



THE AFFORDABLE HOUSING CRISIS

IN

HASTINGS COUNTY

APRIL 2005

Prepared by: The Hastings County Affordable Housing Research Project Team
For
South Hastings Access to Permanent Housing Committee
and The Housing Working Group

Funded by Human Resources and Skills Development Canada

Canada

The Hastings County Affordable Housing Research Project Team

Sincerely thanks the women and men

who participated in interviews for this research.

And who shared their experiences, frustrations and hopes with us.

They gave not only of their time, but also shared personal details of their
lives with us.

We dedicate this report to all of you.

Acknowledgements:

This project was made possible through the hopes and dreams of a small group of people who wanted to make a difference in the lives of the homeless and the precariously housed in Hastings County. That small group of people became the Housing Working Group and, under the sponsorship of the South Hastings Access to Permanent Housing Committee, applied and received funding for this project from Human Resources Skills Development Canada and the United Way.

In kind support was from South Hastings Access to Permanent Housing Committee, the County of Hastings Social Services Committee, the County of Hastings Housing Programs Branch, Youth Habilitation Quinte Inc., Community Advocacy and Legal Clinic, Three Oaks Shelter and Services for Abused Women, Canadian Mental Health Association, Centre Hastings Ontario Works, Bancroft Ontario Works, Career Edge Bancroft, Community Resource Centre-Central Hastings, St. Mathew's United Church Belleville, Saint Peter's Presbyterian Church Madoc, Loyalist College Bancroft Campus, Tim Horton's Quinte West and Tim Horton's Bancroft, Ron Yanch, Reta Sheppard, Suzanne Lough, Jennifer Davis, Bowes and Cockes, and the Deseronto Library.

Finally the Hastings County Affordable Housing Research Project Team would like to acknowledge those service agencies and business that welcomed us into their working environment and supported our research endeavours. Thank you to area laundromats, food banks, schools, community lunches, community dinners, mental health counselling services, Hastings County Social Service Department, faith communities, the deaf community, Housing Programs Branch, community outreach programs, and youth oriented community programs.

It is our hope that the findings from this participatory action research project will provide invaluable information to all levels of government, local service providers and citizens and that it will inspire a call to action to address the issues of homelessness and affordable housing.

The Hastings County Affordable Housing Research Project Team

Project Coordinator:

Anne Balding

Primary Researcher/
Funding Coordinator:

Scott Henderson

Community Researchers:

Joan Gauthier
Beatrice Blair
Janice Lloyst
Patricia Ginther

Members of the Housing Working Group:

Michele Leering

Community Advocacy & Legal Centre

Patty Park

Three Oaks Foundation

Cathie West

Youth Habilitation Quinte Inc.

Scott Robertson

Hastings County Housing Programs Branch

Diane Poirier

Canadian Mental Health Association

Tracey Logan

Hastings County Social Services

Table of Contents

Executive Summary	6
Obtaining a Copy of this Report	7
Introduction	8
The Hastings County Affordable Housing Research Project	8
A Call To Action.....	9
Age Distribution Trends	9
Types of Households.....	10
Household Incomes.....	10
Low Income Cut-offs (LICOS).....	10
Methodology	12
Housing Security Questionnaire	13
Sample and Methodology	13
Highlights of Findings	15
Among the Homeless.....	15
Among the Housed... ..	15
Regional Comparisons	16
Recommendations from Respondents.....	19
Service Provider Questionnaire	19
Recommendations from Service Providers:.....	19
Best Practices: Affordable Housing Initiatives for the 21st Century	20
Next Steps	21
The Affordable Housing Action Network	21
Recommendations	23
Conclusion	27
Appendices	29
Appendix A: Bibliography.....	30
Appendix B: Housing Security Research Questionnaire	37
Appendix C: ‘Section A’ Survey Responses	53
Appendix D: ‘Section B’ Survey Responses	68
Appendix E: Agency Research Questionnaire.....	75
Appendix F: Agency Survey Responses.....	77
Appendix G: Observations from the Researchers.....	79
Appendix H: Community Project Profiles.....	84
Appendix I: Affordable Housing Action network (AHAN) Action Plan – Following Community Feedback June 2004.....	97
Appendix J: Community Feedback on the Affordable Housing Action Network Action Plan Received at the June 2004 “Outside the Box” Forum	103
Appendix K: Housing and Housing Related Services Contact List	110

Executive Summary

This report is the culmination of a process which began after the November 2002 National Housing Strategy Day held in Belleville. The Housing Working Group (HWG) was formed and began to meet to figure out how to help the community move forward on the complex issue of homelessness in Hastings County. The formation of the HWG reflected a unique and ground-breaking partnership between very diverse organizations who developed new ways of working together.

The HWG met at least monthly for more than a year to lay the groundwork for an innovative, creative and groundbreaking collaborative participatory action research project in Hastings County. Participatory action research takes a community development approach to enhancing the understanding of both a community's needs and a community's capacities. It is not simply an assessment of need but also seeks to generate ideas from the community about solutions to the emerging needs and to identify community strengths and opportunities to tackle the needs.

The 'Hastings County Affordable Housing Research Project' provided an exceptional opportunity to identify the needs and causes of homelessness and understand the "face of homelessness" in our small urban and rural communities. In addition to exploring the needs and difficulties of people who met the traditional definition of being homeless, the research process was designed to ensure we learned more people who are 'precariously housed' and at risk of losing their homes to gather information that could assist in prevention and community capacity-building.

Hastings County has a vast, widely spread rural population, making the challenges of assessing homelessness and affordable housing issues unique. Much more is known about these issues in larger urban areas than in smaller cities and towns such as Belleville, Quinte West, Bancroft, Deseronto, and Madoc. Examining these issues in rural regions such as North Hastings and Central Hastings presented an even more distinctive challenge as the population is spread out over larger and more remote areas.

Essentially there were some very basic questions that needed to be answered:

- Who is at risk?
- Why are they at risk?
- What are some of the unique challenges in addressing this issue?
- How can we build upon existing assets in our community to create change and improve the situation?

A project team of community action researchers was retained with the help of Human Resources Development Canada. Extensive community surveying used a combination of one on one interviews with 781 people who were homeless, at risk of being homeless, experiencing issues of housing insecurity, or living on a low income, and focus groups. Additionally demographic data was gathered from recent Statistics Canada and other local reports. Affordable housing initiatives in other communities were studied (see Appendix H for some profiles). The researchers also reviewed more than 100 articles

and studies about affordable housing issues, poverty, homelessness, food security, health, and community capacity building.

The survey results provide compelling evidence of the extent of the homelessness and affordable housing crisis in Hastings County. The amount of “invisible” homelessness (persons who have no place of their own but are not staying on the streets or in a shelter) in Hastings County, is startling. More than 100 respondents, representing almost 300 persons, self-identified as homeless and 51% of those respondents further reported that there were other times in the past when they did not have a place of their own. Among the housed, one-third of respondents, 239 households, reported that during the past 3 years they needed to stay with friends, family or in a shelter because they had no home of their own.

The Housing Working Group worked with the principal researchers to develop specific recommendations to address housing security issues (see page 24). The HWG proposed a comprehensive local Action Plan to tackle the complex issues of homelessness, building on the survey results, research on the “outside the box” initiatives and solutions employed by other communities, and an environmental scan, and the literature review. The Report’s main recommendation is that an Affordable Housing Action Network is needed to carry out the Action Plan. Community forums held to discuss preliminary recommendations affirmed that the community wishes to move forward on this issue in a more deliberate way – and pro-actively - without waiting for government leadership. Appendix I sets out the Action Plan and the mandate of the Network.

This Report provides compelling evidence of the extent of homelessness and the depth of the affordable housing crisis in Hastings County. It is hoped that the publication of this report will result in a more broadly based community call to action and support for the approach proposed by this report.

Obtaining a Copy of this Report

A hard or paper copy of this report can be obtained from Hastings County’s Housing Programs Branch for a cost of \$10.

An electronic version may be obtained at Hastings County’s web site at www.hastingscounty.com , click on “Departments” then click on “Social Housing”.

The direct web site address is:

http://www.hastingscounty.com/Departments/SocialHousing/Social_Housing.htm

Introduction

The extent of the homelessness and affordable housing crisis in Hastings County has never been clearly profiled in the past. Much more is known about these issues in larger urban areas than in smaller cities and towns such as Belleville, Quinte West, Bancroft, Deseronto, and Madoc. Hastings County has a vast, widely geographically spread population, making the challenges of assessing homelessness and affordable housing issues unique. Examining these issues in rural regions such as North Hastings and Central Hastings presents an even more distinctive challenge when the population is sprawled over larger and more remote areas. Conversely the focus on homelessness tends to overshadow the issues of affordable housing while considerably less attention is given to the larger population of those who are ‘precariously housed’ and at risk of losing their homes.

The Hastings County Affordable Housing Research Project

In November 2002 the Homelessness Advisory Committee of Hastings County organized “The National Housing Strategy Day”. Motivated by the attendance at this community event, a group of people subsequently came together to establish a community based model to develop a comprehensive community plan to assess and analyze the homelessness issues and the affordable housing needs of residents of Hastings County, to determine the capacity of each community to meet those needs and to develop the Affordable Housing Action Network. This group of people organized themselves as the Housing Working Group (HWG) and its members have created a unique partnership between very diverse organizations. Members include representatives from the following agencies:

Three Oaks Shelter and Services for Abused Women
Hastings County Social Services Department
Youth Habilitation Quinte
Community Advocacy & Legal Centre
Hastings County Housing Programs Branch
Canadian Mental Health Association

The HWG met for more than a year, laying the groundwork for an innovative and creative participatory action research project in Hastings County. Participatory action research takes a community development approach to enhancing the understanding of both a community’s needs and a community’s capacities. The ‘Hastings County Affordable Housing Research Project’ sought to gather information regarding issues related to affordable housing. This also provided an opportunity to identify the needs and causes of homelessness and the “face of homelessness” in Hastings County.

A team of four researchers and a Project Coordinator were employed for a year to profile these issues in Hastings County. In addition to carrying out traditional research through demographic analysis and surveys, researchers conducted focus groups as well as one-to-one interviews with 781 survey respondents who were homeless, at risk of being homeless, experiencing issues of housing security, or living on a low income throughout Hastings County. The researchers also interviewed more than 100 housing and housing

related service providers in order to compile a database of existing services and to allow input from service providers regarding affordable housing issues within the County.

A Call To Action

“ We desperately need housing! It’s one thing to poll people and another thing to take action ” (Respondent)

The findings in this report detail the level of the homelessness and affordable housing crisis in Hastings County. Clearly the extent of invisible homelessness, persons who have no place of their own but are not staying on the streets or in a shelter, in Hastings County, is startling. More than 100 survey respondents, representing almost 300 people, self-identified as homeless and 51% of those respondents further reported that there were other times in the past when they did not have a place of their own. Among the housed, one-third of respondents, 239 households, reported that during the past 3 years they needed to stay with friends, family or in a shelter because they had no home of their own.

Respondents have also identified what they believe are the priorities for this region with ‘More subsidized or rent-geared-to-income housing’ ranking highest as the option that would make the biggest difference. Service providers identified that in order to create more subsidized or rent-geared-to-income housing that all levels of government need to take responsibility. Local solutions to local issues are also important and the formation of an Affordable Housing Action Network would begin to address some of the issues raised in this report. This report also includes a section on ‘Best Practices’ regarding affordable housing initiatives in other communities that could have practical applications for Hastings County. Specific recommendations to address specific housing security issues are located in the ‘Recommendations’ section.

The issues and experiences of people who are homeless, at risk of becoming homeless, and the precariously housed require immediate attention. The Hastings County Affordable Housing Research Project has provided compelling evidence of the homelessness and affordable housing crisis in Hastings County and it is hoped that this report will result in a call to action.

“ Shelter is a basic human need. So are good nutrition and health care and education. I’m glad you are doing this survey. People need dignity before they can contribute to society. Housing is a good start. ” (Respondent)

Age Distribution Trends

It is important to be aware of trends in the aging population of a region. Looking at trends by different age groups will allow a community to anticipate what age groups may require specific services and housing (i.e. seniors housing, long term care beds, housing for youth or singles). Studies by Statistics Canada Census show that there is an

increasingly aging population throughout Hastings County. All age groups over 45 years old increased from 1996 to 2001, as did the teen age group 15-19. The proportion of the population in Hastings County age 65 and over increased 6.3% while the proportion of the population 45-64 increased by 12.6%. In the North and Central portions of Hastings County, the population aged 65+ also increased, North Hastings by 10% and Central Hastings by 6.4%.

In Belleville, Quinte West, and Deseronto/Tyendinaga, the proportion of the population aged 65-74 decreased but increased in the oldest age group of 75+. The overall increase in the proportion of those aged 65+ was 10% in Belleville, 0.5% in Quinte West, and 3.4% in Deseronto/Tyendinaga.

Types of Households

Data collected by Statistics Canada, 2001 Census profile the types of households in Hastings County, which is useful when trying to examine the need for affordable housing. However, this data highlights that no one type of household is prevalent across the County. In Central Hastings, Quinte West, and Deseronto, the largest proportion are 'households containing a couple with children' whereas in North Hastings and Hastings County as a whole it is 'households containing a couple without children'. Only in Belleville were 'one-person households' among the majority.

Household Incomes

Household incomes provide an economic profile that can be used to calculate affordability in relation to housing costs. The table below represents the median household incomes for the 5 communities and Hastings County as a whole. The highest median incomes were in Quinte West and the lowest in the rural areas.

Median Household Incomes in Hastings County

	One Person Households	2-or-more Persons Households	All Households
Hastings County	\$19,562	\$50,054	\$41,865
North Hastings	\$17,350	\$36,785	\$31,480
Central Hastings	\$16,068	\$46,711	\$39,322
Belleville	\$20,347	\$51,108	\$41,175
Quinte West	\$22,826	\$53,925	\$46,696
Deseronto/Tyendinaga	\$15,632	\$42,959	\$39,365

Source: Statistics Canada, 2001 Census

Low Income Cut-offs (LICOS)

The Low Income Cut-Off (LICO) is a measure designed by Statistics Canada to identify members of a community who are economically worse off than the average. "In general, Low Income Cut-Offs, are based on adding 20% to the average expenditure on basic necessities such as food, shelter and clothing. LICO's are updated yearly by changes in the consumer price index, and also vary by family size and degree of urbanization. For instance, in the 2000 census the LICO varies from a low of \$12,696 for an individual

living in a rural area to a high of \$46,793 for a family of 7 or more people in an urban area with a population of 500,000 or more.”¹

“(I am a) single mom with one daughter. Live in RGI and work part-time. I work 8 hours a day and make 8.50 an hour. Average pay cheque is \$234.00 per week after taxes.” (Respondent)

Low Income Cut-offs again can be used in calculating affordability in relation to housing costs. The table below illustrates the formulae used to calculate the LICO's for communities based on population and family size.

Low Income Cut-offs (LICO's)

Family size	Size of Area of Residence				
	500,000 or more	100,000 to 499,999	30,000 to 99,999	Small urban regions	Rural (farm and non-farm)
1	18,371	15,757	15,648	14,561	12,696
2	22,964	19,697	19,561	18,201	15,870
3	28,560	24,497	24,326	22,635	19,738
4	34,572	29,653	29,448	27,401	23,892
5	38,646	33,148	32,917	30,629	26,708
6	42,719	36,642	36,387	33,857	29,524
7+	46,793	40,137	39,857	37,085	32,340

Source: Statistics Canada

Regional Populations Below LICO

The following tables highlight the percentage of the population below the LICO for the smaller communities in the 5 regions.

Percentage of Population Below LICO in Communities in North Hastings

Community	Percent Below LICO
Bancroft	17.0
Hastings Highlands	13.4
Tudor & Cashel	19.4
Faraday	10.5
Wollaston	13.4
Carlow/Mayo	11.2
Limerick	21.6

Source: Statistics Canada

¹ “A Demographic and Health Profile of the Southeastern Ontario Health District”, Eric G. Moore & Michael A. Pacey, 2004, Southeastern Ontario District Health Council

Percentage of Population Below LICO in Communities in Central Hastings

Community	Percent Below LICO
Centre Hastings	12.0
Madoc Township	20.0
Marmora	18.5
Stirling-Rawdon	9.4
Tweed	11.4

Source: Statistics Canada

Percentage of Population Below LICO in Communities in South Hastings

Community	Percent Below LICO
City of Belleville	17.1
Quinte West	19.4
Deseronto	12.4
Tyendinaga Township	6.8

Source: Statistics Canada

Clearly the percentages of the population living below the Low Income Cut-Off is mixed with the highest percentages occurring in both urban communities such as Belleville and Quinte West and the more rural communities of North and Central Hastings.

Methodology

Community Participatory Action Research

Participatory action research takes a community development approach to enhancing the understanding of both a community’s needs and a community’s capacities. Participatory action research also aims to contribute to the practical concerns of people in an immediate problematic situation. Thus, there is a commitment in action research to study an issue and concurrently to collaborate with members experiencing that issue and changing it in what is together regarded as a desirable direction.

The ‘Hastings County Affordable Housing Research Project’ (HCAHRP) gathered information regarding issues related to affordable housing and homelessness and the “face of homelessness” in Hastings County.

The focus on homelessness tends to overshadow the issues of affordable housing while considerably less attention is given to the larger population of those who are ‘precariously housed’ and at risk of losing their homes. To determine the extent of homelessness and affordable housing issues in Hastings County it was necessary to interview persons who were experiencing these issues first hand and service providers who were providing housing and housing related services to these groups of people.

Essentially there were some very basic questions that needed to be answered:

What are some of the unique challenges in addressing this issue?

Who is at risk?

Why are they at risk?

How can we build upon existing assets in our community to create change and improve the situation?

