Homelessness Plan. These plans are to articulate the long-term vision for the provision of housing and homelessness services over the next ten years and are required to include:

- An assessment of current and future housing needs in the Service Manager Area;
- Objectives and targets related to housing needs;
- A description of the measures proposed to meet the objectives and targets;
- A description of how progress will be measured.

This report begins with an assessment of current and future housing and homelessness needs for St. Thomas/Elgin County.

Chart 1.0.1 – Map of Service Manager Area



Housing Needs Assessment

2 POPULATION AND HOUSEHOLD CHARACTERISTICS

2.1 Population Growth

In 2011, the City of St. Thomas's population was 37,095 representing 43.3% of the population in the St. Thomas/Elgin County area, while Elgin County's population was 49,556 accounting for 56.7% of the population. Over time, the City's share of the St. Thomas/Elgin County area has been increasing.

Despite some challenging economic times, St. Thomas' population grew by 5.0% between 2006 and 2011, close to the Provincial growth rate while the population in the County increased by 0.6%. Within the County, the highest growth levels between 2006 and 2011 were in the Municipality of Bayham (3.9% growth) and the Township of Malahide (3.6%). Other municipalities had low or negative growth rates. For example, the Town of Aylmer increased by 1.2%, the Municipality of Central Elgin by .2% and the Municipality of Dutton-Dunwich by 1.4%. The Township of Southwold decreased by 4.9% - a reflection of the declining workforce at the Ford plant in Southwold. The Municipality of West Elgin located at the western edge of the County decreased by 3.6%. As a whole, St. Thomas/Elgin County's population grew by 2.5%.

Table 2.1.1: Population Growth, St. Thomas and Elgin County, 1991-2011

Municipality	1991	1996	2001	2006	2011	5-Yr. Change 06-11		10-Yr. Change 01-11	
						#	%	#	%
City of St. Thomas	30,332	31,407	33,236	36,110	37,905	1,795	5.0%	4,669	14.0%
% of Total	40.2%	39.7%	40.8%	42.3%	43.3%	85.1%		79.0%	
Municipality of Bayham	5,673	6,234	6,375	6,727	6,989	262	3.9%	614	9.6%
% of Total	7.5%	7.9%	7.8%	7.9%	8.0%	12.4%		10.4%	
Township of Malahide	8,514	8,891	8,809	8,828	9,146	318	3.6%	337	3.8%
% of Total	11.3%	11.2%	10.8%	10.3%	10.5%	15.1%		5.7%	
Town of Aylmer	6,244	7,022	7,126	7,069	7,151	82	1.2%	25	0.4%
% of Total	8.3%	8.9%	8.7%	8.3%	8.2%	3.9%		0.4%	
Municipality of Central Elgin	11,447	12,156	12,360	12,723	12,743	20	0.2%	383	3.1%
% of Total	15.2%	15.4%	15.2%	14.9%	14.6%	0.9%		6.5%	
Township Southwold	4,351	4,273	4,487	4,724	4,494	-230	-4.9%	7	0.2%
% of Total	5.8%	5.4%	5.5%	5.5%	5.1%	-10.9%		0.1%	
Municipality Dutton-Dunwich	3,536	3,603	3,696	3,821	3,876	55	1.4%	180	4.9%
% of Total	4.7%	4.6%	4.5%	4.5%	4.4%	2.6%		3.0%	
Municipality of West Elgin	5,366	5,573	5,464	5,349	5,157	-192	-3.6%	-307	-5.6%
% of Total	7.1%	7.0%	6.7%	6.3%	5.9%	-9.1%		-5.2%	
Elgin County	45,131	47,752	48,317	49,241	49,556	315	0.6%	1,239	2.6%
% of Total	59.8%	60.3%	59.2%	57.7%	56.7%	14.9%		21.0%	
St. Thomas/Elgin County	75,463	79,159	81,553	85,351	87,461	2,110	2.5%	5,908	7.2%
% of Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%		100.0%	
ONTARIO	10,085,000	10,753,573	11,410,046	12,160,282	12,851,821	691,539	5.7%	1,441,775	12.6%

Source: Statistics Canada, various census years.

Over the 10-year period, 2001-2011, St. Thomas also grew at a faster rate than the County and at a higher rate than the Province as a whole – 14.0% in St. Thomas compared to 2.6% in the County and 12.6% in Ontario. Within the County, Bayham and Dutton-Dunwich had the highest growth rates – 9.6% in Bayham and 4.9% in Dutton-Dunwich. The combined St. Thomas/Elgin County area grew by 7.2% between 2001 and 2011.

2.2 Age Distribution

As is shown below, the population in St. Thomas/Elgin County has been gradually shifting.

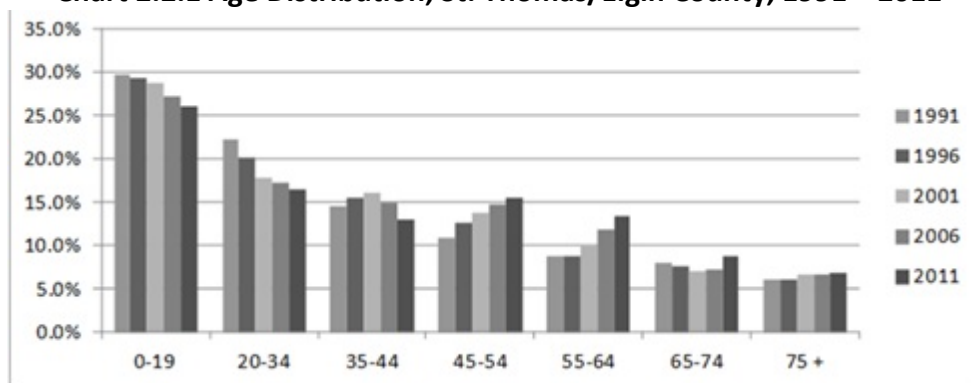
- The proportion of children and teenagers 0-19 years of age has declined from 29.7% in 1991 to 26.1% in 2011. During this same period, the proportion of young adults 20-34 years of age has declined substantially from 22.3% in 1991 to 16.4% in 2011, probably reflecting the movement of this age category to educational and employment opportunities outside of St. Thomas/Elgin County.
- Adults 35-44 years of age have remained relatively constant dropping slightly from 14.5% in 1991 to 12.9% in 2011.
- Adults 45-54 years of age have increased substantially from 10.8% in 1991 to 15.5% in 2011 while older adults 55-64 years of age have also grown substantially from 8.8% in 1991 to 13.4% in 2011. Individuals in this latter group will turn 65 and over in the next 5 to 10 years. The increase in the size of these two age cohorts reflects the aging of the “baby boom” generation born between 1946 and 1965.
- Seniors 65-74 years of age have grown slightly from 7.9% in 1991 to 8.8% in 2011, and seniors 75 years and older have grown from 6.0% in 1991 to 6.8% in 2011.

Table 2.2.1: Age Distribution, St. Thomas/Elgin County, 1991 – 2011 and Ontario, 2011

Age	St. Thomas/Elgin County										Ontario
	1991		1996		2001		2006		2011		2011
	#	%	#	%	#	%	#	%	#	%	%
0-19	22,410	29.7%	23,240	29.4%	23,445	28.7%	23,275	27.3%	22,855	26.1%	23.7%
20-34	16,795	22.3%	15,925	20.1%	14,495	17.8%	14,710	17.2%	14,375	16.4%	19.2%
35-44	10,955	14.5%	12,215	15.4%	13,125	16.1%	12,655	14.8%	11,300	12.9%	13.8%
45-54	8,135	10.8%	9,970	12.6%	11,260	13.8%	12,610	14.8%	13,595	15.5%	16.0%
55-64	6,620	8.8%	6,890	8.7%	8,040	9.9%	10,160	11.9%	11,685	13.4%	12.7%
65-74	5,990	7.9%	6,095	7.7%	5,795	7.1%	6,240	7.3%	7,710	8.8%	7.8%
75 +	4,525	6.0%	4,810	6.1%	5,400	6.6%	5,700	6.7%	5,945	6.8%	6.8%
	75,430	100.0%	79,145	100.0%	81,560	100.0%	85,350	100.0%	87,465	100.0%	100.0%

Source: Statistics Canada, various census years.

Chart 2.2.1 Age Distribution, St. Thomas/Elgin County, 1991 – 2011



Source: Statistics Canada, various census years.

In 2011 the age distribution in St. Thomas/Elgin County was similar to that of Ontario's except that Ontario had a smaller proportion of the under 19 years of age category and a higher proportion of young adults 20-34 years of age. A comparison of the distribution of the population by age in St. Thomas and Elgin County in Table 2.2.2 below shows that the age distributions are relatively similar though there are some noticeable differences:

- Elgin County as a whole has a higher proportion of its population who are 0-19 years of age (27.4%) compared to the City of St. Thomas (24.5%), though there is considerable variation amongst area municipalities. The highest proportions of children and youth are in Bayham and Malahide.
- The City of St. Thomas has a higher proportion of its population who are 20-34 years of age (17.6%) compared to the County as a whole (15.5%) perhaps reflecting greater employment and educational opportunities in St. Thomas. Bayham, Malahide and Aylmer have similar proportions as St. Thomas.
- The City of St. Thomas has a slightly higher proportion of its population who are 35-44 years of age (13.7%) compared to the County (12.3%) – though several municipalities have similar proportions as the City (Southwold – 13.5% and Dutton-Dunwich – 13.1%).
- The City of St. Thomas has a similar proportion of its population who are 45-54 years of age (15.1%) compared to the County (15.9%) but a lower proportion who are 55-64 years of age (12.7%) compared to the County (13.9%). Within the County, Central Elgin, Southwold and West Elgin all have relatively high proportions of individuals 55-64 years of age.
- There is a similar proportion of the population who are 65-74 in the City (9.0%) and the County (8.7%) but the City of St. Thomas has a higher share of its population who are 75+ years (7.5%) compared to the County (6.3%) – though Aylmer, Dutton-

Dunwich and West Elgin all have high proportions of their population who are 75 years and older.

Table 2.2.2: Age Distribution in Municipalities across St. Thomas/Elgin County, 2011

Municipality	0-19		20-34		35-44		45-54		55-64		65-74		75 +		Total	
	#	%	#	%	#	%	#	%	#	%	#	%	#	%	#	%
City of St. Thomas	9,295	24.5%	6,675	17.6%	5,205	13.7%	5,710	15.1%	4,800	12.7%	3,395	9.0%	2,830	7.5%	37,910	100.0%
Municipality of Bayham	2,315	33.1%	1,185	17.0%	805	11.5%	965	13.8%	840	12.0%	555	7.9%	320	4.6%	6,985	100.0%
Township of Malahide	3,105	34.0%	1,555	17.0%	1,140	12.5%	1,265	13.8%	1,055	11.5%	625	6.8%	395	4.3%	9,140	100.0%
Town of Aylmer	1,905	26.6%	1,340	18.7%	785	11.0%	1,020	14.3%	855	11.9%	615	8.6%	635	8.9%	7,155	100.0%
Municipality of Central Elgin	3,020	23.7%	1,735	13.6%	1,650	12.9%	2,250	17.6%	2,155	16.9%	1,225	9.6%	715	5.6%	12,750	100.0%
Township Southwold	1,105	24.6%	620	13.8%	605	13.5%	795	17.7%	645	14.4%	415	9.2%	305	6.8%	4,490	100.0%
Municipality of Dutton-Dunwich	975	25.1%	560	14.4%	510	13.1%	665	17.1%	505	13.0%	350	9.0%	315	8.1%	3,880	100.0%
Municipality of West Elgin	1,140	22.1%	705	13.6%	610	11.8%	915	17.7%	830	16.1%	535	10.4%	430	8.3%	5,165	100.0%
Elgin County	13,565	27.4%	7,700	15.5%	6,105	12.3%	7,875	15.9%	6,885	13.9%	4,320	8.7%	3,115	6.3%	49,565	100.0%
St. Thomas/Elgin County	22,860	26.1%	14,375	16.4%	11,310	12.9%	13,585	15.5%	11,685	13.4%	7,715	8.8%	5,945	6.8%	87,475	100.0%

Source: Statistics Canada, various census years.

2.3 Household Growth

In 2011, St. Thomas accounted for 46.8% of all households in St. Thomas/Elgin County and the County accounted for 53.2%. Over time, the City's share of households has been increasing. Central Elgin accounted for 14.3% of households in St. Thomas/Elgin County; Aylmer and Malahide each accounted for 8.4%, Bayham accounted for 6.8%, West Elgin accounted for 6.3% and Southwold accounted for 4.8% followed by Dutton-Dunwich which accounted for 4.2%.

Between 2006 and 2011, the number of households in the City of St. Thomas grew 6.5% and by 1.9% in the County. Within the County, the Town of Aylmer had the highest household growth rate (4.5%) followed by the Municipality of Bayham (4.1%) and the Township of Malahide (2.9%). The number of households in West Elgin grew by 1.7% and by 1.4% in Dutton-Dunwich. The Municipalities of Central Elgin and Southwold had no, or negative growth in the number of households between 2006 and 2011.

Nearly three quarters (73.7%) of household growth in St. Thomas/Elgin County between 2006 and 2011 took place in St. Thomas; Aylmer accounted for 9.3% followed by the Municipality of Bayham (6.9%) and the Town of Malahide (6.2%).

Over the 10-year period, 2001-2011, St. Thomas had the highest growth rate (17.8%), almost three times the growth rate in the County (5.6%). Within the County, the highest growth rates were in Bayham (8.3%), Central Elgin (6.8%) and Aylmer (6.2%).

Table 2.3.1: Household Growth, St. Thomas, Elgin County and Area Municipalities, 1991-2011

Municipality	1991	1996	2001	2006	2011	5-Yr. Change 06-11		10-Yr. Change 01-11		10 yr Annual
						#	%	#	%	
City of St. Thomas	11,535	12,690	13,315	14,735	15,690	955	6.5%	2,375	17.8%	238
% of Total	43.3%	44.4%	44.1%	45.8%	46.8%	73.7%		71.5%		
Municipality of Bayham	1,830	2,055	2,110	2,195	2,285	90	4.1%	175	8.3%	18
% of Total	6.9%	7.2%	7.0%	6.8%	6.8%	6.9%		5.3%		
Township of Malahide	2,455	2,610	2,665	2,730	2,810	80	2.9%	145	5.4%	15
% of Total	9.2%	9.1%	8.8%	8.5%	8.4%	6.2%		4.4%		
Town of Aylmer	2,315	2,570	2,650	2,695	2,815	120	4.5%	165	6.2%	17
% of Total	8.7%	9.0%	8.8%	8.4%	8.4%	9.3%		5.0%		
Municipality of Central Elgin	3,940	3,955	4,475	4,775	4,780	5	0.1%	305	6.8%	31
% of Total	14.8%	13.8%	14.8%	14.8%	14.3%	0.4%		9.2%		
Township of Southwold	1,435	1,405	1,535	1,605	1,595	-10	-0.6%	60	3.9%	6
% of Total	5.4%	4.9%	5.1%	5.0%	4.8%	-0.8%		1.8%		
Municipality Dutton-Dunwich	1,195	1,275	1,365	1,390	1,410	20	1.4%	45	3.3%	5
% of Total	4.5%	4.5%	4.5%	4.3%	4.2%	1.5%		1.4%		
Municipality of West Elgin	1,945	2,045	2,060	2,075	2,110	35	1.7%	50	2.4%	5
% of Total	7.3%	7.1%	6.8%	6.4%	6.3%	2.7%		1.5%		
Elgin County	15,115	15,915	16,860	17,465	17,805	340	1.9%	945	5.6%	95
% of Total	56.7%	55.6%	55.9%	54.2%	53.2%	26.3%		28.5%		
St. Thomas/Elgin County	26,650	28,605	30,175	32,200	33,495	1,295	4.0%	3,320	11.0%	332
% of Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%		100.0%		
Ontario	3,638,360	3,924,515	4,219,410	4,555,025	4,887,510	332,485	7.3%	668,100	15.8%	

Source: Statistics Canada, census for various years.

2.4 Household Sizes Declining

For a variety of reasons, household sizes have been falling in Ontario and in the St. Thomas/Elgin County area. These reasons include lower birth rates, women having children at a later stage in their life, and higher life expectancies. As Table 2.4.1 below shows, in 2011, the average household size in St. Thomas was 2.36 persons per household (pph) well below the 2.74 persons per household in Elgin County. The highest household sizes are found in the Municipality of Bayham (3.04 pph) and Malahide (3.20 pph). The greatest declines in household sizes over the past 20 years have been in several of the municipalities in the County. As the population ages, these household sizes are expected to continue to decline.

As shown in Table 2.4.1 below, in 2011, one-person households in St. Thomas/Elgin County represent 23.4% of all households and two-person households account for 36.9% of households. Thus, in 2011, one and two-person households account for approximately 60% of households in St. Thomas/Elgin County – up from 57% in 2001 and 53% in 1991.

Table 2.4.1: Change in Household Size, St. Thomas and Elgin County, 1991-2011

Municipality	1991	1996	2001	2006	2011	HH Size Decline 1991 - 2011		HH Size Decline 2001 - 2011	
						#	%	#	%
City of St. Thomas	2.53	2.48	2.43	2.40	2.36	-0.17	-6.6%	-0.07	-2.8%
Municipality of Bayham	3.07	3.03	3.00	3.05	3.04	-0.03	-1.0%	0.04	1.3%
Township of Malahide	3.39	3.35	3.24	3.18	3.20	-0.19	-5.6%	-0.04	-1.2%
Town of Aylmer	2.65	2.70	2.66	2.59	2.51	-0.14	-5.2%	-0.15	-5.6%
Municipality of Central Elgin	2.85	2.79	2.71	2.63	2.63	-0.22	-7.8%	-0.08	-3.1%
Township of Southwold	3.04	2.97	2.87	2.84	2.75	-0.29	-9.5%	-0.12	-4.1%
Municipality Dutton-Dunwich	2.89	2.78	2.66	2.69	2.65	-0.24	-8.5%	-0.01	-0.5%
Municipality of West Elgin	2.70	2.69	2.62	2.55	2.42	-0.28	-10.2%	-0.20	-7.5%
Elgin County	2.94	2.9	2.82	2.78	2.74	-0.20	-6.8%	-0.08	-2.8%
St. Thomas/Elgin County	2.76	2.71	2.65	2.60	2.56	-0.20	-7.1%	-0.09	-3.2%
ONTARIO	2.72	2.71	2.70	2.63	2.59	-0.13	-4.8%	-0.11	-4.1%

Source: Statistics Canada, census for various years.

Table 2.4.2: Distribution of Households by Size, St. Thomas/Elgin County, 1991 – 2011

Household Size	1991		2001		2011		Change 91-11
	#	%	#	%	#	%	
1 person	5,385	20.2%	6,760	22.4%	7,845	23.4%	45.7%
2 persons	8,760	32.9%	10,495	34.8%	12,355	36.9%	41.0%
3 persons	4,495	16.9%	4,745	15.7%	5,240	15.7%	16.6%
4 - 5 persons	6,970	26.2%	7,065	23.4%	6,830	20.4%	-2.0%
6+ persons	1,040	3.9%	1,115	3.7%	1,195	3.6%	14.9%
	26,650	100.0%	30,180	100.0%	33,465	100.0%	25.6%

Source: Statistics Canada, census for various years.

Over the past twenty years there has been a steady increase in the number of single person households which have grown by 45.7% while the number of two-person households has increased by 41.0%. During this same period, the proportion of three-person households has remained relatively constant around 16%. Larger households with four or more persons account for just under a quarter of households (24.0%) in 2011 compared to around 30.1% in 1991. These changes in the household composition indicate the need to ensure there are sufficient dwellings for smaller households in the future.

Table 2.4.3 below shows that there is considerable variation in the distribution of households by size:

- The City of St. Thomas along with the Town of Aylmer and the Municipality of West Elgin have the largest share of single person households. Single persons are more likely to be either younger or older adults and may choose to live in more urban locations where they can find housing that is suitable to their household size and where they are closer to amenities.

Table 2.4.3: Distribution of Households by Size, St. Thomas and municipalities within Elgin County, 2011

Municipality	1 person		2 persons		3 persons		4 persons		5 persons		6+ persons		Total Private Hhlds	
	#	%	#	%	#	%	#	%	#	%	#	%	#	%
City of St. Thomas	4,415	28.1%	5,660	36.1%	2,495	15.9%	2,125	13.5%	700	4.5%	290	1.8%	15,685	100.0%
Municipality of Bayham	410	18.0%	815	35.7%	315	13.8%	330	14.5%	190	8.3%	220	9.6%	2,280	100.0%
Township of Malahide	385	13.8%	995	35.5%	435	15.5%	410	14.6%	245	8.8%	330	11.8%	2,800	100.0%
Town of Aylmer	745	26.5%	980	34.8%	425	15.1%	395	14.0%	175	6.2%	95	3.4%	2,815	100.0%
Municipality of Central Elgin	830	17.4%	1,940	40.6%	780	16.3%	810	16.9%	305	6.4%	115	2.4%	4,780	100.0%
Township of Southwold	240	15.1%	610	38.4%	280	17.6%	290	18.2%	125	7.9%	45	2.8%	1,590	100.0%
Municipality Dutton-Dunwich	280	19.9%	545	38.7%	205	14.5%	240	17.0%	90	6.4%	50	3.5%	1,410	100.0%
Municipality of West Elgin	540	25.7%	810	38.5%	305	14.5%	285	13.5%	115	5.5%	50	2.4%	2,105	100.0%
Elgin County	3,430	19.3%	6,695	37.7%	2,745	15.4%	2,760	15.5%	1,245	7.0%	905	5.1%	17,780	100.0%
St. Thomas/Elgin County	7,845	23.4%	12,355	36.9%	5,240	15.7%	4,885	14.6%	1,945	5.8%	1,195	3.6%	33,465	100.0%
ONTARIO	1,230,975	25.2%	1,584,415	32.4%	803,030	16.4%	783,925	16.0%	310,860	6.4%	174,305	3.6%	4,887,510	100.0%

Source: 2011 Census, Community Profiles

- Two-person households account for the largest share of households in various municipalities ranging from 34.8% in Aylmer to a high of 40.6% in Central Elgin.
- There is not a major difference in the proportion of households that are three and four-person households across St. Thomas/Central Elgin. The highest proportion of four-person households is found in Central Elgin, Southwold and Dutton-Dunwich.
- St. Thomas has the smallest proportion of five-person households (4.5%) compared to other municipalities such as Bayham, Malahide and Southwold. Larger households reflect a higher proportion of families with children.
- The Township of Malahide stands out for its high proportion of households who have six or more persons – almost 12% (11.8%) of households. Bayham also has a larger share of households with six or more persons – 9.6%. By contrast, in St. Thomas, only 1.8% of households are represented by households with six or more persons.

2.5 HOUSEHOLD TYPES

There is a considerable difference in the proportion of family and non-family households in St. Thomas and Elgin County. In 2011, just under a third (31.2%) of households in St. Thomas were non-family households, mainly single persons living alone. Aylmer also had a relatively large share of non-family households – 28.7%. By contrast, in most municipalities in the County (excluding Aylmer and West Elgin) a large majority of households (79% - 85%) were family households. Family households include childless couples as well as families with children. In the City of St. Thomas about two-thirds of households were family households (68.8%); in Aylmer 71.3% were family households; and in West Elgin 72.2% were family households.

Couples with children account for a larger share of family households in most municipalities in the County compared to the City of St. Thomas. Just over a quarter (26.1%) of households in St. Thomas are families with children while the proportion in the County is much higher – e.g., Bayham (38.0%), Malahide (43.4.0%), Central Elgin (34.8%), Southwold (39.2%) and Dutton-Dunwich (32.6%). West Elgin and Aylmer have lower proportions (28.3% in West Elgin and 30.3% in Aylmer). The proportion of single parents is highest in St. Thomas and Aylmer where almost a tenth of households are single parent led. The proportion of individuals living alone is highest in St. Thomas (28.2% of households) and Aylmer (26.4%).

Table 2.5.1: Distribution of Household Types Across St. Thomas/Elgin County, 2011

	Couples no children	Couples with children	Single Parents	Other Families	Total Families	Single Persons	Two or More Unrelated persons	Total Non- Families	Total Households
St.Thomas	4,275	4,100	1,690	730	10,795	4,415	470	4,885	15,680
	27.3%	26.1%	10.8%	4.7%	68.8%	28.2%	3.0%	31.2%	100.0%
Bayham	710	870	120	140	1,840	410	40	450	2,290
	31.0%	38.0%	5.2%	6.1%	80.3%	17.9%	1.7%	19.7%	100.0%
Malahide	885	1,220	125	150	2,380	390	40	430	2,810
	31.5%	43.4%	4.4%	5.3%	84.7%	13.9%	1.4%	15.3%	100.0%
Aylmer	775	850	260	115	2,000	740	65	805	2,805
	27.6%	30.3%	9.3%	4.1%	71.3%	26.4%	2.3%	28.7%	100.0%
Central Elgin	1,705	1,665	280	215	3,865	830	85	915	4,780
	35.7%	34.8%	5.9%	4.5%	80.9%	17.4%	1.8%	19.1%	100.0%
Southwold	525	625	90	80	1,320	240	35	275	1,595
	32.9%	39.2%	5.6%	5.0%	82.8%	15.0%	2.2%	17.2%	100.0%
Dutton-Dunwich	470	460	115	65	1,110	280	20	300	1,410
	33.3%	32.6%	8.2%	4.6%	78.7%	19.9%	1.4%	21.3%	100.0%
West Elgin	680	595	150	95	1,520	540	45	585	2,105
	32.3%	28.3%	7.1%	4.5%	72.2%	25.7%	2.1%	27.8%	100.0%
Elgin County	5,750	6,285	1,140	860	14,035	3,430	330	3,760	17,795
	32.3%	35.3%	6.4%	4.8%	78.9%	19.3%	1.9%	21.1%	100.0%
St.Thomas/Elgin County	10,025	10,385	2,830	1,590	24,830	7,845	800	8,645	33,475
	29.9%	31.0%	8.5%	4.7%	74.2%	23.4%	2.4%	25.8%	100.0%
Ontario	1,171,505	1,471,175	460,840	371,515	3,475,035	1,230,980	181,500	1,412,480	4,887,515
	24.0%	30.1%	9.4%	7.6%	71.1%	25.2%	3.7%	28.9%	100.0%

Source: Statistics Canada, 2011 Census Profiles

3 EMPLOYMENT PROFILES

3.1 Employment in Elgin and Place of Work

According to the *County of Elgin Official Plan* (2012), there was a total of 34,805 jobs in the St. Thomas/Elgin area in 2006 of which 18,885 (54%) were in St. Thomas. Of these 34,805 jobs, 2,770 were in agriculture (7.9%), 11,620 (33.4%) were in manufacturing and 20,415 (58.7%) were in other industries.¹

Research prepared for the Official Plan examined the place of work of residents in St. Thomas/Elgin County. The report, *Population, Employment and Housing Research Paper*, found that 65.0% of St. Thomas/Elgin residents worked within St. Thomas/Elgin, 24.4% worked in London and 10.6% worked elsewhere.² Similarly, of the 15,610 residents of St. Thomas, 71.2% worked within St. Thomas/Elgin, 24.3% worked in London and 4.5% worked elsewhere.

The report concluded that there is a very high degree of economic interdependence between St. Thomas/Elgin County residents and the City of London. The exceptions are the municipalities to the east and west – those outside of the London CMA. Furthermore, the report also noted that there was a significant amount of in-commuting into St. Thomas/Elgin County (16,305 persons) and an almost identical amount of out-commuting (16,950) from St. Thomas/Elgin County.

3.2 Labour Force in St. Thomas and Elgin County

A profile of the employed labour force in St. Thomas/Elgin County in 2006 shows that the highest source of employment in St. Thomas/Elgin County was manufacturing followed by health and social services, primary industries (mainly agriculture) and retail trade. (See Table 3.2.1 below.) These figures reflect the employment category of residents who find jobs within St. Thomas/Elgin County but also those who commute to other nearby communities such as London to the north and Tillsonburg north-east of Bayham. The top industry classifications for the employed labour force in St. Thomas/Elgin County in 2006 were:

- Manufacturing (33.4%),
- Health and social assistance (10.5%),
- Retail trade (9.6%), and
- Agriculture and fishing (8.0%).

¹ Official Plan of the County of Elgin, July, 2012, page 27

² Population, Employment and Housing Research Paper, Prepared by Elgin County and C4SE, the Centre for Spatial Economics, May 2011, page 21

The data in Table 3.2.1 preceded the economic downturn in 2008-2009 as well as the closure of the Talbotville Ford plant in Southwold and the Sterling Truck plant. As is shown in Table 3.2.2, the recession had a considerable impact on local employment trends with at least 4,000 manufacturing jobs being lost according to local sources. Despite the recent losses there have been modest improvements in manufacturing employment opportunities in St. Thomas as a result of economic diversification strategies and growing demand for automotive parts both in Canada and in the U.S. (Table 3.2.3)

Table 3.2.1: Employed Labour Force by Industry, 2006, Elgin County, St. Thomas and St. Thomas/Elgin County

Industry	Elgin County		City of St. Thomas		St. Thomas/Elgin County		Ontario	
	#	%	#	%	#	%	#	%
Agriculture, forestry, fishing and hunting	2,680	17.0%	85	0.4%	2,770	8.0%	99,825	1.8%
Mining and oil and gas extraction	10	0.1%	0	0.0%	15	0.0%	21,490	0.4%
Utilities	35	0.2%	60	0.3%	100	0.3%	43,900	0.8%
Construction	400	2.5%	300	1.6%	705	2.0%	176,115	3.2%
Manufacturing	4,470	28.3%	7,140	37.8%	11,620	33.4%	826,445	14.8%
Wholesale trade	435	2.8%	540	2.9%	975	2.8%	273,795	4.9%
Retail trade	1,340	8.5%	2,005	10.6%	3,345	9.6%	656,575	11.8%
Transportation and warehousing	730	4.6%	795	4.2%	1,535	4.4%	225,505	4.0%
Information and cultural industries	145	0.9%	150	0.8%	290	0.8%	152,225	2.7%
Finance and insurance	190	1.2%	275	1.5%	475	1.4%	300,920	5.4%
Real estate and rental and leasing	100	0.6%	175	0.9%	285	0.8%	114,450	2.1%
Professional, scientific and technical services	425	2.7%	530	2.8%	965	2.8%	416,400	7.5%
Management of companies and enterprises	10	0.1%	10	0.1%	10	0.0%	7,705	0.1%
Admin. and support, waste management	370	2.3%	775	4.1%	1,155	3.3%	219,765	3.9%
Educational services	770	4.9%	825	4.4%	1,600	4.6%	388,370	7.0%
Health care and social assistance	1,350	8.5%	2,300	12.2%	3,660	10.5%	563,260	10.1%
Arts, entertainment and recreation	320	2.0%	180	1.0%	500	1.4%	117,075	2.1%
Accommodation and food services	860	5.4%	1,365	7.2%	2,235	6.4%	367,640	6.6%
Other services (except public administration)	720	4.6%	900	4.8%	1,630	4.7%	265,735	4.8%
Public administration	450	2.8%	480	2.5%	935	2.7%	333,675	6.0%
Total - Industry - NACS System 2002	15,810	100.0%	18,890	100.0%	34,805	100.0%	5,570,870	1669.5%

Source: Statistics Canada, 2006 Census, Catalogue no. 97-561-XCB2006007

Table 3.2.2: List of Major Manufacturing Plant Closures in St. Thomas, 2006 – 2012

Company	Jobs Lost
A. Schulman	120
Accurate Millwork	N/A
Alcoa Manufacturing	150
Arvin Meritor	N/A
Con Met Canada Inc.	N/A
Contran Mfg.	90
Emerson Network Power	220
Flexalloy	N/A
Ford Motor Company	1,590
Lear St. Thomas	170
L.E. Walker Transport	30
Mutt & Co.	N/A
Parker Hannifin	N/A
Potters Canada Partnership	N/A
Rite Form Tool & Die	N/A
Sterling Truck	1,400
Therm-O-Disc	280
Wolseley I.P.G.	N/A
ZF Lenksysteme	57
Total	4,107

Source: St. Thomas EDC, St. Thomas Times Journal

Table 3.2.3: List of New Manufacturing Facilities in St. Thomas, 2006 – 2012

Company	Employees
Catfish Creek Tropical Fish Hatchery	2
CHLI	3
DMAC Automation	13
Forest City Castings	70
Masco Canada Limited	458
Pets 4 Life	8
Pickard Contstruction	10
Railway City Brewing Company	7
Sidana Inc.	9
Takumi Stamping Canada	150
Timken Call Centre	13
Zimmer Air Services	3
Total	746

Source: St. Thomas EDC

Reflecting in part the loss of manufacturing employment opportunities, Table 3.2.4 shows that the unemployment rate in the London CMA (which includes St. Thomas, Central Elgin and Southwold) and Elgin County have remained, for the most part, above the provincial average in recent years. For instance, the highest unemployment rate in the London CMA and Elgin County were 9.7% (2009) and 13% (2009) respectively. In contrast, the Ontario's higher unemployment rate was 8.7% (2010). In 2012, the unemployment rate in both the London CMA and Elgin County remained higher than the Provincial average.