For the purposes of this project, Hastings County was divided into five basic areas: North Hastings, Central Hastings, Deseronto, Quinte West, and Belleville. Researchers were each assigned one of these areas. In addition to carrying out traditional research through demographic analysis and surveys, researchers conducted focus groups in each of these areas as well as one to one interviews with 781 survey respondents who were homeless, at risk of being homeless, experiencing issues of housing security, or living on a low income throughout Hastings County. The researchers also interviewed more than 100 housing and housing related service providers in order to compile a database of existing services and to allow input from service providers regarding affordable housing issues within the County.

Housing Security Questionnaire

“Thank you for developing this survey. I do hope there will be enough to make a difference” (Respondent)

The questionnaire utilized in this project was adapted, with permission, from one employed by the Peterborough Social Planning Council (PSPC) in 2000.

The Hastings County Affordable Housing Research Project’s model of the questionnaire also utilized two sections similar to those used in the PSPC survey. A complete copy of the questionnaire is located in Appendix B.

Both sections of the survey also included questions that would provide details about the composition and size of households, income sources, housing costs (rent or mortgage, hydro, and/or heat), as well as quality of housing issues, discrimination issues, and history and extent of homelessness.

Sample and Methodology

In order to provide validity to the findings it was crucial from the beginning of the project to establish a reasonable and realistic sampling target for the Housing Security Questionnaire. This questionnaire would be the survey that researchers would use in focus groups and one to one interviews. The initial goal for the surveys was a total of 800, representing the following targets in the 5 communities. These targets were based on the geographic area and ultimately how many surveys researchers could realistically hope to acquire in those communities.

Community	Survey Targets	Final Survey Totals
North Hastings	200	200
Central Hastings	150	152
Belleville	300	281
Quinte West	100	106
Deseronto	50	42

In order to collect surveys, which were collected from October 2003 to June of 2004, researchers contacted agencies that primarily serve low-income individuals or families and/or the groups considered most at risk. Most agencies allowed the researchers to conduct focus groups or one on one interviews with clients or agreed to distribute to and collect surveys from clients.

In order to survey persons who did not utilize these agencies, but who may be homeless or experiencing housing security issues, researchers also conducted surveys at food banks, laundromats, libraries, retirement residences, day care centers, youth centers, native services, emergency programs such as Three Oaks, faith communities and by simply going door to door.

To preserve confidentiality, respondents remained anonymous.

Highlights of Findings

Among the Homeless...

In this section are highlights from the 107 respondents who self-identified as homeless. In the five regions studied, 49 were from Belleville, 7 from Quinte West, 39 from North Hastings, 10 from Central Hastings, and 2 from Deseronto. For complete findings and comparative community results see Appendix C.

107 respondents (representing 293 persons) self-identified themselves as being homeless

Of the 293 persons 57 were children ages 0-14

Of the 293 persons 53 were youth aged 15-19 and 54 were youth aged 20-24

One-quarter of respondents were individuals without children and another one-quarter were lone parents

78.5% of the homeless responded that they did not have a place to live that they considered to be home

Affordability issues, loss of job or unemployment, marital breakdown, and conflict or differences within households were the most common reasons for homelessness among respondents

“When you have a child and are working hard to make ends meet and you lose your job it’s hard.” (Respondent)

51% of respondents said there were other times in the past when they did not have a place of their own

46.7% of respondents reported experiencing housing-related discrimination (compared to 42.1% who answered ‘no’ and 11.2% who did not answer the question)

One-third of respondents reported that they have had difficulty getting Social Assistance or Disability Support because they didn't have an address

One-third of respondents reported that they have had difficulty finding or keeping a job because they didn't have a home

Among the Housed...

In this section are highlights from the 674 respondents who were housed at the time of the survey. Regional highlights for the 5 communities studied follow this section. For complete findings and comparative community results see Appendix C.

674 respondents (representing 1763 persons) reported having some form of accommodation at the time of the survey

More than one-third (35.4%) of respondents reported that during the past 3 years they needed to stay with friends, family or in a shelter because they had no home of their own

The majority (24.5%) of households were individuals without children with another 23.3% being 2 parent households and 22.4% being lone parent households

Of the currently housed, 30% reported having had one or more persons who were homeless staying with them in the past three years

One-quarter of respondents had been evicted or threatened with eviction in the past

The majority (48.5%) of respondents reported that they or members of their household have an ongoing mental or physical health issue. 47.2% of respondents reported no ongoing mental or physical health issues in their household.

After paying their shelter costs, 61.6% of respondents could not afford some basic necessities such as food, clothing, personal hygiene products, telephone, transportation or medication.

“Rent is too high for people to live. Pay rent and you don’t eat or eat and don’t pay rent.” (Respondent)

50.7% of respondents said they have had difficulty finding safe secure and affordable housing during the past 3 years

67.5% of respondents reported that if they were to lose their current income they could not continue to pay their housing costs

One-quarter of respondents reported experiencing housing-related discrimination

38.7% of all respondent households were ‘working poor’ (where employment was the major source of income for the household)

66.3% of respondents reported that their current housing has one or more disrepair issue

Regional Comparisons

North Hastings...

The majority (29.8%) of households were ‘individuals without children’ with the next highest ranking (22.4%) being ‘2 parent households’

After paying their shelter costs, 64.6% of respondents could not afford some basic necessities such as food, clothing, personal hygiene products, telephone, transportation or medication.

37.3% of respondents reported that during the past 3 years they needed to stay with friends, family or in a shelter because they had no home of their own

60.9% of respondents said they have had difficulty finding safe secure and affordable housing during the past 3 years

64.6% of respondents reported that they had not applied for subsidized public or non-profit housing most frequent response [20.5%] being that they did not want to apply.

“More affordable homes to purchase, or programs to enable home ownership for people with low incomes/on social assistance’ was ranked by survey respondents as the number one option that would make the biggest difference in helping them or other people in Hastings County find or maintain safe, secure and affordable housing

“(Rental) Rates or more affordable homes to purchase” (Respondent)

Central Hastings...

The majority (33.1%) of households were ‘2 parent family’ households with the next highest ranking (21.8%) being ‘lone parent’ households

46.5% of all respondent households were ‘working poor’ (where employment was the major source of income for the household)

65.5% of respondents reported that they had not applied for subsidized public or non-profit housing with the bulk of those respondents stating that the major reason for not applying was that they did not know if they would qualify

34% of respondents had moved more than twice in the past three years

Of the 72 respondents who provided complete details regarding their household income and expenditures, 55.6% were paying in excess of fifty percent of their available household income toward their rental/mortgage costs

‘More subsidized or rent-geared-to-income housing’ was ranked by survey respondents as the number one option that would make the biggest difference in helping them or other people in Hastings County find or maintain safe, secure and affordable housing

Quinte West...

The majority (29.3%) of households were ‘lone parent’ households with the next highest ranking (25.3%) being ‘two parent family’ households

60.6% of all respondent households reported that ‘Ontario Works’ was the major source of income for their household

After paying their shelter costs, 73.7% of respondents could not afford some basic necessities such as food, clothing, personal hygiene products, telephone, transportation or medication

74.7% of respondents reported that if they were to lose their current income they could not continue to pay their housing costs

One third of respondents reported that they did not have enough space in their current housing for everyone in their household

“I live in a two bedroom apartment and my two youngest sons have one room and my older son has his own room. I am sleeping in the living room and am currently pregnant with a fourth child. I already am crowded as it is and can’t afford a bigger place.”

(Respondent)

‘Higher Social Assistance Benefit’ was ranked by survey respondents as the number one option that would make the biggest difference in helping them or other people in Hastings County find or maintain safe, secure and affordable housing

Belleville...

The majority (25.4%) of households were ‘individuals without children’ with the next highest ranking (23.3%) being ‘lone parent’ households

58.6% of respondents reported that they or members of their household have an ongoing mental or physical health issue with one quarter of those respondents stating that these health issues affect the kind of housing their household requires

More than one-third (36.6%) of respondents had been evicted or threatened with eviction in the past

69.8% of respondents reported that if they were to lose their current income they could not continue to pay their housing costs

Of the 127 respondents who provided complete details regarding their household income and expenditures, more than one third (35.2%) were paying in excess of seventy percent of their available household income toward their rental/mortgage costs

Survey respondents ranked ‘More subsidized or rent-geared-to-income housing’ as the number one option that would make the biggest difference in helping them or other people in Hastings County find or maintain safe, secure and affordable housing

Deseronto...

The majority (30.0%) of households were 'two parent families' with the next highest ranking (27.5%) being 'individuals without children'

'Ontario Disability Support' was the major source of income in most respondent households

After paying their shelter costs, 70% of respondents could not afford some basic necessities such as food, clothing, personal hygiene products, telephone, transportation or medication.

87.5% of respondents reported that if they were to lose their current income they could not continue to pay their housing costs

67.5% of respondents reported that they or members of their household have an ongoing mental or physical health issue with one quarter of those respondents stating that these health issues affect the kind of housing their household requires

Survey respondents equally ranked 'more affordable homes to purchase, or programs to enable home ownership for people with low incomes/on social assistance' and 'a one-stop place to go for help finding housing' as the number one options that would make the biggest difference in helping them or other people in Hastings County find or maintain safe, secure and affordable housing

Recommendations from Respondents

Survey respondents were asked to select options they believe would assist them or other people in Hastings County in finding or maintaining safe, secure and affordable housing. The number one recommendation among both the homeless and the housed was the creation of more subsidized or rent-geared-to-income housing. Another important recommendation was to create a "one-stop shop" to go for help in finding affordable housing.

Service Provider Questionnaire

Interviews were conducted with 117 service providers of housing and housing related services throughout Hastings County. Questions included types of services provided, areas of service, and recommendations from the service providers.

A database of the housing and housing related services is available as a separate document, "The Housing and Housing Related Services Contact list."

Recommendations from Service Providers:

Service Provider respondents identified the need for more affordable housing for single parents, single adults without children and youth as the highest-ranking priority for affordable housing in Hastings County.

The Provincial Government, Municipal Government, and Federal Government were ranked as the top three choices by service provider respondents when asked who they believe needs to be responsible for creating affordable housing in this region

Improvement in waiting list times for subsidized housing, more rental units with utilities included, transportation in rural areas, and more enhanced and cooperative information sharing among all service providers were identified as some of the gaps in housing related services in Hastings County

85.1% of service provider respondents would support the formation of an Affordable Housing Action Network

Best Practices: Affordable Housing Initiatives for the 21st Century

Not a New Concept...

Affordable housing is not a new concept. As long as there have been people living on a low or moderate-income there has always been a need for housing that is safe, secure, stable, and accessible and that allows a person to live within their income level and maintain a healthy quality of life. In the 1960s concepts of intentional communities such as communes provided a sense of community with a shared economic base. In the next 30 years co-operative housing sought to continue this community driven model as a response to local housing needs. In the past decade however, community based initiatives have taken on more responsibility in addressing emerging housing needs in response to the downloading of social housing to local municipalities. “There are over 20,000 groups sponsoring or developing community-based housing in the United States...There is no estimate available for the number of community-based housing development organizations in Canada. The per capita ratio of community-based housing development organizations is approximately one organization for every 14,000 Americans. This is based on assumptions of more than 20,000 community-based housing development organizations in a population of 280 million. Based on a Canadian population estimate of 30 million, there would be more than 2,000 community-based organizations developing affordable housing in Canada if the Canadian sector was as developed as the American sector.”²

For this project we looked at some unique communities in the United States and Canada that are attempting to address not only affordable housing issues but issues of homelessness and poverty as well. In Washington State, for example the organization “Housing Hope” uses the philosophy of a *Service-Enriched Housing Continuum*. “A continuum is a whole whose parts cannot be separated. Applied to homeless and low-income housing, this means that a place to sleep on a night-by-night basis is not our goal. Rather, we attempt to provide homeless families with the support (physical, emotional, social) necessary to help them regain complete self-sufficiency. More than just beds, we

²“*Building Hope Together: Strategies for Creating Housing in Uncertain Times*”, Halton Social Planning Council, March 2003.

provide a range of housing solutions from emergency shelter, through transitional housing, up to permanent rentals and, ideally, their own home. In coordination with housing, we also provide a number of social services to assist family members in education, employment, and life skills.”³

Community project profiles have concepts or components that could be adapted to Hastings County. Projects and key factors in each project can be found in Appendix H, Community Project Profiles.

Next Steps

Supporting Communities Partnership Initiative

The Primary Researcher and the Project Coordinator of the Hastings County Affordable Housing Research Project completed the Belleville Community Plan Update in December of 2003. This document is an update of the “Community Plan For Homelessness in Belleville ” from July 2001. In order to access ‘Supporting Communities Partnership Initiative’ (SCPI) funding from Human Resources and Skills Development Canada, communities are required to complete a Community Plan.

“The Supporting Communities Partnership Initiative (SCPI), the centerpiece of the National Homelessness Initiative, was launched in 1999 in an attempt to create a more integrated and inclusive approach to homelessness in Canada. Along with providing financial support to communities, the SCPI encourages them to work together with provincial, territorial and municipal governments and the private and voluntary sectors to strengthen existing capacity and develop new responses to homelessness. Communities are allocated a maximum funding level, which must be matched from other community sources (i.e.: fundraising, local sponsors, etc.) and requires communities to explain how their activities will continue once SCPI funding ends. Projects funded support priority areas identified through a community planning process.”⁴

Local projects previously supported by SCPI funding include Canadian Mental Health Association’s “Our House” transitional house and Salvation Army’s “The Warm Room”.

Having updated the Belleville Community Plan, three years of SCPI funding has been guaranteed for homelessness initiatives/projects in the City of Belleville. The “Belleville Community Plan Update, December 2003” includes some key recommendations and priorities to address the issues of homelessness and some of those have been included in the “Recommendations” section of this report.

The Affordable Housing Action Network

SCPI funding criteria states that this funding may not be used to support initiatives outside of the City of Belleville. In interviewing Survey Respondents and service

³ “*The Service-Enriched Housing Continuum*”, Housing Hope website, <http://www.housinghope.org>.

⁴ “Supporting Communities Initiative Partnership”, National Homelessness Initiative Website: http://www.homelessness.gc.ca/initiative/scpi_e.asp

providers it became apparent that the geographical limitations of SCPI has created a gap in available funding options to address homelessness in rural areas and small urban centres.

The Housing Working Group recognizes this gap and believes the formation of the Affordable Housing Action Network (AHAN) would begin to address some of these issues.

At the June 2004 Community Housing Forum, 'Thinking Outside The Box' preliminary findings from the research of the Hastings County Affordable Housing Research Project as well as an action plan for the establishment of the Affordable Housing Action Network were presented to an enthusiastic audience.

Attendance at the forum included participation from a broad representation of agencies traditionally associated with providing housing and housing related services as well as non-traditional stakeholders including landlords, municipal officials, faith groups, health services, and interested community members. Evaluations were very positive and participants were enthused by the Action Plan for the Affordable Housing Action Network, taking the opportunity to commit time and/or resources to the formation the network.

The 'Thinking Outside The Box' forum was the first step in the continuing process of building community capacity. Many of the participants made commitments toward the next steps required to ensure the implementation of the Affordable Housing Action Network. Ideally the network would have committees in the 5 regions of Hastings County with local representation from each of the communities on the larger Network. For more details on The Action Plan and the Affordable Housing Action Network see Appendix I.

In February 2005 The Housing Working Group hosted another housing forum entitled, "A Time for Action". The establishment of an Affordable Housing Action Network was discussed again. The participation and commitment of those in attendance was overwhelming positive. Participants were enthusiastic about the Action Plan and many intend to join the Affordable Housing Action Network. The proposed Action Plan (see Appendix I) for the establishment of the Hastings Affordable Housing Action Network was outlined and discussed (see Appendix J). 'Thinking Outside The Box' and "A Time for Action" were important first steps in what will become a continuing process of building community capacity to tackle this complex issue.

Recommendations

A Homelessness Crisis...

The findings in this report present compelling evidence of the homelessness and affordable housing crisis in Hastings County. Clearly the extent of invisible homelessness, persons who have no place of their own but are not staying on the streets or in a shelter, in Hastings County, is startling. More than 100 respondents of the Housing Security Questionnaire, representing almost 300 persons, self-identified as homeless and 51% of those respondents further reported that there were other times in the past when they did not have a place of their own. Among the housed, one-third of respondents, 239 households, reported that during the past 3 years they needed to stay with friends, family or in a shelter because they had no home of their own.

An Affordable Housing Issue...

With more than one thousand families in Hastings County awaiting placement in Social Housing as of July 2004, the length of the Waiting List is prohibitive. No new affordable housing has been built in Hastings County in the past ten years. Social Assistance rates were slashed by over 21% in 1995 and despite commitments by the current Ontario Government to raise these rates, the Shelter Allowance portion of both Ontario Works and the Ontario Disability Support Program is not reflective of current market rents. More than 15% of the total population of Hastings County live below the Statistics Canada Low Income Cut Off point. The affordable housing crisis in Hastings County is evident.

Local Solutions...

Respondents of the Housing Security Questionnaire have identified what they believe are the priorities for this region with 'More subsidized or rent-geared-to-income housing' ranking highest as the option that would make the biggest difference. Service providers have identified that in order to create that housing all levels of government need to take responsibility. Some of the strategies detailed in the Best Practices section of this report, addressing affordable housing issues in other communities, have some practical applicability for Hastings County. Local solutions to local issues are important and the following recommendations reflect the importance of developing strategies to address the affordable housing crisis in Hastings County.

Preliminary Strategies

The Housing Working Group and the researchers developed these recommendations bearing in mind that these are preliminary strategies only and are based on an initial review of the research findings. More in depth analysis and strategy development still remains to be done. We are proposing that the Affordable Housing Action Network ("AHAN" or "Network") carry this out. We recommended a framework for AHAN and a preliminary Action Plan to a

community forum in June 2004. Our recommendation was well received and we are preparing an updated Action Plan to incorporate other action strategies proposed at that forum.⁵

The overall goal of the Affordable Housing Action Network is to create more affordable housing options for people who are precariously housed or homeless using a variety of approaches to increase community capacity including increased networking, skill-building, collaborative projects and problem solving, and promoting affordable housing development and preservation, and awareness building and advocacy work.

AHAN will be an information network and will develop a protocol for a seamless continuum of supports, sponsor a community navigation initiative and form two action-oriented task forces. The first will focus on building awareness, building community capacity and undertaking advocacy work. The second will focus on developing "bricks and mortar" solutions - ensuring both that existing affordable housing rental stock is maintained and that new initiatives are explored and undertaken. The Network would also encourage the formation of local chapters in Centre and North Hastings, Deseronto, and Quinte West to develop action plans specific to their areas based on the research findings and distinct local needs.

The AHAN is only part of the solution. We must still rely on partners in the community and municipal, provincial and federal governments to take action and make a stronger commitment to deal with both the systemic causes contributing to homelessness and to support the creation of more affordable housing. Some of our recommendations speak to the action needed from these institutions.

We have grouped our recommendations under several headings which are; Community Capacity Building, Advocacy, Preserving Existing Stock and Encouraging New Housing Options and Other.

As noted, the following strategies are preliminary only and will act as a guide and catalyst for community activity over the next year. It is recommended that this community undertake to do or encourage the following:

Community Capacity building

1. Establish an Affordable Housing Action Network (AHAN) for Hastings County. Apply to the federal government's Supporting Community Partnership Initiatives (SCPI) for funding to assist with the creation of the Network and the proposed Action Plan.
2. Update the proposed Action Plan to include input received at the June 2004 forum and distribute it widely.

⁵ The updated Action Plan for the Affordable Housing Action Network can be obtained by emailing leeringm@lao.on.ca or calling 613-966-8686 ext. 27.

3. Encourage local chapters of the AHAN in rural and small urban areas of Deseronto, Quinte West, Central Hastings, and North Hastings to develop Action Plans specific to their area similar to the Community Plan developed for Belleville.

“People need to know where to turn if they find themselves suddenly homeless” (Respondent)

4. Promote a seamless continuum of support to provide information, advocacy and service to homeless persons, persons at risk of being homeless, and precariously housed persons.
5. Distribute widely the “Housing and Housing Related Contact Lists” compiled (see Appendix K), ensure its periodic updating and redistribution, and build on this information sharing initiative by undertaking a “Community Navigation Project” to increase the community’s capacity to respond to homelessness and its prevention. It was also part of the research to collect information on “who does what” in the area of housing provision so that this can be provided to the community for reference purposes.
6. Undertake a public awareness campaign to inform and educate the community about the range of urgent housing needs identified by this report. The importance of working together with Hastings County, local municipalities, local agencies, those at risk of being homeless, people living on a low income, tenants, landlords, private and non-profit developers, faith communities and any and all other stakeholders in new and collaborative partnerships should be emphasized.
7. Develop a series of workshops and forums to meet needs identified during the survey and research process, and the public forum. We recommend workshops to:
 - provide information proactively to those at risk of becoming homeless, primarily low income tenants;
 - a parallel stream on housing rights and issues for service providers and others to prevent eviction and homelessness and maintain safe and secure affordable housing;
 - build capacity and skill in dealing with issues related to homelessness and homelessness prevention for service providers and others;
 - encourage the creation of new affordable housing by providing potential new landlords with legal information and other workshops of assistance.

Advocacy

8. Encourage further in depth analysis of the survey results, the demographic profile of Hastings County, and reports including Observations from the Front Lines: Submission to the Affordable Housing Research Project, Walking on Eggshells and other relevant

reports and make additional recommendations for advocacy and action by the Affordable Housing Action Network and others.

9. That the County of Hastings advocate to the provincial government to substantially increase the shelter allowance of both Ontario Works and the Ontario Disability Support Program and that these shelter allowances be geared to actual market rents. That the County of Hastings and Members of Provincial and Federal Parliaments advocate for other improvements to social assistance programs and minimum wages to increase the affordability of existing housing stock.
10. That the County of Hastings and Members of Provincial and Federal Parliament advocate to the Federal Homelessness Secretariat to extend the SCPI funding beyond March 31, 2006 and to increase the funds allocated to the Belleville Area and to provide funding to outlying areas either through SCPI or the Rural Homelessness Initiative.
11. That the County of Hastings advocate to the provincial government to provide funding for 35,000 new affordable housing units during this legislative term.
12. That the County of Hastings considers funding models whereby federal dollars for affordable housing initiatives would flow directly to municipalities.

Preserving existing stock and encouraging new housing options

13. That the County of Hastings collaborate with the AHAN and the Canada Mortgage and Housing Corporation to sponsor home ownership education and training to help renters move to home ownership. This training should include people living in market and subsidized rental accommodation.
14. That the County of Hastings collaborate with the AHAN to encourage the enhanced participation of the private and volunteer sector in creating affordable housing options.
15. That the County of Hastings encourage municipal, provincial and federal governments to create an inventory of current local surplus government properties and to identify which sites may be suitable for affordable housing initiatives. It is also recommended that the commercial and industrial sites no longer in use but suitable for affordable housing developments be identified.
16. That the County of Hastings undertake an information campaign to alert private and not-for-profit housing developers about the full range of federal and provincial affordable housing and complementary funding initiatives.
17. That the Bricks and Mortar Task Force of the AHAN explore all possible viable forms of affordable housing options, including conversion of existing commercial and industrial buildings, Brownfield developments, single room occupancy units, rooming

house systems, mobile homes, and straw bale construction; and that multi-use developments be considered (may include homeownership, rent to own, private rental and affordable housing components all in one development, for example).

18. That the AHAN consider "outside the box" alternatives such as those documented in the "Best Practices" chapter of this report and develop a "bricks and mortar" vision and a strategic plan for the creation of more affordable housing for Hastings County.
19. That the County of Hastings pursue an allocation of 100 units under the Community Rental Housing Program component of the Canada-Ontario Affordable Housing Program.
20. That the AHAN pursue any other public or private programs or initiatives that would lead to the creation of additional affordable housing units in Hastings County.

Other

21. That the Affordable Housing Action Network and the County of Hastings support community agencies pursuing additional funding from the Ministry of Health-Long Term Care and the Ministry of Community and Social Services to address the identified gap in special needs housing.
22. That the County of Hastings Housing Programs Branch clarify for both applicants and service providers the current screening, priority-setting and selection process for social housing applications.
23. That Quinte West and North Hastings develop a strategic plan for transportation services, similar to the current plan being developed in Centre Hastings, in order to coordinate the transportation provided by all community partners, increase the access to affordable transportation, to meet the needs expressed by residents interviewed in Quinte West and North Hastings to increase access to affordable housing options.

Conclusion

“More affordable Housing” (Respondent)

The findings in this community action research report present compelling evidence of the homelessness and affordable housing crisis in Hastings County. Clearly the extent of invisible homelessness, persons who have no place of their own but are not staying on the streets or in a shelter, in Hastings County, is startling.

With 1,006 households in Hastings County awaiting placement in Social Housing as of June 2004, the length of the Waiting List is prohibitive. No new affordable housing has been built in Hastings County in the past ten years. Social Assistance rates were slashed by over 21% in

1995 and despite commitments by the current Ontario Government to raise these rates; the Shelter Allowance portion of both Ontario Works and the Ontario Disability Support Program is not reflective of current market rents. According to the 2001 Census, 14.6% (18,384 persons) of the population of Hastings County live below the Statistics Canada Low Income Cut Off point. The affordable housing crisis in Hastings County is evident.

Respondents of the Housing Security Questionnaire identified what they believe are the priorities for this region with ‘More subsidized or rent-geared-to-income housing’ ranking highest as the option that would make the biggest difference. Service providers have identified that in order to create that housing that all levels of government need to take responsibility.

Local solutions to local issues are also important and the formation of an Affordable Housing Action Network would begin to address some of the concerns raised in this report. Some of the community initiatives included in the ‘Best Practices’ section have practical applications that could be adapted for Hastings County. Peterborough and Simcoe County have adopted a community-wide approach to addressing homelessness and affordable housing. This approach would be beneficial to Hastings County, as it would address both rural and urban specific housing security issues.

The June 2004 Community Housing Forum, ‘Thinking Outside The Box’ was the first step in the continuing process of building community capacity toward a countywide approach to addressing homelessness and affordable housing. Participants at the Forum were enthusiastic about the Action Plan for an Affordable Housing Action Housing Network and made commitments toward the next steps required to ensure the implementation of the Network.

The plight of people who are homeless, at risk of becoming homeless, and the precariously housed require immediate attention. Participatory action research aims to contribute to the practical concerns of people in an immediate problematic situation. Thus, there is a commitment in action research to study an issue and concurrently to collaborate with members experiencing that issue and changing it in what is together regarded as a desirable direction. The Hastings County Affordable Housing Research Project has provided compelling evidence of the homelessness and affordable housing crisis in Hastings County and it is hoped that this report will result in a call to action.

“Without a safe nurturing environment it is impossible to be a good parent/person. From stability comes growth. We all need roots.”

(Respondent)

Appendices

Appendix A: Bibliography

Bailey, Chris (2001). *Community Plan for Homelessness in Belleville*. Prepared for The Corporation of the County of Hastings; Hastings/Quinte Social Services Committee and the Homelessness Advisory Committee.

Ball, Caroline (2000). *Moving Forward on Poverty and Homelessness. A Community Update Session On the Progress of Provincial Homelessness and National Child Benefits Initiatives in Brant County*. Brant Community Social Planning Council.

Ball, Doug, Manager, Social Planning & Program Support (2003). *County of Lambton Homelessness Plan 2003-2005*.

Caledon Institute of Social Policy (2003). *Ontario's Shrinking Minimum Wage*. Ottawa.

Cameron, Sharon E., Heather Wilson and Tammy Pollard (2001). *Enhancing Decision Making Project Booklet*. Prepared for Prince Edward Association for Community Living, Trenton District Association for Community Living, Quinte Vocational Support Services, Madoc COPE, and North Hastings Community Integration Association.

Campaign 2000 (2000). *Putting Promises Into Action. A Report On A Decade of Child & Family Poverty in Canada*. Toronto.

Canada Mortgage and Housing Corporation (undated). *Woodgreen Community Housing*. Toronto.

Canada Mortgage and Housing Corporation (1999). *Ontario Roundtable on Best Practices Addressing Homelessness*. Ottawa.

Canada Mortgage and Housing Corporation (2001). "Affordable Housing Solutions: Fifteen Successful Projects". *Research Highlights*. Ottawa.

Canada Mortgage and Housing Corporation (1999). *Best Practices Addressing Homelessness*. Ottawa.

Canadian Housing and Renewal Association (2002). *Ideas That Work: Best Practices in Affordable Housing Management*. Ottawa.

Canadian Housing and Renewal Association (2002). *Municipal Initiatives*

– *Stemming The Loss of Rental Stock.*

Canadian Housing and Renewal Association. *Think Big: Act Small, An Overview Of The Peterborough Community Housing Development Corporation.*

Christine Pacini and Associates Inc (2001). *York Region's Community Plan To Address Homelessness.* Prepared for York Region's Community Planning Group.

City of Belleville Official Plan (2001). City of Belleville.

Dauncey, Guy (1998) “*Building an Affordable Community, The Bamberton Housing Strategy*”. *EarthFuture Website:*
<http://www.earthfuture.com/bamberton/bam10.asp>

Durham Advisory Committee on Homelessness (2001). *Community Plan for Homelessness in Durham.* Durham Region.

East Central Ontario Training Board (2001). *Environmental Scan. Summary Report on Issues and Developments for the Counties of Hastings, Prince Edward, and Lennox & Addington.* Belleville, Ontario.

East Central Ontario Training Board (2002). *Environmental Scan. Summary Report on Issues and Developments for the Counties of Hastings, Prince Edward, and Lennox & Addington.* Belleville, Ontario.

East Central Ontario Training Board (2002). *Local Area Plan Progress Report. Working with Community Partners to Address the Training & Development Needs in the Local Area.* Belleville, Ontario.

Finucan, Liana, Kobena Hanson, Saskia Tait, and Janet Comis (2002). *Community Plan to Address Homelessness & Housing Issues in Kingston.* Social Planning Council of Kingston & Area.

Florida Sustainable Communities Center, World/National News (December 1997). “*Bamberton Bubble Bursts, Internationally Promoted Sustainable Community Plans Quietly Withdrawn*”. <http://sustainable.state.fl.us/fdi/fsc/news/world/bamberto.htm>

Gibney, Dee, The Toronto Star (2002). “*Novel financing scheme wins a CMHC award, Low-income buyers are helped with down payment*”. Options For Homes website: <http://www.optionsforhomes.ca>

Halton Social Planning Council (2003). *Building Hope Together: Strategies for Creating Housing in Uncertain Times*. Halton Region.

Hanson, Kobena, Janet Comis, and Liana Finucan (2001). *A Report Card on Homelessness in Kingston*. Prepared for the Social Planning Council of Kingston & Area.

Hastings and Prince Edward Legal Services Housing Team (2001). *Beyond Band-Aids: A Community Response to Homelessness*. An Eviction Project Report prepared by Hastings & Prince Edward Legal Services, Belleville, Ontario.

Hastings and Prince Edward Legal Services (2004) *Observations from the front lines*. Submission to the Hastings County Affordable Housing Research Project. 2004 Interim Eviction Prevention Project Report

Henderson, Scott and Roni Summers-Wickens (2001). *Community Well Being Index. Indicators of Well Being and Quality of Life in Hastings & Prince Edward Counties*. The Community Development Council of Quinte.

Herd, Dean and Andrew Mitchell (2002). *Discouraged, diverted and disentitled. Ontario Works New Service Delivery Model*. Toronto.

Hildebrandt, Ted and Scott Henderson (2003). *The Quality of Life in Halton – Snapshot of a Decade*. Community Development Halton.

Hillyard, Mandy, (February 15, 2001). “*Simcoe County: Summer Paradise, Winter Nightmare*”, HOUSING AGAIN -Bulletin Number 27, February 15, 2001.

Housing Again Bulletin Number 9, (March 14, 2000). “*Mighty oaks from little acorns grow: affordable housing initiatives in Peterborough*”, HOUSINGAGAIN-L, March 14, 2001 <http://www.web.net/~housing/housingagain-l/msg00008.html>

Katz, Bruce, Margery Austin Turner, Karen Destorel Brown, Mary Cunningham, and Noah Sawyer (2003). *Rethinking Local Affordable Housing Strategies: Lessons From 70 Years of Policy and Practice*. A Discussion Paper Prepared by The Brookings Institution Center on Urban and Metropolitan Policy.

Lee, Glen (2002). "A Housing Legacy In The Making". Prepared for Canada Mortgage and Housing.

Lichter, Jack (2002). *Sustainable Communities Interim Report Phase 1*. Southeastern Ontario District Health Council.

Lynn, Marion M. (2000). *The Housing Factor Project: Housing Needs of Mid Life and Older Women – The Findings of Six Ontario Communities*. Prepared for The Older Women's Network.

Mawby, Russell, Housing Facilitator, City of Saskatoon (2001). "Saskatoon Housing Initiatives: Building Communities". Saskatoon.

Maxwell, Judith (2003). *The Great Social Transformation: Implications for the Social Role of Government in Ontario*. Prepared for the Panel on the Role of Government.

Moore, Eric G. and Michael A. Pacey (2004). *A Demographic and Health Profile of the Southeastern Ontario Health District*. Southeastern Ontario District Health Council.

Mosher, Janet (2004). *Walking on Eggshells: Abused Women's Experiences of Ontario's Welfare System*. York University, Carleton University, Queen's University.

Website for the National Homelessness Initiative. "Supporting Communities Initiative Partnership", http://www.homelessness.gc.ca/initiative/scpi_e.asp.

Ontario Non-Profit Housing Association, The (2002). *Where's Home? 2001 Update*.

Ontario Smart Growth Network (2003). *The Ontario Smart Growth Network Founding Agreement*.

Orillia Non-Profit Places for People Corporation (January 2004). "Places For People, News", Orillia Non-Profit Places for People Corporation Newsletter #2, January 2004.

Parnes, Jeremy (2003). *City of Regina North Central Community Partnership Report of the Community Vision & Action Plan*. Regina.

Peterborough Social Planning Council (2000). *Crisis of Affordability: A Study of Homelessness and Housing Insecurity in Peterborough City and County*. Peterborough.

Peterborough Social Planning Council (2003). *Strategic Plan for the New Supply Committee of Affordable Housing*. City of Peterborough.

Plainfield Community Homes (2003). *“People Exercise Rights” a Rights Project*. Belleville, Ontario.

Public Health Services of Regina (2000). *Regina Health District Aboriginal Health Initiative Report*.

Regina Housing Advisory Committee (2000). *The Future of Housing in Regina; The Mayor’s Laying the Groundwork*. City of Regina.

Regina Housing Advisory Committee (2001). *Annual Report*. City of Regina.

Rude, Darlene and Kathleen Thompson (2001). *Left In The Cold. Women, Health & The Demise of Social Housing Policies*. Prairie Women’s Health Centre of Excellence.

Saskatoon Community Forum (2003). *Updating the Saskatoon Community Plan for Homelessness & Housing*. Saskatoon.

SCPI Steering Committee (2001). *Regina Community Plan 2001*. City of Regina.

Social Housing Strategies Inc. (2003). *Housing Needs Analysis and Strategies for Peterborough City and County*. City of Peterborough.

Social Planning Council of Kitchener-Waterloo (2001). *Waterloo Region Community Homelessness Plan*. Waterloo Region Community Homelessness Working Group.

South Hastings Access to Permanent Housing Committee (1991). *An Affordable Housing Conference and Forum: Conference Highlights*. Belleville, Ontario.

South Hastings Access to Permanent Housing Committee (1993). *Housing Belleville's Future: An Action Strategy for the City of Belleville's Official Plan Review*. Belleville, Ontario.

South Hastings Housing Resource Centre, The (1991). *Community Profile '91*. Belleville, Ontario.

Southeastern Ontario District Health Council (2001). *Mental Health Housing in Southeastern Ontario: An Assessment of the Supply of and Need for Housing and Community Supports for People with Serious Mental Illness*. Final Report Prepared for the Ministry of Health and Long Term Care and The Mental Health Implementation Task Force.