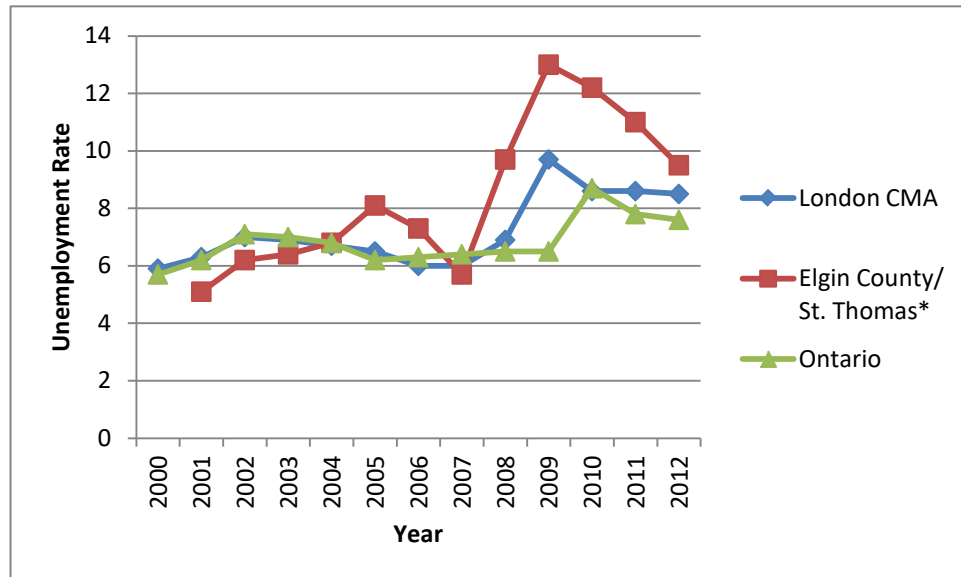
Table 3.2.4: Unemployment Rate for London CMA, Elgin County/St. Thomas and Ontario, 2000 – 2013

	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012
London CMA	5.9	6.3	7	6.9	6.7	6.5	6	6	6.9	9.7	8.6	8.6	8.5
Elgin County/ St. Thomas*		5.1	6.2	6.4	6.8	8.1	7.3	5.7	9.7	13	12.2*	11*	9.5*
Ontario	5.7	6.2	7.1	7	6.8	6.2	6.3	6.4	6.5	6.5	8.7	7.8	7.6

Source: St. Thomas EDC, 2010 Community Health Status Report, Elgin St. Thomas Public Health

Note: *Figures are for December of the same year as opposed to yearly averages.

Chart 3.2.1: Unemployment Rate for London CMA, Elgin County/St. Thomas and Ontario: 2000 – 2013



Source: St. Thomas EDC, 2010 Community Health Status Report, Elgin St. Thomas Public Health

Note: *Figures are for December of the same year as opposed to yearly averages

3.3 Labour Force in City of St. Thomas and Major Employers

Within the City of St. Thomas, manufacturing employment continues to be the dominant source of employment accounting for 37.8% of the employed labour force in 2006. Employment in health and social assistance accounted for 12.2%; retail trade 10.6%; and, accommodation and food services 7.2%. Even with the closure of the Sterling Truck Plant which employed over 1,000 persons and the recent closure of the Ford Motor Company (in Southwold), which at one time employed close to 3,000 employees, manufacturing will continue to be the main source of employment for residents in St. Thomas.

Below is a list of major private sector employers in the City of St. Thomas and in Elgin County – all of which are located in St. Thomas except for Steelway Building Systems.

Table 3.3.1: Top Employers in the City of St. Thomas and Elgin County

Company Name	Location	Employees	Type of Product
Formet Industries	St. Thomas	1,150	Automated frame assembly- automotive sector.
Presstan industries	St. Thomas	540	Heavy automotive stamping and welded assemblies.
Starwood Worldwide Hotels and Resorts Inc.	St. Thomas	600	Hotel reservation.
Steelway Building Systems	Central Elgin	175	Pre-engineered metal building systems – steel roof systems, structural steel components, steel siding and wall cladding.
Unimotor	St. Thomas	130	Fractional horsepower DC motors.
GKN Sinter Metals	St. Thomas	147	Powder metal and powder forge components.
Masco Canada	St. Thomas	417	Brass plumbing and industrial fittings.
BFI Canada Inc.	St. Thomas	100	Waste, Recycling and organic collection.
Takumi Stamping Canada Inc.	St. Thomas	150	Automotive stamped parts.
Timken Canada	St. Thomas	170	Tapered roller bearings and related products.
Forest City Castings	St. Thomas	70	Permanent graphite mould technology – mould making, aluminum and zinc castings.
Buckland Customs Broker	St. Thomas	65	Customs brokerage, warehousing.
Yarmouth Metal Fabricators	Central Elgin	60	Metal fabrication and crane services.

Source: St. Thomas Economic Development Commission web site, Jan. 2013

3.4 Labour Force in Elgin County

Elgin County has a strong agricultural base, a growing alternative energy sector and a manufacturing base. In 2006, there were 15,810 residents in the County's employed labour force working in Elgin County, St. Thomas and nearby communities. In 2006, the main types of industries in which the resident labour force was employed were:

- manufacturing (28.3%),
- primary industries (mainly agriculture and fishing) (17.0%),
- health care and social assistance (8.5%), and
- retail trade (8.5%).

As described earlier, these numbers will change once new data is released reflecting both recent plant closures as well as additions to the employment base. There is considerable variation among area municipalities – see Table A1 in Appendix 1.

4 HOUSING STOCK

4.1 Housing Stock by Dwelling Type

The housing stock in St. Thomas/Elgin County is primarily single detached dwellings which accounted for 78.3% of the total housing stock in 2011. Semi detached accounted for 4.1% and row housing 2.8%. Apartment units accounted for 13.9% in 2011 – down from 16.4% in 1996. The largest share of apartments is in buildings that are under 5 storeys – representing close to a tenth of all housing units (9.6%). Apartments in buildings with 5 or more storeys and duplexes accounted for a smaller proportion of dwelling units (each about 2% of the total).

Table 4.1.1: Distribution of Housing Stock, St. Thomas/Elgin County, 1991-2011

Dwelling Type	1991		1996		2001		2006		2011	
	#	%	#	%	#	%	#	%	#	%
Single-detached house	20,660	77.5%	21,735	76.0%	23,275	77.1%	24,695	76.7%	26,225	78.3%
Semi-detached house	950	3.6%	1,075	3.8%	1,285	4.3%	1,420	4.4%	1,365	4.1%
Row house	660	2.5%	1030	3.6%	950	3.1%	1,000	3.1%	930	2.8%
Apartment, five or more storeys	765	2.9%	705	2.5%	760	2.5%	715	2.2%	735	2.2%
Apartment, less than five storeys	2,560	9.6%	3,050	10.7%	2,960	9.8%	3,310	10.3%	3,210	9.6%
Apartment, duplex	825	3.1%	945	3.3%	825	2.7%	780	2.4%	715	2.1%
Total apartments	4,150	15.6%	4,700	16.4%	4,545	15.1%	4,805	14.9%	4,660	13.9%
Movable dwelling	230	0.9%	75	0.3%	125	0.4%	270	0.8%	310	0.9%
Total occupied private dwellings by type	26,650	100.0%	28,615	100.0%	30,180	100.0%	32,190	100.0%	33,490	100.0%

Source: Statistics Canada, census for various years.

Note: A small number of units were classified as “other single attached”, e.g., a home attached to a commercial building, and these were included with semi-detached units. Source: Statistics Canada, Census, various years.

The construction of single detached dwellings accounted for 81.4% of the increase in dwelling units over the past twenty years. Apartments in low-rise apartment buildings (under 5 storeys) accounted for about a tenth of the increase (9.5%); semis 6.1%; and row housing 3.9%.

Table 4.1.2: Change in Housing Stock by Dwelling Type, 1991-2011

Dwelling Type	Ch. 1991-2011	
	#	% of Ch.
Single-detached house	5,565	81.4%
Semi-detached house	415	6.1%
Row house	270	3.9%
Apartment, five or more storeys	-30	-0.4%
Apartment, less than five storeys	650	9.5%
Apartment, duplex	-110	-1.6%
Total apartments	510	7.5%
Movable dwelling	80	1.2%
Total occupied private dwellings by type	6,840	100.0%

Source: Statistics Canada, census for various years.

It is worth noting that most of the growth in row housing and apartments occurred in the period 1991 to 1996 when there were significant government programs supporting the creation of new non-profit and co-operative housing, generally in the form of row housing and apartments. In the more recent decade, established homebuilders and developers in St. Thomas and Elgin County have focused on single family home development as that has been their “comfort zone” and there have not been significant financial incentives or requirements to consider developing alternative forms of housing. Interviews with builders conducted as part of this report indicate that there may be interest by some of the builders who have focused on single family home development to consider multi-residential market homes, (with a focus on older adults wanting less yard/home maintenance, as well as homes that are accessible) and potentially affordable multi-residential homes if there were significant financial incentives for the creation of affordable housing.

In Elgin County single detached dwellings account for 89.0% of all housing units. Semi-detached and row houses each account for about 2% with apartments accounting for 5.3%. The composition of the housing stock in Elgin County is very different from the City of St. Thomas where single detached homes represent about two-thirds of all housing (66.2%); semi’s 6.6%; row housing 3.6% and apartments just under a quarter (23.7%).

Table 4.1.3: Distribution of Housing Stock in Elgin County, St. Thomas and St. Thomas/Elgin County, 2011

Dwelling Type	Elgin County		City of St. Thomas		St. Thomas/Elgin County	
	#	%	#	%	#	%
Single-detached house	15,835	89.0%	10,385	66.2%	26,225	78.3%
Semi-detached house	330	1.9%	1,030	6.6%	1,365	4.1%
Row house	370	2.1%	560	3.6%	930	2.8%
Apartment, five or more storeys	0	0.0%	730	4.7%	735	2.2%
Apartment, less than five storeys	785	4.4%	2,435	15.5%	3,210	9.6%
Apartment, duplex	160	0.9%	550	3.5%	715	2.1%
Total Apartments	945	5.3%	3,715	23.7%	4,660	13.9%
Movable dwelling	315	1.8%	0	0.0%	310	0.9%
Total	17,795	100.0%	15,690	100.0%	33,490	100.0%

Source: Statistics Canada, 2011 census, community profiles.

Note: A small number of units were classified as “other single attached”, e.g., a home attached to a commercial building, and these were included with semi-detached units.

Within Elgin County there is considerable variation in the composition of the housing stock. For example

- In Southwold, almost all (99.1%) housing units are single detached dwellings.

- In Aylmer, the composition of the housing stock is similar to that in St. Thomas with just over two thirds (69.6%) being single detached, 6.4% are semi-detached and 6.9% are row houses. Apartments account for 16.9% of all units – mostly in low-rise apartment buildings.
- In Bayham, 86.4% of units are single detached, 1.3% are semis and 1.3% are row housing while 3.7% are apartments with a sizeable share of moveable units (7.2%).
- In Malahide, 93.6% of the housing are single detached, 1.1% are semis and 1.1% are apartments with 4.3% being moveable dwellings.
- In Central Elgin, a similar proportion of housing are single detached as in Malahide – 93.7%. About 1% (0.9%) of dwellings are semi-detached and 2.4% are row housing. In Central Elgin 2.8% are apartments mainly in low rise apartment buildings.
- At the western end of the County, in Dutton-Dunwich 93.6% are single detached dwellings, 1.1% are semis and 4.6% are apartments – mostly in low-rise apartment buildings.
- In West Elgin, 90.0% are single detached; 1.2% are semis and 1.2% are row houses. This municipality has a larger share of apartments compared to most other municipalities in the County – 6.9%- mostly in buildings with five or fewer storeys.

Table 4.1.4: Distribution of Housing by Type, Municipalities in Elgin County, 2011

Dwelling Type	Municipality of Bayham		Township of Malahide		Town of Aylmer		Municipality of Central Elgin	
	#	%	#	%	#	%	#	%
Single-detached house	1,975	86.4%	2,625	93.6%	1,960	69.6%	4,480	93.7%
Semi-detached house	30	1.3%	30	1.1%	180	6.4%	45	0.9%
Row house	30	1.3%	0	0.0%	195	6.9%	115	2.4%
Apartment, five or more storeys	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Apartment, less than five storeys	55	2.4%	15	0.5%	420	14.9%	110	2.3%
Apartment, duplex	30	1.3%	15	0.5%	55	2.0%	25	0.5%
Total Apartments	85	3.7%	30	1.1%	475	16.9%	135	2.8%
Movable dwelling	165	7.2%	120	4.3%	5	0.2%	5	0.1%
Total	2,285	100.0%	2,805	100.0%	2,815	100.0%	4,780	100.0%

Dwelling Type	Township of Southwold		Municipality of Dutton-Dunwich		Municipality of West Elgin	
	#	%	#	%	#	%
Single-detached house	1,570	99.1%	1,325	93.6%	1,900	90.0%
Semi-detached house	5	0.3%	15	1.1%	25	1.2%
Row house	0	0.0%	5	0.4%	25	1.2%
Apartment, five or more storeys	0	0.0%	0	0.0%	0	0.0%
Apartment, less than five storeys	5	0.3%	60	4.2%	120	5.7%
Apartment, duplex	5	0.3%	5	0.4%	25	1.2%
Total Apartments	10	0.6%	65	4.6%	145	6.9%
Movable dwelling	0	0.0%	5	0.4%	15	0.7%
Total	1,585	100.0%	1,415	100.0%	2,110	100.0%

Source: 2011 Census, Community Profile

4.2 Ownership and Rental Rates

One of the trends that has been occurring across Ontario and Canada is the increasing proportion of households who own their dwellings. For example, between 2001 and 2006, the proportion of owners in the St. Thomas/Elgin County area rose from 75.4% to 76.4%. Thus, owned units increased by 1,860 units or 8.2% between 2001 and 2006 while rented units have increased by a mere 165 units or 0.2%. This change reflects relatively low interest rates and the aging population, as well as the general lack of rental construction that has been taking place.

Across St. Thomas/Elgin County Census Division in 2006 just over three quarters (76.4%) of all households own their accommodation and a quarter rent (23.6%). However, there is considerable variation across the area. St. Thomas has the lowest proportion of owners (68.2%) and the highest proportion of households who rent (31.8%). Aylmer also has a lower proportion of owners (71.6%) and a high proportion of households who rent (28.4%) compared to other municipalities.

In the remaining municipalities the proportion of owners is quite high: 89.1% in Southwold, 88.8% in Central Elgin, 85.6% in Dutton-Dunwich, 83.4% in West Elgin, 83.3% in Malahide and 80.9% in Bayham. The proportion of tenants is lowest in Southwold (10.9%) and in Central Elgin (11.2%). In Bayham, about a fifth (19.1%) of residents rent. In Malahide 16.7% of households rent and in West Elgin 16.6% rent while in Dutton-Dunwich 14.4% rent.

Table 4.2.1: Proportion of Households Who Own and Rent, 2001 and 2006

Municipality	2001					2006				
	Owned	%	Rented	%	Total	Owned	%	Rented	%	Total
City of St. Thomas	8,635	64.9%	4,680	35.1%	13,315	10,045	68.2%	4,690	31.8%	14,735
Municipality of Bayham	1,785	84.6%	325	15.4%	2,110	1,775	80.9%	420	19.1%	2,195
Township of Malahide	2,290	85.9%	375	14.1%	2,665	2,275	83.3%	455	16.7%	2,730
Town of Aylmer	1,870	70.6%	780	29.4%	2,650	1,930	71.6%	765	28.4%	2,695
Municipality of Central Elgin	3,985	89.1%	490	10.9%	4,475	4,240	88.8%	535	11.2%	4,775
Township of Southwold	1,345	87.6%	190	12.4%	1,535	1,430	89.1%	175	10.9%	1,605
Municipality Dutton-Dunwich	1,165	85.3%	200	14.7%	1,365	1,190	85.6%	200	14.4%	1,390
Municipality of West Elgin	1,680	81.6%	380	18.4%	2,060	1,730	83.4%	345	16.6%	2,075
Elgin County	14,120	83.7%	2,740	16.3%	16,860	14,570	83.4%	2,895	16.6%	17,465
St. Thomas/Elgin County	22,755	75.4%	7,420	24.6%	30,175	24,615	76.4%	7,585	23.6%	32,200
ONTARIO	2,862,300	67.8%	1,357,115	32.2%	4,219,415	3,235,495	71.1%	1,312,290	28.9%	4,547,785

Source: Statistics Canada, 2001 and 2006 census.

As is shown below in Table 4.2.2, a high proportion of ground-related housing (e.g., single detached dwellings, semi-detached and row houses) are rented out, reflecting the low supply of purpose built rental housing in many communities. For example, in Elgin County, 89% of all single detached dwellings are owned, and 11% are rented. Thus, 1,690 single detached units are rented, just over twice the number of rental units in low-rise apartments and duplexes (675 low-rise apartment units and 90 duplexes or a total of 765 units). By contrast, in the City of St.

Thomas where there is a relatively large stock of rental housing, only 5.8% of single detached dwellings are rented.

Table 4.2.2: Tenure by Dwelling Type, Elgin County, St. Thomas, St. Thomas/Elgin County and Ontario: 2001 and 2006

Dwelling Type	Elgin County					City of St. Thomas				
	Owned	%	Rented	%	Total	Owned	%	Rented	%	Total
Single-detached house	13,735	89.0%	1,690	11.0%	15,425	8,735	94.2%	540	5.8%	9,275
Semi-detached house	210	59.2%	145	40.8%	355	770	74.0%	270	26.0%	1,040
Row house	170	39.1%	265	60.9%	435	80	13.9%	495	86.1%	575
Apartment, five + storeys	0	-	0	-	0	15	2.1%	705	97.9%	720
Apartment, less than five storeys	115	14.6%	675	85.4%	790	230	9.1%	2,285	90.9%	2,515
Apartment, duplex	85	48.6%	90	51.4%	175	205	34.7%	385	65.3%	590
Movable dwelling	230	93.9%	15	6.1%	245	10	50.0%	10	50.0%	20
Total	14,545	83.5%	2,880	16.5%	17,425	10,045	68.2%	4,690	31.8%	14,735

Dwelling Type	St. Thomas/Elgin County					ONTARIO				
	Owned	%	Rented	%	Total	Owned	%	Rented	%	Total
Single-detached house	22,465	91.0%	2,230	9.0%	24,695	2,393,060	93.9%	154,410	6.1%	2,547,470
Semi-detached house	990	69.7%	430	30.3%	1,420	222,930	81.6%	50,435	18.4%	273,365
Row house	245	24.5%	755	75.5%	1,000	239,665	66.4%	121,240	33.6%	360,905
Apartment, five + storeys	10	1.4%	705	98.6%	715	180,230	25.4%	529,465	74.6%	709,695
Apartment, less than five storeys	350	10.6%	2,960	89.4%	3,310	104,640	21.4%	384,975	78.6%	489,615
Apartment, duplex	295	37.8%	485	62.2%	780	84,670	54.7%	70,030	45.3%	154,700
Movable dwelling	245	90.7%	25	9.3%	270	10,305	85.6%	1,735	14.4%	12,040
Total	24,600	76.4%	7,590	23.6%	32,190	3,235,500	71.1%	1,312,290	28.9%	4,547,790

Source: Statistics Canada 2006 Census Table 97-554-XCB2006034

4.3 Limited Purpose-Built Rental Housing

Both St. Thomas and to a lesser extent Aylmer, have a relatively large share of rented units that can be considered to be purpose-built rental units, that is, they were built to provide rental housing. For example, 72.0% of the rental units in St. Thomas are in low-rise, high-rise or duplex structures, and in Aylmer 48.7% of units are in these types of buildings. However, in most of the more rural communities, there are much smaller proportions of purpose-built rental housing – 12.0% in Bayham, 5.6% in Malahide, and 11.8% in Southwold. Nevertheless, in some of the rural municipalities there is a more substantial proportion of purpose-built rental units: 25.7% in Central Elgin and 36.2% in West Elgin, with some of these municipalities having a significant portion of their multi-residential stock consisting of social or affordable housing.

Table 4.3.1: Distribution of Rental Units by Dwelling Type and Municipality in St. Thomas/Elgin

Dwelling Type	Central Elgin		Southwold		Dutton-Dunwich		West Elgin		Elgin County	
	Units	%	Units	%	Units	%	Units	%	Units	%
Single-detached house	375	68.8%	150	88.2%	110	56.4%	210	60.9%	1,690	58.7%
Semi-detached house	20	3.7%	0	0.0%	10	5.1%	0	0.0%	145	5.0%
Row house	10	1.8%	0	0.0%	40	20.5%	10	2.9%	265	9.2%
Apartments, five or more storeys	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Apartment, less than five storeys	110	20.2%	20	11.8%	35	17.9%	115	33.3%	675	23.4%
Apartment, duplex	30	5.5%	0	0.0%	0	0.0%	10	2.9%	90	3.1%
Total Apartments	140	25.7%	20	11.8%	35	17.9%	125	36.2%	765	26.6%
Movable dwelling	0	0.0%	0	0.0%	0	0.0%	0	0.0%	15	0.5%
Total dwelling Units	545	100.0%	170	100.0%	195	117.9%	345	100.0%	2,880	100.0%

Dwelling Type	St.Thomas		Bayham		Malahide		Aylmer	
	Units	%	Units	%	Units	%	Units	%
Single-detached house	540	11.5%	295	71.1%	410	91.1%	140	18.4%
Semi-detached house	270	5.8%	10	2.4%	0	0.0%	105	13.8%
Row house	495	10.6%	60	14.5%	0	0.0%	145	19.1%
Apartments, five or more storeys	705	15.0%	0	0.0%	0	0.0%	0	0.0%
Apartment, less than five storeys	2,285	48.7%	40	9.6%	10	2.2%	345	45.4%
Apartment, duplex	385	8.2%	10	2.4%	15	3.3%	25	3.3%
Total Apartments	3,375	72.0%	50	12.0%	25	5.6%	370	48.7%
Movable dwelling	10	0.2%	0	0.0%	15	3.3%	0	0.0%
Total dwelling Units	4,690	100.0%	415	100.0%	450	100.0%	760	100.0%

Source: Statistics Canada 2006 Census Table 97-554-XCB2006034z

4.4 Rental Vacancy Rates in St. Thomas

CMHC conducts an annual survey of apartments in the London CMA including St. Thomas in buildings with 3 or more units. Vacancy rates in St. Thomas fluctuate considerably depending on a variety of factors such as local employment conditions, the price of ownership housing and interest rates. Since the recession of 2008-09, St. Thomas, like many municipalities across Ontario, has experienced high unemployment rates, especially among younger households who tend to rent, resulting in lower rental demand and higher apartment vacancy rates. In 2012, vacancy rates declined considerably in St. Thomas, especially among 2 bedroom apartments, as the employment picture in the City improves.

Table 4.4.1: Vacancy Rates in St. Thomas, 1996-2012

Year	Bachelor	1 Bedroom	2 Bedroom	3+ Bedroom	Total
1996	8.2	6.4	4.2	6.6	5.1
1997	9.4	6.4	6.7	6.6	6.7
1998	8.5	5.8	4.2	**	4.8
1999	**	5.1	2.9	**	3.7
2000	**	3.8	2.6	**	3
2001	**	4.2	2.7	**	3.3
2002	**	3.7	2.9	**	3.4
2003	1.4	4.0	1.1	**	2.0
2004	**	4.0	5.7	**	4.8
2005	**	5.4	3.0	**	4.3
2006	**	2.6	2.1	**	2.5
2007	**	4.2	2.7	**	3.4
2008	**	4.9	5.4	**	5.2
2009	**	7.5	5.4	**	6.1
2010	**	5.8	7.5	**	6.8
2011	**	4	5.9	0.0	5.3
2012	**	3.7	2.6	**	2.9

Source: CMHC Rental Market Reports, various years.

4.5 Tenure by Age of Household Maintainer

As shown below, in both Elgin County and the City of St. Thomas, younger households have lower rates of ownership which rises with age and then starts to decline again for households who are 65 and over. In Elgin County a relatively high proportion of households where the household maintainer is 15-24 years of age rent (40.5%). This number however decreases with each age category until 65-74 and 75+ years of age when ownership starts to decline and rental rates increase.

The pattern is more pronounced in the City of St. Thomas where only 16.4% of those where household maintainers 15-24 years of age own; however, for those household maintainers 25-34, the proportion of owners rises to 63.3% and continues to rise until it peaks at 76.2% for households where the maintainer 55-64 years of age. Ownership rates decline for those 65-74 year age group and older while rental rates climb for those who are 65-74 years of age and rises to over a third – 35.4% - for those where the maintainer is 75 years and older. With the aging of the baby boom population, there is likely to be a stronger need for rental housing over the next ten year period, though many seniors will opt for ownership housing alternatives – such as low-rise apartment condominiums and smaller single family and row houses.

Table 4.5.1: Proportion of Household Maintainers Who Own and Rent in Elgin County and St. Thomas, 2006

Age of Household Maintainer	Elgin County					City of St. Thomas				
	Owned	%	Rented	%	Total	Owned	%	Rented	%	Total
15-24	150	40.5%	220	59.5%	370	95	16.4%	485	83.6%	580
25-34	1,485	69.1%	665	30.9%	2,150	1,405	63.3%	815	36.7%	2,220
35-44	3,065	84.6%	560	15.4%	3,625	2,240	70.1%	955	29.9%	3,195
45-54	3,425	87.7%	480	12.3%	3,905	2,150	72.6%	810	27.4%	2,960
55-64	3,035	90.3%	325	9.7%	3,360	1,885	76.2%	590	23.8%	2,475
65-74	1,915	87.6%	270	12.4%	2,185	1,190	73.2%	435	26.8%	1,625
75+	1,480	79.4%	385	20.6%	1,865	1,058	64.6%	595	35.4%	1,680
Total Tenure by Age	14,555	83.4%	2,905	16.6%	17,460	10,050	68.2%	4,685	31.8%	14,735

Source: Statistics Canada 2006 Census Table 97-554-XCB2006034

4.6 Condition of Housing Stock

As is shown below in Table 4.6.1, the majority of rental housing in St. Thomas/Elgin County needs only regular maintenance or minor repairs. About a tenth (11.7%) of housing that is rented is in need of major repair. This is slightly higher than the Provincial average. Southwold and West Elgin have higher proportions of rented units in need of major repair while other municipalities have lower levels of rental housing that needs major repairs – e.g., Bayham and Malahide.

Housing that is owned tends to be in better repair. In St. Thomas/Elgin County about two-thirds (67.4%) only needs regular maintenance and 26.3% needs minor repair. A relatively small proportion of ownership units need major repair- 6.4% in St. Thomas/Elgin County. The highest levels of need for major repair are in Bayham (8.7%) and West Elgin (8.4%).

Table 4.6.1: Housing Condition of Rental Housing, St. Thomas/Central Elgin, 2006

Municipality	Regular Maintenance		Minor Repairs		Major Repairs		Total Condition	
	#	%	#	%	#	%	#	%
City of St. Thomas	2,955	62.9%	1,145	24.4%	595	12.7%	4,695	100.0%
Municipality of Bayham	275	66.3%	115	27.7%	25	6.0%	415	100.0%
Township of Malahide	240	53.3%	185	41.1%	25	5.6%	450	100.0%
Town of Aylmer	485	63.0%	195	25.3%	90	11.7%	770	100.0%
Municipality of Central Elgin	290	54.2%	195	36.4%	50	9.3%	535	100.0%
Township of Southwold	105	60.0%	45	25.7%	25	14.3%	175	100.0%
Municipality Dutton-Dunwich	125	62.5%	55	27.5%	20	10.0%	200	100.0%
Municipality of West Elgin	165	47.8%	125	36.2%	55	15.9%	345	100.0%
Elgin County	1,685	58.3%	915	31.7%	290	10.0%	2,890	100.0%
St. Thomas/Elgin County	4,640	61.2%	2,060	27.2%	885	11.7%	7,585	100.0%
ONTARIO	839,410	64.0%	341,985	26.1%	130,895	10.0%	1,312,290	100.0%

Source: Statistics Canada - 2006 Census. Catalogue Number 97-554-XCB2006023.

Table 4.6.2: Housing Condition of Ownership Housing, St. Thomas/Central Elgin, 2006

Municipality	Regular Maintenance		Minor Repairs		Major Repairs		Total	
	#	%	#	%	#	%	#	%
City of St. Thomas	7,095	70.6%	2,300	22.9%	650	6.5%	10,045	100.0%
Municipality of Bayham	1,205	67.9%	415	23.4%	155	8.7%	1,775	100.0%
Township of Malahide	1,395	61.3%	775	34.1%	105	4.6%	2,275	100.0%
Town of Aylmer	1,255	65.0%	595	30.8%	80	4.1%	1,930	100.0%
Municipality of Central Elgin	2,930	69.2%	1,065	25.1%	240	5.7%	4,235	100.0%
Township of Southwold	895	62.8%	430	30.2%	100	7.0%	1,425	100.0%
Municipality Dutton-Dunwich	785	66.2%	320	27.0%	80	6.8%	1,185	100.0%
Municipality of West Elgin	1,030	59.5%	555	32.1%	145	8.4%	1,730	100.0%
Elgin County	9,495	65.2%	4,155	28.5%	905	6.2%	14,555	100.0%
St. Thomas/Elgin County	16,590	67.4%	6,465	26.3%	1,565	6.4%	24,620	100.0%
Ontario	2,251,545	69.6%	818,060	25.3%	165,890	5.1%	3,235,495	100.0%

Source: Statistics Canada - 2006 Census. Catalogue Number 97-554-XCB2006023.

5 PROJECTED POPULATION AND HOUSING REQUIREMENTS

5.1 Population Projections

Three population projections are shown below – one is from the *Population, Employment and Housing Paper* prepared by Elgin County in association with C4SE the Centre for Spatial Economics as a background paper to the *County's Official Plan*, and the other is based on population projections in various Official Plans in St. Thomas and Elgin County. The third projection was prepared by the Ontario Ministry of Finance in the spring of 2012. None of the projections use 2011 census population figures as the base and most are based on either 2006 census or the 2006 census and recent post-censal estimates for 2011 that take into account the census undercount in 2006.

The projections range from a 2031 population of 104,190 (C4SE), to 105,700 persons in the Ministry of Finance projections to 114,787 by combining all of the Official Plans.

Table 5.1.1: Alternative Population Projections, St. Thomas/Elgin County and Housing Requirements, 2011-2031

	2011	2021	2031	2011-2021	Annual	Change 2011-2031	Annual
C4SE	90,560	96,590	104,190	6,030	603	13,630	682
Household Size	2.56	2.48	2.40	-3.20%		-6.30%	
Housing units	35,375	38,978	43,435	3,603	360	8,060	403
Ministry of Finance	91,400	98,700	105,700	7,300	730	14,300	715
Housing units	35,703	39,829	44,064	4,126	413	8,361	418
Official Plans	92,770	104,557	114,787	11,787	1,179	22,017	1,101
Housing Units	36,238	42,193	47,852	5,954	595	11,614	581

Source: *Elgin County Official Plan, July 2012; Population, Employment and Housing Research Paper, Elgin County in association with C4SE The Centre for Spatial Economics, May 2011; and, Ontario Ministry of Finance, Ontario Population Projections Update, 2011-2036, Spring 2012.*

In Table 5.1.1 above it was assumed that household sizes would decline between 2011-2021 at the same rate as they declined in the previous 10 year period, 2001-2011 and at a similar rate in the following 10 years from 2021-2031. A sharper decline due to the aging of the population would result in a higher number of housing units being required.

Projections in the various Official Plans show St. Thomas/Elgin County growing from 92,770 persons in 2011 to 104,557 persons in 2021 – a growth of 11,787 persons or about 1,180 persons annually. This would require a higher level of growth than occurred in the past 10 year or 20 year period. For example, over the past 10-year period, the population of St.

Thomas/Elgin County grew by 5,908 persons or 590 persons annually and the 20-year growth level was similar.

Under the C4SE base projection, the annual increase between 2011 and 2021 would be around 6,000 persons or about 600 persons annually – almost identical to recent growth trends. However, it should be pointed out that the recent 2001-2011 period included a very serious recession which certainly impacted on population growth in the St. Thomas/Elgin County area. The 20-year projections by C4SE resulted in a higher annual growth level of 680 persons. C4SE had a low projection of 98,450 for 2031 to a high of 110,330 persons in 2031.

Under the Ministry of Finance reference scenario projections, the 10-year population growth would be in the range of 730 persons and a similar number for the 20-year projections. Thus, C4SE's base projection and the Ministry of Finance 20-year reference scenario forecasts are very similar.

5.2 Housing Projections

Table 5.1.1 provides a rough estimate of the number of new dwelling units required over the next ten and twenty year period, under each of the three projections. (These are considered rough estimates because they do not take into account the fact that some of the population do not live in their own dwellings but rather live in institutions.) The household size for St. Thomas/Elgin County is assumed to decline at the same rate it declined in the 2001-2011 period (refer to Table 2.3.1) which shows that the average household size declined by 3.2% between 2001 and 2011. Applying these decreasing household sizes under the various projections shows that under the C4SE projection, there is a requirement of 360 units annually between 2011 and 2021 but 403 units annually over the longer period, 2011 to 2031. Under the Ministry of Finance projections, an average of 413 units are required annually for the period 2011-2021 and a similar number for the twenty-year period. Under the combined Official Plans, 595 additional housing units are required annually for the period 2011-2021 and a similar number, 581 for the longer term 2011-2031.

It is beyond the scope of this study to prepare separate population and housing projections. It seems prudent to monitor housing development especially as the economy improves. However, given these projections, there will be increasing numbers of residential units required, likely 400 and 600 units per year over the next 20 years. A portion of those units will be required for low and moderate income households as well as for seniors aged 65 and over (see below).

5.3 Projected Distribution

As is shown below in Table 5.3.1, St. Thomas/Elgin County has a large share of its population in younger age groups (0-14 years). Over time, one of the most striking changes that will occur in

St. Thomas/Elgin County is the growing share of the population who are 65 years and older. For example, by 2021 the population who are 65 years and older will increase to 18.1% and by 2026 to 19.6% - up from 14.5% in 2011. Over the fifteen year period, 2001-2026, 18.3% of the population increase will be amongst younger children 0-14 years of age, those 25-34 years of age will account for 10.2% of the change, while those who are 55-64 will account for 12.9% of the change; those 65-75 will account for 39.3% of the change and those 75+ will account for a quarter of the population change. Planning for an older population will require increased housing options and increased levels of services so people can live independently in their own dwellings as long as possible.

Table 5.3.1: Projected Age Distribution, 2011-2026, CASE Population Projections

Age Group	2011		2021		Ch. 2011-21		2026		Ch. 2001-26	
	#	%	#	%	#	%	#	%	#	%
0-14	16,700	18.4%	17,570	18.2%	870	14.4%	18,560	18.4%	1,860	18.3%
15-19	6,270	6.9%	5,700	5.9%	-570	-9.5%	5,990	5.9%	-280	-2.8%
20-24	5,830	6.4%	5,720	5.9%	-110	-1.8%	5,460	5.4%	-370	-3.6%
25-34	10,890	12.0%	11,680	12.1%	790	13.1%	11,930	11.8%	1,040	10.2%
35-44	12,050	13.3%	12,490	12.9%	440	7.3%	12,990	12.9%	940	9.3%
45-54	13,690	15.1%	12,360	12.8%	-1330	-22.1%	12,770	12.7%	-920	-9.1%
55-64	11,960	13.2%	13,610	14.1%	1,650	27.4%	13,270	13.2%	1,310	12.9%
65-74	7,600	8.4%	10,710	11.1%	3,110	51.6%	11,590	11.5%	3,990	39.3%
75+	5,570	6.2%	6,750	7.0%	1,180	19.6%	8,150	8.1%	2,580	25.4%
Total	90,560	100.0%	96,590	100.0%	6,030	100.0%	100,710	100.0%	10,150	100.0%
65+	13,170	14.5%	17,460	18.1%	4,290	71.1%	19,740	19.6%	6,570	64.7%

Source: *Population, Employment and Housing Research Paper, Elgin County in association with C4SE The Centre for Spatial Economics, May 2011;*

6 HOUSEHOLD INCOME AND HOUSING AFFORDABILITY

6.1 Housing Income by Tenure

Table 6.1.1 below provides the distribution of income in 2005 for owners and tenants in St. Thomas/Elgin County from the 2006 census. Tenant household incomes in St. Thomas/Elgin County tend to be concentrated in the lower income groups with 47.7% having incomes under \$30,000 compared to 13.7% of owner households in this income category. By contrast, 57.3% of homeowners in St. Thomas/Elgin County had household incomes of \$60,000 or more compared to 18.1% of tenant households

A higher proportion of tenant households had incomes of less than \$30,000 in 2005 in St. Thomas (51.4%) compared to Elgin County (41.9%). On the other hand, in St Thomas a slightly higher proportion of owner households (58.5%) had incomes over \$60,000 compared to Elgin County (56.4%).

Table 6.1.1: Household Income Distribution by Tenure, St. Thomas, Elgin County and St. Thomas/Elgin County, 2005

Income Levels	St. Thomas/Elgin County					
	Owned		Rented		Total	
	#	%	#	%	#	%
Under \$10,000	390	1.6%	565	7.4%	955	3.0%
\$10,000-\$19,999	1,270	5.2%	1,695	22.3%	2,965	9.2%
\$20,000-\$29,999	1,720	7.0%	1,355	17.9%	3,075	9.5%
\$30,000-\$39,999	2,110	8.6%	1,135	15.0%	3,245	10.1%
\$40,000-\$49,999	2,535	10.3%	880	11.6%	3,415	10.6%
\$50,000-\$59,999	2,485	10.1%	585	7.7%	3,070	9.5%
\$60,000-\$69,999	2,550	10.4%	505	6.7%	3,055	9.5%
\$70,000-\$79,999	2,140	8.7%	235	3.1%	2,375	7.4%
\$80,000+	9,425	38.3%	630	8.3%	10,055	31.2%
Total	24,625	100.0%	7,585	100.0%	32,210	100.0%
Median	\$66,981		\$30,843		\$57,839	
Average	\$75,143		\$38,218		\$66,442	

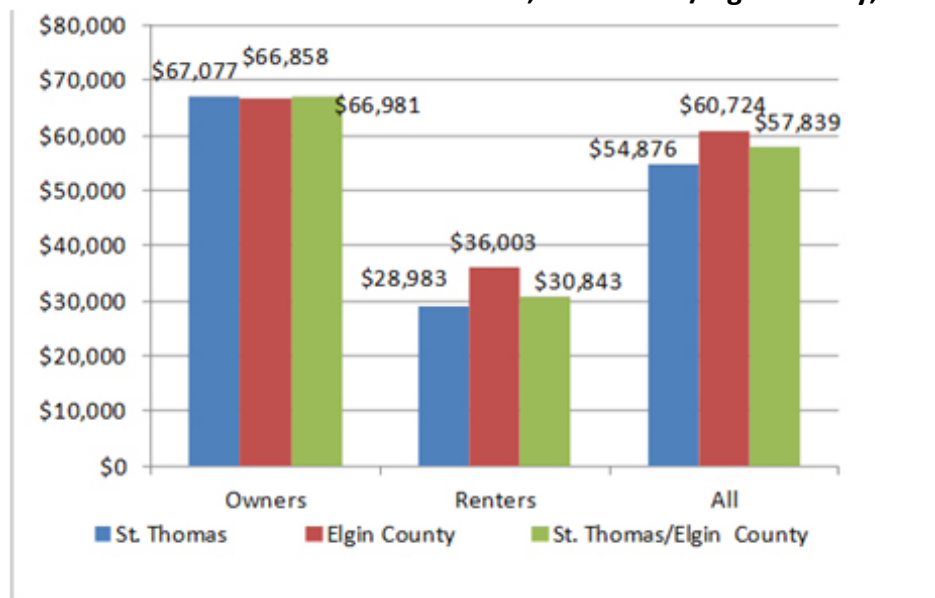
Income Levels	St. Thomas						Elgin County					
	Owned		Rented		Total		Owned		Rented		Total	
	#	%	#	%	#	%	#	%	#	%	#	%
Under \$10,000	105	1.0%	400	8.5%	505	3.4%	290	2.0%	175	6.1%	465	2.7%
\$10,000 - \$19,999	450	4.5%	1,095	23.3%	1,545	10.5%	825	5.7%	595	20.6%	14,200	8.1%
\$20,000 - \$29,999	595	5.9%	915	19.5%	1,510	10.2%	1,115	7.7%	440	15.2%	1,555	8.9%
\$30,000 - \$39,999	835	8.3%	740	15.8%	1,575	10.7%	1,280	8.8%	395	13.7%	1,675	9.6%
\$40,000 - \$49,999	1,060	10.5%	485	10.3%	1,545	10.5%	1,475	10.1%	395	13.7%	1,870	10.7%
\$50,000 - \$59,999	1,125	11.2%	355	7.6%	1,480	10.0%	1,365	9.4%	235	8.1%	1,600	9.2%
\$60,000 - \$69,999	1,180	11.7%	295	6.3%	1,475	10.0%	1,370	9.4%	210	7.3%	1,580	9.0%
\$70,000 - \$79,999	965	9.6%	125	2.7%	1,090	7.4%	1,165	8.0%	100	3.5%	1,265	7.2%
\$80,000+	3,735	37.2%	280	6.0%	4,015	27.2%	5,685	39.0%	345	11.9%	6,030	34.5%
Total	10,050	100.0%	4,690	100.0%	14,740	100.0%	14,570	100.0%	2,890	100.0%	17,460	100.0%
Median	\$67,077		\$28,983		\$54,786		\$66,858		36,003		\$60,724	
Average	\$74,854		\$35,265		\$62,064		\$75,529		\$43,002		\$70,134	

Source: Statistics Canada, 2006 Census Custom Tabulation

The median tenant household income for tenants in the St. Thomas/Elgin County area was \$30,843 or almost half (46%) of the median income of homeowners - \$66,981.

The median homeowner income was virtually the same in St. Thomas, Elgin County and St. Thomas – around \$67,000. On the other hand, median tenant incomes were much higher in the County (approximately \$36,000) compared to the St. Thomas (approximately \$29,000).

Chart 6.1.1: Median Household Income, St. Thomas/Elgin County, 2006



Source: Statistics Canada, 2006 Census

Table 6.1.2: Median Income by Tenure, St. Thomas, Elgin County Municipalities, St. Thomas-Elgin County, 2005

Municipality/Area	Owned	Rented	All
City of St. Thomas	\$67,077	\$28,983	\$54,876
Municipality of Bayham	\$55,799	\$37,487	\$51,191
Township of Malahide	\$66,583	\$45,192	\$61,530
Town of Aylmer	\$63,955	\$26,960	\$50,957
Municipality of Central Elgin	\$76,391	\$45,749	\$71,300
Municipality of Southwold	\$75,717	\$55,713	\$71,189
Municipality of Dutton-Dunwich	\$65,097	\$33,517	\$60,226
Municipality of West Elgin	\$54,730	\$27,661	\$49,415
Elgin County	\$66,858	\$36,003	\$60,724
St. Thomas/Elgin County	\$66,981	\$30,843	\$57,839

Source: Statistics Canada, 2006 Census, Custom Tabulation

As is shown above in Table 6.1.2, there is considerable variation in the median incomes of households across Elgin County and the City of St. Thomas. For example, the highest overall median incomes are found in Central Elgin (\$71,300) and Southwold (\$71,189). The next highest median incomes are found in the Township of Malahide where the median income was \$61,530, followed by the City of St. Thomas (\$54,876), Bayham (\$51,191) Aylmer (\$50,957) and West Elgin (\$49,415). These differences in median incomes reflect a variety of factors such as household size, age of the household maintainer and stage in the life cycle as well as differences in employment status and category.

There is also considerable variation in the median ownership and tenant incomes among municipalities in Elgin County. Among tenants the lowest incomes were in West Elgin (\$27,661), Aylmer (\$26,960) and St. Thomas (\$28,983) while the highest incomes were in Southwold (\$55,713), Malahide (\$45,192) and Central Elgin (\$45,749). The median tenant income in Bayham was \$37,487 and in Dutton-Dunwich it was \$33,517.

Among owners, the highest incomes were found in Central Elgin (\$76,391) and Southwold (\$75,717) followed by the City of St. Thomas (\$67,077), Malahide (\$66,583), Dutton-Dunwich (\$65,097) and Aylmer (\$63,583). The lowest median owner household incomes were in Bayham (\$55,789) and West Elgin (\$54,730).

6.2 Rental Housing Costs

The average rents in St. Thomas for apartments in structures with 3 or more rental units are shown below in Table 6.2.1. In 2012, the average rents for various sized units were: \$485 for a bachelor unit; \$630 for a one-bedroom apartment; \$765 for a two-bedroom apartment and \$847 for an apartment with three or more bedrooms.

Generally speaking rents are lower in St. Thomas than in a number of other southern and south-western municipalities. For example, in 2012, a bachelor apartment rented for \$485 in St. Thomas while the average rent for a bachelor apartment in the City of London was \$581. The average rent for a one-bedroom apartment in St. Thomas in 2012 was \$630 compared to \$754 in the City of London. There was an even larger gap between rents for two-bedroom units in St. Thomas and the City of London as the average rent for a two-bedroom apartment in St. Thomas in 2012 was \$765 compared to an average rent of \$932 in the City of London.

Rent increases have generally kept up with or exceeded inflation. The rent for a bachelor apartment increased by 27.0% between 2003-2012 compared to a change in the Consumer Price Index (CPI) of 18.0%. Rents for a one-bedroom apartment increased by 20.0% during this period or just above the rate of inflation. However, rents for two-bedroom apartments have not kept pace with inflation. This may be because those who would typically rent a two-

bedroom apartment (such as young couples) are taking advantage of the lower cost of purchasing due to historically low mortgage interest rates and are opting to purchase a home. Nevertheless, the declining vacancy rates among two-bedroom apartments noted above in Table 4.4.1 on page 23 indicates that rents for these units may increase in the future.

Unfortunately, rental data for other communities in Elgin County does not exist at this time.

Table 6.2.1: Rents for Apartments in St. Thomas, 2002-2012

Year	Bachelor	1 bedroom	2 bedroom	3+ Bedroom	All
2002	**	\$530	\$644	**	N/A
2003	\$382	\$525	\$673	**	N/A
2004	**	\$534	\$652	**	N/A
2005	\$452	\$571	\$689	**	\$645
2006	\$426	\$566	\$673	**	\$633
2007	\$433	\$567	\$693	\$772	\$642
2008	\$469	\$599	\$710	\$741	\$668
2009	\$455	\$598	\$718	\$857	\$671
2010	\$419	\$616	\$730	\$778	\$687
2011	\$447	\$614	\$733	**	\$687
2012	\$485	\$630	\$765	\$847	\$717
Change 2003-2012	27.0%	20.0%	13.7%	N/A	N/A
Ch. In CPI Ontario 2003-12	18.0%				

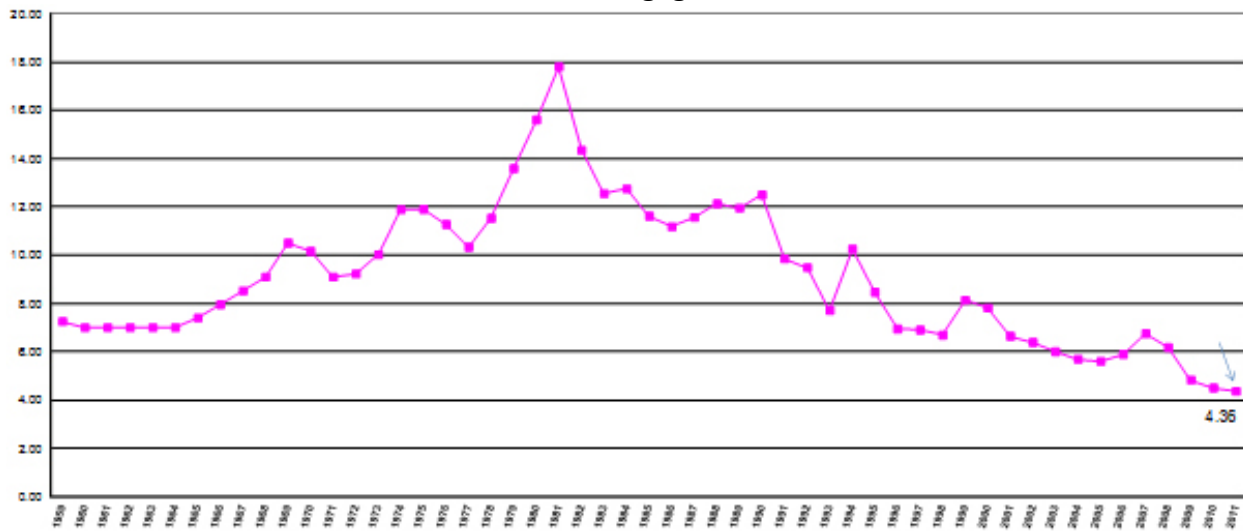
Source: CMHC Rental Market Reports: London CMA, various years.

Note: Inflation for 2012 based on Dec. Figure seasonally unadjusted.

6.3 Ownership Housing Costs

One of the major factors behind the high level of ownership housing development across Ontario and in St. Thomas/Elgin County has been low interest rates. Since 2002, interest rates have been at historically low levels not seen since the 1950's. As governments continue to keep bank rates low in order to stimulate the economy, mortgage rates have continued to drop. As well, five-year mortgage rates follow the pattern of 5-year Canada Bond yields which have been low in recent years. At the end of 2011, the average 5-year mortgage rate was under 5% - 4.36%. Currently, the 5-year mortgage rate for a 25-year closed mortgage at most major banks is between 4.99% and 5.24% but lower mortgage rates are available from credit unions and other financial institutions and through negotiated rates with banks. While there has been considerable talk about mortgage rates increasing, it is not likely to happen in the near future until the global economy is more secure. Current mortgage rates are still well below interest rates of recent years and will help to continue to fuel demand for ownership housing.

Chart 6.3.1 Five-Year Residential Mortgages Rates, December 1959 – 2011



Source: Bank of Canada

As of December 2012, the average resale sales price for a home in the City of St. Thomas and Elgin County area were \$191,607 and \$229,221 respectively. This represents a 1.2% increase (from \$184,089) in St. Thomas and a 10.2% increase (from \$208,022) in Elgin County from December 2011. In comparison, the average resale sales price increased by 0.9% in the City of London and 2.8% in the London/St. Thomas Association of Realtors (LSTAR)³.

In Elgin County and St. Thomas, the most expensive form of resale housing available in 2012 were two storey and ranch houses while bungalows were the least expensive. One noticeable point of difference however is the difference in their respective prices. For example while two storey houses cost an average of \$237,513 in St. Thomas, the same type of house cost more than \$80,000 more in Elgin County⁴.

Table 6.3.1: Average resale house prices by dwelling type in Elgin County and St. Thomas, 2011 – 2012

	Elgin County			St. Thomas		
	2011 Average Sale Price	2012 Year to Date	Change in Price (%)	2011 Average	2012 Year to Date	Change in Price (%)
Total Detached	\$208,022	\$229,221	10.2%	\$ 184,089	\$ 191,949	4.3%
Total Condo	\$195,591	\$225,667	15.4%	\$ 212,579	\$ 227,143	6.9%
Bungalow	\$166,108	\$179,060	7.8%	\$ 168,315	\$ 177,004	5.2%
Two Storey	\$285,344	\$317,989	11.4%	\$ 227,987	\$ 237,513	4.2%
Ranch	\$243,560	\$265,556	9.0%	\$ 199,370	\$ 197,621	-0.9%
Townhouse Condo	\$195,591	\$233,875	19.6%	\$ -	\$ -	n/a

Source: London St. Thomas Association of Realtors, Statistical Report, December, 2012

³ This area includes St. Thomas and Elgin County, the City of London and Middlesex County

⁴ Table A3 in the Appendix shows the distribution of properties selling for more than \$200,000 as of May, 2013

As shown in Table 6.3.2, resale house prices in St. Thomas rose considerably faster (almost 2.4 times) than the rate of inflation in Ontario between 2003 and 2012. In fact there were only two years during this period (2009 and 2010) where the increase in housing prices was below the rate of inflation. It should be noted since the economic downturn of 2008 – 2009, the rate at which housing prices have increased in St. Thomas have slowed considerably. Historical data for Elgin County was not available.

Table 6.3.2: Average resale prices in St. Thomas and annual increases in inflation, 2003 – 2009

Year	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	Total (%)	Average (%)
Resale Prices (%)	6.5	9.8	9.6	4.3	6.3	8.6	-2.6	0.1	3.7	1.2	47.4	19.4
Increase in Inflation (%)	2.7	1.9	2.2	1.8	1.8	2.3	0.4	2.5	3.1	0.9	8.6	1.9

Source: London St. Thomas Association of Realtors, Statistical Report, December, 2012

Note: Inflation for 2012 based on Dec. Figure seasonally unadjusted.

Nevertheless, house prices in St. Thomas and Elgin County continued to be significantly less than in the City of London or the LSTAR area. In 2012, resale house prices in St. Thomas and Elgin County were 25% lower (\$48,763) than those in the City of London and 19% lower (\$47,215) than resale prices in the LSTAR area.

Table 6.3.3: Resale house price increases in the City of London, the City of St. Thomas and LSTAR Area, 2002 – 2012

	City of London	Increase (%)	City of St. Thomas	Increase (%)	(LSTAR Area)	Increase (%)
2002	143,007		121,470		142,106	
2003	155,148	8.5%	129,349	6.5%	152,586	7.4%
2004	169,022	8.9%	141,989	9.8%	166,138	8.9%
2005	178,899	5.8%	155,595	9.6%	178,058	7.2%
2006	193,087	7.9%	162,250	4.3%	188,942	6.1%
2007	208,865	8.2%	172,550	6.3%	202,526	7.2%
2008	211,323	1.2%	187,361	8.6%	210,888	4.1%
2009	214,769	1.6%	182,450	-2.6%	213,402	1.2%
2010	231,020	7.6%	182,719	0.1%	227,056	6.4%
2011	238,238	3.1%	189,413	3.7%	232,372	2.3%
2012	240,370	0.9%	191,607	1.2%	238,822	2.8%
Average		5.4%	Average	4.7%	Average	5.4%

Source: London St. Thomas Association of Realtors, Statistical Report, December, 2012

With regard to new housing sales prices, the CMHC *Housing Now Report* (4th Quarter, 2012) for the London CMA noted that the average and median price in the St. Thomas area (includes St.

Thomas, Central Elgin and Southwold) was \$276,500 and \$288,851 respectively. Compared to 2011 figures this represents an increase of \$11,500 (4.3%) in the median house price and \$70,772 (32.4%) in the average house price. The significant increase in average house price in part reflects the reality that the number of houses sold for under \$250,000 decreased while the number of houses sold between \$250,000 and \$299,999 increased.

Table 6.3.4: New house price in St. Thomas, Central Elgin and Southwold, 2011 – 2012

	< \$250,000		\$250,000 - \$299,999		\$300,000 - \$349,999		\$350,000 - \$399,999		\$400,000 +		Total	Median Price(\$)	Average Price(\$)
	Units	Share (%)	Units	Share (%)	Units	Share (%)	Units	Share (%)	Units	Share (%)			
2011	45	38.5	36	30.8	17	14.5	14	12	5	4.3	117	265,000	218,079
2012	25	22.9	49	45	18	16.5	11	10.1	6	5.5	109	276,500	288,851

Source: CMHC, Housing Now, London CMA, Fourth Quarter 2012

According to local home builders, a key factor explaining the rising cost of new homeownership are the increased costs associated with building new homes. These costs included:

- The price for un-serviced or raw agricultural land has doubled in the past decade,
- New building code regulations drive up building costs (it was noted that new code regulations increased costs by as much as \$5,000 effective Jan. 1, 2012), and
- Higher construction standards and costs have increased the total cost of developing and servicing new land.

As a result of these and other costs, one builder noted that a semi-detached house which sold for \$136,800 in 2005 now sells for \$190,000.

6.4 Affordable Housing

6.4.1 Defining Affordable Housing

In this section we identify what is considered to be affordable rental and affordable ownership housing. The definition for affordable rents and house prices is provided through the Ontario Provincial Policy Statement (PPS) (2005) as well as through various federal/provincial Affordable Housing Initiatives. In this section, we will be using the Provincial Policy Statement to define affordable housing.

The PPS is a policy statement issued under the Planning Act and is an overriding planning document which identifies a range of policies regarding development in local and regional/county jurisdictions. The PPS contains policies addressing the need for a range of housing that is affordable to different income levels. Planning authorities are required to provide for an appropriate range of housing types and densities to meet projected

requirements of current and future residents. Municipalities are required to establish and implement minimum targets for the provision of housing which is affordable to low and moderate income households as well as meeting special needs housing requirements.

The term “affordable housing” includes both market and government assisted housing which is affordable to low and moderate income households. The PPS defines affordable rental and ownership housing as:

Rental Housing:

The lower of:

- a) housing for which the rent does not exceed 30 percent of gross annual income for tenants with incomes at or below the 60th income percentile for tenants in the regional market area; or
- b) the average market rent of a unit in the regional market area.

Ownership Housing:

The lower of:

- a) housing for which the purchase price results in annual accommodation costs that do not exceed 30 percent of gross annual household income for the lowest 60 percent of all households in the regional market area; or,
- b) housing for which the purchase price is at least 10 percent below the average purchase price of a resale unit in the regional market area.

The definition provided through the PPS is different from those used through various Affordable Housing Programs. For example, under the 2003 pilot phase of Federal/Provincial/Municipal Affordable Housing Program (AHP) affordable rent was defined as “market rents in the regional market area and below” and in the more recent phase of the Canada-Ontario Affordable Housing Program and the Investment in Affordable Housing for Ontario (IAH) program, affordable rents are set at 80% of the regional market rent or below.

The following table provides income deciles for owners and tenants in 2005 for the City of St. Thomas, Elgin County and St. Thomas/Elgin County. For the purposes of this study, it is proposed that the “market area” be defined as the St. Thomas/Elgin County area which encompasses both the City of St. Thomas and Elgin County. In the analysis of affordable housing below, we will adjust the 2005 incomes to 2012. In the absence of a better method of updating incomes, the incomes will be adjusted using the CPI index even though some income levels may not increase at this level – especially those at the very bottom end of the income spectrum.

**Table 6.4.1.1: Income Deciles for Owned and Rented Housing,
St. Thomas, Elgin County and St. Thomas/Elgin County, 2005**

Income Levels	City of St. Thomas			Elgin County			St. Thomas/ Elgin County		
	Owned	Rented	Total	Owned	Rented	Total	Owned	Rented	Total
	#	#	#	#	#	#	#	#	#
10th Percentile	\$27,614	\$11,398	\$16,296	\$24,119	\$13,431	\$19,398	\$25,612	\$11,746	\$18,054
20th Percentile	\$40,294	\$14,574	\$25,962	\$35,834	\$17,020	\$30,361	\$37,607	\$15,532	\$28,251
30th Percentile	\$49,690	\$19,096	\$35,248	\$45,971	\$23,269	\$41,000	\$47,801	\$20,078	\$38,338
40th Percentile	\$59,033	\$23,517	\$44,973	\$55,382	\$28,610	\$50,079	\$57,153	\$25,461	\$47,862
50th Percentile	\$67,077	\$28,983	\$54,876	\$66,858	\$36,003	\$60,724	\$66,981	\$30,843	\$57,839
60th Percentile	\$77,127	\$35,065	\$64,638	\$78,708	\$42,661	\$72,369	\$77,929	\$38,116	\$68,499

Source: Statistics Canada, 2006 Census, Custom Tabulation

6.4.2 Affordable Rental Housing

Table 6.4.2.1 below shows rents that are affordable at different income levels for tenant households in St. Thomas/Elgin County without tenants paying more than 30% of their income on housing. These rent levels are then compared to the average rent in the market area. As can be seen from this analysis:

- The lowest 10% of all tenant households with the upper income threshold of \$13,320 can only afford a rent of \$333/month or below, and there are no private rental units that rent at this level.
- The lowest 20th percentile of tenant households with the upper limit of \$17,613 can afford rent that is \$440/month and can barely afford a bachelor apartment but cannot afford any other rental housing.
- The lowest 30th percentile of tenant households with the upper limit of \$22,768 can afford rent of \$569 and therefore can only afford a bachelor apartment without paying more than 30% of their income on housing.
- The lowest 40th percentile of tenant households with the upper limit of \$28,873 can afford rent of \$722 and therefore can afford the average rent for bachelor, one bedroom and some below average rent two bedroom apartments.
- Tenants at the 50th income percentile (\$34,976) can afford to pay \$874 and therefore can afford the rent for units of different bedroom counts as can tenants at the 60th income percentile (\$43,224) who can afford rents of up to \$1,081.

Table 6.4.2.1: Affordable Rents at Different Income Levels in St.Thomas/Elgin County, 2012

Income Levels	2012 Incomes	Affordable Rents	Bachelor \$485	1 Bedroom \$630	2-Bedroom \$765	3+ Bedroom \$847	All \$717
10th Percentile	\$13,320	\$333	X	X	X	X	X
20th Percentile	\$17,613	\$440	√	X	X	X	X
30th Percentile	\$22,768	\$569	√	X	X	X	X
40th Percentile	\$28,873	\$722	√	√	√	X	X
50th Percentile	\$34,976	\$874	√	√	√	√	√
60th Percentile	\$43,224	\$1,081	√	√	√	√	√

Source: Custom Tabulation and calculations by Lapointe Consulting

Note: 2005 income levels were increased by the change in the CPI in Ontario between 2005 and 2012.