Starr, Edward Starr, and Christine Pacini (2001). *The Municipal Role in Meeting Ontario's Affordable Housing Needs. An Environmental Scan of Municipal Initiatives and Practices*. Prepared for The Ontario Professional Planners Institute.

Starr, Edward Starr, and Christine Pacini (2001). *The Municipal Role in Meeting Ontario's Affordable Housing Needs. A Handbook for Preparing a Community Strategy for Affordable Housing*. Prepared for The Ontario Professional Planners Institute.

Toronto Board of Trade (2003). *Affordable, Available, Achievable: Practical Solutions to Affordable Housing Challenges*. Toronto.

Wade, PJ, (March 25, 2003). "Canadian Ingenuity Develops Glebe Lands".

http://realtymtimes.com/rtcpages/20030325_caglebelands.htm

Website for *Housing Hope*, Everett, Washington.

<http://www.housinghope.org>

Website for Simcoe County Alliance to End Homelessness:

<http://www.endhomelessness.ca/>

Website for The Trust for Sustainable Development' (1999). "Bamberton":

<http://www.tsd.ca/bamberton.html>

Wilson, Beth (2003). *Looking for a Hand Up: Profile of Food Bank Recipients in Four Ontario Communities*. Prepared for the Ontario Association of Food Banks by the Community Social Planning Council of Toronto.

Wyman, Ken (1995). *Fundraising Ideas That Work For Grassroots Groups*.

Appendix B: Housing Security Research Questionnaire

Housing Security Research Questionnaire

Preamble: The Hastings County Affordable Housing Research Project team is doing a study to find out what the housing needs and issues are in Hastings County. Please take the opportunity to complete this survey. Your name will not appear anywhere on the questionnaire and your answers will remain completely private.

Where in Hastings County do you live? _____

Gender of Respondent: (a)___ male (b)___ female

How many people are in your household (including yourself)? ____

How many of the people in your household are aged:

- a)___ 0-14 ___m ___f
- b)___ 15-19 ___m ___f
- c)___ 20-24 ___m ___f
- d)___ 25-64 ___m ___f
- e)___ 65+ ___m ___f

How old are you? _____

Which category best describes your household

- (a)___ individual - no children
- (b)___ couple - no children
- (c)___ lone parent
- (d)___ two parent
- (e)___ unattached adults/youth (or roommates)
- (f)___ other _____

As of today, do you and your household have a place to live that you consider to be home?

- (a)___ yes
- (b)___ no*

Do you:

- (a)___ Rent (If yes, check if staying with friends or relatives) _____
- (b)___ Own
- (c)___ Reside in Assisted Living

Do you:

- (a)___ Stay in a shelter or hostel*
- (b)___ Stay on the street or in a vehicle*
- (c)___ Other _____ *

If *, go to SECTION B (page 14)

Do you:

- (1)___Room and Board
- (2)___Live in a Motel/Hotel

SECTION A

Have you ever had a place of your own?

- (1)___yes
- (2)___no (*If no, skip to question 13*)

Are you staying for a short term with family or friends because you are homeless, because of an emergency, or because you have nowhere else to go?

- (1)___yes*
- (2)___no

*If **, go to SECTION B (page 14)

How long has it been since you had a place to live that you considered to be your home?

Would you tell us why you had to leave your last home?

- (1) ___ *the rent was too high*
- (2) ___ *lost job/unemployment*
- (3) ___ *paycheck too small*
- (4) ___ *refused or cut off social assistance/disability support*
- (5) ___ *social assistance not enough*
- (6) ___ *evicted*
- (7) ___ *housing was rundown, or in poor condition*
- (8) ___ *the place was not suitable for a household member with a disability*
- (9) ___ *moved to find work or to be closer to work*
- (10)___ *divorce/separation*
- (11)___ *escaping abuse/domestic violence*
- (12)___ *asked to leave or kicked out by family or roommate*
- (16)___ *other (please specify_____)*

Are there people who would live with you as part of your household if you had a home of your own?

- (1)___yes
- (2)___no

If yes, how many of them are 18 years of age or under? _____

What ages are they? _____

Where did you live before this place?

- (1)___apartment
- (2)___house
- (3)___rooming house
- (4)___group home
- (5)___living with family or friends
- (6)___other_____

Are you paying any rent or money for utilities where you are staying now?

- (1)___yes
- (2)___no

If not paying rent or utilities, skip to Question # 17.

Affordability

The next questions are about your housing costs and your income. Your answers will help us figure out the cost of housing in Hastings County.

How much a month on average does it cost for rent / mortgage and taxes?

(1) _____ a month

a) How much a month on average does your household pay for utilities? (including heat, hydro, gas, water, air conditioning)

\$ _____ per month ___ *check if utilities are included in rent*

b) What kind of heat do you have?

(1) ___ electric

(2) ___ oil

(3) ___ gas

(4) ___ wood

(5) ___ other _____

c) If you pay your own heating costs, how much is it per month on average? _____

As far as you know, are you receiving any kind of subsidy or help to pay for your housing (for example, do you live in rent-geared-to-income or subsidized housing)?

(1) ___ yes

(2) ___ no

What are all the sources of income for your household?

(1) ___ No Income

(2) ___ Ontario Works

(3) ___ Ontario Disability Support

(4) ___ Employment Insurance

(5) ___ WSIB (Workplace Safety Insurance Board)

(6) ___ CPP, Old Age Security

___ Employment (7) ___ casual work

(8) ___ part-time

(9) ___ full-time

(10) ___ self-employment

(11) ___ Child support

(12) ___ Child Tax Benefit

(13) ___ GST Credit

(14) ___ Other Sources (specify) _____

We would like to be able to figure out how much of your household's income is being spent on housing costs. Can you give me an idea of your household's total monthly or yearly income before taxes?

_____ a month or,

_____ a year

If staying with family or friends and not paying rent, skip to question #23.

After you pay your housing and utilities costs, do you have enough money left over to cover your other needs?

(1) ___ yes (*If yes, Skip to question #22*)

(2) ___ no

If no, have you had to do without any of the following things?

- (1)___nutritious food
- (2)___clothing
- (3)___phone
- (4)___vehicle / or bus pass
- (5)___recreation activities
- (6)___medication
- (7)___other _____

What other things do you have to do to make ends meet?

If your household were to lose all of its current income tomorrow and had to rely on your savings, how long could you still pay your housing costs?

- _____weeks or,
- _____months
- _____not at all

Suitability

The next questions can help us to determine the extent of overcrowding that exists in our community.

Do you live in a...

- (1)___room
- (2)___bachelor apartment
- (3)___1-bdrm apartment
- (4)___2-bdrm apartment
- (5)___3 or more bdrm apartment
- (6)___house
 - (7)___rooming house
 - (8)___group home
 - (9)___other _____

a) In your household, are there three (or more) people in one bedroom?

- (1)___yes
- (2)___no

In your household, does anyone 18 years of age or older share a bedroom with a person who is not their spouse or partner?

- (1)___yes
- (2)___no

If there are children in the household:

c) In your household, do parents share a bedroom with their children?

- (1)___yes
- (2)___no

d) In your household, do children over 5 years of age of the opposite sex share a bedroom?

- (1)___yes
- (2)___no

25. Do you have enough space in your current housing for you and your household?

- (1) ___yes
- (2) ___no

Quality of Housing

a) Does the place you live have problems with any of the following:

- (1)___heat (inadequate/unsafe)
- (2)___plumbing, septic system
- (3)___safe drinking water
- (4)___electrical system (faulty wiring, broken switches, etc.)
- (5)___walls, floors or ceiling (cracks or holes in walls, unstable or sagging floors, etc.)
- (6)___broken or drafty windows or doors
- (7)___insects, rodents or other vermin
- (8)___mould or dampness
- (9)___fire hazards
- (10)___flooding
- (11)___exposure to chemicals or pollutants
- (12)___excessive noise
- (13)___other (please explain_____)
- (14)___none of the above

Please explain:_____

Access

27. a) It is important to have access to stores, employment, healthcare, schools, family, friends, and the other things that we need and enjoy in our lives. Do you have problems accessing these kinds of things from where you live now?

- (1)___yes
- (2)___no

b) *If yes, Please explain:* _____

28. a) Do you or any members of your household have any ongoing mental or physical health issues?

- (1)___yes
- (2)___no *If No, skip to question #29*

b) What are they?_____

c) Do these health issues affect the kind of housing your household needs?

- (1)___yes
- (2)___no *IF no, skip to question f)*

d) *If yes, please explain:* _____

e) Does your current housing meet these needs?

- (1)___ yes
- (2)___no

f) Do these health issues require support services, for example, does someone need to come in and help with personal care or nursing, taking medication, daily activities?

- (1)___yes
- (2)___no

g) What kind of help or services do you or members of your household need?

- (1)___personal care

- (2)___bathing
- (3)___help taking medication
- (4)___meal preparation
- (5)___housework
- (6)___shopping, banking/budgeting
- (7)___maintenance
- (8)___crisis support
- (9)___other _____

h) Do you currently have access to these services?

- (1)___yes
- (2)___no

Personal Safety

The following questions are about how safe you feel in your neighbourhood and in your home. Sometimes people don't feel safe in their homes because they or other household members are threatened with or experience physical violence, mental or emotional abuse. Your answers will help us determine the role personal safety plays in housing security.

29. a) Do you feel that you and the members of your household are safe in the neighbourhood where you live?

- (1)___yes (2)___no

b) *If no*, why not? _____

30. a) Do you feel that you and the members of your household are safe in your home?

- (1)___yes (2)___no

b) *If no*, why not? _____

Security of Tenure

31. How many times have you moved in the past 3 years? _____

32. If you have moved in the past 3 years, or are planning to move now, was or is it for any of the following reasons(Read List, check all that apply)

- (1)___ the rent was too high
- (2)___ lost job/unemployment
- (3)___ pay check too small
- (4)___ refused or cut off social assistance/disability support
- (5)___ social assistance not enough
- (6)___ evicted
- (7)___ housing was rundown, in poor condition
- (8)___ the place was not suitable for a household member with a disability
- (9)___ moved to find work or to be closer to work
- (10)___ divorce/separation
- (11)___ escaping abuse/domestic violence
- (12)___ asked to leave or kicked out by family or roommate
- (13)___ went to prison
- (14)___ needed a larger place
- (15)___ needed to be closer to schools, healthcare or social agencies
- (16)___ alcohol or drug issues in neighbourhood
- (17)___ other: _____

33. a) Are you currently being threatened with eviction?

- (1)___yes
- (2)___no (If No, skip to question #34)

b) If yes, what reason(s) have you been given for the eviction?

34. a) Have you ever been evicted or threatened with eviction in the past?

- (1)___yes
- (2)___no (If No, skip to question #35)

b) If yes, what were the reasons given for the eviction?

Where would or where did you go for help?

Would you use the Internet to find out legal information if it was available? Yes___ No___

35. a) Although we have laws to protect basic human rights, people still face discrimination when looking for housing. Do you feel that you, or a member of your household have been denied housing, had to move, or have been harassed or discriminated against in some way?

- (1)___yes
- (2)___no If No, Skip to question #36

b) If yes, please explain: _____

36. Have you ever been discriminated against or refused housing because of :

- (1)___your source of income
- (2)___the amount of your income
- (3)___your credit rating
- (4)___you were not able to provide a co-signer or guarantor or references
- (5)___children
- (6)___age
- (7)___ethnic/cultural background
- (8)___other_____

37.

a) In the past 3 years, have you ever needed to stay with friends, family or in a shelter because you had no home of your own?

- (1)___yes
- (2)___no (*If no, Skip to question #38*)

b) What happened so that you had to stay there?

- (1) ___ *the rent was too high*
- (2) ___ *lost job/unemployment*
- (3) ___ *paycheck too small*
- (4) ___ *refused or cut off social assistance/disability support*
- (5) ___ *social assistance not enough*
- (6) ___ *evicted*
- (7) ___ *housing was rundown, or in poor condition*
- (8) ___ *the place was not suitable for a household member with a disability*
- (9) ___ *moved to find work or to be closer to work*
- (10)___ *divorce/separation*
- (11)___ *escaping abuse/domestic violence*
- (12)___ *asked to leave or kicked out by family or roommate*
- (13)___ *alcohol or drug issues in neighbourhood*
- (14)___ *other*_____

a) Now, or during the past 3 years, has anyone had to move in with you because they had no home of their own?

- (1)___ yes
- (2)___ no (*If no, skip to question 42*)

39. *If yes, How many people were staying with you?* _____

40. How many of the people were aged:

- a)___ 0-14 ___m ___f
- b)___ 15-19 ___m ___f
- c)___ 20-24 ___m ___f
- d)___ 25-64 ___m ___f
- e)___ 65+ ___m ___f

41. Can you tell us why they moved in with you?

- (1) ___ *the rent was too high*
- (2) ___ *lost job/unemployment*
- (3) ___ *paycheck too small*
- (4) ___ *refused or cut off social assistance/disability support*
- (5) ___ *social assistance not enough*
- (6) ___ *evicted*
- (7) ___ *housing was rundown, or in poor condition*
- (8) ___ *the place was not suitable for a household member with a disability*
- (9) ___ *moved to find work or to be closer to work*
- (10) ___ *divorce/separation*
- (11) ___ *escaping abuse/domestic violence*
- (12) ___ *asked to leave or kicked out by family or roommate*
- (13) ___ *alcohol or drug issues in their neighbourhood*
- (13) ___ *other* _____

42.

a) Have you had difficulty finding safe, secure and affordable housing during the past 3 years?

- (1) ___ yes
- (2) ___ no (*If No, skip to question #43*)

b) *If yes, Have you experienced any of the following problems?*

(Read List, check all that apply)

- (1) ___ rents are too high
- (2) ___ utilities costs are too high
- (3) ___ didn't have enough money for last month's deposit
- (4) ___ didn't have enough money for the utilities deposit
- (5) ___ not able to provide references
- (6) ___ didn't have someone to co-sign or guarantee the lease
- (7) ___ trouble getting around to see places
- (8) ___ no phone
- (9) ___ couldn't find a place that was the right size
- (10) ___ couldn't find a place that was in good shape
- (11) ___ couldn't find a place that was suitable for a household member with a disability or health problem
- (12) ___ discrimination
- (13) ___ drug or alcohol issues in the neighbourhood
- (14) ___ other _____

43.

a) Have you ever applied for subsidized public or non-profit housing?

- (1) ___ yes
- (2) ___ no

b) *If yes, are you on a waiting list?*

- (1) ___ yes
- (2) ___ no

c) *If yes, how long have you been on the waiting list?* _____

- d) *If no, why not?*
- (1) ___didn't qualify
 - (2) ___didn't know if I/we qualified
 - (3) ___waiting list too long
 - (4) ___didn't know how or where to apply
 - (5) ___don't want to apply
 - (6) ___not aware of it
 - (7) ___other _____

44. Is your housing situation better or worse than it was 3 years ago?
- (1) ___better
 - (2) ___worse
 - (3) ___same

Solutions

We will be preparing a list of suggestions for Government and Community Organizations and would appreciate your ideas about the best solutions and strategies.

- 45.
- a) Do you think that any of the following things would help you or other people in Hastings County find or maintain safe, secure and affordable housing?
- (1) ___one-stop place to go for help finding housing
 - (2) ___having a job for yourself or someone else in your household
 - (3) ___having a better job / higher wages
 - (4) ___higher social assistance benefits
 - (5) ___more subsidized, public, or rent-geared-to-income housing
 - (6) ___more information about tenants' housing rights, or legal help when threatened with eviction
 - (7) ___funds for last month's rent or utilities deposits
 - (8) ___emergency loans to help pay rent
 - (9) ___more support services for people with physical disabilities, mental illnesses, developmental delays, and other health issues
 - (10) ___more affordable homes to purchase, or programs to enable home ownership for people with low incomes/on social assistance
 - (11) ___none of the above

b) Is there anything else you can think of that would help? _____

c) Of these things, what would make the biggest difference? _____

46. Is there anything more you would like to tell us, or add to one of your responses?

You have now completed this survey.

Thank You

SECTION B:

- 1.
- a) Other than the people you are staying with, are you on your own?

- (1)___yes
(2)___no

b) *If no*, How many people are with you (including yourself)_____

2. How many of the people are aged

- a)___ 0-14 ___m ___f
b)___ 15-19 ___m ___f
c)___ 20-24 ___m ___f
d)___ 25-64 ___m ___f
e)___ 65+ ___m ___f

3. Are there people who would live with you as part of your household if you had a home of your own?

- (1)___yes
(2)___no

b) *If yes*, how many of them are 18 years of age or under?___

4. Which category best describes your household?

- (1)___individual - no children
(2)___couple - no children
(3)___lone parent
(4)___two parent
(5)___unattached adults/youth (or roommates)
(6)___other_____

5. How long has it been since you had a place to live that you considered to be your home?_____

6. What type of place was it?

- (1)___apartment
(2)___house
(3)___rooming house
(4)___group home
(5)___retirement home
(6)___other_____

7. Where was the last home you had?_____

8. Would you tell us how you came to leave your last home?

- (1) ___ *the rent was too high*
 - (2) ___ *lost job/unemployment*
 - (3) ___ *pay check too small*
 - (4) ___ *refused or cut off social assistance/disability support*
 - (5) ___ *social assistance not enough*
 - (6) ___ *evicted*
 - (7) ___ *housing was rundown, or in poor condition*
 - (8) ___ *the place is not suitable for a household member with a disability*
 - (9) ___ *moved to find work or to be closer to work*
 - (10) ___ *divorce/separation*
 - (11) ___ *escaping abuse/domestic violence*
 - (12) ___ *asked to leave or kicked out by family or roommate*
 - (13) ___ *drug or alcohol issues in neighbourhood*
 - (14) ___ *other* _____
-

9.

a) Have there been other times in the past when you did not have a place of your own?