Based on the above analysis, affordable rent is defined as the average market rent and below which is \$717 or \$720/month and below (since this level is lower than the rent that is affordable at the 60th income percentile for tenants). However, it is important that rental housing be provided in the future at levels that are affordable to those at the lower income levels not just at the average rent (which is roughly affordable to those at the 40th income percentile for tenants).

Based on the most recent average market rents in St. Thomas-Elgin County, housing affordability is a problem for many households in low-wage employment or dependent on government transfers. The following tables show rates for social assistance and for seniors government pensions (OAS, GIS, GAINS). Ontario Child Benefit is also shown for families with children. In round terms:

- A typical family reliant only on Ontario Works and Ontario Child Benefit has an annual income of \$12,000 to \$14,000, depending on family size; it has \$19,000 to \$21,000 if receiving ODSP.
- A couple reliant only on OW has an annual income of about \$12,000; or \$19,000 if receiving ODSP.
- A single person has just over \$7,000 annually if receiving OW or just under \$13,000 if receiving ODSP.
- The guaranteed seniors income is about \$16,000 annually for a single person and \$27,000 for a couple.

There are also many low-wage workers at low income. A single minimum wage earner at \$10.25/hour working a full-time job of 2,000 hours annually (38 hours/week, 52 weeks including vacation pay) has an income of \$20,500 before tax and transfers (or \$1,700 per month). A “typical” couple with 1.6 earners at minimum wage has an income of about \$33,000 (or \$2,750 per month).

The significance of these facts is that the incomes in the lower 20 percent or so of the income spectrum is strongly shaped by the level of minimum wages, government pensions, and other transfer payments.

Table 6.4.2.2: Seniors Guaranteed Income Rates, Monthly, Oct. – Dec 2012

	<u>Single</u>	<u>Couple</u>	
		per person	combined
OAS - Old Age Security	\$545	\$545	\$1,090
GIS - Guaranteed Income Supplement	\$739	\$490	\$980
GAIRS - Guaranteed Annual Income System	\$83	\$83	\$166
Total	\$1,367	\$1,118	\$2,236

Source: Ontario Ministry of Finance website. Data rounded to nearest dollar

Table 6.4.2.3: Social Assistance Rates, Monthly, 2012

Monthly	Basic Needs	Maximum Shelter Benefit	Max Ontario Child Benefit	Total
Ontario Works (OW)				
Single	\$227	\$372	\$0	\$599
Couple	\$448	\$584	\$0	\$1,032
Single Parent + 1 child	\$347	\$584	\$92	\$1,023
Single Parent + 2 children	\$347	\$634	\$184	\$1,165
Couple + 1 child	\$448	\$634	\$92	\$1,174
Ontario Disability Support Program (ODSP)				
Single	\$590	\$474	\$0	\$1,064
Couple	\$873	\$745	\$0	\$1,618
Single Parent + 1 child	\$733	\$745	\$92	\$1,570
Single Parent + 2 children	\$751	\$807	\$184	\$1,742
Couple + 1 child	\$873	\$807	\$92	\$1,772

Age of children in rates shown = under 18 for OW, under 13 for ODSP with 1-child, one each >13 and 13+ for ODSP and with 2 children.

Source: Income Security Advocacy Centre

The rent levels these households can afford (using either the max shelter allowance for persons receiving shelter assistance or calculating 30% of income for minimum wage earners of seniors receiving basic pensions are well below average rents in St. Thomas.

Table 6.4.2.4: Affordable Rents for Selected Households on Fixed Incomes

Source of Income	Gross Monthly Income	Affordable Rents
Senior Single - OAS + Supp. + GAINS	\$1,370	\$411
Senior Couple - OAS + Supp. + GAINS	\$2,240	\$672
OW - Single	\$606	\$182
OW - Single with 1 child	\$683	\$205
OW- Couple	\$829	\$249
OW - Couple with 1 child	\$829	\$249
ODSP - Single	\$1,075	\$323
ODSP - Single with 1 child	\$1,510	\$453

Source: Ontario Ministry of Finance Website, 2013

Note: Affordable rents are 30% of gross monthly income based. Gross monthly income figures provided by Ministry of Finance only.

6.5 Affordable Ownership Housing

Table 6.4.3.1 below shows the price of housing that is affordable to different income percentiles (for all households) in 2012 based on different mortgage rates for 5-year fixed mortgages and based on 5 and 10% down payments. While making a down payment of 25% is the norm, lower down payments are possible if mortgage insurance is obtained. The affordable housing prices shown in Table 6.4.3.1 below include monthly payment of principal and interests, municipal taxes (including County taxes where applicable and education taxes) and mortgage insurance.

The PPS states that affordable housing is defined as the lower of that which is affordable to households at the 60th income percentile and below or 10% below resale prices. (The 60th income percentile estimated at \$78,000 in 2012 represents the top 60 percent of all households in St. Thomas/Elgin County.) Data was obtained on all house sales in St. Thomas, Elgin County, St. Thomas/Elgin County and the London CMA – most of these sales are re-sales though a very few new houses are also included.

This analysis shows that using the PPS definition, 10% below the average price of a home should be used to define “affordable ownership housing”. If the combined St. Thomas/Elgin County average 2012 home sale price of \$209,100 is used, this would result in an affordable house price of \$188,200. Since the PPS is designed to apply to new housing, three developers were asked if they could produce housing in this price range. One developer noted that he was able to build semi-detached houses for \$190,000 in 2012 while the remainder of the homes were detached and were priced beginning at \$250,000. However, as shown earlier on Table 6.3.4, only 25 new houses were built for less than \$250,000 in 2012. While it is unclear of what the exact costs of each house was, many were most likely above the \$200,000 figure. In

addition, to the factors discussed earlier in Section 6.3, the ability to purchase new housing for households in the 40th percentile will continue to diminish.

It could be argued that there should be a separate benchmark affordable house price for St. Thomas, Southwold and Central Elgin all of which are in the London CMA – using the average London CMA price of \$241,200 or benchmark affordable house price of \$217,000. Such housing would be affordable to households between the 40th income percentile and the median income.

In other municipalities in the County, the average house price for the County (\$229,000) could be used to define affordable housing with a benchmark affordable house price of \$206,100⁵. In comparison, the average house price in the City of St. Thomas was \$191,949.

In a recent publication by the Ontario Ministry of Municipal Affairs and Housing posted on the Ministry's web site; the average resale price for the third quarter, 2012 for the City of St. Thomas was identified as \$238,407 a figure which represents the entire London CMA shown in Table 6.4.3.1 below. Under the Canada-Ontario Affordable Housing Program, the average market selling price for the area is used to set the upper limit of housing that can be purchased in the local market (or what is affordable at the 50th percentile of incomes in the Service Manager Area).⁶

Therefore the definition of affordable housing for ownership purposes in 2012 for St. Thomas and Elgin County should be \$188,156 or less⁷. The municipalities within the St. Thomas/Elgin County Service Manager Area should be working with builders/developers to ensure a portion of the ownership housing to be built would be priced at or below this figure. Interviews with current area builders/developers revealed that they felt that achieving price points at or below this figure was possible for semi-detached houses. Ownership housing sold at or below this price point would be affordable to the 40th to 60th income percentile households.

⁵ MLS listings for more than \$200,000 in Elgin County can be found in Table A3 in the Appendix.

⁶ From *Canada-Ontario Affordable Housing Program: Affordable Homeownership Component Guidelines*.

⁷ This figure represents 10% below of the combined house prices from St. Thomas and Elgin County. For more information on prices please refer to Table 6.4.3.1

Table 6.5.1: Affordable Ownership Housing in St. Thomas/Elgin County at Different Income Percentiles, 2012

Income Percentile	Affordable Ownership Housing Thresholds at Different Mortgage Rates: St. Thomas/Elgin County							
	2012 Household Incomes (All households)	Affordable Carrying Costs	5% Mortgage Rate		5.5% Mortgage Rate		6% Mortgage Rate	
			5% down	10% down	5% down	10% down	5% down	10% down
10th Percentile	\$20,587	\$515	\$76,400	\$80,200	\$73,400	\$77,100	\$70,600	\$74,200
20th Percentile	\$32,215	\$805	\$119,600	\$125,500	\$114,900	\$120,600	\$110,500	\$116,000
30th Percentile	\$43,718	\$1,093	\$162,300	\$170,300	\$155,900	\$163,600	\$150,000	\$157,500
40th Percentile	\$54,578	\$1,364	\$202,600	\$212,600	\$194,600	\$204,300	\$187,300	\$196,600
50th Percentile	\$65,955	\$1,649	\$244,800	\$256,900	\$235,200	\$246,900	\$226,300	\$237,600
60th Percentile	\$78,111	\$1,953	\$290,000	\$304,200	\$278,600	\$292,400	\$268,000	\$281,400
Average Sale Price in 2012 in Elgin County	\$228,965				10% Below Ave.	\$206,069		
Average Sale Price in 2012 in St. Thomas/Elgin County	\$209,062				10% Below Ave.	\$188,156		
Average Sale Price in St. Thomas	\$191,949				10% Below Ave.	\$172,754		
Average Housing Price in London CMA	\$241,160				10% Below Ave.	\$217,044		

Source: Real Estate Prices for St. Thomas and Elgin/St. Thomas provided by the London St. Thomas Association of Realtors; London CMA average home sales from CMHC's Housing Now – London CMA First Quarter report.

Notes: To calculate municipal taxes, the average mill rate of 1.48 was used (the average across all 7 municipalities in the County and the City of St. Thomas).

2005 incomes were updated using the change in the Consumer Price Index in the absence of incomes from the 2011 census. This approach may have resulted in higher incomes than occurred, especially for lower income groups. We do know that Ontario hourly wages have outpaced inflation between 2005 and 2011 so some incomes will have increased at the rate of inflation between 2005 and 2011.

6.6 Housing Affordability in St. Thomas – Elgin County

According to 2006 Census data, almost 7,000 households (22%) in St. Thomas and Elgin County are living in housing that is not affordable (paying more than 30% of their gross monthly income on housing expenditures). While the number of households experiencing housing affordability problems are similar in both the City and County (3,580 vs. 3,435), the proportion of households experiencing this problem is slightly higher in St. Thomas than Elgin County (24.3% vs. 20.4%). Within Elgin County, the municipalities of West Elgin and Bayham had the highest incidence of housing affordability problems (26.0% and 24.3% respectively) while Central Elgin and Dutton-Dunwich had the fewest (17.1% and 17.5% respectively).

Mirroring trends in other communities, homeowners generally have a lower incidence of affordability problems than renters. This trend not only reflects the higher incomes needed to purchase housing, but the reality that some homeowners have already paid-off their mortgage.

As a result only 17.0% of homeowners in Elgin-St. Thomas faced an affordability problem. In comparison almost 40.0% of renter households experienced this problem. Of particular note is the higher number of homeowners with affordability problems in Elgin County than St. Thomas (2,515 or 18.0% of households vs. 1,550 or 15.0%).

Among renters, 39% were having affordability problems in St. Thomas and Elgin County. More than 14% of renter households were experiencing severe affordability problems (paying at least 50% of income on housing costs) while 10.7% were experiencing moderate affordability problems (paying at least 40% of income on housing costs).

In St. Thomas, approximately 43.3% of renting households had an affordability problem compared to nearly a third (32.3%) of all renter households in Elgin County. Similarly, the prevalence of moderate- and severe -affordability problems is greater in St. Thomas than in Elgin County. In 2006, almost 27% of renter households in St. Thomas were paying at least 40% of their monthly income on housing costs compared to 18% in Elgin County. The prevalence and severity of these trends reflect in large part the higher number of renter households and properties in St. Thomas compared to elsewhere in the Service Manager Area.

Households susceptible to affordability problems tended to be comprised of single parent and one person households. As shown on Chart 6.5.2, 38.4% of lone-parent households and 40.7% of one person households experienced some form of affordability problem. In contrast, the least likely to experience these problems were other households and couples without children.

With regard to age, approximately 25% of households under the age of 25, between the ages of 55 and 64, and 75 years and older experienced some affordability problems. Of particular concern are renters aged 65 and over. According to the 2006 Census data more than 51% of these households had affordability problems with more than 26% paying at least 40% of their monthly income on housing.

Table 6.6.1: Housing Affordability – Absolute Number of Owner and Renter Households, 2006

	Elgin County		St. Thomas		Elgin/St. Thomas	
	Owner	Renter	Owner	Renter	Owner	Renter
Spending Less than 30%	11,445	1,925	8,495	2,655	19,945	4,570
Spending 30 to 39%	1,250	405	805	735	2,050	1,140
Spending 40 to 49%	440	210	245	500	685	700
Spending 50% or more	825	305	500	795	1,330	1,100

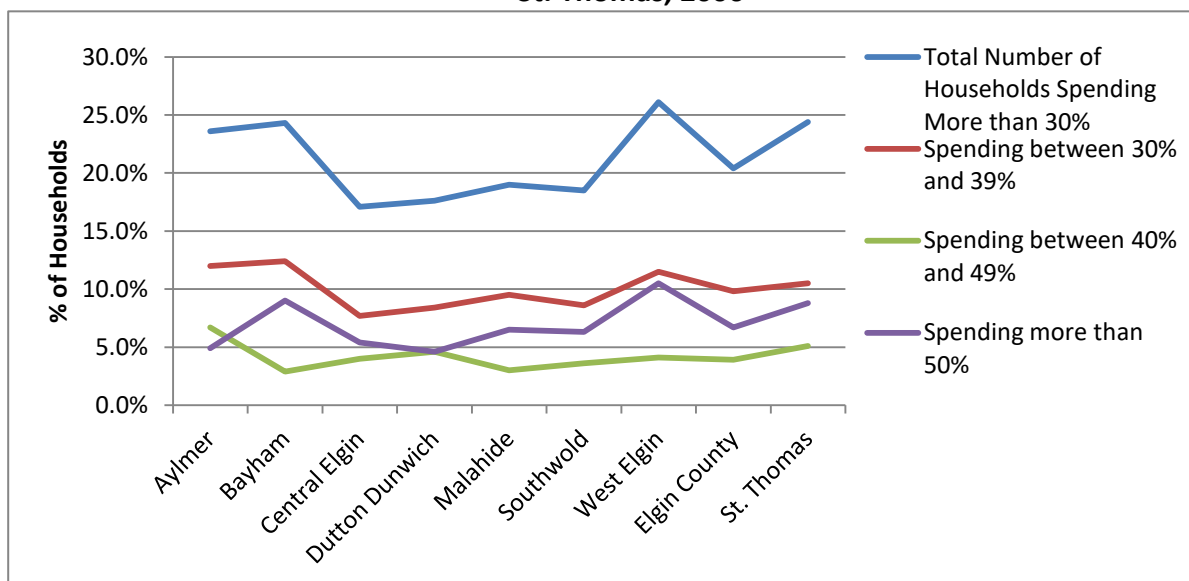
Source: Statistics Canada, 2006 Census, Custom Tabulation

Table 6.6.2: Housing Affordability by Proportion of Owner and Renter Households, 2006

	Elgin County		St. Thomas		Elgin/St. Thomas	
	Owner	Renter	Owner	Renter	Owner	Renter
Spending Less than 30%	82.0%	67.7%	84.6%	56.7%	83.1%	60.9%
Spending 30 to 39%	9.0%	14.2%	8.0%	15.7%	8.5%	15.2%
Spending 40 to 49%	3.2%	7.4%	2.4%	10.7%	2.9%	9.3%
Spending 50% or more	5.9%	10.7%	5.0%	17.0%	5.5%	14.6%

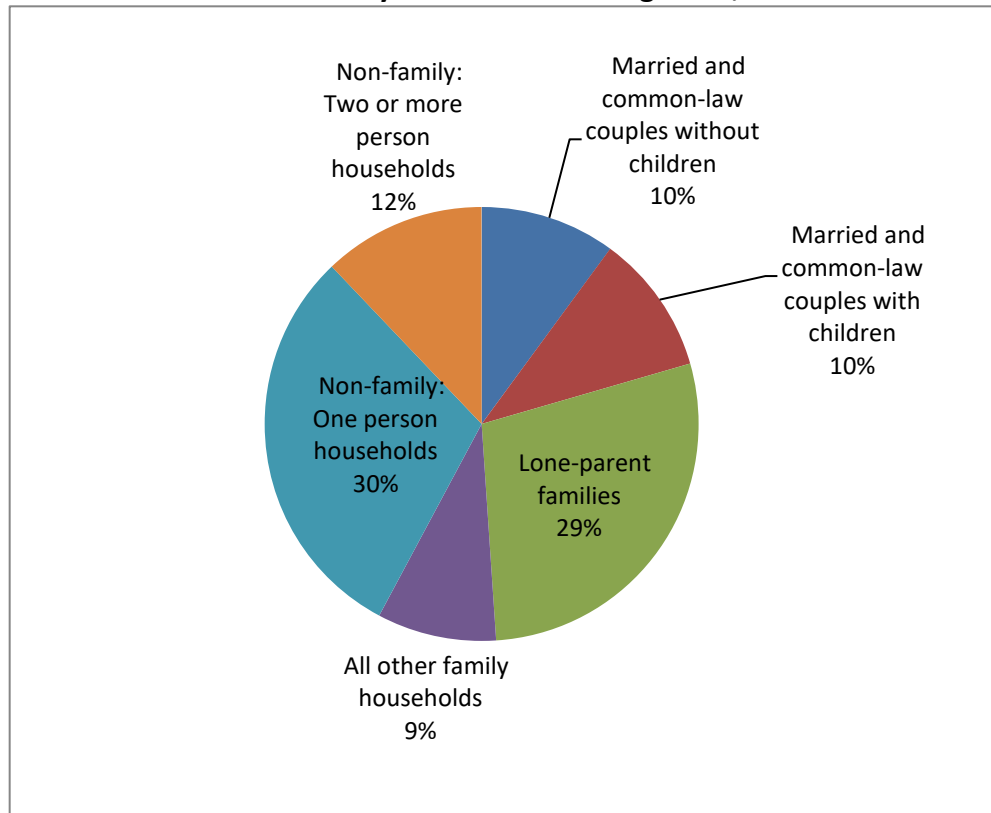
Source: Statistics Canada, 2006 Census, Custom Tabulation

Chart 6.6.1: Proportion of Households with Affordability Problems in Elgin County and St. Thomas, 2006



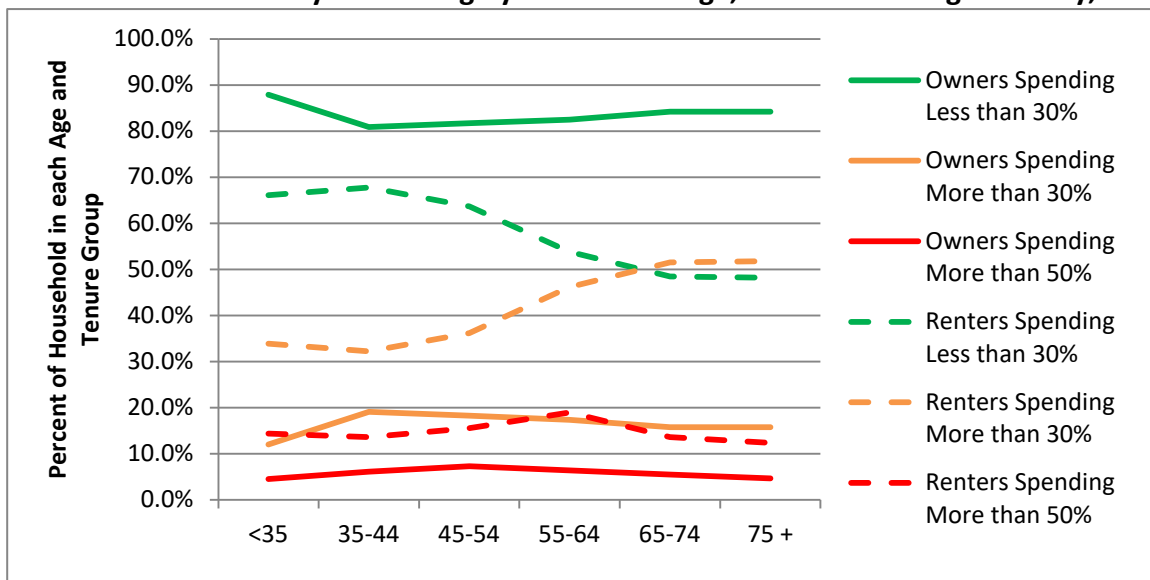
Source: Statistics Canada, 2006 Census, Custom Tabulation

Chart 6.6.2: Proportion of Households in St. Thomas – Elgin County Paying More Than 30% of Gross Monthly Income on Housing Costs, 2006



Source: Statistics Canada, 2006 Census, Custom Tabulation

Chart 6.6.3: Affordability of Housing by Tenure and Age, St. Thomas – Elgin County, 2006



Source: Statistics Canada, 2006 Census, Custom Tabulation

7 SOCIAL AND AFFORDABLE HOUSING STOCK

7.1 Social and Affordable Housing Stock

A significant portion of the existing rental housing stock in the City of St. Thomas and Elgin County is described as financially assisted, or social, or affordable housing stock. From the 1950's to the early 1990's, there were a number of initiatives and programs implemented by both Federal and Provincial governments which resulted in the creation of housing affordable to low and moderate income households. The housing was, and still is, owned and operated by governments directly, by community based non-profits and by private sector builders/developers.

The City of St. Thomas is the Municipal Service Manager responsible for the administration of 1,294 units of social housing rental units consisting of non-profit, co-op and public housing units. These units are located within the City St. Thomas as well as in the communities Aylmer, Belmont, Dutton, Port Burwell, Rodney and West Lorne within the County. The social housing available throughout the St. Thomas Service Area consists of low- and medium-rise apartment buildings, townhouse, semi-detached and single unit (scattered) dwellings. While housing for seniors, families and single persons is provided, not every type of housing is available in every community within the Service Manager area.

The Elgin and St. Thomas Housing Corporation is the Local Housing Corporation (LHC) under the Housing Services Act (HSA). The Housing Corporation owns 530 units including 415 in St. Thomas and 115 in Elgin County (See Table 7.1.1).

In addition to administering the rental stock owned and operated by ESTHC, the City of St. Thomas has administrative and financial responsibilities for:

- Private non-profit or co-op housing owned and operated by community-based non-profit organizations such as the Port Burwell Non-Profit Housing Corporation, and the Meadowdale Community Housing Co-operative in St. Thomas.
- Private rent supplements, where a private or non-profit landlord sets aside units for households requiring rent-to-gear-to-income; the City pays the landlord the difference between geared to income rent and the market rent for the unit. There are 49 rent supplement units scattered throughout the service area. See table 7.1.4 for details of both rent supplement funding as well as housing allowance funding administered by St. Thomas which provides a set monthly financial payment of \$140 to 30 low income households who are paying a high percentage of their income on rent.

In discussions with existing social housing providers, one of the strongest messages conveyed was the need for a social worker or community support worker to help some of their existing residents with basic life-skills as well as connecting successfully with other support service agencies in the community. It was noted that in many other similar sized service manager areas, a community support worker (or workers) are funded.

Table 7.1.1: ESTHC Numbers of Units by Type and Location

Type	Apartments			Townhouses			Detached			Semi-Detached				Totals
No. of bedrooms	Bach	1	2	2	3	4	2	3	4	1	2	3	4	
Community:														
St. Thomas	16	209	1	8	34	6	13	60	4	18	4	30	12	415
Aylmer		64	1	6	8	1								80
Rodney		2	8											10
West Lorne		25												25
Total	16	300	10	14	42	7	13	60	4	18	4	30	12	530

Source: City of St. Thomas, 2013

Table 7.1.2: Other Non-Profit Housing Providers – Numbers of Units by Type and Location

Type	Apartments			Townhouses					Detached			Semi-Detached			Totals
No. of bedrooms	Bach	1	2	1	2	3	4	5+	2	3	4	2	3	4	
Community:															
St. Thomas		60	19	42	120	195	24								460
Aylmer***		46	14		24	35	19	12							150
Belmont		18	2												20
Dutton		17	8												25
Port Burwell		16	4		8	6	14	7							55
Port Stanley**		18	12												30
Rodney		17	7												24
Totals		192	66	42	152	236	57	19							764

Source: City of St. Thomas, 2013

** Mortgage discharged in August 2011

*** 4 one bedroom and two bedroom units in detached dwellings have had mortgages discharged

In the past decade, newer affordable housing initiatives have been supported by the City and the Federal and Provincial governments for low to moderate income households. These programs, delivered and administered by the City, have been generally known as the Affordable Housing Program (rental component) or AHP. Under this initiative (most recently re-named the Investment in Affordable Housing Program) rents have been set at a minimum of 80 percent of the average market rent although some units from the earliest phase of the AHP have rents at 100% of average market rents. Within these units, however, the City has entered into Rent Supplement Agreements with the landlords so that 10 supported units may be rented on a rent

geared to income (RGI) basis. Under the AHP, 155 units of affordable housing have been created including:

- 84 units in St. Thomas for singles, seniors and families including persons with special needs,
- 25 units in Aylmer for singles, seniors and families,
- 30 units in Dutton for seniors, and
- 16 units in West Lorne for seniors and persons with special needs.

Table 7.1.3: Affordable Units - Numbers of Units by Type and Location

Type	Apartments			Townhouses			Detached			Semi-Detached			Totals
No. of bedrooms	Hostel	1	2	2	3	4	2	3	4	2	3	4	
Community:													
St. Thomas	7	31	46										84
Aylmer		17	6								2		25
Dutton		20	10										30
West Lorne		12	4										16
Totals	7	80	66								2		155

Source: City of St. Thomas, 2013

Table 7.1.4: Rent Supplements						
Program Name	Purpose	Source of Funding	Start and End Dates	Delivered by	# Households Assisted	Average Monthly Payment
Rent Supplement Programs (RS) Currently Running						
“Commercial” private landlord	RGI level-privately owned or market rent units (sufficient to achieve rent at 30% of tenant income)	City/County -within social housing funding budget	2002-2023	City	10/month	\$445/household
IAH –Housing Allowance	Flat rate (non RGI) for low income households	Provincial/ Federal Gov’t	2013-2015	City	30/month 2013/14 -38 (1 year) 2014/15-20 (1 year)	\$140.00/household
Strong Communities RS	RGI level for low-income households (sufficient to achieve rent at 30% of tenant income)	Province	2002-2023	City/LHC	39/month avg., including 11 supportive (Elgin Association for Community Living and Violence Against Women Services Elgin), 28 regular	\$483/household
Rent Supplement Programs (RS) Closed						
AHP Housing Allowance/ Rent Supplement (HARS)	Rent Subsidy for low-income households	Provincial/ Federal Gov’t (total allocation = \$270,000)	2006-2010	City	32/month avg.	\$140/household
Short Term Support Program	Rent Subsidy for low-income households	Province (total allocation = \$162,060)	2011-2012	City	45/month avg.	\$140/household

7.2 Housing Need and Waiting Lists

According to wait list data provided by staff from St. Thomas-Elgin Ontario Works shows that in 2012 there was an average of 291 households on the waiting list for subsidized housing in the St. Thomas Service Manager Area. This was the highest yearly average in the 2002 – 2012 year study period. The same data also notes that in 2012, an average of 24 households over the age of 65 were on the waitlist for community housing. This is a drop from the 10 year high of 37 households in 2004 and below the 10 year average of 28 households. In contrast, the number of Special Priority (SPP-designated priority under the Housing Services Act) applicants is at a ten year high of 18, almost double the 10 year average of 9 applicants.

Table 7.2.1 Annual Average of SPP and Senior Social Housing Applicants (January 2002 – 2012)

	Yearly Average of SPP Appl.	Yearly Change	Yearly Average of Senior Appl.	Yearly Change
2002	4	-	N/A	-
2003	9	136.10%	31	-
2004	12	38.70%	37	18.30%
2005	8	-32.20%	33	-10.70%
2006	4	-51.50%	20	-38.60%
2007	3	-18.80%	19	-4.50%
2008	9	164.10%	37	90.00%
2009	12	37.90%	28	-22.80%
2010	15	26.80%	29	1.50%
2011	8	-47.80%	25	-12.80%
2012	18	133.60%	24	-3.60%
10 Year Average	9	38.70%	28	1.90%

Source: St. Thomas-Elgin Ontario Works, 2012

Although no exact figures were provided in the Ontario Works data, survey data from the Ontario Non-Profit Housing Association (ONPHA) shows that as of January 1, 2012, there were 101 households with dependants and 167 households without dependents (non-senior singles and couple). As shown on Table 7.2.2, the number of households with no dependents has steadily increased since 2007 (an increase of 183%). In comparison, the number of households with dependents has shown significant fluctuations with the demand for larger units ranging from a low of 101 households in 2012 to a high of 150 in 2010. The significant increase in

households with dependents in 2009 and 2010 may be attributed in part to the lingering effects of the economic recession of 2008-2009.

**Table 7.2.2 Waiting List for Social Housing in the St. Thomas Service Area
(January 2007 – 2012)**

	Households with Dependents	Annual Change	Households without Dependents	Annual Change
2007	108		59	
2008	106	1.80%	84	42.40%
2009	128	20.80%	86	2.40%
2010	150	17.10%	95	10.50%
2011	131	-12.60%	104	9.50%
2012	101	-22.90%	167	60.60%
Six Year Average	121	0.80%	99	25.10%

Source: Ontario Non-Profit Housing Association, 2012

In 2011, the average wait time for a social housing unit was 1.4 years. Households without dependents waited an average of 1.0 years for a social housing unit while households with dependents waited an average of 0.9 years. In comparison, households comprised of seniors had to wait approximately 2.2 years to access social housing. It is important to note that there are many more households' that are not on waiting lists, but require affordable housing. For instance, the 2009 Homeless Study noted that some applicants did not complete a social housing application due to the long wait times despite their need for affordable housing.

Table 7.2.3 Average Number of Households on Social Housing Wait Lists in the St. Thomas – Elgin Service Area: 2002 – 2012

	Average Number of Households	Yearly Change
2002	201	
2003	201	0%
2004	275	36.8%
2005	253	-8.0%
2006	196	-22.5%
2007	160	-18.4%
2008	248	55.0%
2009	276	11.3%
2010	260	-5.8%
2011	250	-3.8%
2012	291	16.4%

Source: St. Thomas-Elgin Ontario Works, 2012

Local waitlist data was also provided for unit sizes from 2002 – 2012. Overall, one-bedroom apartments have the highest demand in the area with 45.6% of applicants applying for these units in 2012. This is significantly higher than the demand for the second and third most popular choice of three and two bedroom units which represented 23.2% and 19.5% of all filed applications. The units in least demand were four bedroom, bachelor and five bedroom units which represented 5.8%, 5.5% and 0.4% of the total applications for social housing in 2012.

Despite variations in the demand during the past ten years, demand for bachelor, one-, four- and five-bedroom units has remained fairly stable when examining 2012 applications verses the 2002 – 2012 average. In comparison, demand in 2012 for two bedroom units was 7.6% lower than the ten year average while the demand for three bedroom's was 6.4% higher. Based on the demographic trends discussed earlier, the strong demand for smaller units will continue into the foreseeable future.

Within the Service Manager Area there is a relatively higher demand for units in the City of St. Thomas than in other areas of the County. Some non-profit housing providers in the outlying parts of Elgin County (Rodney, West Lorne, and Port Burwell) are finding it more challenging to fill their social and affordable housing units as modest income residents seek to be close to health, retail and various community services.

7.3 Municipal Planning Supports for Social and Affordable Housing

Lapointe Housing Targets and Condominium Conversion Report

The ability to maintain and expand a community's stock of affordable housing depends in part on the direction and content of its planning documents including Official Plans and zoning by-laws. In 2005, the Ontario government updated its Provincial Policy Statement (PPS) to provide direction on a number of new land use and other municipal areas. Among these changes was the requirement that all municipal Official Plans create specific targets for the provision of affordable housing.

To conform to the PPS, the City of St. Thomas undertook a number of background studies and reports. Among these was the *Affordable Housing Targets and Condominium Conversion Policy* report written in 2008 by Lapointe Consulting Inc. The Lapointe Consulting report provided a detailed definition of affordable housing, population and household projections and a set of recommendations on how to increase the affordable housing stock, targets for the provision of new affordable housing (as a % of new housing units) and recommendations for revising the City's condominium conversion policy. The recommendations and targets contained in the report include (verbatim)⁸:

⁸ Full recommendations from the report can be found in the Appendix
St. Thomas/Elgin County Housing and Homelessness Plan
Tim Welch Consulting in association with Lapointe Consulting and Deb Ballak

- Adopt the 2005 Provincial Policy Statement’s definition of affordable housing and amend it as per new definitions in federal/provincial affordable housing programs.
- Update household income, average market rent and purchase prices on an annual basis.
- Adopt 20-year annual affordable housing targets (23% of new housing should be affordable; 15% of it affordable ownership; and 8% of the new housing should be affordable rental housing).
- Monitor the provision and production of affordable housing.
- Continue to participate in federal/provincial affordable housing programs.
- Advocate senior governments for a stable funding base for affordable housing.
- Undertake information sessions on housing (i.e. housing affordability, benefits of affordable housing etc.).
- Encourage affordable housing projects through a variety of means (i.e. financial incentives).

With regard to the existing condominium conversion, the report also recommended that the City rescind its existing policy and institute the following (verbatim of highlights)⁹:

- Prohibit the conversion of an existing rental building to a condominium unless the City has had a vacancy rate above 3% for more than four years.
- Prohibit the conversion of a rental building when it will have a negative effect on the supply of rental housing, especially that which is affordable to the lowest 60th percentile.
- A new set of requirements for the submission of a condominium conversion application.
- Public meeting with affected tenants to inform them of their rights under relevant legislation.

Implementation of Lapointe Report Recommendations

As shown on Table 7.3.2 the implementation of the Lapointe report recommendations vary in each of the communities. Of the nine Official Plans in the St. Thomas – Elgin County area only three incorporated all of the report’s recommendations. The remaining Official Plans incorporated a portion of the recommendations with the municipalities of Dutton-Dunwich and Malahide each implementing one. The most widely used recommendations were “promoting a mixture of housing types” and “affordable housing targets” while the least used were

⁹ Full recommendations from the report can be found in the Appendix

“monitoring average market home purchase prices and rents” and “monitoring affordable housing trends.”

It should be noted that the targets for new affordable housing vary slightly among the Official Plans. The target in Central Elgin for instance was 21.4% while the Town of Aylmer created a target of 25%, 15% of which will be targeted to renter households. In the case of St. Thomas, their Official Plan noted that the City would adopt the targets as outlined in the 2008 Lapointe report, but did not give a specified timeline for its adoption. There was no distinction of rental and ownership affordable housing in Central Elgin. Likewise, while Aylmer created a target to specify the composition and tenure of new housing, most municipalities did not and preferred to provide a statement issuing their support for a greater diversity of housing.

Condominium Conversion Policy

To help preserve the existing affordable rental housing stock in St. Thomas, the City’s *Official Plan Amendment No. 66* amended its existing condominium conversion policy by incorporating all of the recommendations found in the 2008 Lapointe Consulting Report.

Due to the composition of the rental stock in Elgin County, these recommendations were not found in the County’s Official Plan. Nevertheless the Town of Aylmer’s Official Plan notes that it will examine the potential impacts of converting rental dwelling units into condominiums on the availability of affordable housing when such applications are made.

Secondary Units and Group Homes

In 2011, the Province passed the *Strong Communities through Affordable Housing Act, 2011* which required municipalities to establish Official Plan policies and zoning by-law provisions to allow secondary units in detached, semi-detached and row houses and in ancillary structures. To this effect, *the Elgin County Official Plan* requires that local Official Plans permit their construction:

Local municipalities are also required to establish local Official Plan policies and Zoning By-law provisions to allow second units in detached, semi-detached, row houses and ancillary structures. Local municipalities are also encouraged to include local Official Plan policies with respect to garden suites. Encouraging the establishment of second units and garden suites will also assist in meeting residential intensification targets and the provision of affordable housing.¹⁰

¹⁰ Official Plan of the County of Elgin, C1.3.2 General Provisions, p. 39 (2012)

Currently only one Official Plan in the St. Thomas – Elgin County area (Central Elgin) permits the construction of secondary or accessory units in residential buildings. The remaining municipalities are in the midst of creating new Plans or reviewing existing Plans to permit second units through changes to their Official Plans and in the zoning by-laws that complement the Official Plans. The County Official Plan with the provision to allow second units was adopted by County Council in July 2012 and is currently being reviewed by the Province.

With regard to group homes, four communities have instituted minimum separation distances in their Official Plans (Aylmer, Bayham, Central Elgin and Dutton-Dunwich). The remaining five do not have this requirement and in the case of St. Thomas, permit group homes in all areas that are zoned as residential.

Table 7.3.1: St. Thomas Affordable Housing Targets, 2006 – 2026

Total Housing		Share Affordable	Affordable Units	Annual	Percent
Owned Housing					
Singles	3,904	10%	390	20	
Semis	408	25%	102	5	
Townhouses	346	60%	207	10	
Apartments	159	100%	159	8	
<i>Total Owned</i>	4,817	81%	859	43	63%
Rental Housing					
Apartments	474	80%	379	19	
Townhouses	148	80%	119	6	
Other	514	0%	0	0	
<i>Total Rented</i>	1,136	19%	19%	25	37%
<i>Total Housing Units</i>	5,953	100%	100%	38	100%
<i>Percent Affordable</i>			22.8%		

Source: Housing Targets and Condominium Conversion Report, Lapointe Consulting, 2008

Table 7.3.2: Adoption of Lapointe Report Recommendations in Local Official Plans

Local Official Plans	Promote Mixture of Housing	Define Affordable Housing	Monitor average market rent and purchase prices	Affordable Housing Targets	Monitor Affordable Housing trends	Tools/strategies to encourage affordable housing	Participate in Fed/Prov. affordable housing prog.
St. Thomas	X	X	X	X	X	X	X
Elgin County	X	X	X	X		X	
Aylmer	X	X	X	X	X	X	X
Bayham	X	X		X		X	
Central Elgin	X	X	X	X	X	X	X
Dutton-Dunwich				X			
Malahide	X						
Southwold	X	X		X		X	
West Elgin	X			X	X	X	

Source: Official Plans from Service Manager Area

8 Overview: Defining Homelessness

St. Thomas and Elgin County face significant challenges for current and future affordable housing needs. There are a large number of households with affordability issues but there are also a significant number of those households who have additional challenges for supports or other services/assistance to remain stably housed to prevent homelessness.

In assessing the need for supports and services to persons who might become homeless, and to understand the context of providing support services to persons who actually are homeless, it is important to provide a definition of homelessness.

From discussions with City staff and community stakeholders, the term homeless is commonly meant to include persons who are absolutely homeless - without a regular night time residence, those who are precariously housed such as living in unsafe and unstable conditions, as well as those who have housing but are “at risk” of losing their residence.

The definition from the St. Thomas and Elgin County Study on Homelessness (2009) provides a useable and *inclusive* definition that is based on the Service Canada definition. It reflects what the community commonly refers to as homelessness. This definition has been slightly modified for this Needs Assessment.

Homelessness is defined as persons/families who are living on the street, who are accessing emergency or transitional housing, the hidden homeless (who are residing with friends/family, often referred to as ‘couch surfing’, or in abandoned buildings etc.), and those at risk of homelessness.

At-risk of becoming homeless are persons/families at imminent risk of eviction, who pay too high a proportion of their income on housing, or who live in unacceptable housing or housing circumstances.

The “Responding to Youth Homelessness”¹¹ study states that despite other factors ‘the absence of housing is the definition of homelessness’. The above definition concurs with the youth study with one addition ‘the absence of “stable” housing is the definition of homelessness’.

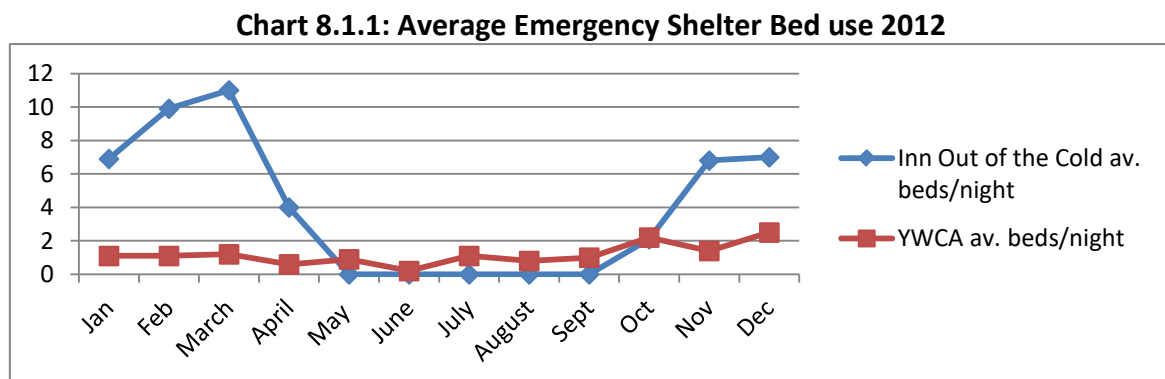
¹¹ Community Council for Children and Youth in Elgin: Responding to Youth Homelessness in St. Thomas and Elgin County. Prepared by OrgCode Consulting Inc. January 10, 2013.

How Many People are Homeless, or At Risk of Homelessness?

This section looks at some of the indicators that lead to homelessness, or risk of becoming homeless. It should be noted that some of these population groups will overlap:

8.1 Shelter Use

The peak average combined usage at the Inn out of the Cold and the YWCA shelter was 12 households. When emergency shelters are full, or non-existent for the type of person, or the individual or family cannot physically get to the shelter, OW staff pay for motel accommodation on a short-term basis. In 2012, 8 different single persons, 1 family and 2 couples stayed at motels for a combined total of 19 nights.



Source: City of St. Thomas, Ontario Works Department

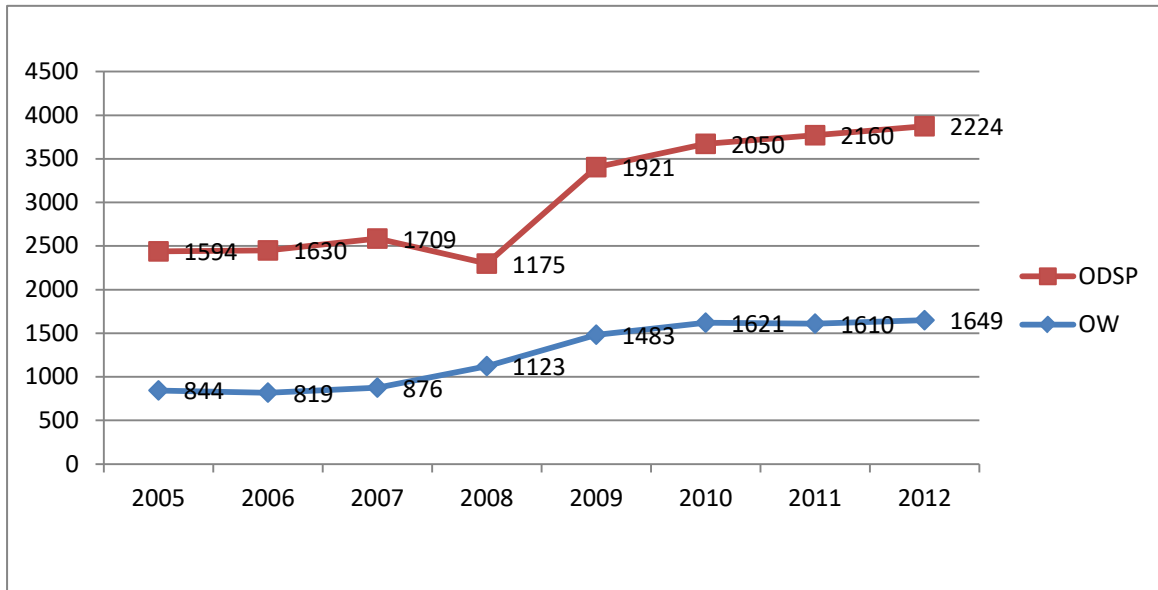
NOTE: Inn Out of the Cold is closed May 1 to Sept. 30

YWCA has 3 beds designated as emergency shelter beds

8.2 Social Assistance Recipients

- The caseload numbers from the OW and ODSP caseloads provide an indicator of the number of households on very limited incomes who cannot afford market rents and may be “at risk” of homelessness.
- As stated earlier in this report, there are no market rental options for those in the lowest income bracket which includes those receiving social assistance.
- The chart below shows that the average number of households receiving OW and ODSP has increased by 158.8% since 2005.
- In January and February 2013 there were 19 and 14 people (respectively) who received Ontario Works and who had “No Fixed Address”.

Chart 8.2.1: Average Yearly Ontario Works and Ontario Disability Support Program Caseloads, 2005-2012



Source: City of St. Thomas Ontario Works Department

NOTE: Records for Q4 2006 damaged, average is to Q3 only,
Average caseload for 2012 is average of Q3 and Q4 only.

8.3 Households with Affordability Problems

Affordability problems are described here as paying more than 30 percent of income on housing costs.¹² People in receipt of either Ontario Works (OW) or Ontario Disability Support Program (ODSP), are not the only people who have affordability problems, however the second table below 8.0.2 notes that most social assistance recipients do have serious to severe affordability problems in meeting shelter costs.

¹² See also section 6.4 for the definition of affordable rental and affordable ownership housing, as per the Provincial Policy Statement

Table 8.3.1: Monthly Income for Households on OW/ODSP, 2012

Monthly	Basic Needs	Maximum Shelter Benefit	Max. Ontario Child Benefit	Total
Ontario Works (OW)				
Single	\$277	\$372	\$0	\$599
Couple	\$448	\$584	\$0	\$1,032
Single Parent + 1 child	\$347	\$584	\$92	\$1,023
Single Parent + 2 children	\$347	\$634	\$184	\$1,165
Couple + 1 child	\$448	\$634	\$92	\$1,174
Ontario Disability Support Program (ODSP)				
Single	\$590	\$474	\$0	\$1,064
Couple	\$873	\$745	\$0	\$1,618
Single Parent + 1 child	\$733	\$745	\$92	\$1,570
Single Parent + 2 children	\$751	\$807	\$184	\$1,742
Couple + 1 child	\$873	\$807	\$92	\$1,772
Age of children in rates shown = under 18 for OW, under 13 for ODSP with 1-child, one each <13 and 13+ for ODSP with 2 children. Source: Income Security Advocacy Centre				

The table below shows that the maximum shelter benefit allowed under both the OW and ODSP programs does not meet the Provincial Policy Statement definition of affordability (30%) even though the market rents for some social assistance participants is within the “maximum shelter benefit”.

Table 8.3.2: Market Rental Affordability for Social Assistance Recipients

Household size	1 bed \$630*	2 bed \$765*	3 bed \$847*
OW Single	Can't afford	Can't afford	Can't afford
OW Couple	Can't afford	Can't afford	Can't afford
OW Single parent + 1 child	Can't afford	Can't afford	Can't afford
OW Single parent + 2 children	Can't afford	Can't afford	Can't afford
OW Couple + 1 child	Can't afford	Can't afford	Can't afford
ODSP single	Can't afford	Can't afford	Can't afford
ODSP Couple	Can't afford	Can't afford	Can't afford
ODSP Single parent + 1 child	Can't afford	Can't afford	Can't afford
ODSP Single parent + 2 children	30%= \$627	Can't afford	Can't afford
ODSP Couple + 1 child	30%= \$637	Can't afford	Can't afford

*Average market rent Dec 2012 (CMHC)

8.4 Youth

The Youth Homelessness Report (January 2013) estimates that there are between 100 and 300 youth who are homeless at a time, with a significant portion of these youth staying with friends for the short term. Further, that about 10% are high risk of becoming homeless for a longer term and 10% can be considered medium risk¹³.

The following two indicators are cited cautiously as they are generally regarded as measures of deep poverty rather than of high risk of becoming homeless.

8.5 Food Bank usage

In St. Thomas, the Caring Cupboard Food Bank assists approximately 350¹⁴ families or 800 individuals a month - approximately 37% of those are children. In 2012 the Caring Cupboard served approximately 9,600 households.¹⁵ The Caring Cupboard is one of the main Food Banks, but not the only food bank and many meal programs operate in the area.

The 2012 Hunger Report published by the Ontario Association of Foodbanks reports that 412,998 households received food bank assistance in the province, in March 2012, surpassing the record number served during the recession of 2008 of 374,000 households.¹⁶ The report notes that households in rural areas often use food banks because they are isolated and have limited access to community services. Also many rural seniors live alone and struggle physically, emotionally, and financially.

8.6 Social Housing Waiting list

The centralized waiting list for households requesting rent-geared-to-income (RGI) housing in Dec. 2012 was approximately 291 households, with single persons waiting up to 2 years for social housing. Waiting list numbers are an incomplete indication of homelessness or at risk, as many homeless people are discouraged by the wait, their need is urgent and they do not apply, or do not keep their applications active. Also many seniors are on this waiting list for reasons other than being at risk of homelessness.

¹³ Responding to Youth Homelessness in St. Thomas and Elgin County. Community Council for Children and Youth in Elgin (CCCYE). January 10, 2013.

¹⁴ Data references www.caringcupboard.ca and Brian Burley

¹⁵ www.caringcupboard.ca

¹⁶ www.oafb.ca

Trends in the Homeless Population

Key Informants were asked to describe recent trends, requests for programs or funding, and client characteristics. Their comments are listed as:

- There are greater numbers of people with diagnosed and undiagnosed mental health and addictions issues, and there is a trend toward these people being younger.
- Employment destabilization was cited as a primary cause in the increase in mental health and addiction issues. When a person's economic value is taken away it leads to loss of hope, other issues are compounded, and these are also often reflected in the health of other family members.
- Concern about psychiatric supports moving out of the community, closing beds and the perception that people will be left without the supports they need, transportation (to London) is often a barrier.
- Former patients of the Regional Mental Health Centre in St. Thomas put down roots in this area to be close to supports and treatment.
- Higher percentage (than Ontario) of teenaged pregnancies and unwed mothers, and their associated needs for supports and affordable housing.
- Increase in the number of homeless youth and a perception that they are presenting at a younger age, and with more complex problems. More instances of male sexual abuse have been seen.

9 HOMELESSNESS PROGRAMS, SUPPORTS AND SERVICES

Existing Homeless Programs, Supports, and Services

The number of reasons that people find themselves without a home can be as varied as the individuals and families themselves. As a Service Manager for a smaller and geographically vast Service Area, the City is challenged to address many diverse issues, which are often compounded by social, economic and health problems, and limited resources.

Homeless Programs Supports and Service System

The system of services for those who are homeless or at risk/precariously housed, consists of a number of interrelated programs supports and services: outreach to prevent loss of housing, housing retention programs such as rent and utility banks, referrals for financial, legal, educational/vocational services, physical and mental health issues, supports such as food banks and meal programs, help to find appropriate housing such as emergency, market or subsidized housing, transitional or supportive housing, and supports to maintain that housing.

To meet these complex challenges the City and community partners often “quilt together” funds and volunteer resources, to provide the system of services needed in the community.

Chart 9.0.1: Emergency Shelter, Transitional and Supportive Housing in St. Thomas – Elgin County

emergency shelter		transitional supportive		
Inn Out of the Cold women and men's Shelter Oct-Mar	CMHA Elgin Branch 6 crisis beds group homes supportive housing	VAWSEC 12 beds for women and children victims of domestic violence	ASH CMHA 4 beds addictions focus	Victoria's Home 20 bed domiciliary hostel
	YWCA 3 emergency beds 20 bed residence transitional long-term supportive	YWCA Second Storey on Talbot 6 bed transitional housing program for men	St. Thomas Elgin Second Stage Housing longer term needs for women and children victims of domestic violence	Fresh Start group home and support housing women and children
	YWCA CMHA City 4 bedroom house for emergency or transitional housing for family	YWCA Fair Winds 3 bed transitional housing program for young men	YWCA Harmony House 3 bed transitional housing program for young women	Wallis Residential Homes 38 bed domiciliary hostel
				Tara Hall 3 mos. transitional funding for 36 bed domiciliary hostel

9.1 Existing Homeless Programs, Supports, and Services ¹⁷

Table 9.1.1: Homeless Programs, Supports and Services

Program	Delivered by	Annual Allocation	Description
HeLP (Housing Links for People)* (New program under CHPI-100% Provincially funded)	City of St. Thomas	\$642,690 allocated for April 1, 2103 to March 31, 2014	Immediate financial assistance to low-income households to prevent homelessness. Items covered include; rent and utility arrears, (replaces former rent and utility bank) max. 5 days in motel, costs to establish permanent/sustainable residence, daily living costs i.e. food vouchers, etc. This program covers similar expenses as were covered under the former Community Start Up and Maintenance Benefit (CSUMB), differing in that HeLP is a <i>discretionary</i> benefit. Applicants must be: homeless, in immediate danger of losing housing/at risk of homelessness. RGI tenants are not eligible for HeLP for rent arrears. Maximum household income limits pertain. Annual maximum assistance is \$650 for households with no children, \$1,250 for households with children.
LEAP (Low-Income Energy Assistance Program) St. Thomas Energy Customers	Housing Dept administers on behalf of St Thomas Energy	\$6,775 paid twice per year to City	Helps low income households with hydro costs where there is shut-off or risk of shut-off. Max. grant \$500 per year or \$600 for hydro customers. Cases reviewed by the Housing Programs Coordinator.
LEAP - Erie Thames Powerlines Energy Customers (County)	Salvation Army		Helps low income households with energy costs where there is shut-off or risk of shut-off. Max. grant \$500 per year or \$600 for hydro customers. Cases reviewed and paid through Salvation Army.
LEAP - Hydro One Customers (County)	United Way of Greater Simcoe Intake- St. Thomas		Utility arrears only once per year for Hydro One, low income households, where there has been shut off or threat of shut off. Intake and verification done by HPC and sent to United Way.
Salvation Army Family Assistance Program (County)	Funded and delivered by Salvation Army		Covers utility arrears and other fuel sources (not Union Gas) that have been disconnected or are under threat of disconnection. Maximum grant is \$350 per household.
Winter Warmth Program - Union Gas and other gas	Union Gas in partnership with		Red Cross assesses applications for arrears and disconnects for Union Gas only. For low income

¹⁷ For a complete inventory of Homelessness and Housing related services see Responding to Youth Homelessness in St. Thomas and Elgin County. Community Council for Children and Youth in Elgin (CCCYE). Prepared by OrgCode Consulting Inc. January 10, 2013.

Program	Delivered by	Annual Allocation	Description
Companies i.e. NRG (County)	local United Way		households in Elgin County. Access is limited to once a year. Payment is made directly to Union Gas, maximum \$500 per year per family.
Hydro Settlement Fund	City of St. Thomas	\$30,000	Helps low income households with electricity costs—used as a last resort for emergencies.
Local Home Repair Program (New program)	City of St. Thomas	\$100,940/ 3 yrs.	To help low income households with essential emergency repairs such as roofs, furnaces, windows, leaky basements, hand rails, etc.
Housing Allowances (100% Provincial/Federal)	City of St Thomas	\$77,226 (2012)	Housing Allowances assist social assistance recipients and the working poor to afford market rent, average \$140 per month.
Strong Communities Rent Supplement Program (100% provincial)	City of St. Thomas/Elgin and St. Thomas Housing Corporation	\$226,444 (2012)	Full rent-geared-to-income subsidies are paid to private and non-profit landlords to assist low-income households with the cost of rent.
CMHA Crisis Phone Line	CMHA		Crisis phone line operating 24/7 open to anyone.
Violence Against Women, Services Elgin County	VAWSEC		VAWSEC runs several programs in addition to the shelter, such as the Sexual Assault Centre, Child Witness, Prevention through Education, 24 hour Help Line, the Coordinated Response Program, Transitional Housing Support Advocacy, and Legal programs.
Focus Fairview	Elgin and St. Thomas Housing Corp. (ESTHC) and many community agencies and organizations		This is a community development project initiated by ESTHC in 2009 to recognize the impact of poverty on the families in the housing community and to provide education and needed services, while promoting resident and community involvement and commitment. (See Section 9.3).
Community Health Centres	Ministry of Health and Long Term Care		Two centres; the Central CHC in St Thomas and West Elgin CHC in West Lorne, provide primary health care and health promotion to individuals and families to strengthen their capacity to take more responsibility for their health and well-being. Many people who visit these centres are low income and/or have mental health and addiction issues that present challenges to finding and keeping housing.

* See page 71 re: the changes to homelessness funding.

** See Table 9.3.1 for funding and funding changes effective January 2013.

Housing Retention Programs for Low Income Renters

Housing Allowances and Rent Supplements

As stated earlier in this report, over 40% of renters in St. Thomas-Elgin County spend more than 30% of their income on housing costs resulting in a housing affordability situation, routinely making the choice between paying rent and food. In addition, for those in rural areas, the minimum delivery for heating oil is \$600, and for propane \$400-\$600. Housing Allowances and

Rent Supplements are seen to be one of the most effective ways to assist low income renters to maintain their current (sustainable) housing, while allowing them to continue to live in the community of their choice.

The Investment in Affordable Housing Program (IAH) is part of the province's multilateral Affordable Housing Framework: *Building Foundations: Building Futures, Ontario's Long-Term Affordable Housing Strategy* that was announced on August 10, 2011. IAH provides a notional funding allocation to service managers to deliver five housing program components¹⁸ in accordance with identified community needs.

The City of St Thomas extended their current Rent Supplement and Housing Allowance programs through the IAH by allocating \$100,000 to extend the 2009 Extension HARS program and the Short-Term Rent Support Program (STRSP) when the funding ended on March 31, 2013. Through the Housing Allowance program, at least 28 households will be able to continue receiving rent supports while waiting for subsidized housing. Housing Allowance funding has proven to be an effective homelessness prevention program; although full rent geared to income (RGI) housing through either a rent supplement or moving into an RGI unit in social non-profit housing does provide the best level of ongoing affordability.

Housing Retention Programs for Low Income Home Owners

St. Thomas-Elgin Home Repair Program

The Housing Needs Assessment identified that there are about 4,000 home owner households with affordability problems. Many of these homeowners often live in older homes that require necessary life and safety repairs, or modifications for physical mobility. Funding from IAH administration dollars, in the amount of \$100,940 has been allocated to fund the St. Thomas-Elgin Home Repair Program.

The objectives of the St. Thomas-Elgin Home Repair Program are:

- To improve the living conditions of households in need through financial assistance to repair essential deficiencies for low-income home owners. Emergency repairs related to life and safety issues are considered a top priority.
- To foster independent living of seniors and persons with disabilities by providing financial assistance to support modifications and renovations to increase accessibility of affordable ownership properties.

The type of work approved includes new roofs, major bathroom repairs, basement drainage repairs, hand rails and other modifications for a physical disability, new windows, new furnaces,

¹⁸ The five components of the IAH program are: Rental Housing (new construction), Homeownership, Ontario Renovates (formerly RRAP) Rent Supplements, and Housing Allowances.

insulation, major kitchen repairs, etc. Applicants who are Union Gas customers are referred to the new Union Gas Helping Homes Conserve program for single-family homeowners. This energy saving incentive program covers insulation, new windows, low-flow showerheads, programmable thermostats, etc. St. Thomas Energy also has an energy conservation program for homeowners with similar incentives.

Previous to the St. Thomas-Elgin Home Repair Program (2012) these types of repairs were completed through the Residential Rehabilitation Assistance Program (RRAP), delivered and funded through the Canadian Mortgage and Housing Corporation (CMHC). The average cost per home under that program was approximately \$10,000.

The criteria for the St. Thomas-Elgin Home Repair Program is different than the criteria for RRAP, although many of the repairs are similar to those under RRAP. As of the end of February 2013 work has been approved for 8 homeowners totalling \$43,767 (averaging \$5,471 per household). Should this average cost per household continue, approximately 18 households will be assisted through this program to March 31, 2015.

Table 9.1.2: Programs for Homeowners

	CMHC RRAP Delivered by CMHC* # of Homes/total cost (Federal funding)	St. Thomas – Elgin Home Repair Proposed # of Homes (Provincial funding)
2008/09	10 homes - cost \$91,808	n/a
2009/10	13 homes – cost \$130,034	n/a
2010/11	20 homes – cost \$198,195	n/a
2011/12	n/a	n/a
2012/13	n/a	approx. 18 homes – cost \$100,940 over 3 years
2013/14	n/a	
2014/15	n/a	

*Source: City of St. Thomas and CMHC *Not including rental or garden suites*

9.2 Service Usage Indicators

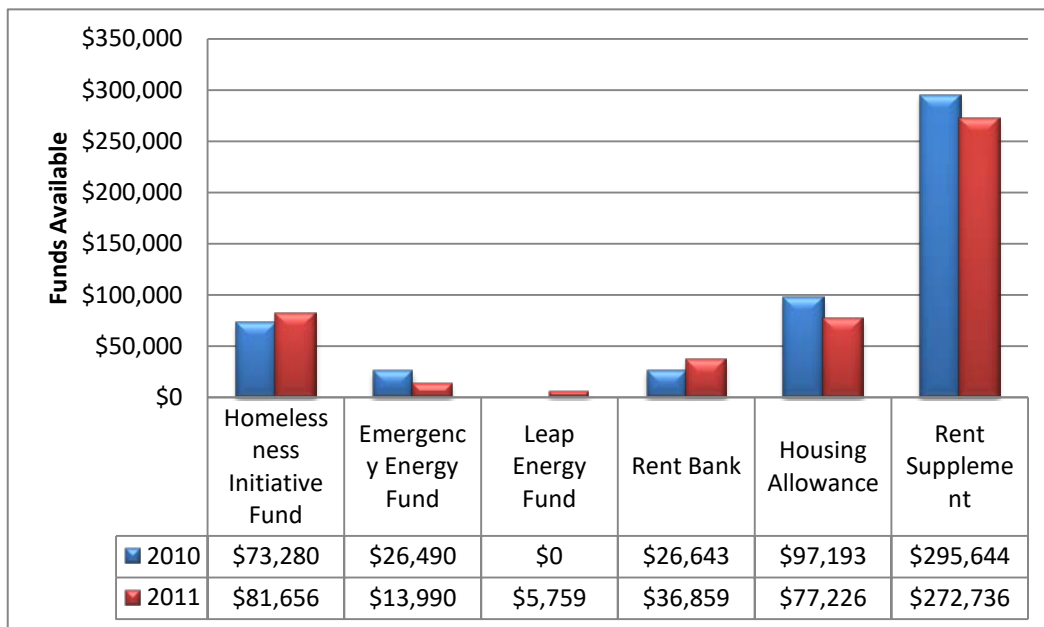
Homelessness Programs, Supports, and Services

The ability to determine whether funding and staff levels are adequate to address the needs of the homeless and at risk populations is limited by several factors:

- The number of people served/supported in a program is often determined by available human and fiscal resources/budget allocations, and not determined by community need.