- (1) ___ *yes*
- (2) ___ *no*

b) *If yes, about how many times has that happened?* _____

10. Since you left your last place, have you experienced any of the following problems finding a place to live?

- (1) ___ *rents are too high*
- (2) ___ *utilities costs are too high*
- (3) ___ *didn't have enough money for last month's deposit*
- (4) ___ *didn't have enough money for the utilities deposit*
- (5) ___ *not able to provide references*
- (6) ___ *didn't have someone to co-sign or guarantee the lease*
- (7) ___ *trouble getting around to see places*
- (8) ___ *no phone*
- (9) ___ *couldn't find a place that was the right size*
- (10) ___ *couldn't find a place that was in good shape*
- (11) ___ *couldn't find a place that was suitable for a household member with a disability or health problem*
- (12) ___ *discrimination*
- (13) ___ *other* _____
- (14) ___ *none of the above*

11.

a) Although we have laws to protect basic human rights, people still face discrimination when looking for housing. Do you feel that you, or a member of your household have been denied housing, had to move, or have been harassed or discriminated against in some way?

- (1) ___ *yes*
- (2) ___ *no* *If No, Skip to question #12*

b) If yes, please explain: _____

- (1) ___ *sex*(7) ___ *sexual preference*

12. Have you ever been discriminated against or refused housing because of :

- (1)___your source of income
- (2)___the amount of your income
- (3)___your credit rating
- (4)___you were not able to provide a co-signer or guarantor
- (5)___age
- (6)___children
- (7)___ethnic/cultural background
- (8)___none of the above

13.

a) Have you ever applied for subsidized public or non-profit housing?

- (1)___yes
- (2)___no

b) *If yes*, are you on a waiting list?

- (1)___yes
- (2)___no

c) How long have you been on the waiting list? _____

d) *If no*, why not?

- (1)___didn't qualify
- (2)___didn't know if I/we qualified
- (3)___waiting list too long
- (4)___didn't know how or where to apply
- (5)___don't want to apply
- (6)___not aware of it
- (7)___other _____

The following questions are about your income.

14. What are all the sources of income for your household?

- (1)___No Income
- (2)___Ontario Works (formerly GWA)
- (3)___Ontario Disability Support (formerly Gains, Family Benefits)
- (4)___Employment Insurance
- (5)___WSIB (Workplace Safety Insurance Board)
- (6)___CPP, Old Age Security
- ___Employment(7)___casual work
- (8)___part-time
- (9)___full-time
- (10)___self-employment
- (11)___Child support
- (12)___Child Tax Benefit
- (13)___GST Credit
- (14)___Other Sources (specify)_____

15. Please give an estimate of your weekly or monthly income before taxes.

- (1)_____ a week *or*,
- (2)_____ a month

16.
a) Have you ever had difficulty getting Social Assistance or Disability Support because you didn't have an address?
(1)___yes
(2)___no

b) *If yes, what kinds of problems have you had?* _____

17.
a) Are you currently looking for work? ___yes ___no

b) Have you ever had difficulty finding or keeping a job because you didn't have a home?
(1)___yes
(2)___no

c) If yes, what kinds of problems have you had?

18.
a) Do you or any members of your household have any ongoing mental or physical health issues?
(1)___yes
(2)___no *If No, skip to question #19.*

b) What are they? _____

c) Do these health issues affect the kind of housing your household needs?
(1)___yes
(2)___no *IF no, skip to question f)*

d) If yes, please explain _____

f) Do these health issues require support services, for example, does someone need to come in and help with personal care or nursing, taking medication, daily activities
(1)___yes
(2)___no *If No, skip to question #19*

g) *If yes, What kind of help or services do they need?*
(1)___personal care
(2)___bathing
(3)___help taking medication
(4)___meal preparation
(5)___housework
(6)___maintenance
(7)___shopping, banking/budgeting
(8)___crisis support
(9)___other _____

h) Do you currently have access to these services?

(1) ___yes

(2) ___no

19.

a) During the last twelve months was there ever a time when you needed health care or medical advice but did not receive it?

(1) ___yes

(2) ___no

b) *If yes*, Can you tell us about this time? _____

20. Many people don't understand what it's like not to have a home. Can you tell us about some of the difficulties/problems you face?

21.

a) Do you feel safe in your current situation?

(1) ___ yes

(2) ___ no

b) *If no*, please explain _____

Solutions

We will be preparing recommendations for Government and Community Organizations and would appreciate your ideas about the best solutions and strategies.

22.

a) Do you think that any of the following things would help you or other people in Hastings County find or maintain safe, secure and affordable housing?

(1) ___one-stop place to go for help finding housing

(2) ___having a job for yourself or someone else in your household

(3) ___having a better job / higher wages

(4) ___higher social assistance benefits

(5) ___more subsidized, public, or rent-geared-to-income housing

(6) ___more information about tenants' housing rights, or legal help when threatened with eviction

(7) ___funds for last month's rent or utilities deposits

(8) ___emergency loans to help pay rent

(9) ___more support services for people with physical disabilities, mental illnesses, developmental delays, and other health issues

(10) ___more affordable homes to purchase, or programs to enable home ownership for people with low incomes

(11) ___none of the above

b) Is there anything else you can think of that would help? _____

c) Of these things, what would make the biggest difference? _____

23. Is there anything more you would like to tell us, or add to one of your responses?

You have now completed this survey.

Thank You

Appendix C: 'Section A' Survey Responses

HOUSING GROUP	NORTH HASTINGS	CENTRAL HASTINGS	QUINTE WEST	BELLEVILLE	DESERONTO	HASTINGS COUNTY
YOUTH (16-24)	15.5%	15.5%	8.1%	11.6%	2.5%	12.2%
SINGLES (25-49)	15.5%	8.5%	13.1%	18.1%	22.5%	15.1%
OLDER WOMEN (50-64)	6.2%	4.9%	4.0%	6.9%	5.0%	5.8%
OLDER MEN (50-64)	3.7%	4.9%	5.1%	5.2%	2.5%	4.6%
SENIORS (65+)	6.8%	7.7%	1.0%	8.6%	10.0%	7.0%
SINGLE PARENTS	18.6%	16.9%	30.3%	19.4%	17.5%	20.1%
FAMILIES	21.1%	30.3%	23.2%	17.2%	25.0%	22.1%
COUPLE NO CHILDREN	10.6%	11.3%	15.2%	11.6%	12.5%	11.9%
NATIVE	0.6%	0.0%	0.0%	1.3%	2.5%	0.7%
IMMIGRANTS/ REFUGEES	1.2%	0.0%	0.0%	0.0%	0.0%	0.3%

GENDER?	NORTH HASTINGS	CENTRAL HASTINGS	QUINTE WEST	BELLEVILLE	DESERONTO	HASTINGS COUNTY
MALE	34.8%	38.0%	30.3%	33.2%	27.5%	34.0%
FEMALE	64.6%	62.0%	68.7%	66.4%	72.5%	65.5%

WHICH CATEGORY BEST DESCRIBES YOUR HOUSEHOLD?						
	NORTH HASTINGS	CENTRAL HASTINGS	QUINTE WEST	BELLEVILLE	DESERONTO	HASTINGS COUNTY
INDIVIDUAL – NO CHILDREN	29.8%	19.0%	20.2%	25.4%	27.5%	24.5%
COUPLE – NO CHILDREN	13.7%	11.3%	13.1%	16.8%	15.0%	14.3%
LONE PARENT	18.6%	21.8%	29.3%	23.3%	17.5%	22.4%
TWO PARENT	22.4%	33.1%	25.3%	16.4%	30.0%	23.3%
UNATTACHED ADULTS/YOUTH (OR ROOMMATES)	12.4%	5.6%	8.1%	10.8%	0.0%	9.1%
OTHER	2.5%	9.2%	3.0%	6.5%	10.0%	5.8%

HOW MANY PEOPLE ARE IN YOUR HOUSEHOLD?						
	NORTH HASTINGS	CENTRAL HASTINGS	QUINTE WEST	BELLEVILLE	DESERONTO	HASTINGS COUNTY
1	31.1%	23.9%	20.2%	31.9%	25.0%	27.9%
2	31.1%	21.8%	33.3%	33.6%	25.0%	30.0%
3	14.3%	14.8%	21.2%	17.7%	15.0%	16.7%
4	12.4%	18.3%	11.1%	6.5%	10.0%	11.0%
5	8.7%	11.3%	6.1%	4.7%	10.0%	7.6%
6	1.2%	4.9%	3.0%	2.6%	2.5%	2.8%
7	0.6%	1.4%	3.0%	2.2%	7.5%	2.1%
8 OR MORE	0.0%	2.8%	1.0%	0.9%	2.5%	1.2%
AS OF TODAY DO YOU AND YOUR HOUSEHOLD HAVE A PLACE TO LIVE THAT YOU CONSIDER TO BE HOME?						
	NORTH HASTINGS	CENTRAL HASTINGS	QUINTE WEST	BELLEVILLE	DESERONTO	HASTINGS COUNTY
YES	91.9%	88.0%	89.9%	84.1%	90.0%	88.2%
NO	7.5%	12.0%	9.1%	15.5%	10.0%	11.3%
DO YOU:	NORTH HASTINGS	CENTRAL HASTINGS	QUINTE WEST	BELLEVILLE	DESERONTO	HASTINGS COUNTY
RENT	70.2%	60.6%	87.9%	86.6%	87.5%	77.3%
RENT (STAYING WITH FRIENDS OR RELATIVES)	3.7%	4.9%	3.0%	4.3%	0.0%	3.9%
OWN	18.6%	17.6%	6.1%	4.7%	12.5%	11.5%
RESIDE IN ASSISTED LIVING	3.7%	14.8%	2.0%	3.4%	0.0%	5.5%
STAY IN A SHELTER OR HOSTEL	1.9%	0.7%	1.0%	1.7%	2.5%	1.5%
STAY ON THE STREET OR IN A VEHICLE	0.6%	0.0%	0.0%	0.0%	0.0%	0.1%
ROOM AND BOARD	7.5%	6.3%	4.0%	7.8%	2.5%	6.6%
LIVE IN A MOTEL/HOTEL	2.5%	0.7%	0.0%	0.4%	2.5%	1.0%
OTHER	3.7%	2.1%	1.0%	1.7%	0.0%	2.1%
HAVE YOU EVER HAD A PLACE OF YOUR OWN?						
	NORTH HASTINGS	CENTRAL HASTINGS	QUINTE WEST	BELLEVILLE	DESERONTO	HASTINGS COUNTY
YES	78.9%	61.3%	67.7%	66.8%	47.5%	67.5%
NO	18.0%	34.5%	30.3%	30.2%	47.5%	29.4%
ARE YOU STAYING FOR A SHORT TERM WITH FAMILY OR FRIENDS BECAUSE YOU ARE HOMELESS, BECAUSE OF AN EMERGENCY OR BECAUSE YOU HAVE NOWHERE ELSE TO GO?						
	NORTH HASTINGS	CENTRAL HASTINGS	QUINTE WEST	BELLEVILLE	DESERONTO	HASTINGS COUNTY
YES	3.1%	5.6%	3.0%	7.8%	2.5%	5.2%
NO	60.2%	49.3%	50.5%	49.6%	40.0%	51.6%

WOULD YOU TELL US WHY YOU HAD TO LEAVE YOUR LAST HOME?						
	NORTH HASTINGS	CENTRAL HASTINGS	QUINTE WEST	BELLEVILLE	DESERONTO	HASTINGS COUNTY
THE RENT WAS TOO HIGH	31.1%	26.1%	23.2%	24.1%	20.0%	25.7%
LOST/JOB/ UNEMPLOYMENT	18.0%	4.2%	7.1%	5.6%	10.0%	8.8%
PAYCHECK TOO SMALL	9.3%	8.5%	6.1%	7.8%	2.5%	7.8%
REFUSED OR CUT OFF SOCIAL ASSISTANCE /DISABILITY SUPPORT	0.6%	1.4%	2.0%	2.2%	2.5%	1.5%
SOCIAL ASSISTANCE NOT NOUGH	11.8%	11.3%	16.2%	9.1%	10.0%	11.0%
EVICTED	3.7%	4.9%	5.1%	7.3%	2.5%	5.1%
HOUSING WAS RUNDOWN	19.9%	8.5%	18.2%	15.1%	10.0%	14.8%
HE PLACE WAS NOT SUITABLE FOR A HOUSEHOLD MEMBER WITH A DISABILITY	3.1%	2.8%	3.0%	2.2%	7.5%	3.0%
MOVED TO FIND WORK OR TO BE CLOSER TO WORK	8.1%	4.9%	2.0%	5.6%	5.0%	5.5%
DIVORCE /SEPARATION	11.8%	7.7%	14.1%	9.1%	5.0%	9.9%
ESCAPING ABUSE /DOMESTIC VIOLENCE	2.5%	5.6%	8.1%	6.0%	2.5%	5.1%
ASKED TO LEAVE OR KICKED OUT BY FAMILY OR ROOMMATE	9.3%	4.2%	5.1%	4.7%	0.0%	5.5%
OTHER	16.1%	23.2%	23.2%	26.3%	25.0%	22.7%
ARE THERE PEOPLE WHO WOULD LIVE WITH YOU AS PART OF YOUR HOUSEHOLD IF YOU HAD A HOME OF YOUR OWN?						
	NORTH HASTINGS	CENTRAL HASTINGS	QUINTE WEST	BELLEVILLE	DESERONTO	HASTINGS COUNTY
Yes	23.0%	21.1%	30.3%	29.7%	15.0%	25.5%
No	47.8%	42.3%	39.4%	42.2%	45.0%	43.3%

WHERE DID YOU LIVE BEFORE THIS PLACE?						
	NORTH HASTINGS	CENTRAL HASTINGS	QUINTE WEST	BELLEVILLE	DESERONTO	HASTINGS COUNTY
APARTMENT	20.5%	23.2%	38.4%	35.3%	35.0%	29.4%
HOUSE	28.0%	33.8%	23.2%	22.4%	30.0%	26.7%
ROOMING HOUSE	1.9%	0.0%	2.0%	5.6%	0.0%	2.7%
GROUP HOME	0.6%	0.7%	0.0%	0.9%	0.0%	0.6%
LIVING WITH FAMILY OR FRIENDS	13.7%	8.5%	5.1%	8.6%	0.0%	8.8%
OTHER	0.6%	1.4%	7.1%	5.6%	5.0%	3.7%
ARE YOU PAYING ANY RENT OR MONEY FOR UTILITIES WHERE YOU ARE STAYING NOW?						
	NORTH HASTINGS	CENTRAL HASTINGS	QUINTE WEST	BELLEVILLE	DESERONTO	HASTINGS COUNTY
YES	87.0%	77.5%	79.8%	76.7%	92.5%	80.6%
NO	9.3%	20.4%	18.2%	21.1%	7.5%	17.0%
ARE THE UTILITIES INCLUDED IN THE RENT?						
	NORTH HASTINGS	CENTRAL HASTINGS	QUINTE WEST	BELLEVILLE	DESERONTO	HASTINGS COUNTY
YES	36.0%	37.3%	40.4%	37.9%	32.5%	37.6%
NO	44.7%	1.4%	18.2%	4.7%	0.0%	14.8%
WHAT KIND OF HEAT DO YOU HAVE?						
	NORTH HASTINGS	CENTRAL HASTINGS	QUINTE WEST	BELLEVILLE	DESERONTO	HASTINGS COUNTY
ELECTRIC	22.4%	37.3%	43.4%	38.8%	17.5%	33.7%
OIL	55.9%	33.1%	7.1%	3.9%	22.5%	24.0%
GAS	1.2%	7.0%	27.3%	28.9%	50.0%	18.5%
WOOD	31.1%	19.7%	1.0%	2.2%	10.0%	13.1%
OTHER	0.6%	2.8%	9.1%	8.6%	2.5%	5.2%
ARE YOU RECEIVING ANY KIND OF SUBSIDY OR HELP TO PAY FOR YOUR HOUSING (FOR EXAMPLE DO YOU LIVE IN RENT-GEARED-TO-INCOME OR SUBSIDIZED HOUSING)?						
	NORTH HASTINGS	CENTRAL HASTINGS	QUINTE WEST	BELLEVILLE	DESERONTO	HASTINGS COUNTY
YES	19.3%	11.3%	28.3%	23.7%	30.0%	21.2%
NO	69.6%	75.4%	59.6%	60.8%	60.0%	65.5%
WHAT ARE ALL THE SOURCES OF INCOME FOR YOUR HOUSEHOLD?						
	NORTH HASTINGS	CENTRAL HASTINGS	QUINTE WEST	BELLEVILLE	DESERONTO	HASTINGS COUNTY
NO INCOME	1.9%	0.0%	1.0%	3.0%	0.0%	1.6%
ONTARIO WORKS	27.3%	40.1%	60.6%	29.3%	32.5%	35.7%
ONTARIO DISABILITY SUPPORT (ODSP)	20.5%	21.1%	20.2%	29.7%	42.5%	25.2%
EMPLOYMENT INSURANCE	8.7%	4.2%	4.0%	6.5%	2.5%	6.0%
WSIB	3.1%	4.2%	2.0%	1.3%	0.0%	2.4%
CPP/ OLD AGE SECURITY	13.7%	19.7%	7.1%	14.2%	17.5%	14.5%
EMPLOYMENT	47.2%	46.5%	26.3%	37.9%	10.0%	38.7%
--CASUAL WORK	14.9%	7.0%	3.0%	4.3%	5.0%	7.3%