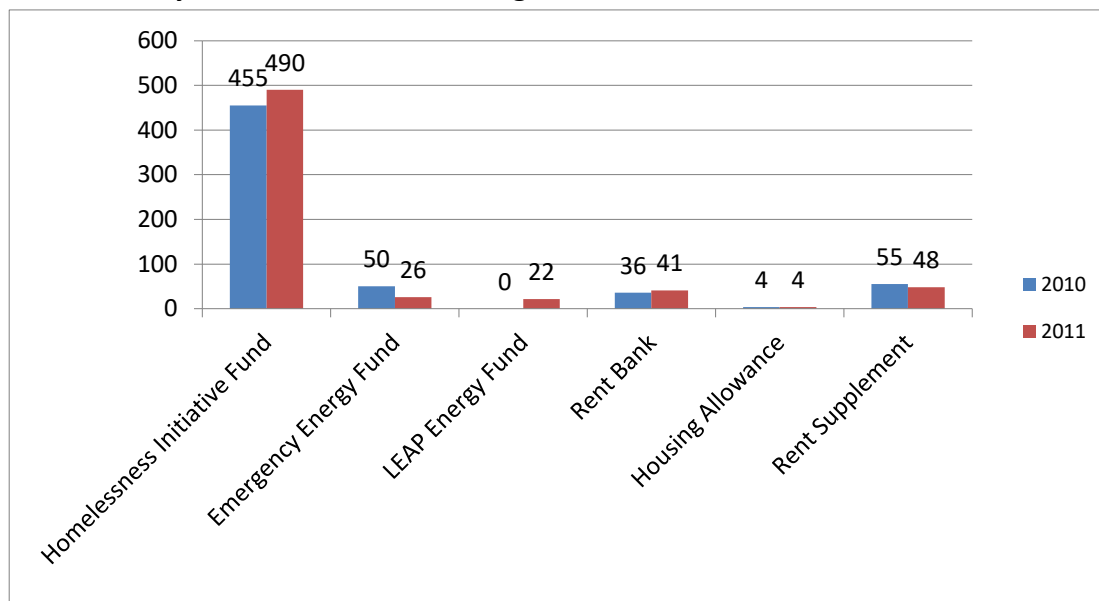
- Waiting lists for services are not always kept, so it is not possible to determine those who have not been able to access timely services. Waiting lists are often not appropriate or helpful for services geared to immediately meeting the urgent needs of people, and are therefore not part of all services.
- In the case of shelters the number and 'mix' of resident needs greatly impacts the ability of staff and support service agency staff and/or volunteers to provide support.

Chart 9.2.1 Costs of City Delivered Homeless Programs (prior to Jan. 1, 2013)



Source: City of St. Thomas Ontario Works Department

Chart 9.2.2: City Delivered Homeless Programs – Households Served Prior to Jan. 1, 2013



Source: City of St. Thomas Ontario Works Department

Food Security: Food Banks and Meal Programs

As noted previously, food bank and meal program usage are not direct indicators of homelessness or ‘at risk’ for individuals and families, however they are regarded as measures of deep poverty. The Healthy Communities Report (March 2011) notes that “there is a strong interplay between healthy eating and stable housing for the communities’ low income population”.

The Food Security system in St. Thomas and Elgin County consists of:

- Student Nutrition Programs operating in 34 elementary and secondary schools in Elgin and St. Thomas. Approximately 12,800 students participate on a daily basis.
- Seven formal food banks in the City and County with many informal acts of charity from institutions and individuals. The Caring Cupboard (food bank) in St. Thomas indicated a 9% increase in numbers from March 2010 to March 2011, although other food banks report their numbers are status quo.¹⁹

¹⁹ Nutritious Food Basket Report: the Cost of Eating in St. Thomas and Elgin County. Elgin St. Thomas Public Health, 2011

Family and Children's Services (FSC)

FCS has reported seeing a 16% increase in the number of families served by their agency since 2008. Thirty-seven percent of these families have children 18 years and under. They suspect that not all homeless people self-identify and usually disclose that they are staying with friends or couch surfing.

Violence Against Women, Services Elgin County (VAWSEC)

Staff report that they help 170 families annually in the Transitional Housing program that provides support to women and their children in the community to help them maintain their housing and stay safe. This includes advocacy with landlords and housing providers.

CMHA Crisis Phone Line

CMHA receives approximately 1,100 calls per month, and reports that of these calls 33% are from people with issues regarding shelter or permanent housing.

9.3 Evolution of Services (Changes)

Homelessness Programs, Supports, and Services

Consolidated Homelessness Prevention Initiative (CHPI)

The CHPI program took effect January 2013. CHPI combines five previously existing homelessness prevention programs²⁰, as well as half of the former Ontario Works and Ontario Disability Support Program, CSUMB, into one consolidated funding envelope. CHPI is intended to provide better coordinated and integrated service delivery to prevent, reduce, and address homelessness with a focus on two key outcomes:

1. Helping people experiencing homelessness obtain and retain housing, and
2. Ensuring people at risk of homelessness remain housed.

The City is required to submit a Council-approved Investment Plan to the Province in each of the first three years of the CHPI program, outlining how the funds will be used to address homelessness in the community. After the third year, the annual funding allocation will be rolled into a three-year reconciliation cycle.

Within the broad provincially prescribed parameters, the City has used the flexibility for funding in the following categories and amounts for the 2013/14 fiscal year. Given that this is the first

²⁰ The five previously existing programs include: the domiciliary hostel program, emergency hostel services, rent bank, energy bank, and homeless prevention fund.

year of the new program, spending plans in future years may be adjusted depending on usage and need.

Table 9.3.1: 2013/14 CHPI Investment Plan

<i>Emergency Shelter Solutions</i> (i.e. emergency homeless shelters and safe beds)	54,250
<i>Housing with Related Supports</i> (i.e. supported permanent housing, transitional housing)	151,500
<i>Other Services and Supports</i> (i.e. street and housing outreach, food banks, housing searches)	42,690
<i>Homelessness Prevention</i> (i.e. payment of rent or utility arrears)	600,000
<i>Program Administration</i>	44,654
Total CHPI 2013/14 Investment Plan	\$893,094

“Emergency Shelter Solutions” and “Housing with Related Supports”

Financial support for operational costs will be made available to existing community agencies which currently provide services that meet the two CHPI outcomes. Financial assistance will be based on an equitable funding formula of \$3,000 per bed or \$3,500 for room and board, annually. The following agencies will receive total funding in the amount of \$205,750:

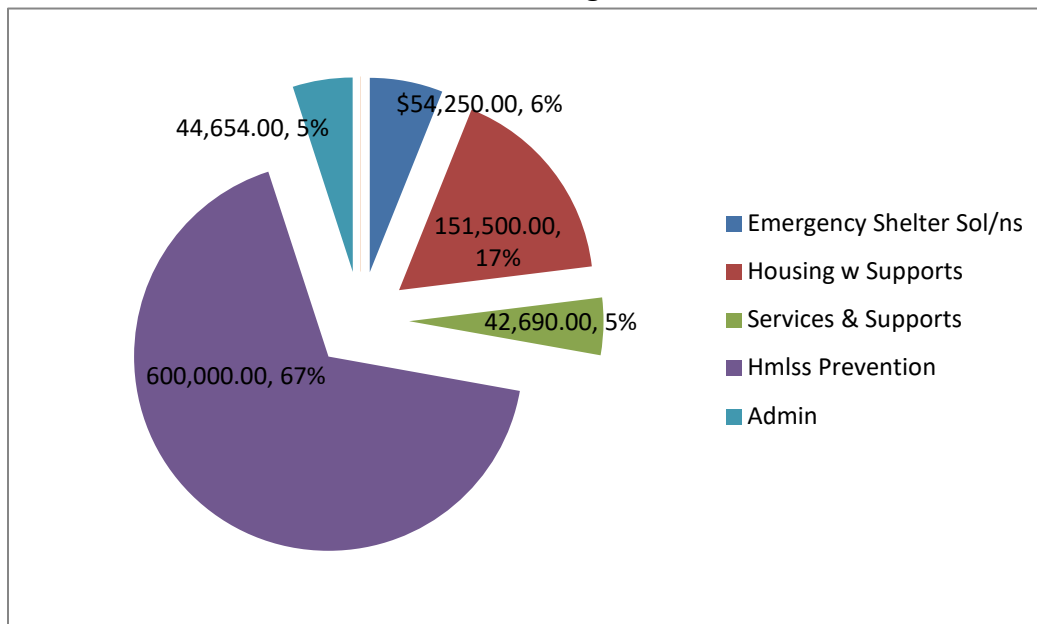
1. Inn Out of the Cold – a shelter operating between October and March offering a warm place to sleep, a hot supper, and breakfast for homeless men and women.
(See Section 10.0 for program description).
2. YWCA St. Thomas – offers the following housing services:
 - a. A 20-bed residence for women including transitional, long-term supported housing, and 3 emergency beds, (Sections 10.0 and 11.1).
 - b. Harmony House – a 3-bed transitional housing program for young women (Section 10.0),
 - c. Fair Winds – a 3-bed transitional housing program for young men (Section 9.0),
 - d. Second Story on Talbot – a 6-bed transitional housing program for men opening June 2013 (Section 11.1),
 - e. A 4-bedroom house for emergency or transitional housing for a family. (Section 9.1 and 10)

3. Fresh Start Maternity Supports – transitional housing with supports for pregnant women or women with newborn children (5 group home units and 3 self-contained apartments with supports. (Section 11.1)
4. Tara Hall – transitional funding for three months for a 36-bed domiciliary hostel. (Section 11.1)

“Homelessness Prevention” and “Services and Supports” HeLP

The balance of the CHPI allocation, net of 5% for program administration fees, in the amount of \$642,690 will be rolled into a new Ontario Works Department program called HeLP (Housing Links for People) to provide immediate financial assistance to low-income households to prevent homelessness (See Table 9.1.1 for program description).

Chart 9.3.1: CHPI Funding Plan, 2013/14



Source: City of St. Thomas Report No. OW-04-13

NOTE: On Dec 27, 2012 MCSS announced additional funding for service managers to support the transition to CHPI. One-time funding in the amount of \$305,513 was allocated to the City of St. Thomas to complement the CHPI funding. It is anticipated that this funding will be used to cushion funding short falls in any of the service categories during the start-up year.

Community Start Up and Maintenance Benefit (CSUMB)

One of the most contentious aspects of the changes brought about by the implementation of CHPI in January 2013 was the termination of CSUMB for both OW and ODSP recipients. This benefit, which was available every two years for recipients, was considered part of their social assistance entitlement benefits by many recipients who used CSUMB for last month's rent

deposits, essential furnishings (when discharged from an institution, or in cases of bed bugs), moving costs, hook-up expenses, etc.

In 2011 a total of \$899,725 was issued to OW and ODSP recipients for CSUMB items (including the City portion of \$80,971). The total CHPI allocation for 2013-14 is \$893,094. The loss to the community in provincial dollars is \$305,513. One-time provincial funding in the amount of \$305,513 has been provided to the City to compensate for the change in total funding due to the new CHPI program. The additional one-time funding must be used in the first year of the new program (by March 31, 2014).

Youth

The newly released report, Responding to Youth Homelessness in St. Thomas and Elgin County, calls for the development of a coordinated service response protocol by clarifying roles, responsibilities, and obligations of each service provider within the service area that deals with youth who are homeless.

Family and Children Services are collaborating with churches to develop foster-type homes, or Host Homes for short periods of time that would help with short term supportive housing for homeless youth. In this proposed model, Family and Children's Services staff will screen potential families and youth, and train foster families in line with their mandate to recruit and train foster families for their regular program stream. The Report is briefly outlined in Section 12.0.

Food Security Network

Examples of how the traditional "soup kitchen" model is evolving are:

Destination Church has changed its focus to provide advocacy services to its guests. The open drop-in times provide housing help and offer broader food and mail assistance on an emergency basis. Approaches build on life skills and creating opportunities based on the individual's strengths and skills. A full time coordinator has been hired for this role. Its meal program (Thursday evenings) relies on the "Stone Soup" story, requiring everyone to contribute to the meal. If someone doesn't have a food contribution, they are expected to contribute with their hands and feet—preparing the meal or setting up and clearing up.

Trinity Anglican Church collective kitchen assists people with their cooking skills. The eight week programs teach participants how to healthy cook meals.

Free community fellowship meals are available twice a month year-round at Trinity Anglican

Church for families or individuals who are experiencing difficulty making ends meet, who are on a limited or fixed income, are alone or feel isolated. The community service is offered collaboratively by Trinity Anglican, Grace United, Knox Presbyterian, Central United, Centre Street Baptist, St. Andrews United, Holy Angels Roman Catholic, St. Anne's Roman Catholic, First United, shrine Club, Elgin-St. Thomas Health Unit and many volunteer citizens.

Social Worker at the YWCA

At the time of this report, and funding permitting, the YWCA is planning on adding a Social Worker to their staff compliment. The goal is for all individuals and families accessing emergency and/or transitional housing to be supported by the social worker while navigating from emergency housing and supportive housing to safe, affordable non-supported housing. Based on previous discussions, this support would also be extended to those accessing Inn Out of the Cold or other services as appropriate.

Salvation Army

Salvation Army staff report an increase in the number of people that are coming to them for assistance, especially for medication, and prescribed medical equipment such as hearing aids. As a result of the increased demand, the Salvation Army has increased the availability of emergency services through extended hours, and outreach to other agencies in the community.

Housing Program Coordinator

St. Thomas Ontario Works division introduced a permanent full time Housing Program Coordinator (HPC) position to deliver housing support programs in an integrated model. The HPC position supports the coordination and management of social/affordable housing programs and initiatives to qualifying low income families in St. Thomas and Elgin County. Specifically, the HPC manages the Housing Allowance Program, the HeLP program (for ODSP recipients and the general public), the LEAP program as well as new homelessness prevention program(s) from time to time (Section 9.1).

This position was created in order to consolidate homelessness prevention administration within one staff position for better "one-stop" service for the public. The position is a result of a recommendation from the 2009 Homelessness Study (See Section 12.0). The HPC was approved by City Council as a permanent position effective April 8, 2011.

Bridges Out of Poverty

In the spring of 2010, the United Way and the Elgin-St. Thomas Public Health Unit partnered in bringing presenter Gayle Montgomery to St. Thomas to speak about the Bridges out of Poverty

philosophy and her experiences in establishing the Bridges Out Of Poverty/ Circles chapter in Lambton County.

This presentation brought numerous local organizations together to find a way to incorporate this philosophy into this community and to also bring the “Getting Ahead” Workshops and the “Circles” programs to the City of St. Thomas and County of Elgin. Over the past two (2) years, this large group has continued to meet, and a Focus Committee was established for funding, program development and implementation.

Bridges Out of Poverty is an approach that helps employers, community organizations, social-service agencies, and individuals address and reduce poverty in a comprehensive way. People from all economic classes come together to improve job retention rates, build resources, improve outcomes, and support those who are moving out of poverty²¹. The Bridges Out of Poverty/Circles Program has proven effective at addressing the root causes of poverty with the emphasis on achieving meaningful individual, systemic and regulatory change. It is driven by people in poverty who are motivated to make the changes needed to reach self-sufficiency.

This group recently received a 3-year Trillium Grant that combines matching dollars through various partnerships to allow this program to begin.

Housing and Homelessness Action Group

This group of community service providers was formed and through creative and collaborative community partnerships, the group has successfully implemented several recommendations from the 2009 Homelessness Study. This group reviews the 2009 recommendations annually, monitoring progress. Newly identified needs are discussed and actions taken as appropriate/feasible.

Staff Training

Two OW staff, two YWCA staff, and one Central Community Health Centre staff are qualified Financial Literacy Trainers. These staff increase the community’s capacity to provide life skills, life coaching, and financial literacy training.

Focus Fairview

The “Focus Fairview” community unit is one of 530 units that the Elgin and St. Thomas Housing Corporation (ESTHC) manages. In 2009, a Steering Committee consisting of most social agencies in the City of St. Thomas was formed, and a unit was allocated for dedicated use by residents and, of course, for the social agencies that bring much needed services and education to the residents. The social agencies were eager to get started and, with the help of Elgin

²¹ www.BridgesOutofPoverty.com

Counselling and Mediation Centre staff and their MSW students, programs, counselling and education were soon being offered to the residents, and their children.

It soon became obvious, that the many and varied needs exhibited by the residents (life skills, parenting skills, budget and finance skills, and coping skills, etc.) warranted a dedicated person to provide more consistency and co-ordination of the social programs and education required. The Ontario Trillium Foundation has provided a 2-year grant allowing the Steering Committee to hire a part-time Co-ordinator (20-25 hours per week) and to purchase much needed equipment and supplies for programming. This grant will conclude at the end of 2013.

The Co-ordinator utilizes a technique that promotes community and resident involvement and commitment. Community involvement is evidenced by a nearby church that not only offers their space for meetings and larger activities such as “pot-luck” dinners, but also contributes to the Focus Fairview initiative with donations of clothing and food for the resident-run “Food and Clothing Cupboard”. The church has also made arrangements with Elgin St. Thomas Public Health to be host to the Community Kitchen proposal. The residents are “giving back” by assisting the church with such things as church garden clean-ups, church bake sales, etc. An initiative is currently underway to determine if the ESTHC Elm St. development would benefit from a toddler program to be conducted at the Salvation Army church located directly across the street.

As funding may come to an end in December 2013, planning sessions are underway with the residents and others to “brain-storm” ideas to raise money. The residents are acutely aware of the benefits that the Focus Fairview initiative has brought to them and desperately want to continue improving their life styles and life circumstances.

Central Community Health Centre

In 2010 this CHC opened in St. Thomas see Table 9.1.1 for description of services. This is the second CHC in the area, with West Elgin CHC operating out of West Lorne.

211

211 is a province-wide information and referral service accessible by telephone or on-line. It is now available to residents of St. Thomas and Elgin County.

9.4 Issues and Strengths Identified by Key Informants

Homelessness Programs, Supports, and Services

This section looks at the issues and strengths that directly relate to the provision of homeless programs and services in the St. Thomas-Elgin community. The comments from community stakeholders have been grouped to provide a more robust description of each issue. It is

important to note that these issues are interrelated and directly impact each other, and cannot be examined independently. The following points are paraphrased and amalgamated from actual interviews.

1. Effects of Employment Destabilization

- There is a lot of resilience in the community as this is the third or fourth downturn it has experienced economically in the past 30 years, however this one has been by far the most lengthy and it is reflected in the lack of retail downtown. This community is in direct competition with London who is aggressively developing the 401 corridor.
- United Way fundraising is suffering as a result of the loss of jobs (9000 jobs in 70 workplaces since 2006). In 2012, \$605,000 was raised, a few years earlier \$1.2M was raised.
- The termination of jobs at Ford paying \$33.90 per hour, and at Sterling paying \$29.16 per hour, have resulted in an influx of clients requesting help from the social service sector, i.e. homeless issues as a result of bankruptcy, and under employment.
- It is expected that more of the impact of the Ford plant closing will be felt this summer, it is commonly held that there is a 2 year period before the community really feels the impact of a closure.

2. People-Centered Service Provision

Service Capacity

- Capacity is evolving with service providers but the complexity of the issues people are presenting is much greater than it's ever been in the community. No longer can a single provider do it - collaborative models are necessary to be able to work through issues of complex mental illnesses, and addiction abuse cases. Services have to come together to provide comprehensive care plans of action. This requires all of us to sit down and talk.

Service Centralization

- Concern with centralizing services out of London i.e. hospitals, ODSP, Red Cross, MS, Cancer Society, school board regionalized in London, children's mental health, and the effect on this community and organizations. Concern that the further away from the hub or the service centre, the less priority is given to your needs. When there is limited funding the people on the periphery tend to get less and less, and they expect people to travel - key issue! Crises will become more acute.
- Can't (afford to) lose the presence of services in Elgin County.
- Vulnerable populations can't get to London – this is not acceptable.
- We should come together around needs of community (social planning council model), rather than independent mandates of agencies.

- Children-youth example of working with centralized services; CPRI (Child and Parents Resource Institute) provides highly specialized treatment services for children and their families. CPRI is going through deinstitutionalization and reducing bed capacity. Their strategic plan is to continue to offer services in local communities through a protocol involving a team (family/parent mentor/ system facilitator) prior to admission to CPRI. This team supports family/child while in CPRI and continues to support them when discharged. This is a type of wraparound approach for these children and families.
- Intent is to make best use of intensive treatment - transfer of knowledge for best supports when they get back.

Service Integration

- We do come together to talk about these complex cases - but we run into the resourcing issues, plans are easy to develop, but we need the resources to make them happen. These are more challenging times and the resources are not always there – some integrated models cost more money.
- Specialized services are in silos, everyone works independently. We need a focus, a planning table on homelessness - hopefully the report will recommend this.
- We need to incorporate youth homelessness info into the 10 Year Plan. There are obvious parallels with coordination and integration issues.
- Need a homeless system with multiple entry points, followed by a well-structured protocol of services. The homeless person triggers that protocol, then wraparound team of supports, with the expectation from service providers that all domain needs would be met. It is the only way to reduce homelessness.
- Protocol pulls together services to make commitments to providing services, by signing the protocol services are held accountable for service provision.

Technology

- Look at modern technology around databases i.e. 211. We need long term ideas around collecting information and follow up.
- Need more sophistication around technology information databases,- access to information for youth re: services - Google maps, service directories, etc.

3. Information Sharing

- There is difficulty with community workers always knowing what programs are being offered and where. Perhaps 211 could be the “go to” place for service providers to keep up on info so appropriate referrals can be made.
- All agencies need to get their information out to the community. There are a lot of families working for minimum wage who have no idea of the programs/services that are in the community to help them ‘get by’.

4. Mental Health and Addictions Issues

- High percentage of mental health needs - because of hospital - many don't go back to their communities because they need ready access/treatment at the facility - so put down roots here, consider Elgin their community. They will require supports when hospital leaves.
- Lots of people with undiagnosed and diagnosed addiction issues are treating themselves, leading to more serious problems.
- Lack of access to addictions treatment - Addictions Services of Thames Valley offers some beds.
- Big gaps exist in addictions services. In Oxford County they opened up a centre to treat people with addiction issues and it would be good if we had something comparable here so that people who reside here wouldn't have to go elsewhere.
- OW has acknowledged addictions as a barrier. There have been great strides to look at the person in a holistic way.
- People with undiagnosed mental issues are not supported by some of the existing mental agencies.
- Without intensive programs our clients get lost.
- There is no easy transition from detox to residential care. The person must be ready and willing to make steps, there are no supports for them.
- Core treatment timeliness have been cut back, this has more to do with budgets than client need.
- Feeding people and offering them a bed for the night is lovely but it's a band aid. We need real solutions, like access to mental health care most importantly.

5. Supports to Find and Keep Housing

- No real housing help centre, but agencies are doing this work.
- Transportation issues from isolated rural areas present challenges to access services, and for services to access pockets that are rurally isolated.
- Libraries can play a crucial piece around a drop-in service.
- Lot of agencies moving to meet just the high end needs, what happens to the rest? Need to be proactive so people won't become high needs.
- The services need to go to where the person is. It needs to be recognized that sometimes there is a stigma with services offered from a Church. Providers need to go to the people i.e. under a bridge if necessary.

- Education and support re: housing rights and responsibilities, tenants don't have to put up with substandard housing, and also they need to be held accountable, they need support and help with living skills. Landlords need to keep up property standards.

6. Advocacy

- Haven't done much advocacy with private landlords (housing retention).
- There are issues with some derelict landlords. Some of these tenants are paying out ridiculous amounts for rent for places that no one should be living in, and buildings should be torn down or condemned.
- How do we make landlords more responsible for their buildings? Need checks and balances.
- Great working relationship with Elgin Housing Corp. it's a mutual relationship. They don't want to see the tenant de-housed so we collaborate as much as we can to see the tenant's needs are met.
- Need to have a worker who works with social housing tenants on a full time basis (Community Support Worker).

7. Special Populations

Single Men

- Men 30-55 are the most vulnerable population.
- The support network for men is horrible, some of them would love their own place but can't find/afford them so they are living in shared accommodation/group homes i.e. Tara Hall - pretty transient stop gap.
- This group presents an 'emerging need'.

Youth

- Needs to be a lot more affordable housing for young people.
- Challenging to find decent housing for 18-21 yr. olds at OW rates, as a result they tend to share the places and get kicked out for partying, etc.
- Youth homelessness is hidden, couch surfing or sleeping out in the summer.
- Youth in the County don't have access to any services.
- Youth don't feel safe using Inn Out of the Cold, due to the number of people using the shelter that have mental health and addictions issues. There needs to be a shelter geared toward youth only, like Fairwinds.
- No local support for male sexual abuse survivors, not sure if supports exist in London.

- Need young people to stay in school: the rates of drop out and teen pregnancy are deplorable. Young people need to be part of the solutions.

Low German Population

- This population is isolated from mainstream systems and services.
- This population skews the education statistics as young men go to work on farms after grade 8 (16 yrs.) and girls get married. Their education levels have stayed stagnant, see this as an issue in the near future.
- Often male dominated culture does not fit in with North American culture.
- These families are not usually homeless but due to the shortage of large homes in the country, several families may live in one house. This is not part of their culture and can be extremely stressful.
- Families cannot afford the rent plus high heating bills for a large country home, so some migrate to Mexico over the winter and return in the spring for jobs in agriculture. Example given of a family of six arriving with two dollars and no place to stay. In these cases churches put them up in motels and assist them to settle.

Issues expressed by people with Lived Experience

Guests at the Inn Out of the Cold and Stone Soup dinner were interviewed and students of the Adult Basic Skills Class at the YWCA completed surveys. See Appendix C for the results of this survey.

- Biggest challenges to finding a place to live:
 - No income, no support,
 - Can't find decent place, can't afford a decent place
 - Need help to find a place, need more help to find places
 - Landlords discriminate because I'm young
 - Hard to find a compatible roommate
 - Don't know of any places to help find a place to live
 - Poor or no credit rating
 - Subsidized waiting list is too long
 - Poor landlord reference or no reference
- Biggest Challenges keeping a place:
 - Anger issues
 - Addiction/mental health issues
 - Utilities cost too much
 - Landlord and other tenants

- Helpful Services:
 - Case managers, YWCA, ACT, OW, Inn Out of the Cold
 - A number of participants stated that they didn't know of any services to help them
- Advice
 - Build a homeless shelter, more Inn Out of the Cold-year round, programs for those who are homeless
 - More subsidized housing—lower rents, safe, affordable housing
 - OW to pay first and last month's rent--
 - City needs to set guidelines for landlords
 - Open family residence to help people manage their money and pay bills

10 EMERGENCY HOUSING

Existing Services

Emergency housing (also referred to as emergency shelters or hostels) remain a necessary element of the homeless service system. Shelters are (usually) a community-operated system which is funded and overseen/coordinated by the City in its role as service manager, except for the abused women's shelter which is funded as part of the provincial system.

Emergency shelters provide temporary housing and services to meet the needs of people experiencing immediate crisis and homelessness. The emergency shelter system in St. Thomas-Elgin consists of the following shelters/shelter programs.

Table 10.0.1: Information on Emergency Housing Providers

Emergency Housing Providers	Location	Population and # beds
Canadian Mental Health Association (CMHA) Elgin Branch has 6 crisis safe beds in various existing group homes within their continuum of housing to individuals with a serious mental illness who are experiencing a crisis and are unable to remain in their current living situation. People usually stay up to 5 days but could be longer if they have another place at the beginning of the month. The beds are usually full. These beds are funded through the Ministry of Health and Long Term Care.	St. Thomas	Persons with a Serious Mental Illness 6 crisis safe beds
CMHA, YWCA and the City have partnered to turn a vacant four-bedroom home into an emergency shelter for a family. The first family moved in, December 2012. (See Section 8.3 re: funding)	St. Thomas	Family 4 bedroom home
Inn Out of the Cold opened in October 2010. It is a low barrier overnight-only shelter in the basement of Central United Church and accommodates both men and women, over 16 years of age. IOTC was opened to meet an identified community need for emergency accommodation. Previously people were sent directly to services in London. Ontario Works staff reported sending 65 men to London shelters in the winter of 2009 ²² . Stays are unlimited, though the shelter is only open from October until April from 6 p.m. - 8 a.m., 7 days per week. Guests receive a hot supper prepared by volunteers, and those that stay overnight receive a breakfast as well as a lunch voucher at the Talbot House Café operated by CMHA. Some guests drop in for dinner only, these numbers are not tracked. Facilities at the shelter include showers, a self-serve washer and clothes dryer; satellite TV, Wi-Fi, and computers. Staff consist of 3 qualified social service workers and each week a community worker from the Legal Clinic comes to talk to the guests and make appropriate community referrals, "hooking them up" with the services they need. (See Section 8.3 re: funding).	St. Thomas	Men and women over the age of 16 yrs. Up to 15 cots

²² St. Thomas Times-Journal September 18, 2010

Emergency Housing Providers	Location	Population and # beds
Violence Against Women Services Elgin County (VAWSEC) is a not for profit agency that provides various services and residential services to abused women 16 years of age and older. Also provides various emergency shelter and counselling services to women throughout the community. VAWSEC is funded through the ministries of Community and Social Services and Health, United Way and public donations.	St. Thomas	Women and children victims of domestic violence 12 beds
YWCA Women's Residence - The YWCA has been providing housing for women in the St. Thomas Elgin area since 1928. The 21 bed residence provides emergency, transitional and long-term housing. Three beds are designated as emergency housing for residents requiring emergency support however as long as beds are available the YWCA provides emergency housing to women. Women are provided with housing, food and toiletries and have access to YWCA programs including tutoring, literacy, computer training and life skills coaching. People accessing emergency housing are provided with basic toiletries, linens, and food that allows them to have a hot meal for breakfast and dinner. When donations of clothing are received residents can choose items they may need. Laundry and dish soap are always available. Food items are often received from the community and are made available to the residents. (See Section 8.3 re: funding) NOTE: the YWCA also operates two transitional shelters for male and female youth, and a family facility. These facilities are discussed in the Transitional and Supportive Housing Section 10.	St. Thomas	Women over 16 yrs. 3 or more beds as required
Out of Town Emergency Shelters - Prior to Inn Out of the Cold opening in the fall of 2010 approximately 65 men were sent to hostels in London for emergency shelter. Referrals to London hostels also occurred each spring when IOOTC closes for the season, and the men return to the community in the fall when the program reopens. Mission Services, and Salvation Army Centre of Hope in London do not keep track of where their residents originate from so it was not possible to know how many people from the St. Thomas-Elgin area find accommodation in these shelters, or use them seasonally when the IOOTC programs closes. NOTE: Section 10.0 describes the Second Story a new 6 bed transitional housing facility which will open in May 2013. The initial residents are expected to be referred from the Inn Out of the Cold program.	London	n/a
Rothholme Women's and Family Shelter (Mission Services) London -this shelter provides emergency shelter for families with some service to single women in unique circumstances. Two parent and single parent families experiencing homelessness are assisted. Occupancy is down from last year. Staff noted sharp declines in the number of new Canadians seeking shelter. Intakes from St. Thomas and Elgin are not tracked separately.	London	n/a

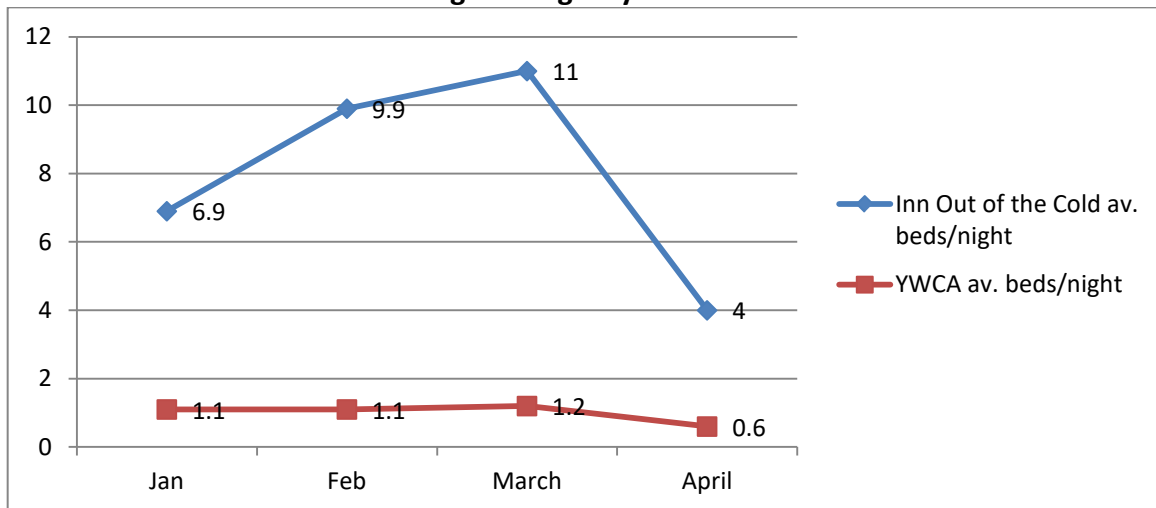
10.1 Indicators of Usage

Emergency Housing

Inn Out of the Cold

In October 2012, the Inn Out of the Cold reported that their numbers fluctuated during the 2011/12 season from a low of 2-5 people per night to up to 16 people. Ninety-eight unique individuals used IOOTC during the 2011/12. Staff report that 7 people have been coming to the program since it opened three years ago, indicating a need for long term stable housing. The overnight capacity at IOOTC is 15 people.

Chart 10.1.1: Average Emergency Bed Use Stats: 2011-2012



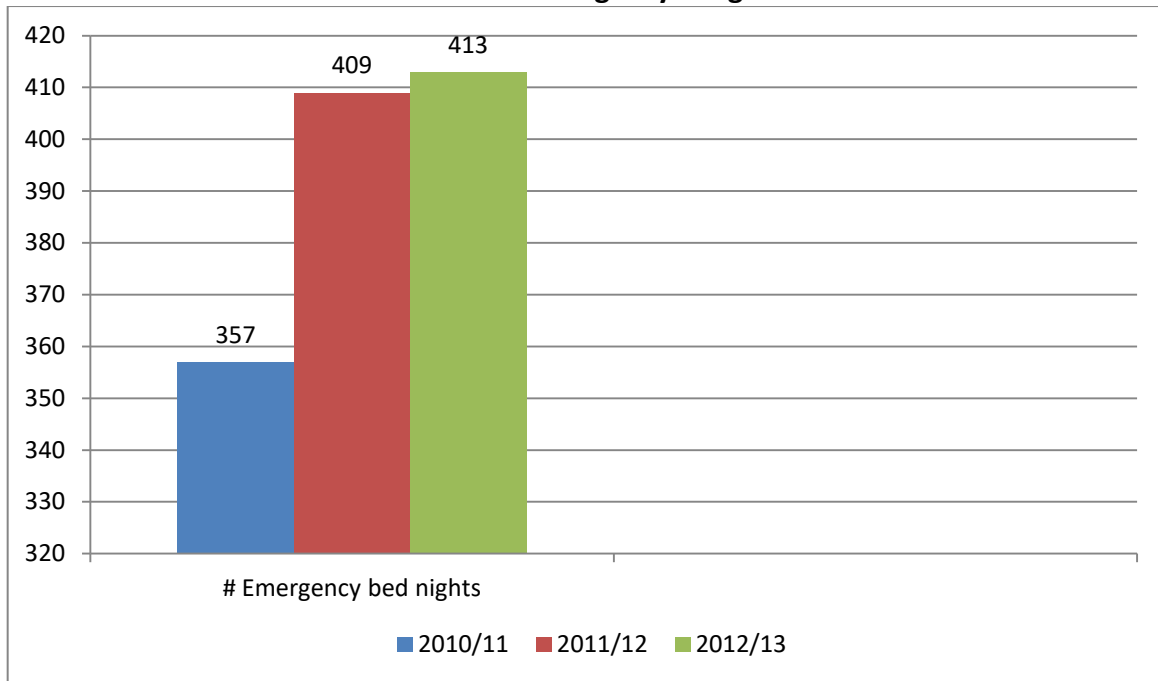
Source: Ontario Works Department, Inn Out of the Cold and YWCA

YWCA Emergency Housing

For women who are accessing housing unexpectedly, or not by their choice, the average length of stay is 3 to 9 months. These are women who have been evicted or going through a relationship breakdown. They often move back with their partner or move in with a friend or other family member. Twenty-five percent of these women will reappear at the YWCA within a year or two.

Women who are transient because they are re-locating, leaving a bad situation, or suffering from mental health or addiction issues typically stay for 0 – 3 months. These women will often move on to another city or end up living with a new partner that provides them with housing. Again about 25% of these women will return for housing at some point.

Chart 10.1.2: YWCA Emergency Usage: 2010-2013



Source: YWCA

VAWSEC

Staff have just completed an analysis of occupancy over the past five years and report a 110% occupancy rate for that time period. Three hundred women and children are sheltered each year. Over the past 5 years the length of stay has quadrupled, as there is nowhere for families to move into that is safe and affordable. Women may choose to not move on to Second Stage housing as they don't want to move again in a year, into permanent housing. Women who use substances to cope with recent trauma often have more difficulty finding a place they can afford, as well as the supports they need to maintain their housing. VAWSEC considers its services as minimum barrier, in accepting women who are using substances. Staff at VAWSEC employ a "Safety First, Housing Second" philosophy when working with their clients in making the transition to independent living.

Key Informants emphasize that the housing problem is huge for their clients and that the available affordable stock/supply is simply not there to address the need. This demand supply disparity is magnified in rural areas where there is very little affordable or social housing, no transportation to services, uprooting traumatized women and children away from family ties and familiarity to seek housing and support.

CMHA Crisis Safe Beds

Over a six month period from Oct 2012 to March 2013 28 people used the crisis safe beds. Of these 28, 25 of them were homeless.

10.2 Evolution of Services (Changes)

Emergency Housing

The City has recognized the need for funding stability for emergency housing and has ensured these funds will flow to providers through the CHPI program (See Section 9.3 “*Emergency Shelter Solutions*” and “*Housing with Related Supports*”).

Inn Out of the Cold

The need for an emergency shelter program was identified as a priority in the 2009 *St. Thomas and Elgin County Study on Homelessness*. Elgin Oxford legal Clinic and CMHA took the lead in establishing the shelter at a local church.

The program started in 2010 with 5 cots and can expand to 10-15 cots. Inn Out of the Cold is open seven nights per week from October to April. In 2011 the City began to fund emergency shelter beds issuing \$39,752.00 to the program in per diem funding under the former Ontario Works Emergency Hostel Services program. Funding will continue to be provided through the CHPI program in 2013 (See Section 9.3).

YWCA

In 2011 the City began to fund emergency shelter beds, and issued \$20,386 in 2012 for the three emergency shelter beds at the YWCA under the former Ontario Works Emergency Hostel Services program. Funding will continue to be provided through the CHPI program in 2013. (See Section 8.3).

Emergency Housing for Families

CMHA has offered a single family home in St. Thomas to be used as an emergency/transitional family shelter. The YWCA will manage the shelter, and the City will fund it at \$3,000 per year through CHPI.

VAWSEC

Staff are planning for an expansion of their services through a purpose built building that will provide privacy and dignity for their current resident population, and ability to serve those who are homeless and abused, as well as those suffering from substance abuse that compromises their ability to cope. Their programs will also operate from this new facility and they hope to “bring the community in” for services. Staff cited Centennial Crescent in Peterborough as an ideal model for VAWSEC. This model consists of an emergency shelter as well as an apartment complex where on site supports are offered to families on a long term basis.

Social Worker at the YWCA

(See Section 9.3)

10.3 Issues Identified by Key Informants

Emergency Housing

This section looks at the issues and strengths that directly relate to the provision of emergency housing in the St. Thomas-Elgin community. As in the previous section, the comments from community stakeholders have been grouped to provide a more robust description of each issue, and the following points are paraphrased and amalgamated from actual interviews.

Inn Out of the Cold

- A community worker from the Legal Clinic does “triage” each week with guests making referrals to programs and services that guest’s request/need. It is difficult to follow up with guests on these referrals as agencies are closed in the evening when they meet with the worker and staff, and motivation to follow through, or other personal challenges i.e. literacy, interferes with the referrals the next day when IOOTC is closed.
- Difficult to discharge in the morning when cold (and heat) alerts exist.
- Seven people have regularly used the Inn Out of the Cold program each year since it began 3 years ago. In the spring they are referred to London shelters and lose their connection to the community. The guests feel safer in a smaller environment, where they have a feeling of belonging. A 24 hour shelter is needed, especially for men. When younger guests are sent to London they are out of their element.
- There is a definite lack of affordable housing in the area. The centralized waiting list for a one bedroom unit is two years long.
- Some private rooming houses, the only affordable option for singles, reportedly take advantage of their tenants especially those with mental health issues.
- When (IOOTC) set up there were more employment issues, now they see more issues with mental health and addictions, people are younger.
- IOOTC staff are seeing a “sense of entitlement” among a certain group of their guests. This has led to some behavioural problems and necessitated developing some “Rules” for the shelter.
- Income doesn’t allow for independence—rents too high, no transitional housing, need more RGI.

- IOOTC is fairly new; staff need some cross training with other services to inform them about IOOTC and find out about their services and supports—better referrals.
- Very difficult to measure the number of marginalized people, especially men. May get a better handle on these numbers when Second Story is operating.

Emergency Shelter System

- Important not to concentrate only on gaps in service. Other programs need support and we need to address gaps and enhance the services that we have.
- One-stop shopping isn't the answer, agencies need to work together.
- Acknowledge the continuum of housing services and continue to meet the needs along it.
- Need to leverage dollars, need political will, raise awareness of issues.
- We can't focus on short term remedies if we are going to reduce homelessness.

11 TRANSITIONAL AND SUPPORTIVE HOUSING

Introduction and Context

What are Transitional and Supportive Housing?

“Transitional housing” may involve a more time-limited residency, without full tenancy rights. It may involve an expectation or requirement that a resident will work toward certain goals that help resolve issues that contributed to homelessness, or are steps toward moving on to permanent housing. However, transitional housing in Ontario does not in all cases have such specific requirements. In the absence of available subsidized or other low-rent housing to move on to, transitional housing may also house a person for the longer term. For this needs assessment, “transitional housing” is treated as one of the varied supportive housing models.

“Supported” housing refers to arrangements where targeted supports are provided to qualified clients wherever they may live in the housing market.

Supportive housing is a combination of housing plus support services provided by staff of service providers/agencies. “Housing” refers to residential accommodation, sometimes rooms and often apartments or occasionally houses. Supportive housing does not include institutional forms of accommodation such as Long Term Care (nursing homes), and it does not include emergency shelters.

For people who may not be able to live fully independently, supportive housing is often a better alternative than institutional living, dependence on family and relatives, or homelessness. Supportive housing is less expensive than institutions or emergency care, provides autonomy and dignity for the residents, ensures adequate support, and integrates people into the community.

Supportive and transitional housing are among the main building blocks of the Housing First approach. This refers to an approach to homelessness which starts with the principle that housing is everyone’s right, and is essential to everyone’s well-being. For a homeless client for whom drug/alcohol abuse, mental illness, violent behaviour, or other problematic factors are contributing to homelessness, housing should not be conditional on first dealing with or being treated for such issues. Instead stable housing comes first, and it serves a route to personal stability, a context to provide dependable and adaptable supports, a place to be re-integrated into society, and a platform to address other life issues.

There are many different models of supportive housing – that is, of types of housing and arrangements for support services. In principle and (with rare exceptions) in practice, supportive housing is a residential land use where people with special needs live integrated with others in neighbourhoods in the community. It is not an institutional land use or facility.

While room-units are less expensive to build than apartments, for many client groups (except seniors) they more often give rise to conflicts among residents who must share the congregate living spaces. This may entail higher support and management costs. As well, there is often higher turnover as residents gradually find other housing options. For those needing supportive/transitional housing for the long term, independent apartments – even if units are small – are a more fully stable and integrated form of living in the community.

Diverse Clients

The population groups that need or live in supportive housing are diverse. This needs assessment is concerned significantly with supportive housing that is most related to homelessness or risk of homelessness.

For some types of clients, homelessness is a high risk if supportive housing is not available. For others the alternative to supportive housing may be dependency on family members or living in an institution. The latter tends to be the case for many intellectually disabled people. For seniors with high support needs relating to age, frailty, or dementia, the alternative may be a Long Term Care home or a hospital, which has much higher costs and can mean less independence, private space, and dignity.

For people with physical disabilities, supportive housing does not include any and all “accessible” apartments modified for wheelchair access or in other ways. It refers only to homes where a resident receives support services for activities of daily living, such as dressing, bathing, outings, and meals. The housing needs component of this housing and homelessness plan deals with accessible units, in the section on social housing Section 7.1.

Diverse Housing and Support Resources Related to this Needs Assessment

The resources that support existing transitional and supportive housing are perhaps as diverse as the clients’ needs. These correspond loosely, not exactly, to the main client populations just noted.

- Housing funded by Ministry of Health and Long Term Care through the Local Health Integration Network (LHIN), in four program categories:
 - Assisted Living for high-needs seniors (in their own home, often in social housing).

- Assisted Living for others with high needs (usually in clustered social housing units) e.g. severe physical disabilities, acquired brain injury, advanced HIV/AIDS.
 - Mental Health Supportive Housing.
 - Supportive Housing for people with addictions.
- Community Living for people with intellectual disabilities, funded by the Ministry of Community and Social Services as well as by community fundraising.
- Housing funded through the provincial/municipal homeless programs in long-established programs: Homes for Special Care and Domiciliary Hostels.
- Transitional housing for former homeless people, or for youth, supported by varied resources, mainly federal homelessness funding, and provincial/municipal homelessness programs.
- Retirement homes.
- Second Stage housing for abused women (victims of domestic violence).
- Other supportive units within social housing projects or within new affordable housing projects.

Mental Health Supportive Housing combines subsidized housing and support services to enable people with serious mental illness to live independently in the community. “The supports provided can include social supports (... such as homemaking and personal care; life skills; peer support; and employment support), and more clinical mental health supports (i.e. case management; outreach nursing, and assertive community treatment).” The same organization is usually service provider and landlord. Housing subsidies are provided via the LHIN (not via the social housing system funded and overseen by municipalities such as the City of St Thomas). All residents/clients must have a diagnosed serious mental illness. Although this category includes “dedicated” supportive housing, the Ministry tends to favour “integrated” units rented in ordinary private-sector apartments, for reasons of community integration, cost-efficiency, and ability to put them in place quickly.

Supportive Housing for People with Problematic Substance Use – Clients are mostly people who are homeless or at high risk, are high users of addiction services, or have complex addictions – if they are assessed as likely to have stable lives in this housing. Support services vary by individual needs.

Domiciliary Hostels are private or non-profit residences that assist adults to live in a safe and supportive community environment. Residents are typically living with psychiatric, developmental or physical illness and/or disability. For most residents, the domiciliary hostel is their permanent housing. These hostels offer a community alternative to institutional care.

Domiciliary hostels can be one part of a broad system of housing and supports services for people who are vulnerable, homeless or at risk of homelessness.

11.1 Existing Services

Transitional and Supportive Housing

Table 11.1.1: Transitional and Supportive Housing in St. Thomas/Elgin County

Transitional and Supportive Housing	Location	Beds/units
ASH (Addiction Supportive Housing) 4 beds are available in St. Thomas at units owned by Elgin and St. Thomas Housing Corporation. Operated by Addictions Services Thames Valley (ASTV) in conjunction with Canadian Mental Health Association Elgin Branch the beds are for stays up to one year. ASTV is also in the preliminary stages of rolling out their Tele Withdrawal Crisis Support Program – a virtual model that will provide enhanced and crisis supports for Community Withdrawal Management across St. Thomas-Elgin.	St. Thomas	See Table 11.1.2 below
CMHA-Elgin Branch provides housing, wraparound supports and crisis support to person with a diagnosed serious mental illness.	St. Thomas	See Table 11.1.2 below
Community Living –Elgin provides various housing options across Elgin County including group living, supported Independent living, family home program and respite services for persons with intellectual disabilities. Staff assist the people they support to develop life skills, encouraging them to speak up for their rights and responsibilities within their homes and communities.	St. Thomas	
Dutton and District Lions Non-Profit Housing-Caledonia Gardens –non-profit (RGI) seniors only assisted living program joined by hallway to Bobier Villa Home for the Aged.	Dutton	
Fresh Start (formerly <i>Rehoboth Homes</i>) serves an average of 20 moms and 20 babies per year through their residential program. There are 2 residential services under 1 roof at Fresh Start: Group Home and Support Housing. The group home has capacity for 5 moms and 5 babies at a time and Supportive Housing has capacity for 3 moms and 5 babies at a time. The women in both programs receive access to 24 hour support, a case worker and daily programs. Room and Board is provided in the group home portion. The only difference is that in Supportive Housing women live more independently in their own apartment; it is the transition to community living. Women may reside at Fresh Start from a few days up to 364 days in the group home and then an additional 364 days in Support Housing.	St. Thomas	
Kettle Creek Residence provides daily living assistance and supports to persons with cognitive difficulties, impairments or psychiatric diagnosis.	St. Thomas	56 beds
Pine Hill Rest Home -assisted living services for adults 18 yrs and over with long term care needs, generally with a mental illness.	St. Thomas	43 beds

Transitional and Supportive Housing	Location	Beds/units
Port Bruce Manor provides housekeeping, assistance with activities of daily living, cooking laundry and transportation for adults 18 yrs and over with an intellectual disability if capable of directing their own care. (Home for Special Care)	Port Bruce	36 beds
<p>St. Thomas-Elgin Second Stage Housing is focused on the longer term needs of victims of domestic violence. <i>Second Stage Housing's</i> purpose is to meets the needs of women and children who have survived abuse, including physical, sexual, emotional and/or verbal abuse. In addition to residential services, they provide supports and counselling including intense psycho social programs with an educational focus. A follow-up transition worker does the initial interview, and meets with them until they are admitted, helping with legal and community support referrals, and housing applications. When they are discharged the worker assists with a safety inspection and plan, and the shelter reports that they have followed up with their residents up to 12 years.</p> <p>Funding for accommodation and programming comes from the Ministry of Community and Social Services, OW shelter component, and United Way for the children's program.</p> <p>The apartment complex is comprised of five 3 bedroom units, four 2-bedroom units, one 1-bedroom unit and one modified single bedroom unit. They have a head lease agreement with a private landlord for a two bedroom unit downtown.</p>	St. Thomas	Women and children-- victims of domestic abuse 12 units
Second Story Transitional/supportive housing for men has been a longstanding community concern and it will be addressed with the opening of Second Story in June 2013. Six transitional housing units will allow men to transition from homelessness or the Inn Out of the Cold program to permanent housing. CMHA owns the building and the YWCA will deliver the programming with a model similar to the Harmony and Fairwinds programs (described below). (See also Section 8.3 Social Worker).	St. Thomas	6 units
Tara Hall is the only domiciliary hostel operating in the service area. It is a 36 bed domiciliary hostel that provides long-term stays for persons with special medical needs, including person with severe or mild mental illness, persons with developmental delays and seniors. Tara Hall has been in operation since the mid 1980s, and until 2013, was funded by both the Ministry of Community and Social Services and by the City of St. Thomas. On average 32 beds are occupied and funded. (See Section 10.3).	St. Thomas	Avg. 32 beds occupied
Transitional /Emergency Housing for Families The same partnership that was involved in developing Second Story has opened a Family Shelter in December 2012 with the same supports regarding life skills, life coaching and comprehensive referrals to other YWCA programming as well as other community services.	St. Thomas	Families
Victoria's Home provides support with the activities of daily living for primarily adults with a psychiatric illness, or children in the care of CAS (no age restrictions).	St. Thomas	20 beds
Wallis Residential Homes provides daily living assistance and support for persons with mental illness and adults with disabilities, Housing Allowances help people with affordable rents. (Homes for Special Care)	St. Thomas	17 apts. 10 semi-indep. units

Transitional and Supportive Housing	Location	Beds/units
		38 beds
YWCA - Women's Residence (1902) is a 21 bed facility that provides 3 beds as emergency accommodation and approximately 6 beds for supportive transitional housing for women. The remaining beds at the residence are allocated for long term housing. This allows women to receive consistent supports at the same location as they transition from homelessness to independent living. As supports are provided on site to all of the residents, the 6 transitional beds and the remaining approximately 12 beds will be considered supportive housing for the purpose of this needs assessment. (See also Section 9.1).	St. Thomas	Women over 16 yrs. 6 transitional beds 12 long-term supportive beds
YWCA – Fairwinds A partnership of community organizations concerned about services for the homeless, organized to discuss ways of closing the gaps in services they dealt with daily. A transitional home for young men was identified as a gap. Building on the positive experience of the Harmony Homes model for young women (see below), the YWCA entered into a head lease agreement with Elgin St. Thomas Housing Corp. for a four bedroom house in 2010. Fairwinds is for young men 16-24 who find themselves without the supports necessary to make a healthy transition from youth to adulthood. Referrals often come from the Inn Out of the Cold program. Program supports are the same as for Harmony House.	St. Thomas	Young men age 16-24 3 beds
YWCA - Harmony House Over the last decade the YWCA staff noticed more young women accessing the YWCA residence. Many of these young women were between the ages of 16 - 24 and were either leaving dysfunctional homes or had found themselves returning to the YWCA frequently for housing due to a lack of life skills and poor life choices. While the YWCA residence was able to provide housing for these young women, due to the wide mix of ages and issues, it was determined that these young women would be better served in a smaller, more age specific housing program that included some rules around curfew, life skills and life coaching. In 2008 the YWCA entered into a head lease agreement with Eastwood Baptist (non-profit housing provider), for a four bedroom centrally located townhouse. Three of the bedrooms are rented out to young women who require supports in their plans to transition to independent living. A Resident Advisor lives in the basement and works outside of the home during the day. The young women receive OW or wages, are expected to pay rent and buy groceries, as well as follow through on their plans i.e. going to school, looking for work etc. The supports that are available to them are the Resident Advisor who facilitates the house routines, a Social Work Student who assists in organizing life skills workshops, on topics such as nutrition, sexual health, budget planning etc., a Life Coach who works with them on achieving their individual goals, and the Housing Manager who meets with them weekly to go over any issues, concerns, advocacy and additional support. An MSW is available to youth who may need and/or want clinical counselling. The coordinator for Harmony House reports that this is a way to provide supportive transitional housing to a small group of people with low financial overhead. Services are client-directed and are based on individual need.	St. Thomas	Young women age 16-24 3 beds

Source: Key Informant Interviews; 2009 Study on Homelessness; organization websites; <http://thehealthline.ca>

Table 11.1.2: Canadian Mental Health Association- Elgin Branch—Supported Housing
(For persons with a diagnosed serious mental illness.)

Residential Sites and Programming		
Location	Tenancy	
	Occupancy	Comments
282 Highview Drive	12 Units	• Supported housing units
50 / 52 Steele Street	8 Units	• Supported housing units
67 Hiawatha Street	4 Units	• Supported housing units
35 Metcalfe Street	1	• Supported housing for family
37 Steele Street	10	• Mental Health Treatment beds
Head Lease Units	44	• Geared to income supported housing
Supportive Housing - Addictions	4	• Addiction treatment units
661 Talbot Street	1	• Independent apartment
8 Elizabeth Street	1	• Emergency family housing (Section 9.0)
6 crisis beds in various existing group homes (see Section 9.0)		

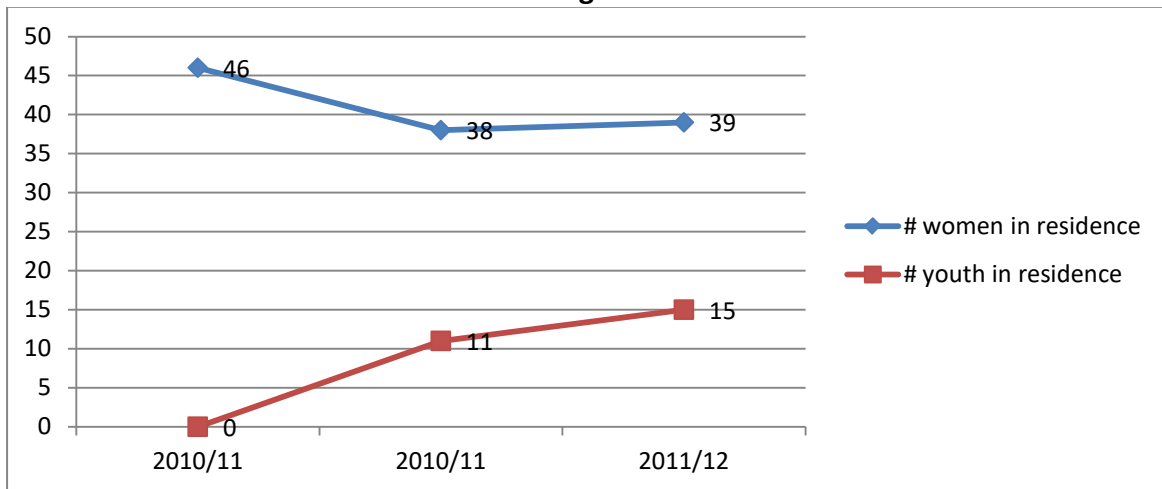
Source: CMHA Elgin Branch: Currency March 19, 2013

11.2 Indicators of usage

Transitional and Supportive Housing

YWCA Transitional and Supportive Housing Programs (3 locations)

Chart 11.2.1: YWCA Usage Statistics: 2010 – 2012



Source: YWCA

NOTE: Fairwinds opened fall 2010

YWCA Average Length of Stay

For women accessing transitional housing the average length to get into affordable housing is approximately 6 years. For those women that function in a communal living environment, they will generally try and stay at the Y until such time as they get called for an apartment. Because

the wait time is so long many do not bother to apply to the centralized list for RGI housing. These are typically older women who have suffered a job loss, poor housing, or break down in the family structure. Mental health issues are often present for these women.

Women looking for long term options who do not prefer communal living generally move out in about 9 – 12 months. However, about 50% return within a year or two, needing housing again.

YWCA Patterns and Trends

Women

There has been an increase in the number of women accessing housing due to addiction issues that result in evictions, relationships disintegrating, and/or family supports no longer available. For those with addiction issues there are more mental health issues as well.

For many of the women accessing housing, it is not just about needing housing but all round supports as well. With difficult economic times, the women that were in lower paying jobs are being bumped by individuals that may have a high school or higher diploma. The marginalized are getting squeezed by the middle class that have lost their jobs.

About 20% of the women need to stay in this community even without opportunities or supports because their children are in foster care and they need to be close by in order to have access and regular visits. Approximately 35-45% of the women come to the YWCA because they feel unsafe living alone, especially in housing they cannot afford.

Youth

Youth are accessing housing due to break-downs in their family structures. This could be a single parent household where the parent is struggling with their own addictions or mental health issues, or where the parent has now become involved with someone else and the child is not wanted in the new family structure, or where parents have to re-locate and the youth refuses to leave due to school and other ties. The youth are being asked to leave because the parents can't cope with an adolescent who is acting out. Social Workers have requested housing for the youth because they are being "dragged down" by dysfunctional or unhealthy family relationships. Mental health and addiction issues are also often present.

YWCA Wait Lists

The Women's Residence is full about 95% of the time and when there is a vacancy it is often filled quite quickly. The YWCA generally has 5 to 10 names on their waiting list. There have been times when it has gotten as high as 20. However it is important to note that often once they go on the wait list they move on to another location, as determined when they are

contacted and no longer need housing. It is hard to state the average wait time because timing is everything. Sometimes it can be very quick and other times it can take months.

The Youth Homes are full about 75-80% of the time. In general throughout the last two decades youth accessing the Y's housing services seem to come in groups.

Other Services Provided by the YWCA

Access to other YWCA programs such as employment training, literacy, life skills/life coaching, and computer classes are available. Youth can access MSW clinical services as well as life coaching. Those in high school have access to the "Get Gorgeous for Grad" boutique.

Short term crisis intervention is provided that allows for comprehensive referrals to be made as well as supportive listening. Computer access and internet are available. In 2013, a full time social worker within the housing programs is planned (See Section 9.3).

CMHA –Elgin Transitional and Supportive Housing Programs

Patterns and Trends

Staff note that many of their clients have poor self-worth and tend to 'sabotage' their tenancies, believing that they don't 'deserve' an apartment of their own. This involves a great deal of trust building, and enhancing self-worth with the tenant. Often tenants will cycle in and out of the program several times before becoming permanently housed. They have also noticed an increase in hoarding behaviour in individuals who previously had very few possessions, and now can't let go of anything. These individuals require intense support to reduce the hazards of hoarding.

Wait Lists

Fortunately there are no wait lists for CMHA's supportive housing. When a vacancy occurs it is usually filled quickly. It is believed that there are adequate resources for people with a diagnosed Serious Mental Illness (SMI) who require supportive housing in the area.

Family Home

A four bedroom family home (not restricted to persons with a serious mental illness) is new to the services provided, and at this point it is not known if one home is adequate, and if not how many similar homes or units might be needed. The home is owned by CMHA, beds are funded by the City, and the YWCA provides the supports. This partnership is currently developing the structure for this home. CMHA runs another family home for a family where one person has a diagnosed serious mental illness.

Staff at CMHA note that while there are adequate supportive units for people with a Serious Mental Illness, the resources for those who are marginalized, and do not have a mental illness are lacking, and that the full impact of the plant closures are still to be felt by the community. There are lower rental units in the private market, however many are not in adequate physical condition.

11.3 Evolution of Services (Changes)

Transitional and Supportive Housing

CMHA –Elgin Transitional and Supportive Housing Programs

In the last five years CMHA has doubled its supportive housing units throughout the area by expanding head leases in the private sector. This change in service model resulted from the Ministry of Health and Long Term Care's move away from the group home model. Now their clients are housed independently, where they want to live with wrap around supports, geared to their needs. Life skills training and recreational activities are available to them as well as a 24 crisis line, with the latter also available to the public. This allows the tenant to increase their independence, while decreasing wrap around services, but also be able to call on support in a crisis, i.e. a neighbor dispute, and receive support/coping strategies to deal with the issue before it jeopardizes their well-being and/or their tenancy.

Rent Supplement agreements with private landlords have allowed tenants to live in the areas of their choice. Funding from the MoH and LTC has allowed CMHA to enter into head leases for several units in the private sector. Relationships with these landlords have been developed. CMHA has a handy-man on staff to do repairs in these apartments, and in one case fixed up the apartment prior to move in, and negotiated a lower rent for the tenant. CMHA finds that paying the utilities allows the tenant more housing security.

Family Home

(See Section 11.2)

Funding to Transitional and Supportive Housing

The City has recognized the need for funding stability for transitional housing and has ensured these funds will flow to providers through the CHPI program. Transitional and supportive housing providers that will receive CHPI funding are listed in Section 8.3 *"Emergency Shelter Solutions"* and *"Housing with Related Supports"*.

St. Thomas-Elgin General Hospital (STEGH)

The St. Joseph's Health Care's Regional Mental Health Care (RMHC) St. Thomas is constructing a new 89-bed forensic unit that is scheduled to open in June 2013. Fifteen of these acute beds

are moving to STEGH as St. Joseph's is divesting mental health care beds to regional hospitals as part of an overall regional strategy directed by the Health Service Restructuring Commission²³.