--PART-TIME	14.9%	20.4%	13.1%	16.8%	2.5%	15.7%
--FULL-TIME	26.1%	23.9%	14.1%	19.4%	7.5%	20.6%
--SELF-EMPLOYMENT	5.0%	7.0%	0.0%	1.3%	0.0%	3.1%
CHILD SUPPORT	11.2%	10.6%	14.1%	8.2%	5.0%	10.0%
CHILD TAX BENEFIT	28.0%	32.4%	46.5%	28.4%	42.5%	32.4%
GST CREDIT	67.7%	40.1%	48.5%	46.6%	52.5%	50.7%
OTHER SOURCES	3.7%	5.6%	7.1%	9.5%	7.5%	6.9%
AFTER YOU PAY YOUR HOUSING AND UTILITIES COSTS DO YOU HAVE ENOUGH MONEY LEFT OVER TO COVER YOUR OTHER NEEDS?						
	NORTH HASTINGS	CENTRAL HASTINGS	QUINTE WEST	BELLEVILLE	DESERONTO	HASTINGS COUNTY
Yes	29.2%	35.2%	16.2%	31.9%	25.0%	29.4%
No	64.6%	52.8%	73.7%	58.2%	70.0%	61.6%
HAVE YOU HAD TO DO WITHOUT ANY OF THE FOLLOWING THINGS?						
	NORTH HASTINGS	CENTRAL HASTINGS	QUINTE WEST	BELLEVILLE	DESERONTO	HASTINGS COUNTY
NUTRITIOUS FOOD	34.2%	36.6%	49.5%	43.1%	52.5%	41.0%
CLOTHING	49.1%	33.1%	50.5%	44.4%	50.0%	44.3%
PHONE	15.5%	23.2%	47.5%	27.2%	30.0%	26.6%
VEHICLE /OR BUS PASS	38.5%	23.9%	45.5%	36.2%	45.0%	36.1%
RECREATION ACTIVITIES	44.7%	33.8%	45.5%	44.0%	55.0%	42.8%
MEDICATION	18.0%	12.7%	27.3%	25.0%	12.5%	20.1%
OTHER	4.3%	10.6%	12.1%	12.9%	12.5%	10.1%
IF YOUR HOUSEHOLD WERE TO LOSE ALL OF ITS CURRENT INCOME TOMORROW AND HAD TO RELY ON YOUR SAVINGS HOW LONG COULD YOU STILL PAY YOUR HOUSING COSTS?						
	NORTH HASTINGS	CENTRAL HASTINGS	QUINTE WEST	BELLEVILLE	DESERONTO	HASTINGS COUNTY
A FEW WEEKS	18.6%	14.8%	7.1%	9.1%	2.5%	11.9%
A FEW MONTHS	13.7%	9.2%	8.1%	9.5%	2.5%	9.9%
NOT AT ALL	57.1%	64.8%	74.7%	69.8%	87.5%	67.5%
DO YOU LIVE IN A...						
	NORTH HASTINGS	CENTRAL HASTINGS	QUINTE WEST	BELLEVILLE	DESERONTO	HASTINGS COUNTY
ROOM	8.1%	5.6%	1.0%	6.0%	2.5%	5.5%
BACHELOR APARTMENT	4.3%	2.1%	4.0%	5.2%	2.5%	4.0%
1-BDRM APARTMENT	12.4%	19.0%	18.2%	24.6%	30.0%	19.9%
2-BDRM APARTMENT	22.4%	19.7%	41.4%	30.6%	12.5%	26.6%
3 OR MORE BDRM APARTMENT	3.7%	9.2%	3.0%	10.3%	20.0%	8.1%
HOUSE	36.0%	37.3%	19.2%	15.1%	30.0%	26.4%
ROOMING HOUSE	2.5%	0.0%	2.0%	1.3%	0.0%	1.3%
GROUP HOME	1.2%	3.5%	0.0%	0.9%	0.0%	1.3%
OTHER	6.8%	2.1%	6.1%	3.4%	2.5%	4.3%

DO YOU HAVE ENOUGH SPACE IN YOUR CURRENT HOUSING FOR YOU AND YOUR HOUSEHOLD?						
	NORTH HASTINGS	CENTRAL HASTINGS	QUINTE WEST	BELLEVILLE	DESERONTO	HASTINGS COUNTY
YES	73.3%	69.0%	58.6%	62.1%	72.5%	66.6%
No	21.1%	22.5%	33.3%	27.2%	20.0%	24.9%
DOES THE PLACE WHERE YOU LIVE HAVE PROBLEMS WITH ANY OF THE FOLLOWING						
	NORTH HASTINGS	CENTRAL HASTINGS	QUINTE WEST	BELLEVILLE	DESERONTO	HASTINGS COUNTY
HEAT INADEQUATE /UNSAFE	11.2%	18.3%	24.2%	22.0%	22.5%	18.8%
PLUMBING	21.1%	16.2%	25.3%	18.5%	27.5%	19.9%
SAFE DRINKING WATER	5.6%	12.0%	13.1%	6.0%	2.5%	7.9%
ELECTRICAL SYSTEM (FAULTY WIRING)	8.1%	10.6%	15.2%	16.8%	10.0%	12.5%
WALLS	18.0%	23.2%	30.3%	31.0%	35.0%	26.1%
BROKEN OR DRAFTY WINDOWS OR DOORS	27.3%	29.6%	36.4%	32.8%	42.5%	31.6%
INSECTS	16.8%	16.9%	25.3%	23.7%	7.5%	19.7%
MOULD OR DAMPNESS	15.5%	16.9%	28.3%	24.1%	10.0%	20.1%
FIRE HAZARDS	6.2%	3.5%	15.2%	11.2%	10.0%	8.8%
FLOODING	6.2%	8.5%	11.1%	10.8%	10.0%	9.3%
EXPOSURE TO CHEMICALS OR POLLUTANTS	0.6%	2.1%	6.1%	3.4%	0.0%	2.5%
EXCESSIVE NOISE	6.8%	7.7%	25.3%	23.7%	5.0%	15.1%
OTHER	6.2%	9.9%	14.1%	11.6%	12.5%	10.4%
NONE OF THE ABOVE	34.2%	29.6%	18.2%	23.7%	25.0%	26.7%
IT IS IMPORTANT TO HAVE ACCESS TO STORES EMPLOYMENT, HEALTHCARE, SCHOOLS, FAMILY, FRIENDS, AND THE OTHER THINGS THAT WE NEED AND ENJOY IN OUR LIVES. DO YOU HAVE PROBLEMS ACCESSING THESE KINDS OF THINGS FROM WHERE YOU LIVE NOW?						
	NORTH HASTINGS	CENTRAL HASTINGS	QUINTE WEST	BELLEVILLE	DESERONTO	HASTINGS COUNTY
YES	52.2%	31.7%	39.4%	26.7%	30.0%	35.8%
No	45.3%	66.9%	56.6%	69.0%	70.0%	61.2%

DO YOU OR ANY MEMBERS OF YOUR HOUSEHOLD HAVE ANY ONGOING MENTAL OR PHYSICAL HEALTH ISSUES?						
	NORTH HASTINGS	CENTRAL HASTINGS	QUINTE WEST	BELLEVILLE	DESERONTO	HASTINGS COUNTY
YES	37.9%	42.3%	43.4%	58.6%	67.5%	48.5%
No	58.4%	54.2%	50.5%	36.2%	32.5%	47.2%
DO THESE HEALTH ISSUES AFFECT THE KIND OF HOUSING YOUR HOUSEHOLD NEEDS?						
	NORTH HASTINGS	CENTRAL HASTINGS	QUINTE WEST	BELLEVILLE	DESERONTO	HASTINGS COUNTY
YES	24.2%	20.4%	21.2%	25.4%	25.0%	23.4%
No	20.5%	21.1%	30.3%	33.6%	45.0%	28.1%

DOES YOUR CURRENT HOUSING MEET THESE NEEDS?						
	NORTH HASTINGS	CENTRAL HASTINGS	QUINTE WEST	BELLEVILLE	DESERONTO	HASTINGS COUNTY
YES	23.6%	16.9%	17.2%	16.4%	17.5%	18.5%
NO	10.6%	9.9%	18.2%	12.5%	7.5%	11.9%
DO THESE HEALTH ISSUES REQUIRE SUPPORT SERVICES? (FOR EXAMPLE DOES SOMEONE NEED TO COME IN AND HELP WITH PERSONAL CARE OR NURSING)						
	NORTH HASTINGS	CENTRAL HASTINGS	QUINTE WEST	BELLEVILLE	DESERONTO	HASTINGS COUNTY
YES	9.3%	11.3%	14.1%	17.7%	20.0%	14.0%
NO	33.5%	30.3%	37.4%	39.7%	50.0%	36.6%
WHAT KIND OF HELP OR SERVICES DO YOU OR MEMBERS OF YOUR HOUSEHOLD NEED?						
	NORTH HASTINGS	CENTRAL HASTINGS	QUINTE WEST	BELLEVILLE	DESERONTO	HASTINGS COUNTY
PERSONAL CARE	6.8%	8.5%	3.0%	4.3%	7.5%	5.8%
BATHING	3.1%	6.3%	0.0%	3.0%	2.5%	3.3%
HELP TAKING MEDICATION	9.3%	6.3%	4.0%	9.9%	5.0%	7.9%
MEAL PREPARATION	6.8%	9.2%	4.0%	5.2%	5.0%	6.3%
HOUSEWORK	9.3%	11.3%	8.1%	12.1%	12.5%	10.7%
SHOPPING	14.9%	12.7%	10.1%	12.5%	12.5%	12.8%
MAINTENANCE	8.7%	7.0%	4.0%	9.5%	5.0%	7.8%
CRISIS SUPPORT	9.9%	9.9%	8.1%	15.9%	5.0%	11.5%
OTHER	5.6%	7.0%	12.1%	6.0%	5.0%	7.0%
DO YOU CURRENTLY HAVE ACCESS TO THESE SERVICES?						
	NORTH HASTINGS	CENTRAL HASTINGS	QUINTE WEST	BELLEVILLE	DESERONTO	HASTINGS COUNTY
YES	19.3%	15.5%	26.3%	27.6%	12.5%	21.9%
NO	15.5%	13.4%	16.2%	12.1%	22.5%	14.5%
DO YOU FEEL THAT YOU AND THE MEMBERS OF YOUR HOUSEHOLD ARE SAFE IN THE NEIGHBOURHOOD WHERE YOU LIVE?						
	NORTH HASTINGS	CENTRAL HASTINGS	QUINTE WEST	BELLEVILLE	DESERONTO	HASTINGS COUNTY
YES	88.8%	88.7%	71.7%	66.8%	77.5%	78.2%
NO	9.9%	9.9%	25.3%	31.5%	22.5%	20.1%
DO YOU FEEL THAT YOU AND THE MEMBERS OF YOUR HOUSEHOLD ARE SAFE IN YOUR HOME?						
	NORTH HASTINGS	CENTRAL HASTINGS	QUINTE WEST	BELLEVILLE	DESERONTO	HASTINGS COUNTY
YES	93.8%	93.0%	75.8%	77.2%	80.0%	84.6%
NO	4.3%	6.3%	20.2%	19.4%	20.0%	13.0%

IF YOU HAVE MOVED IN THE PAST 3 YEARS WAS OR IT FOR ANY OF THE FOLLOWING REASONS						
	NORTH HASTINGS	CENTRAL HASTINGS	QUINTE WEST	BELLEVILLE	DESERONTO	HASTINGS COUNTY
THE RENT WAS TOO HIGH	32.3%	28.9%	37.4%	30.6%	35.0%	31.8%
LOST JOB /UNEMPLOYMENT	17.4%	7.7%	11.1%	14.2%	7.5%	12.7%
PAY CHECK TOO SMALL	10.6%	8.5%	21.2%	17.2%	2.5%	13.3%
REFUSED OR CUT OFF SOCIAL ASSISTANCE OR DISABILITY SUPPORT	2.5%	2.1%	4.0%	4.7%	2.5%	3.3%
SOCIAL ASSISTANCE NOT ENOUGH	9.9%	12.7%	31.3%	17.7%	22.5%	16.7%
EVICTED	5.0%	4.9%	7.1%	7.8%	5.0%	6.0%
HOUSING WAS RUNDOWN	19.3%	7.7%	25.3%	23.3%	22.5%	19.1%
THE PLACE WAS NOT SUITABLE FOR A HOUSEHOLD MEMBER WITH A DISABILITY	6.2%	3.5%	7.1%	6.0%	7.5%	5.8%
MOVED TO FIND WORK OR TO BE CLOSER TO WORK	8.7%	6.3%	5.1%	11.6%	12.5%	9.0%
DIVORCE/ SEPARATION	12.4%	5.6%	10.1%	6.9%	7.5%	8.4%
ESCAPING ABUSE/ DOMESTIC VIOLENCE	3.7%	5.6%	9.1%	6.9%	2.5%	5.7%
ASKED TO LEAVE OR KICKED OUT BY FAMILY OR ROOMMATE	6.8%	5.6%	4.0%	8.6%	0.0%	6.4%
WENT TO PRISON	0.6%	2.8%	4.0%	1.3%	0.0%	1.8%
NEEDED A LARGER PLACE	15.5%	11.3%	24.2%	19.4%	17.5%	17.2%
NEEDED TO BE CLOSER TO SCHOOLS	4.3%	5.6%	10.1%	5.2%	12.5%	6.3%
ALCOHOL OR DRUG ISSUES IN NEIGHBOURHOOD	3.7%	4.9%	9.1%	11.6%	2.5%	7.2%
OTHER	9.3%	17.6%	9.1%	18.1%	20.0%	14.6%
ARE YOU CURRENTLY BEING THREATENED WITH EVICTION?						
	NORTH HASTINGS	CENTRAL HASTINGS	QUINTE WEST	BELLEVILLE	DESERONTO	HASTINGS COUNTY
YES	5.6%	3.5%	13.1%	9.5%	2.5%	7.3%
No	86.3%	95.1%	80.8%	85.3%	90.0%	87.3%

HAVE YOU EVER BEEN EVICTED OR THREATENED WITH EVICTION IN THE PAST?						
YES	19.3%	14.1%	29.3%	36.6%	17.5%	25.2%
No	70.8%	83.1%	60.6%	57.3%	77.5%	67.9%
WOULD YOU USE THE INTERNET TO FIND OUT LEGAL INFORMATION IF IT WAS AVAILABLE?						
YES	34.2%	11.3%	30.3%	26.3%	10.0%	24.3%
No	12.4%	7.0%	6.1%	13.8%	12.5%	10.9%
ALTHOUGH WE HAVE LAWS TO PROTECT BASIC HUMAN RIGHTS PEOPLE STILL FACE DISCRIMINATION WHEN LOOKING FOR HOUSING. DO YOU FEEL THAT YOU OR A MEMBER OF YOUR HOUSEHOLD HAVE BEEN DENIED HOUSING HAD TO MOVE OR HAVE BEEN HARASSED OR DISCRIMINATED AGAINST IN SOME WAY?						
	NORTH HASTINGS	CENTRAL HASTINGS	QUINTE WEST	BELLEVILLE	DESERONTO	HASTINGS COUNTY
YES	24.2%	16.9%	25.3%	32.8%	15.0%	25.1%
No	70.8%	78.9%	65.7%	60.8%	80.0%	69.0%
HAVE YOU EVER BEEN DISCRIMINATED AGAINST OR REFUSED HOUSING BECAUSE OF :						
	NORTH HASTINGS	CENTRAL HASTINGS	QUINTE WEST	BELLEVILLE	DESERONTO	HASTINGS COUNTY
YOUR SOURCE OF INCOME	18.0%	16.2%	34.3%	23.3%	7.5%	21.0%
THE AMOUNT OF YOUR INCOME	16.1%	15.5%	16.2%	17.7%	7.5%	15.8%
YOUR CREDIT RATING	8.7%	12.0%	26.3%	14.2%	7.5%	13.6%
YOU WERE NOT ABLE TO PROVIDE A CO-SIGNER OR GUARANTOR OR REFERENCES	10.6%	6.3%	14.1%	12.9%	10.0%	10.7%
CHILDREN	13.0%	8.5%	15.2%	6.5%	12.5%	9.9%
AGE	6.2%	13.4%	14.1%	14.2%	0.0%	11.2%
ETHNIC /CULTURAL BACKGROUND	3.1%	3.5%	2.0%	3.0%	0.0%	2.7%
OTHER	6.8%	10.6%	12.1%	12.9%	7.5%	10.6%
IN THE PAST 3 YEARS, HAVE YOU EVER NEEDED TO STAY WITH FRIENDS, FAMILY OR IN A SHELTER BECAUSE YOU HAD NO HOME OF YOUR OWN?						
	NORTH HASTINGS	CENTRAL HASTINGS	QUINTE WEST	BELLEVILLE	DESERONTO	HASTINGS COUNTY
YES	37.3%	31.7%	35.4%	39.2%	22.5%	35.4%
No	58.4%	67.6%	59.6%	55.6%	75.0%	60.7%
WHAT HAPPENED SO THAT YOU HAD TO STAY THERE?						
	NORTH HASTINGS	CENTRAL HASTINGS	QUINTE WEST	BELLEVILLE	DESERONTO	HASTINGS COUNTY
THE RENT WAS TOO HIGH	14.9%	8.5%	15.2%	12.1%	10.0%	11.9%
LOST JOB /UNEMPLOYMENT	11.8%	4.2%	4.0%	9.5%	2.5%	7.8%
PAYCHECK TOO SMALL	8.1%	4.2%	8.1%	8.2%	5.0%	7.2%
REFUSED OR CUT OFF SOCIAL ASSISTANCE/ DISABILITY SUPPORT	1.9%	2.8%	2.0%	6.0%	0.0%	3.4%