While beds were to be temporarily accommodated at STEGH during construction, in-patients are being moved to London on a temporary basis until STEGH can take them. Construction at STEGH as a permanent site for the 15 acute beds has started and it is anticipated that they will be completed in 2017. Overall however, there will be a reduction of specialized mental health care inpatient beds in the system.

Seniors

As the aged population is rapidly growing, those who offer supportive housing for seniors are experiencing new challenges that they are struggling to deal with. Homes for the Aged are now becoming more like Long Term Care (LTC) facilities. With the Ministry of Health and Long Term Care's emphasis on keeping people out of hospital, Homes for the Aged are now expected to offer more intensive medical treatment such as tube feeding and intravenous administrations. The populations they are serving are diverse, and this diversity is often the cause of extreme stress to some residents.

A local Behavioural Support Committee discusses local issues with the LHIN (Local Health Integration Network), with the goal of keeping residents out of hospital whenever possible. LTC has become a melting pot for seniors with diverse diagnoses, i.e. housing a person who has been in the psychiatric hospital all their life, alongside the frail elderly. LTC facilities need to have separate areas to segregate residents according to their diagnoses. The Ministry of Health and Long Term Care has provided minimal funding in response to these issues for staffing and training, to help manage behavioural issues before hospitalization becomes the only option.

Some active seniors feel forced to accept a bed in a Home or LTC when it becomes available, even though they may not be ready for this facility, and could continue to live in their homes with proper supports. Key Informants report that approximately 10% of their residents fit this category and could live in their own homes with support. Others come to the Home or LTC due to an accident or illness and continue to live in LTC after they are well, and don't require the level of service offered in LTC. The Ontario model was compared to the US model where LTC is either for rehabilitation or palliative care. If the senior requires rehab after a stroke or other illness, accommodation is provided that includes a kitchen and washroom, and supports to help the senior relearn the skills they need to be placed back in their home that has been retrofitted to their needs.

²³ St. Joseph's Health Care, Community and Protective Service Committee, City Council of London
St. Thomas/Elgin County Housing and Homelessness Plan
Tim Welch Consulting in association with Lapointe Consulting and Deb Ballak

Social Worker at the YWCA

(See Section 9.3)

Persons with a Developmental Disability

In keeping with Goal #2 in the 2009 Homeless Study; six units developed under the AHP program are rented out to people supported by the Elgin Association for Community Living, with supports provided by the agency.

Tara Hall

This 36 bed domiciliary hostel received per diem funding through the domiciliary hostel program. With the introduction of the new CHPI program effective January 2013; future funding for the domiciliary program is under review.

YWCA Fairwinds

(Section 11.1)

Transitional Housing for Men

(Section 11.1)

Supportive Housing for People with Addictions

Four supported units for people with mental health and addictions are available in St. Thomas for a period of up to one year. The units are owned by Elgin and St Thomas Housing Corp., are rented by CMHA, and supports are provided by Addiction Services Thames Valley (ASTV). ASTV is also in the preliminary stages of rolling out their Tele Withdrawal Crisis Support Program – a virtual model that will provide enhanced and crisis supports for Community Withdrawal Management across St. Thomas-Elgin(Section 11.1). The closest Residential Withdrawal Centres are located in Waterloo, Simcoe and Chatham.

New Supportive Housing

A number of faith organizations have been meeting in 2013 to focus on the possibility of creating self-contained, affordable and supportive housing for single people who may not be diagnosed with a serious mental illness but still require supports in order to stay successfully housed. This group is still in the early stages of planning, they are examining other successful models of supportive housing in Ontario.

11.4 Issues Identified with Key Informants

Transitional and Supportive Housing

- There is a great deal of willingness to work together in this community, and the City is engaged with service providers, there is little duplication of services and there are not enough services to meet the need.
- Partnerships have resulted in a number of 'cool initiatives' i.e. Inn Out of the Cold and Second Story, the downside is we need twice as many resources as we have now.
- There are not enough options for people who don't fit a 'funding stream' i.e. laid off workers, working poor, undiagnosed mental health, etc.
- Need more life skills programming especially for persons in supportive housing, as well as persons living in the public and private rental housing markets. Some life skills training is all that is required for some persons to maintain their housing.
- Supported housing must address the cross-sectoral needs of people.
- Housing First principle - need social housing models with support network to start to address dependency issues, literacy, employment, etc. that have kept people in social housing - break the cycle/lifestyle.
- The challenges don't go away after you put a roof over their heads.
- Need dedicated year round men's shelter with services and supports.
- CMHA/ACT provide great community supports, crisis beds are very useful to provide some alternative. Need more CMHA/ACT beds- more intensive supports.
- In the spectrum of homelessness we need more transitional housing for men; this will be the emerging group over the next few years.
- Transitional workers are needed to help people maintain their tenancies—need a commitment to support people; the priority must be to reduce homelessness.
- Build more housing that has supports attached and lobby, lobby, lobby for more funding; this (geographic) area needs help.
- Build on the base that has been developed in this community.

Seniors

- Need places where seniors can age in place, having appropriate supports when they need them, not LTC.
- Supportive housing for seniors that an average person can afford - nothing outside the city.

- No specific palliative care beds –lacking affordable longer term care services for seniors.
- CCAC will only be serving high needs; those with middle level needs drop off their list and are downloaded to community health centre. This is a huge issue that is coming - who will meet those needs?
- Accessibility is a big issue, some emergency, transitional and supportive housing have stairs.

12 ISSUES IDENTIFIED IN STUDIES AND REPORTS FOR THE HOMELESSNESS AND HOUSING SERVICE DELIVERY SYSTEM

St. Thomas and Elgin County Study on Homelessness - Final Report August 2009²⁴

This study identified three priority areas or housing directions:

1. Creating Improved Housing Options - Issues/Needs identified

- Emergency housing that is flexible toward the unique needs of persons who are homeless, particularly for those with mental illness and addictions.
- Lack of shelter for men and youth. Reported that often men do not want to leave their home community, or in some cases their jobs, even when transportation is provided, and chose not to go to out of town shelters.
- The Teen Youth Centre reported that youth often had no supports from services or family. If they were in school they often refused a referral out of town.
- 25% (on the social housing waiting list) stated that they were at risk of losing their housing, or a safe place to live.

2. Improving Support Services - Issues/Needs identified

- More life skills programming especially for persons in supportive housing as well as persons living in the public and private rental housing markets. In some cases some life skills training is all that is required for some persons to maintain their housing.
- There continues to be a need for housing and supports for persons with a mental illness and more supports for those with addictions.

3. Coordinating Approach to Homelessness

- There is a need to further pursue community partnerships and increase public awareness of homelessness issues in order to reduce barriers to accessing services by increasing awareness of the services.

²⁴ St. Thomas and Elgin County Study on Homelessness - Final Report, August 2009. Prepared by SHS Consulting.
St. Thomas/Elgin County Housing and Homelessness Plan
Tim Welch Consulting in association with Lapointe Consulting and Deb Ballak

Our Community Our Future Our St. Thomas: Community Strategic Plan (draft September 2012)

This Strategic Plan is 'based on examining the long-term sustainability and management of the City's societal, cultural, economic and environmental assets'.

In the SWOT analysis homelessness, and available and affordable homes are listed under the Weaknesses or Limitations headings.

A section of the report devoted to housing notes that; from 2007-2009 there was a 73% increase in the social housing waiting list, which corresponded to the rising unemployment rate.

The following Goals, Objectives and Actions pertain to this Needs Assessment:

Goal 1: Provide a Safe, Healthy and Vibrant Community

Objective 1.4: Continue to support the provision of health and social services for the residents of St. Thomas where financially feasible.

Action 1.4.2: Investigate ways to integrate health and social services to improve linkages and collaborative efforts.

Action 1.4.3: 'Plan for a range and variety of housing options for residents including affordable housing, will help maintain a high quality of life'.

Action 1.4.5: Work cooperatively with partners to promote health and wellness and required services to meet the needs of the residents of St. Thomas.

Responding to Youth Homelessness In St Thomas and Elgin County (January 2013)

This report was commissioned by the Community Council for Children and Youth of Elgin (CCCYE) to 'understand the nature and scope of youth homelessness' and identify community actions and recommendations. The report extensively details the types of youth homelessness, and the issues homeless youth face.

It identifies factors of homelessness that impact rural youth differently than urban youth. It also identifies how homelessness impacts youth differently than adults.

Identified Homelessness Programs, Supports and Services Issues:

- The need for life skills to help youth obtain an apartment and to maintain it.
- The importance of homelessness *prevention* for youth, 'Assisting youth to find housing and supports not only reduces youth homelessness now, but it also reduces chronic homelessness in the future'. These services 'ensure that youth have a true support system in place' including; immediate counseling for families in crisis, mentoring, family counseling- longer-term approach to prevent homeless recurrence.

- A 'Community Protocol' to develop a coordinated service response by clarifying the roles, responsibilities, and obligations of each service provider that deals with youth who are homeless.'²⁵
- Service Coordination-models of data collection that 'contribute to understanding relevant issues, collaborate with other agencies...and work within the community with all stakeholders';
- Prevention initiatives including all sectors of the community;
- Ensuring' that youth have access to specific services for youth...before they become entrenched in street life'.

Identified Emergency Housing Issues:

- Emergency Response to provide basic needs before process of transitioning from the streets;
- Shelter-'accessible, age appropriate emergency accommodation, as well as emergency housing options for those being discharged from correctional and medical facilities'. Shelter options include: youth-specific shelter,
 - Youth-specific shelter
 - 24-hour crash beds Respite Shelter-'time-out place where youth can stay temporarily
 - Host Home program
- Emergency services- 'youth-responsive health, mental health, addiction and concurrent disorder services and counselling'
 - Mental health crisis response
 - Harm reduction services
 - Treatment for co-occurring problems
 - Food programs

Identified Transitional and Supportive Housing Issues:

- Long term accommodation solutions
 - Housing access services
 - Rent-geared-to-income housing for youth
 - Supported and supportive housing for youth
 - Family reunification

²⁵ Youth Homeless Study. Report to the Community Council for Children and Youth of Elgin. Presentation made January 8, 2013 by Dr. John Whitesell, OrgCode Consulting, Inc.

Community Matters “Looking Ahead” Report 2008

In 2005 and 2006, the United Way engaged interested citizens in community building exercises. Community Consultations and Town Hall Meetings were hosted by United Way across Elgin and St. Thomas, community by community. Using an asset-based approach, meeting facilitators sought input on participants’ views of their areas—what people viewed as Assets or Resources, Needs or Gaps, possible Solutions and what they rated as highest Priorities.

The report found that, based on their community consultations in 2006, the top three priorities emerging in St. Thomas and Elgin County were:

1. Youth
2. Medical and mental health issues
3. Poverty and employment.

Healthy Communities: Community Picture (March 2011)

This report is a part of the Ministry of Health’s Promotion and Sport, to fund community programs that improve the health of Ontarians. It is a ‘comprehensive profile of the community showing the demographic make-up, health status data, current initiatives and policies that impact on health and well-being.’ Although housing is not one of the identified risk factors, healthy eating is, and there is a strong interplay between healthy eating and stable housing for the communities’ low-income population.

The report notes that ‘availability of housing choices: affordable housing is part of the framework for a culture of health and well-being’. The report also states that ‘there are people in Elgin County and St. Thomas who cannot afford a nutritious diet. According to the Canadian Community Health Survey 2007/08, nearly 10% of the population of Elgin is food insecure (Nutritious Food Basket).’

Appendix A: Glossary of Terms

AHP	Referred to as the Canada-Ontario Affordable Housing Program, jointly funded through the federal and provincial governments to build new affordable rental housing.
CMA	Statistics Canada's term for Census Metropolitan Area (CMA) consisting of one or more neighbouring municipalities situated around a core. CMA must have a population of at least 100,000 of which 50,000 or more live in the core.
CMHA	Canadian Mental Health Association.
CMHC	Canada Mortgage and Housing Corporation.
Community Start UP & Maintenance Benefit (CSUMB)	Issued to recipients of OW and ODSP to help establish, or re-establish them in the community. Discontinued January 1, 2013.
Consolidated Homeless Prevention Initiative (CHPI)	Replaced Consolidated Homelessness Prevention Program (CHPP), January 1, 2013. Service Managers have flexibility to allocate funding where most needed.
Consolidated Homelessness Prevention Program (CHPP)	Consolidated a number of provincial MCSS homelessness programs into one funding envelope in 2005. Programs retained their individual criteria. Replaced by Consolidated Homeless Prevention Initiative January 1, 2013.
Consolidated Municipal Service Manager (CMSM)	Provincially appointed governments, usually municipalities that deliver Ontario Works, Housing and Child Care Programs
Domiciliary Hostel	Provincially designated longer term shelter, usually for persons with a physical or intellectual disability, or the aged.
Emergency hostel/shelter/housing	Accommodation provided on a short-term basis when no other accommodation is available. Usually operated by a non-profit & subsidized by the Service Manager/province.
HeLP (Housing Links for People)	Immediate financial assistance for low income people to prevent homelessness, delivered by the Service Manager.
Homelessness	Defined in this document to include people who are absolutely homeless, as well as those who are at risk of becoming homeless.
Housing Allowance Program	Designed to subsidize rent for low income households, usually a fixed monthly amount for a fixed period of time, in order to increase the stock of affordable housing.
Housing First	Involves providing immediate housing along with supports to help people retain housing and deal with issues that have in the past lead to homelessness.
Housing Services Act	Provincial legislation that replaced the Social Housing Reform Act January 1, 2012
Investment in Affordable Housing (IAH)	A provincial housing program that allows Service Managers the flexibility to allocate funding consistent with identified community need.
Low-Income Energy Assistance Program (LEAP)	Programs delivered by the Service Manager, or non-profits to assist with utility costs where there is a shut off notice or risk of shut off.
LHIN	Local Health Integration Network are the health authority responsible for the regional administration of public healthcare services in Ontario.

Market Housing	Refers to housing operated by the private market (rental or ownership). Prices are set in the open market.
Ministry of Community & Social Services (MCSS)	Primary provincial ministry responsible for OW, ODSP and homelessness initiatives (the latter prior to January 1, 2013).
Ministry of Municipal Affairs & Housing (MMAH)	Primary provincial ministry responsible for social housing, and effective January 1, 2013 for homelessness programs.
ODSP	Ontario Disability Support Program- social assistance program for persons with a disability delivered by the province
Official Plan	A municipal document that outlines a community's vision for the future by establishing goals and objectives to manage and direct its social, economic and natural environment.
OW	Ontario Works-social assistance program delivered by Service Managers
Rent Bank	A program designed to assist with rental arrears to prevent homelessness. Eligibility criteria and maximums apply.
Rent Supplement Program	Designed to subsidize rent for low income households, in order to increase the stock of affordable housing.
RRAP	Residential Rehabilitation Assistance Program, helped low to moderate home owners with essential repairs, and modifications for physical disabilities. Expired December 2012.
Second Stage Housing	Longer term transitional housing for survivors of domestic abuse.
Service Area	The geographic area of responsibility for the Service Manager, as designated by the province
Service Managers	Provincially appointed governments, usually municipalities, that deliver Ontario Works, Housing and Child Care Programs
Social Housing	Permanent housing subsidized, usually through the Service Manager (some social housing is subsidized directly through senior levels of government). Social Housing is operated by government or non-profits groups and is governed by the Housing Services Act. Access to social housing is through the Centralized Waiting List operated by the Elgin and St. Thomas Housing Corporation.
Supportive Housing	Usually longer term housing providing a range of services and supports either by on site staff, regular visits, or on call support.
Transitional Housing/Shelter	Accommodation targeted to people who require structure and support to move to more independent living. Can be short or long term.
VAWSEC	Violence Against Women Services Elgin County, a shelter for women and their children who have been victims/or witnessed domestic violence.
YWCA	Young Women's Christian Association provides a number of services to individuals and families throughout St. Thomas and Elgin County.

Appendix B: Data Tables

**Table A1: Employed Labour Force in Individual Municipalities in Elgin County, 2006
By Industry Category**

Industry	Municipality of Bayham		Township of Malahide		Town of Aylmer		Municipality of Central Elgin		Township of Southwold		Municipality of Dutton-Dunwich		Municipality of West Elgin	
	#	%	#	%	#	%	#	%	#	%	#	%	#	%
Agriculture, forestry, fishing and hunting	410	27.0%	560	45.3%	295	9.4%	460	14.4%	405	10.4%	200	23.4%	350	17.7%
Mining and oil and gas extraction	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	10	0.5%
Utilities	0	0.0%	0	0.0%	10	0.3%	25	0.8%	0	0.0%	0	0.0%	0	0.0%
Construction	45	3.0%	10	0.8%	75	2.4%	135	4.2%	60	1.5%	15	1.8%	60	3.0%
Manufacturing	465	30.6%	45	3.6%	490	15.7%	320	10.0%	2,570	66.0%	0	0.0%	580	29.4%
Wholesale trade	40	2.6%	35	2.8%	105	3.4%	135	4.2%	85	2.2%	0	0.0%	35	1.8%
Retail trade	125	8.2%	75	6.1%	475	15.2%	280	8.7%	80	2.1%	120	14.0%	185	9.4%
Transportation and warehousing	50	3.3%	110	8.9%	200	6.4%	150	4.7%	100	2.6%	30	3.5%	90	4.6%
Information and cultural industries	30	2.0%	10	0.8%	70	2.2%	15	0.5%	10	0.3%	10	1.2%	0	0.0%
Finance and insurance	0	0.0%	0	0.0%	95	3.0%	25	0.8%	0	0.0%	20	2.3%	50	2.5%
Real estate and rental and leasing	10	0.7%	20	1.6%	25	0.8%	30	0.9%	0	0.0%	0	0.0%	15	0.8%
Professional, scientific and technical services	30	2.0%	25	2.0%	90	2.9%	135	4.2%	50	1.3%	35	4.1%	60	3.0%
Management of companies and enterprises	0	0.0%	0	0.0%	0	0.0%	0	0.0%	10	0.3%	0	0.0%	0	0.0%
Admin. and support, waste management	35	2.3%	15	1.2%	100	3.2%	80	2.5%	90	2.3%	15	1.8%	35	1.8%
Educational services	45	3.0%	75	6.1%	225	7.2%	150	4.7%	115	3.0%	45	5.3%	115	5.8%
Health care and social assistance	35	2.3%	95	7.7%	210	6.7%	625	19.5%	140	3.6%	165	19.3%	80	4.1%
Arts, entertainment and recreation	50	3.3%	10	0.8%	20	0.6%	165	5.1%	20	0.5%	30	3.5%	25	1.3%
Accommodation and food services	80	5.3%	45	3.6%	210	6.7%	245	7.6%	75	1.9%	115	13.5%	90	4.6%
Other services (except public administration)	60	3.9%	70	5.7%	230	7.4%	100	3.1%	60	1.5%	45	5.3%	155	7.8%
Public administration	10	0.7%	35	2.8%	200	6.4%	130	4.1%	25	0.6%	10	1.2%	40	2.0%
Total - Industry - NACS System 2002	1,520	100.0%	1,235	100.0%	3,125	100.0%	3,205	100.0%	3,895	100.0%	855	100.0%	1,975	100.0%

Source: Statistics Canada, 2006 Census, Catalogue no. 97-561-XCB2006007

Dwelling Type	Municipality of Bayham					Township of Malahide					Town of Aylmer				
	Owned	%	Rented	%	Total	Owned	%	Rented	%	Total	Owned	%	Rented	%	Total
Single-detached house	1,640	84.8%	295	15.2%	1,935	2,115	83.8%	410	16.2%	2,525	1,740	92.6%	140	7.4%	1,880
Semi-detached house	30	75.0%	10	25.0%	40	25	100.0%	0	0.0%	25	75	41.7%	105	58.3%	180
Row house	10	14.3%	60	85.7%	70	0	-	0	-	0	20	12.1%	145	87.9%	165
Apartment, building five or more	0	-	0	-	0	0	-	0	-	0	0	-	0	-	0
Apartment, building less than five	10	20.0%	40	80.0%	50	10	50.0%	10	50.0%	20	55	13.8%	345	86.3%	400
Apartment, duplex	10	50.0%	10	50.0%	20	10	40.0%	15	60.0%	25	25	50.0%	25	50.0%	50
Movable dwelling	75	100.0%	0	0.0%	75	110	88.0%	15	12.0%	125	10	100.0%	0	0.0%	10
Total occupied private dwellings	1,775	81.1%	415	18.9%	2,190	2,270	83.5%	450	16.5%	2,720	1,925	71.7%	760	28.3%	2,685

Dwelling Type	Township of Southwold					Municipality of Dutton-Dunwich					Municipality of West Elgin				
	Owned	%	Rented	%	Total	Owned	%	Rented	%	Total	Owned	%	Rented	%	Total
Single-detached house	1,415	90.4%	150	9.6%	1,565	1,160	91.3%	110	8.7%	1,270	1,655	88.7%	210	11.3%	1,865
Semi-detached house	0	-	0	-	0	15	60.0%	10	40.0%	25	15	100.0%	0	0.0%	15
Row house	0	-	0	-	0	0	0.0%	40	100.0%	40	20	66.7%	10	33.3%	30
Apartment, building five or more	0	-	0	-	0	0	-	0	-	0	0	-	0	-	0
Apartment, building less than five	0	0.0%	20	100.0%	20	0	0.0%	35	100.0%	35	10	8.0%	115	92.0%	125
Apartment, duplex	10	100.0%	0	0.0%	10	10	100.0%	0	0.0%	10	0	0.0%	10	100.0%	10
Movable dwelling	0	-	0	-	0	0	-	0	-	0	35	100.0%	0	0.0%	35
Total occupied private dwellings	1,425	89.3%	170	10.7%	1,595	1,185	85.9%	195	14.1%	1,380	1,735	83.4%	345	16.6%	2,080

Dwelling Type	Municipality of Central Elgin				
	Owned	%	Rented	%	Total
Single-detached house	4,010	91.4%	375	8.6%	4,385
Semi-detached house	50	71.4%	20	28.6%	70
Row house	120	92.3%	10	7.7%	130
Apartment, building five or more	0	-	0	-	0
Apartment, building less than five	30	21.4%	110	78.6%	140
Apartment, duplex	20	40.0%	30	60.0%	50
Movable dwelling	0	-	0	-	0
Total occupied private dwellings	4,230	88.6%	545	11.4%	4,775

Table A2: Housing Affordability Data by Municipality

Aylmer				
Gross Housing Costs as % of 2006 Household Income	Tenant Households		Owner Households	
	#	%	#	%
Less than 15%	110	14.6%	805	41.4%
15 to 19%	125	16.6%	360	18.5%
20 to 24%	115	15.2%	255	13.1%
25 to 29%	125	16.6%	190	9.8%
30 to 34%	90	11.9%	115	5.9%
35 to 39%	55	7.3%	65	3.3%
40 to 44%	25	3.3%	35	1.8%
45 to 49%	35	4.6%	35	1.8%
50% or more	75	9.9%	85	4.4%
Total	755	100.0%	1945	100.0%
Less than 30%	475	62.9%	1610	82.8%
30%+	280	29.0%	335	15.3%
40%+	135	14.0%	155	7.1%
50%+	75	7.8%	85	3.9%
Total	965	113.7%	2185	109.1%

Bayham				
Gross Housing Costs as % of 2006 Household Income	Tenant Households		Owner Households	
	#	%	#	%
Less than 15%	130	32.1%	680	40.1%
15 to 19%	85	21.0%	345	20.4%
20 to 24%	35	8.6%	145	8.6%
25 to 29%	35	8.6%	135	8.0%
30 to 34%	45	11.1%	115	6.8%
35 to 39%	20	4.9%	80	4.7%
40 to 44%	10	2.5%	20	1.2%
45 to 49%	0	0.0%	30	1.8%
50% or more	45	11.1%	145	8.6%
Total	405	100.0%	1695	100.0%
Less than 30%	285	70.4%	1305	77.0%
30%+	120	23.8%	390	19.2%
40%+	55	10.9%	195	9.6%
50%+	45	8.9%	145	7.1%
Total	505	113.9%	2035	112.9%

Central Elgin				
Gross Housing Costs as % of 2006 Household Income	Tenant Households		Owner Households	
	#	%	#	%
Less than 15%	150	28.8%	1815	43.9%
15 to 19%	65	12.5%	880	21.3%
20 to 24%	40	7.7%	575	13.9%
25 to 29%	60	11.5%	275	6.7%
30 to 34%	25	4.8%	205	5.0%
35 to 39%	20	3.8%	110	2.7%
40 to 44%	35	6.7%	50	1.2%
45 to 49%	40	7.7%	60	1.5%
50% or more	85	16.3%	165	4.0%
Total	520	100.0%	4135	100.0%
Less than 30%	315	60.6%	3545	85.7%
30%+	205	26.8%	590	12.9%
40%+	160	20.9%	275	6.0%
50%+	85	11.1%	165	3.6%
Total	765	119.4%	4575	108.2%

Dutton/Dunwich				
Gross Housing Costs as % of 2006 Household Income	Tenant Households		Owner Households	
	#	%	#	%
Less than 15%	55	27.5%	450	40.4%
15 to 19%	30	15.0%	195	17.5%
20 to 24%	35	17.5%	190	17.0%
25 to 29%	15	7.5%	115	10.3%
30 to 34%	30	15.0%	60	5.4%
35 to 39%	0	0.0%	20	1.8%
40 to 44%	15	7.5%	0	0.0%
45 to 49%	10	5.0%	35	3.1%
50% or more	10	5.0%	50	4.5%
Total	200	100.0%	1115	100.0%
Less than 30%	135	67.5%	950	85.2%
30%+	65	26.5%	165	13.2%
40%+	35	14.3%	85	6.8%
50%+	10	4.1%	50	4.0%
Total	245	112.4%	1250	109.2%

Malahide				
Gross Housing Costs as % of 2006 Household Income	Tenant Households		Owner Households	
	#	%	#	%
Less than 15%	165	39.8%	825	39.1%
15 to 19%	80	19.3%	405	19.2%
20 to 24%	55	13.3%	300	14.2%
25 to 29%	40	9.6%	175	8.3%
30 to 34%	20	4.8%	100	4.7%
35 to 39%	25	6.0%	95	4.5%
40 to 44%	10	2.4%	35	1.7%
45 to 49%	0	0.0%	30	1.4%
50% or more	20	4.8%	145	6.9%
Total	415	100.0%	2110	100.0%
Less than 30%	340	81.9%	1705	80.8%
30%+	75	18.1%	405	19.2%
40%+	30	7.2%	210	10.0%
50%+	20	4.8%	145	6.9%
Total	465	112.0%	2465	116.8%

Southwold				
Gross Housing Costs as % of 2006 Household Income	Tenant Households		Owner Households	
	#	%	#	%
Less than 15%	95	54.3%	630	47.0%
15 to 19%	30	17.1%	195	14.6%
20 to 24%	10	5.7%	160	11.9%
25 to 29%	25	14.3%	90	6.7%
30 to 34%	15	8.6%	75	5.6%
35 to 39%	0	0.0%	40	3.0%
40 to 44%	0	0.0%	15	1.1%
45 to 49%	0	0.0%	40	3.0%
50% or more	0	0.0%	95	7.1%
Total	175	100.0%	1340	100.0%
Less than 30%	160	91.4%	1075	80.2%
30%+	15	8.6%	265	19.8%
40%+	0	0.0%	150	11.2%
50%+	0	0.0%	95	7.1%
Total	175	100.0%	1585	118.3%

St. Thomas				
Gross Housing Costs as % of 2006 Household Income	Tenant Households		Owner Households	
	#	%	#	%
Less than 15%	900	19.2%	4160	41.4%
15 to 19%	615	13.1%	2005	20.0%
20 to 24%	560	12.0%	1550	15.4%
25 to 29%	580	12.4%	780	7.8%
30 to 34%	430	9.2%	540	5.4%
35 to 39%	305	6.5%	265	2.6%
40 to 44%	285	6.1%	100	1.0%
45 to 49%	215	4.6%	145	1.4%
50% or more	795	17.0%	500	5.0%
Total	4685	100.0%	10045	100.0%
Less than 30%	2655	56.7%	8495	84.6%
30%+	2030	43.3%	1550	15.4%
40%+	1295	27.6%	745	7.4%
50%+	795	17.0%	500	5.0%
Total	6775	144.6%	11290	112.4%

West Elgin				
Gross Housing Costs as % of 2006 Household Income	Tenant Households		Owner Households	
	#	%	#	%
Less than 15%	75	21.4%	705	43.8%
15 to 19%	45	12.9%	240	14.9%
20 to 24%	50	14.3%	165	10.2%
25 to 29%	35	10.0%	135	8.4%
30 to 34%	35	10.0%	120	7.5%
35 to 39%	15	4.3%	55	3.4%
40 to 44%	25	7.1%	30	1.9%
45 to 49%	10	2.9%	15	0.9%
50% or more	60	17.1%	145	9.0%
Total	350	100.0%	1610	100.0%
Less than 30%	205	58.6%	1245	77.3%
30%+	145	41.4%	365	22.7%
40%+	95	27.1%	190	11.8%
50%+	60	17.1%	145	9.0%
Total	505	144.3%	1945	120.8%

Elgin County				
Gross Housing Costs as % of 2006 Household Income	Tenant Households		Owner Households	
	#	%	#	%
Less than 15%	780	27.4%	5905	42.3%
15 to 19%	465	16.3%	2620	18.8%
20 to 24%	340	12.0%	1795	12.9%
25 to 29%	340	12.0%	1125	8.1%
30 to 34%	265	9.3%	795	5.7%
35 to 39%	140	4.9%	455	3.3%
40 to 44%	115	4.0%	195	1.4%
45 to 49%	95	3.3%	245	1.8%
50% or more	305	10.7%	825	5.9%
Total	2845	100.0%	13960	100.0%
Less than 30%	1925	67.7%	11445	82.0%
30%+	920	32.3%	2515	18.0%
40%+	515	18.1%	1265	9.1%
50%+	305	10.7%	825	5.9%
Total	3665	128.8%	16050	115.0%

Elgin County/St. Thomas				
Gross Housing Costs as % of 2006 Household Income	Tenant Households		Owner Households	
	#	%	#	%
Less than 15%	1675	22.3%	10070	41.9%
15 to 19%	1080	14.4%	4625	19.3%
20 to 24%	895	11.9%	3350	14.0%
25 to 29%	920	12.3%	1900	7.9%
30 to 34%	695	9.3%	1330	5.5%
35 to 39%	445	5.9%	720	3.0%
40 to 44%	395	5.3%	295	1.2%
45 to 49%	305	4.1%	385	1.6%
50% or more	1100	14.6%	1330	5.5%
Total	7510	100.0%	24005	100.0%
Less than 30%	4570	60.9%	19945	83.1%
30%+	2940	39.1%	4060	16.9%
40%+	1800	24.0%	2010	8.4%
50%+	1100	14.6%	1330	5.5%
Total	10410	138.6%	27345	113.9%

Table A3: MLS Listings Above \$200,000 in Elgin County, May 2013

	Aylmer	Bayham	Central Elgin	Dutton/ Dunwich	Malahide	Southwold	West Elgin
\$200,000 - 249,999	26	4	7	7	5	0	6
\$250,000 - 299,999	19	4	11	9	6	3	10
\$300,000 - 349,999	7	0	8	1	0	0	2
\$350,000 - 399,999	6	3	6	7	2	0	3
\$400,000 - 499,999	4	1	4	0	3	0	1
\$500,000 +	1	1	14	0	1	1	2
Total	63	13	50	24	17	4	24