SOCIAL ASSISTANCE NOT ENOUGH	8.1%	4.9%	10.1%	7.8%	7.5%	7.3%
EVICTED	3.7%	3.5%	5.1%	8.2%	2.5%	5.1%
HOUSING WAS RUNDOWN	5.0%	3.5%	7.1%	4.3%	5.0%	4.5%
PLACE WAS NOT SUITABLE FOR A HOUSEHOLD MEMBER WITH A DISABILITY	3.1%	0.0%	1.0%	0.9%	0.0%	1.2%
MOVED TO FIND WORK OR TO BE CLOSER TO WORK	1.9%	2.1%	2.0%	3.4%	2.5%	2.5%
DIVORCE /SEPARATION	9.9%	4.2%	5.1%	7.8%	5.0%	7.0%
ESCAPING ABUSE/DOMESTIC VIOLENCE	5.0%	3.5%	4.0%	6.0%	2.5%	4.8%
ASKED TO LEAVE OR KICKED OUT BY FAMILY OR ROOMMATE	9.3%	7.7%	6.1%	7.3%	0.0%	7.3%
ALCOHOL OR DRUG ISSUES IN NEIGHBOURHOOD	2.5%	2.1%	3.0%	5.2%	7.5%	3.4%
OTHER	6.2%	11.3%	10.1%	10.3%	2.5%	9.1%
NOW, OR DURING THE PAST 3 YEARS, HAS ANYONE HAD TO MOVE IN WITH YOU BECAUSE THEY HAD NO HOME OF THEIR OWN						
	NORTH HASTINGS	CENTRAL HASTINGS	QUINTE WEST	BELLEVILLE	DESERONTO	HASTINGS COUNTY
YES	17.4%	29.6%	32.3%	36.6%	35.0%	29.9%
NO	76.4%	67.6%	63.6%	56.5%	62.5%	64.9%
CAN YOU TELL US WHY THEY MOVED IN WITH YOU?						
	NORTH HASTINGS	CENTRAL HASTINGS	QUINTE WEST	BELLEVILLE	DESERONTO	HASTINGS COUNTY
THE RENT WAS TOO HIGH	4.3%	9.9%	2.0%	6.5%	5.0%	6.0%
LOST JOB /UNEMPLOYMENT	5.0%	5.6%	6.1%	5.2%	0.0%	4.9%
PAYCHECK TOO SMALL	0.6%	4.2%	2.0%	3.4%	5.0%	2.8%
REFUSED OR CUT OFF SOCIAL ASSISTANCE/ DISABILITY SUPPORT	0.0%	2.1%	3.0%	4.3%	2.5%	2.5%
SOCIAL ASSISTANCE NOT ENOUGH	1.2%	4.2%	2.0%	5.2%	2.5%	3.4%
EVICTED	0.6%	2.8%	4.0%	5.2%	5.0%	3.3%
HOUSING WAS RUNDOWN	3.1%	2.8%	5.1%	4.3%	0.0%	3.6%
PLACE WAS NOT	0.0%	0.7%	1.0%	1.3%	2.5%	0.9%

SUITABLE FOR A HOUSEHOLD MEMBER WITH A DISABILITY						
MOVED TO FIND WORK OR TO BE CLOSER TO WORK	2.5%	1.4%	0.0%	3.9%	0.0%	2.2%
DIVORCE /SEPARATION	1.9%	3.5%	4.0%	6.0%	2.5%	4.0%
ESCAPING ABUSE/DOMESTIC VIOLENCE	2.5%	1.4%	1.0%	4.3%	7.5%	3.0%
ASKED TO LEAVE OR KICKED OUT BY FAMILY OR ROOMMATE	5.6%	6.3%	7.1%	9.9%	7.5%	7.5%
ALCOHOL OR DRUG ISSUES IN NEIGHBOURHOOD	1.2%	0.7%	1.0%	1.7%	0.0%	1.2%
OTHER	3.1%	6.3%	9.1%	10.3%	12.5%	7.8%
HAVE YOU HAD DIFFICULTY FINDING SAFE, SECURE AND AFFORDABLE HOUSING DURING THE PAST 3 YEARS?						
	NORTH HASTINGS	CENTRAL HASTINGS	QUINTE WEST	BELLEVILLE	DESERONTO	HASTINGS COUNTY
YES	60.9%	36.6%	52.5%	54.3%	37.5%	50.7%
No	36.0%	58.5%	42.4%	37.9%	60.0%	43.9%
IF YES, HAVE YOU EXPERIENCED ANY OF THE FOLLOWING PROBLEMS?						
	NORTH HASTINGS	CENTRAL HASTINGS	QUINTE WEST	BELLEVILLE	DESERONTO	HASTINGS COUNTY
RENTS ARE TOO HIGH	53.4%	35.9%	46.5%	48.7%	47.5%	46.6%
UTILITIES COSTS ARE TOO HIGH	42.9%	30.3%	41.4%	39.2%	45.0%	38.7%
DIDN'T HAVE ENOUGH MONEY FOR LAST MONTH'S DEPOSIT	29.2%	26.1%	39.4%	35.8%	37.5%	32.5%
DIDN'T HAVE ENOUGH MONEY FOR THE UTILITIES DEPOSIT	20.5%	18.3%	25.3%	29.3%	42.5%	24.8%
NOT ABLE TO PROVIDE REFERENCES	13.7%	7.0%	13.1%	17.2%	5.0%	12.7%
DIDN'T HAVE SOMEONE TO CO-SIGN OR GUARANTEE LEASE	11.8%	7.0%	10.1%	16.4%	15.0%	12.1%
TROUBLE GETTING AROUND TO SEE PLACES	23.6%	15.5%	21.2%	22.8%	27.5%	21.3%
NO PHONE	13.0%	9.2%	18.2%	18.5%	20.0%	15.1%
COULDN'T FIND A PLACE THAT WAS THE RIGHT SIZE	19.3%	15.5%	24.2%	19.4%	15.0%	18.8%

COULDN'T FIND A PLACE THAT WAS IN GOOD SHAPE	24.2%	16.2%	19.2%	22.4%	12.5%	20.3%
COULDN'T FIND A PLACE THAT WAS SUITABLE FOR...	8.1%	5.6%	4.0%	6.9%	10.0%	6.7%
DISCRIMINATION	9.3%	9.9%	12.1%	12.1%	12.5%	10.7%
DRUG OR ALCOHOL ISSUES IN THE NEIGHBOURHOOD	4.3%	3.5%	7.1%	12.1%	2.5%	6.9%
OTHER	3.1%	3.5%	4.0%	4.3%	2.5%	3.7%

HAVE YOU EVER APPLIED FOR SUBSIDIZED PUBLIC OR NON-PROFIT HOUSING?

	NORTH HASTINGS	CENTRAL HASTINGS	QUINTE WEST	BELLEVILLE	DESERONTO	HASTINGS COUNTY
YES	32.9%	32.4%	59.6%	50.4%	52.5%	43.7%
NO	64.6%	65.5%	38.4%	43.1%	45.0%	52.5%

IF YES, ARE YOU ON A WAITING LIST?

YES	11.2%	17.6%	21.2%	24.6%	22.5%	19.3%
NO	22.4%	14.8%	37.4%	24.6%	30.0%	24.0%

IF YES, HOW LONG HAVE YOU BEEN ON THE WAITING LIST?

	NORTH HASTINGS	CENTRAL HASTINGS	QUINTE WEST	BELLEVILLE	DESERONTO	HASTINGS COUNTY
MONTHS:						
1	0.0%	2.1%	0.0%	0.4%	0.0%	0.6%
2	0.7%	0.0%	0.0%	2.2%	0.0%	0.7%
3	0.0%	1.4%	0.0%	0.9%	2.5%	0.7%
4	0.0%	0.7%	0.0%	0.9%	0.0%	0.4%
5	0.0%	0.7%	0.0%	0.4%	0.0%	0.3%
6	1.3%	4.2%	2.0%	2.2%	2.5%	2.1%
6 TO 12 MONTHS	2.6%	0.7%	0.0%	0.8%	2.5%	0.7%
YEARS:						
1	0.7%	1.4%	1.0%	4.7%	5.0%	2.4%
2	3.3%	1.4%	0.0%	4.7%	2.5%	2.1%
3	2.0%	0.0%	1.0%	1.7%	0.0%	0.7%
4	0.7%	0.0%	1.0%	0.4%	0.0%	0.1%
5	0.0%	0.0%	0.0%	1.3%	0.0%	0.4%
6	0.0%	0.7%	0.0%	0.4%	0.0%	0.3%
MORE THAN 6 YEARS	0.0%	1.4%	0.0%	0.8%	0.0%	0.5%

IF YOU HAVE NOT APPLIED FOR SUBSIDIZED PUBLIC OR NON-PROFIT HOUSING, WHY NOT?

	NORTH HASTINGS	CENTRAL HASTINGS	QUINTE WEST	BELLEVILLE	DESERONTO	HASTINGS COUNTY
DIDN'T QUALIFY	6.2%	8.5%	4.0%	3.0%	2.5%	4.9%
DIDN'T KNOW IF I/WE QUALIFIED	6.8%	16.2%	11.1%	8.6%	10.0%	10.1%
WAITING LIST TOO LONG	6.8%	11.3%	14.1%	11.6%	12.5%	10.7%
DIDN'T KNOW HOW OR WHERE TO APPLY	11.8%	11.3%	6.1%	3.4%	2.5%	7.3%

DON'T WANT TO APPLY	20.5%	8.5%	11.1%	6.9%	10.0%	11.3%
NOT AWARE OF IT	6.8%	12.0%	2.0%	3.9%	7.5%	6.3%
OTHER	21.1%	16.2%	20.2%	15.5%	32.5%	18.7%
IS YOUR HOUSING SITUATION BETTER OR WORSE THAN IT WAS 3 YEARS AGO?						
	NORTH HASTINGS	CENTRAL HASTINGS	QUINTE WEST	BELLEVILLE	DESERONTO	HASTINGS COUNTY
BETTER	45.3%	36.6%	39.4%	40.5%	35.0%	40.4%
WORSE	19.3%	16.9%	23.2%	26.3%	25.0%	22.1%
SAME	31.1%	44.4%	32.3%	25.4%	32.5%	32.1%
DO YOU THINK THAT ANY OF THE FOLLOWING THINGS WOULD HELP YOU OR OTHER PEOPLE IN HASTINGS COUNTY FIND OR MAINTAIN SAFE, SECURE AND AFFORDABLE HOUSING?						
	NORTH HASTINGS	CENTRAL HASTINGS	QUINTE WEST	BELLEVILLE	DESERONTO	HASTINGS COUNTY
ONE-STOP PLACE TO GO FOR HELP FINDING HOUSING	62.7%	54.9%	67.7%	63.4%	70.0%	62.2%
HAVING A JOB FOR YOURSELF OR SOMEONE ELSE IN YOUR HOUSEHOLD	52.8%	33.1%	44.4%	43.1%	37.5%	42.8%
HAVING A BETTER JOB /HIGHER WAGES	58.4%	45.8%	51.5%	49.1%	35.0%	49.9%
HIGHER SOCIAL ASSISTANCE BENEFITS	51.6%	59.9%	72.7%	61.2%	65.0%	60.3%
MORE SUBSIDIZED, PUBLIC, OR RENT-GEARED-TO-INCOME HOUSING	56.5%	64.1%	71.7%	66.8%	65.0%	64.2%
MORE INFORMATION ABOUT TENANTS' HOUSING RIGHTS, OR LEGAL HELP WHEN THREATENED WITH EVICTION	38.5%	33.8%	53.5%	45.3%	30.0%	41.2%
FUNDS FOR LAST MONTH'S RENT OR UTILITIES DEPOSITS	47.8%	44.4%	69.7%	61.2%	55.0%	55.1%
EMERGENCY LOANS TO HELP PAY RENT	50.9%	42.3%	56.6%	55.2%	45.0%	50.7%
MORE SUPPORT SERVICES FOR PEOPLE WITH PHYSICAL DISABILITIES,	46.6%	45.8%	47.5%	50.0%	67.5%	49.0%

MENTAL ILLNESSES, DEVELOPMENTAL DELAYS, AND OTHER HEALTH ISSUES						
MORE AFFORDABLE HOMES TO PURCHASE, OR PROGRAMS TO ENABLE HOME OWNERSHIP FOR PEOPLE WITH LOW INCOMES/ON SOCIAL ASSISTANCE	65.2%	58.5%	63.6%	63.8%	70.0%	63.1%
NONE OF THE ABOVE	3.1%	2.8%	1.0%	2.6%	0.0%	2.4%

PERCENTAGE OF RESPONDENTS PAYING IN EXCESS OF 30% OF AVAILABLE INCOME TOWARD RENT/MORTGAGE						
	NORTH HASTINGS	CENTRAL HASTINGS	QUINTE WEST	BELLEVILLE	DESERONTO	HASTINGS COUNTY
TOTAL # OF APPLICABLE RESPONDENTS (ALL)	96	72	62	127	31	388
TOTAL # OF APPLICABLE RESPONDENTS (RENTERS)	83	60	57	125	27	352
TOTAL # OF APPLICABLE RESPONDENTS (HOMEOWNERS)	13	12	5	2	4	36
PERCENTAGE OF ALL APPLICABLE RESPONDENTS PAYING IN EXCESS OF 30%	89.6%	80.6%	70.9%	85.8%	87.1%	83.5%
PERCENTAGE OF ALL APPLICABLE RESPONDENTS PAYING IN EXCESS OF 50%	52.1%	55.6%	56.5%	53.5%	61.2%	55.4%
PERCENTAGE OF ALL APPLICABLE RESPONDENTS PAYING IN EXCESS OF 70%	22.9%	23.6%	32.3%	34.6%	29.0%	28.9%
PERCENTAGE OF RENTERS PAYING 30% +	91.6%	86.7%	70.0%	85.6%	85.2%	84.7%
PERCENTAGE OF RENTERS PAYING 50% +	51.8%	60.0%	56.1%	53.6%	62.9%	55.4%
PERCENTAGE OF RENTERS PAYING 70% +	21.7%	25.0%	29.8%	35.2%	25.9%	28.7%
PERCENTAGE OF HOMEOWNERS PAYING 30% +	76.9%	50.0%	80.0%	100%	100%	72.2%
PERCENTAGE OF HOMEOWNERS PAYING 50% +	53.8%	33.3%	60.0%	50.0%	50.0%	55.6%
PERCENTAGE OF HOMEOWNERS PAYING 70% +	30.7%	16.7%	60.0%	0	50.0%	30.6%

Appendix D: 'Section B' Survey Responses

WHAT IS THE HOUSING GROUP?	
YOUTH (16-24)	3.7%
SINGLES (25-49)	0.0%
OLDER WOMEN (50-64)	0.9%
OLDER MEN (50-64)	0.0%
SENIORS (65+)	0.0%
SINGLE PARENTS	1.9%
FAMILIES	6.5%
COUPLE NO CHILDREN	4.7%
NATIVE	0.0%
IMMIGRANTS/REFUGEES	0.0%
HOW MANY PEOPLE ARE IN YOUR HOUSEHOLD?	
1	29.0%
2	18.7%
3	21.5%
4	14.0%
5	3.7%
6	4.7%
7	4.7%
8 OR MORE	0.9%
WHICH CATEGORY BEST DESCRIBES YOUR HOUSEHOLD?	
INDIVIDUAL - NO CHILDREN	29.9%
COUPLE - NO CHILDREN	11.2%
LONE PARENT	21.5%
TWO PARENT	16.8%
UNATTACHED ADULTS/YOUTH (OR ROOMMATES)	15.9%
OTHER	2.8%
AS OF TODAY DO YOU AND YOUR HOUSEHOLD HAVE A PLACE TO LIVE THAT YOU CONSIDER TO BE HOME?	
YES	19.6%
NO	78.5%
DO YOU:	
RENT	32.7%
RENT (STAYING WITH FRIENDS OR RELATIVES)	39.3%
OWN	0.9%

RESIDE IN ASSISTED LIVING	2.8%
STAY IN A SHELTER OR HOSTEL	2.8%
STAY ON THE STREET OR IN A VEHICLE	6.5%
ROOM AND BOARD	8.4%
LIVE IN A MOTEL/HOTEL	4.7%
OTHER	1.9%
OTHER THAN THE PEOPLE YOU ARE STAYING WITH ARE YOU ON YOUR OWN?	
YES	64.5%
NO	30.8%
ARE THERE PEOPLE WHO WOULD LIVE WITH YOU AS PART OF YOUR HOUSEHOLD IF YOU HAD A HOME OF YOUR OWN?	
YES	48.6%
NO	47.7%
WHICH CATEGORY BEST DESCRIBES YOUR HOUSEHOLD?	
INDIVIDUAL-NO CHILDREN	24.3%
COUPLE-NO CHILDREN	10.3%
LONE PARENT	24.3%
TWO PARENT	13.1%
UNATTACHED ADULTS/YOUTH (OR ROOMMATES)	17.8%
OTHER	5.6%
WHAT TYPE OF PLACE WAS YOUR LAST RESIDENCE?	
APARTMENT	39.3%
HOUSE	42.1%
ROOMING HOUSE	1.9%
GROUP HOME	1.9%
RETIREMENT HOME	0.0%
OTHER	6.5%
WOULD YOU TELL US HOW YOU CAME TO LEAVE YOUR LAST HOME?	
THE RENT WAS TOO HIGH	17.8%
LOST/JOB/UNEMPLOYMENT	12.1%
PAYCHECK TOO SMALL	8.4%
REFUSED OR CUT OFF SOCIAL ASSISTANCE /DISABILITY SUPPORT	0.0%
SOCIAL ASSISTANCE NOT ENOUGH	7.5%
EVICTED	11.2%
HOUSING WAS RUNDOWN OR	9.3%

IN POOR CONDITION	
THE PLACE WAS NOT SUITABLE FOR A HOUSEHOLD MEMBER WITH A DISABILITY	0.9%
MOVED TO FIND WORK OR TO BE CLOSER TO WORK	6.5%
DIVORCE/SEPARATION	18.7%
ESCAPING ABUSE/DOMESTIC VIOLENCE	9.3%
ASKED TO LEAVE OR KICKED OUT BY FAMILY OR ROOMMATE	19.6%
DRUG OR ALCOHOL ISSUES IN NEIGHBOURHOOD	7.5%
OTHER	28.0%
HAVE THERE BEEN OTHER TIMES IN THE PAST WHEN YOU DID NOT HAVE A PLACE OF YOUR OWN?	
YES	50.5%
NO	43.9%
SINCE YOU LEFT YOUR LAST PLACE HAVE YOU EXPERIENCE ANY OF THE FOLLOWING	
RENTS ARE TOO HIGH	73.8%
UTILITIES COSTS ARE TOO HIGH	57.0%
DIDN'T HAVE ENOUGH MONEY FOR LAST MONTH'S DEPOSIT	59.8%
DIDN'T HAVE ENOUGH MONEY FOR THE UTILITIES DEPOSIT	49.5%
NOT ABLE TO PROVIDE REFERENCES	26.2%
DIDN'T HAVE SOMEONE TO CO-SIGN OR GUARANTEE THE LEASE	22.4%
TROUBLE GETTING AROUND TO SEE PLACES	39.3%
NO PHONE	28.0%
COULDN'T FIND A PLACE THAT WAS THE RIGHT SIZE	22.4%
COULDN'T FIND A PLACE THAT WAS IN GOOD SHAPE	33.6%
COULDN'T FIND A PLACE THAT WAS SUITABLE FOR A	9.3%

HOUSEHOLD MEMBER WITH A DISABILITY OR HEALTH PROBLEM	
DISCRIMINATION	20.6%
OTHER	13.1%
NONE OF THE ABOVE	6.5%
ALTHOUGH WE HAVE LAWS TO PROTECT BASIC HUMAN RIGHTS PEOPLE STILL FACE DISCRIMINATION WHEN LOOKING FOR HOUSING. DO YOU FEEL THAT YOU OR A MEMBER OF YOUR HOUSEHOLD HAVE BEEN DENIED HOUSING HAD TO MOVE OR HAVE BEEN HARASSED OR DISCRIMINATED AGAINST IN SOME WAY?	
YES	46.7%
NO	42.1%
HAVE YOU EVER BEEN DISCRIMINATED AGAINST OR REFUSED HOUSING BECAUSE OF:	
YOUR SOURCE OF INCOME	26.2%
THE AMOUNT OF YOUR INCOME	22.4%
YOUR CREDIT RATING	16.8%
YOU WERE NOT ABLE TO PROVIDE A CO-SIGNER OR GUARANTOR OR REFERENCES	15.9%
AGE	29.9%
CHILDREN	14.0%
ETHNIC/CULTURAL BACKGROUND	3.7%
NONE OF THE ABOVE	21.5%
HAVE YOU EVER APPLIED FOR SUBSIDIZED PUBLIC OR NON-PROFIT HOUSING?	
YES	31.8%
NO	61.7%
IF YES, ARE YOU ON A WAITING LIST?	
YES	22.4%
NO	13.1%
IF YES HOW LONG HAVE YOU BEEN ON THE WAITING LIST	
MONTHS	
1	1.9%
2	0.9%
3	0.9%
4	0.0%
5	0.0%
6	1.9%

7 OR MORE YEARS	0.0%
1	1.9%
2	1.9%
3	1.9%
4	1.9%
5	0.9%
6	0.0%
7 OR MORE	0.9%
IF NO WHY NOT?	
DIDN'T QUALIFY	7.5%
DIDN'T KNOW IF I/WE QUALIFIED	20.6%
WAITING LIST TOO LONG	12.1%
DIDN'T KNOW HOW OR WHERE TO APPLY	21.5%
DON'T WANT TO APPLY	9.3%
NOT AWARE OF IT	10.3%
OTHER	11.2%
WHAT ARE ALL THE SOURCES OF INCOME FOR YOUR HOUSEHOLD?	
NO INCOME	8.4%
ONTARIO WORKS	47.7%
ODSP	10.3%
EMPLOYMENT INSURANCE	3.7%
WSIB	2.8%
CPP	3.7%
EMPLOYMENT	39.3%
--CASUAL WORK	6.5%
--PART-TIME	18.7%
--FULL-TIME	14.0%
--SELF-EMPLOYMENT	1.9%
CHILD SUPPORT	7.5%
CHILD TAX BENEFIT	26.2%
GST CREDIT	37.4%
OTHER SOURCES	6.5%
HAVE YOU EVER HAD DIFFICULTY GETTING SOCIAL ASSISTANCE OR DISABILITY SUPPORT BECAUSE YOU DIDN'T HAVE AN ADDRESS?	
YES	34.6%
NO	52.3%
ARE YOU CURRENTLY LOOKING FOR WORK?	
YES	54.2%
NO	35.5%

HAVE YOU EVER HAD DIFFICULTY FINDING OR KEEPING A JOB BECAUSE YOU DIDN'T HAVE A HOME?	
YES	33.6%
NO	57.0%
DO YOU OR ANY MEMBERS OF YOUR HOUSEHOLD HAVE ANY ONGOING MENTAL OR PHYSICAL HEALTH ISSUES?	
YES	31.8%
NO	61.7%
DO THESE HEALTH ISSUES AFFECT THE KIND OF HOUSING YOUR HOUSEHOLD NEEDS?	
YES	14.0%
NO	17.8%
DO THESE HEALTH ISSUES REQUIRE SUPPORT SERVICES...	
YES	12.1%
NO	19.6%
IF YES, WHAT KIND OF HELP OR SERVICES DO THEY NEED?	
PERSONAL CARE	1.9%
BATHING	0.9%
HELP TAKING MEDICATION	5.6%
MEAL PREPARATION	2.8%
HOUSEWORK	2.8%
MAINTENANCE	2.8%
SHOPPING	3.7%
CRISIS SUPPORT	5.6%
OTHER	3.7%
DO YOU CURRENTLY HAVE ACCESS TO THESE SERVICES?	
YES	10.3%
NO	2.8%
DURING THE LAST TWELVE MONTHS WAS THERE EVER A TIME WHEN YOU NEEDED HEALTH CARE OR MEDICAL ADVICE BUT DID NOT RECEIVE IT?	
YES	27.1%
NO	62.6%
DO YOU FEEL SAFE IN YOUR CURRENT SITUATION?	
YES	69.2%
NO	21.5%

DO YOU THINK THAT ANY OF THE FOLLOWING THINGS WOULD HELP YOU OR OTHER PEOPLE IN HASTINGS COUNTY FIND OR MAINTAIN SAFE SECURE AND AFFORDABLE HOUSING?	
ONE-STOP PLACE TO GO FOR HELP FINDING HOUSING	2.8%
HAVING A JOB FOR YOURSELF OR SOMEONE ELSE IN YOUR HOUSEHOLD	33.6%
HAVING A BETTER JOB/HIGHER WAGES	47.7%
HIGHER SOCIAL ASSISTANCE BENEFITS	53.3%
MORE SUBSIDIZED, PUBLIC, OR RENT-GEARED-TO-INCOME HOUSING	53.3%
MORE INFORMATION ABOUT TENANTS' HOUSING RIGHTS, OR LEGAL HELP WHEN THREATENED WITH EVICTION	58.9%
FUNDS FOR LAST MONTH'S RENT OR UTILITIES DEPOSITS	58.9%
EMERGENCY LOANS TO HELP PAY RENT	62.6%
MORE SUPPORT SERVICES FOR PEOPLE WITH PHYSICAL DISABILITIES, MENTAL ILLNESSES, DEVELOPMENTAL DELAYS, AND OTHER HEALTH ISSUES	63.6%
MORE AFFORDABLE HOMES TO PURCHASE, OR PROGRAMS TO ENABLE HOME OWNERSHIP FOR PEOPLE WITH LOW INCOMES	63.6%
NONE OF THE ABOVE	65.4%

Appendix E: Agency Research Questionnaire

Agency Research Questionnaire

Preamble: The Hastings County Affordable Housing Research Project is doing a study to find out what the housing needs and issues are in Hastings County.

Do you provide services to a specific community?

- (a) ___ Visible Minority
- (b) ___ Aboriginal
- (c) ___ Persons with Disabilities
- (d) ___ Seniors
- (e) ___ Youth
- (f) ___ Persons on a Low or Fixed Income

What geographical areas do you service?

3. What housing or housing related services do you provide? i.e.

- (a) ___ emergency shelter/sheltering program
- (b) ___ food
- (c) ___ financial assistance
- (d) ___ clothing
- (e) ___ household furniture/appliances
- (f) ___ advocacy
- (g) ___ legal services
- (h) ___ life skills/budgeting
- (i) ___ employment services
- (j) ___ Other (specify) _____

4. What do you believe are the gaps in housing related services in your community?

What do you believe are the specific housing needs for this region? Please rate in terms of priority (e.g. 1-highest, 8 lowest)

- (a) ___ individual - no children
- (b) ___ couple - no children
- (c) ___ lone parent
- (d) ___ two parent
- (e) ___ youth
- ___ seniors
- ___ assisted living (i.e. seniors in need of support, persons with disabilities, etc...)
- (h) ___ Other (specify) _____

What is the most important item on your wish list?

Who do you believe needs to be responsible for creating affordable housing in this community?

- (a) ___ federal government
- (b) ___ provincial government
- (c) ___ municipal government
- (d) ___ faith communities
- (e) ___ non-profit groups
- (f) ___ private/non-profit partnerships
- (g) ___ Other (specify) _____

Part of the mandate of this Research Project is to organize and develop the Affordable Housing Action Committee. This Committee will have representation from all of Hastings County and its mandate will be to analyze the data from the housing study and create obtainable goals and actions to address the issues of affordable housing and homelessness in Hastings County. Do you think the formation of the Hastings Affordable Housing Action Committee is a good idea?

- ___ Yes
- ___ No

Appendix F: Agency Survey Responses

DO YOU PROVIDE SERVICES TO A SPECIFIC COMMUNITY?	
VISIBLE MINORITY	36.0%
ABORIGINAL	38.6%
PERSONS WITH DISABILITIES	64.0%
SENIORS	45.6%
YOUTH	64.9%
PERSONS ON A LOW OR FIXED INCOME	70.2%

WHAT HOUSING OR HOUSING RELATED SERVICES DO YOU PROVIDE?	
EMERGENCY SHELTER /SHELTERING PROGRAM	26.3%
FOOD	54.4%
FINANCIAL ASSISTANCE	26.3%
CLOTHING	26.3%
HOUSEHOLD FURNITURE/APPLIANCES	22.8%
ADVOCACY	56.1%
LEGAL SERVICES	13.2%
LIFE SKILLS/BUDGETING	51.8%
EMPLOYMENT SERVICES	21.1%
OTHER	42.1%

WHAT DO YOU BELIEVE ARE THE SPECIFIC HOUSING NEEDS FOR THIS REGION? PLEASE RATE IN TERMS OF PRIORITY	
GROUP	RANKING
LONE PARENT	1
INDIVIDUAL - NO CHILDREN	2
YOUTH	3
SENIORS	4
ASSISTED LIVING	5
TWO PARENT	6
COUPLE - NO CHILDREN	7
OTHER	8

WHO DO YOU BELIEVE NEEDS TO BE RESPONSIBLE FOR CREATING AFFORDABLE HOUSING IN THIS COMMUNITY	
OPTION	RANKING
PROVINCIAL GOVERNMENT	1
MUNICIPAL GOVERNMENT	2
FEDERAL GOVERNMENT	3
NON-PROFIT GROUPS	4
PRIVATE/NON-PROFIT PARTNERSHIPS	5
FAITH COMMUNITIES	6
OTHER	7

DO YOU THINK THE FORMATION OF THE HASTINGS AFFORDABLE HOUSING ACTION COMMITTEE IS A GOOD IDEA?	
YES	85.1%
NO	0.0%

Appendix G: Observations from the Researchers

The following is an excerpt based on the community researchers' experiences working on this project.

Community Researcher #1:

One of the most frustrating aspects of collecting surveys was the difficulty I had in obtaining them. I spent a lot of time going door to door and asking different agencies for assistance. Some agencies were amazingly helpful and cooperative. It was difficult to go to someone's door and see the disrepair issues they obviously had and have them say they had no affordable housing issues.

It was self-affirming to visit so many people and have them not fit into the stereotype of someone who lives in poverty. I ran into a few people who did fit the negative profile, but I met so many more who did not.

It amazed me where homeless people were. Many of them did not fit the traditional profile either. Some people I met were living on the streets, but many more were couch surfing or staying in a hotel. Some were working and some were "in between homes". They did not have a place of their own but were just waiting for their apartment to be empty. The one story I read was where the people owned a place and yet still consider themselves to be homeless. They had a disheartening story: they lived in a travel trailer. They came to live in this trailer because the father of the household died and they were kicked out the house by other family members. Their mother moved somewhere else and the family home was sold.

The number of young people who are homeless is frightening. There needs to be something in place to help protect them and help them feel safe.

It amazed me what people ended up having to pay for rent in order to have a decent place to rent in a decent neighbourhood. It did surprise me at the number of people who self-diagnosed as suffering from depression. It is difficult to live in poverty and to struggle to survive on a daily basis.

My experience in gathering the surveys and in talking to a variety of people has led me to believe that there are several things that need to be done.

There needs to be a shelter for homeless people. There needs to be one located in Trenton Ward in Quinte West and in Belleville. People who are homeless and young people need to be involved in the planning of what this shelter would like and how it would be run. There may need to be financial advisors, life skills training, employment counsellors, school counsellors and/or addictions counsellors on hand. It may need to be staffed full time. It may need some rules such as doors are closed and locked by 11:00 p.m. Other rules might be around when meals, if any, are provided and if there is to be a cost involved in staying there.

There needs to be a support system for those who live in poverty to deal with the depression.

The building standards by laws need to be enforced.

Agencies need to share information and be co operative. No one has ownership of the solutions to homelessness or the other issues that are connected to that one.

There needs to be some form of transportation from Deseronto and Quinte West to employment centres.

There needs to be public transportation in Quinte West.

There needs to be sensitivity training or awareness training for service providers.

Community Researcher #2:

On March 15th of 2004 I began working for this project. I believed that I had not led a sheltered life and could not be surprised. However this was not totally correct, for many times I was left wondering how people could live like this. How had life not treated them as fairly as others and how could they possibly cope with everyday life when they seemed to be spiraling out of control? The next few paragraphs will highlight some of my experiences going out in the field knocking on doors.

At the food banks clients came hoping for help. Most were sincere and eager to help with my surveys. Single parents have a difficult time making ends meet. One such parent, had gotten off social assistance and was working. Unfortunately she was now making less money and still had to go to the food bank to help feed her children. Many people in this similar situation have to borrow money, pawn belongings and sometimes be involved in illegal activities to help make ends meet.

A young common-law couple had been looking for a suitable apartment for 3 months. They were both on Ontario Works and trying to finish school. Finally they found an apartment for \$650 a month plus utilities. They had to paint the apartment themselves and supply the paint with no discount on the rent. To make ends meet the young girl's mother, who works fulltime, was staying with them.

I have been in apartments that make you feel dirty when you leave. People live with inadequate heating, floors that sag and are permanently stained, mould and mildew. During a survey of a young girl, we were interrupted by a man who just came in and sat down saying he wanted to stay for a while. The girl said she had to go and could not finish the survey. This "gentleman" was there for more than conversation, but unfortunately this happens more than I would like to think. In apartment complexes, I was told by residents where the drug dealers are and what apartment doors not to knock on. Raising children in these situations is difficult and can be dangerous.

One family surveyed were not living in subsidized housing because it was not needed (even though the parents slept in the living room). They rent a house for \$600 per month plus utilities. Living on Ontario Works and part-time work brings them in \$1200 monthly income. They go without nutritious food, clothing, recreation and medical needs. When one of the family members was asked what they do if there is not enough money at the end of the month his answer was, "We pray". His comments on the last page of the survey were: "Home is wherever you lay your head in a society that is geared to money-the haves and the have-nots."

Service providers of non-profit organizations also have a difficult time making ends meet. When interviewing one service provider, she first had to vent her frustration over inadequate funding and more and more regulations piled on them by government agencies. These private facilities take care of mentally disabled clients who have nowhere to go and require constant care such as making sure their medications are taken. Without these service providers where would their clients go? One example I heard of was a young man found on the street who was put in jail only because there was no other place for him!

My surveys included a large number of families. When families cannot support themselves or provide for their children, this puts a strain on the well being of the family unit. Alcohol, drug and physical abuse can result in these situations. The Children's Aid Society has had an increase in children being taken in. I believe one reason is the lack of financial support to the families. This becomes a burden on the communities.

If I take nothing else from this job I take the knowledge that volunteering is one of the most important things you can do for your community. From being in food banks to talking to recipients of Community Care programs you realize that just two hours a week or a month can have a huge impact on not only your community but also a person's life. So after twelve years of shift work my goal is a day job like normal people and contributing to the well being of my community by volunteering.

Community Researcher #3:

This project has been a very interesting one for me in many ways. At times one would wonder whether or not we were social workers or researchers. In order to do this job you needed to have some problem solving skills, socio-economic awareness and the willingness to do what you can as a human being to help someone out. During this project I met a myriad of people, people who were destitute, hungry and scared.

Case - Family paying \$600 for rent and receiving \$900 monthly income. Dad was unable to find work and a lot of times did without food in order to feed their children. A two bedroom, mice infested, snake infested, basement that was converted into a third bedroom by moving laundry facilities downstairs. House was immaculately kept.

Although this family did not have much, they adored and were extremely proud of their children. Even though they would have more opportunities in town, they couldn't bring themselves to take the children away from the natural setting in the country. They said, "How can we move and take our kids away from such a beautiful place, a place where they see deer, moose and elk on a regular basis. A place where they breathe the fresh air. It's education in itself." This family loved each other and their children.

Case - A youth I met at the Laundromat. I talked to him when I realized that he was digging for change in the bottom of his knapsack full of clothes, to do his laundry. This made me wonder if he was homeless. After a conversation, I took him for coffee and did a survey with him. His reading was not at the level of most his age. He revealed some abuse and stated that, "when he got a job and a permanent place to live, he would bring his little brother to come and live with him, away from the abuse of parents fighting each other constantly." I referred him to the food bank as he was living from couch to couch. I tried to convince him that returning to high school to further his education might be a way to help him in the future. This would allow him to set a good example for his brother. In the end I just hoped for the best for him. I told him of resources here in town where kids his age hang out and connect with others who may or may not be in a similar situation.

Case - Met a woman who was challenged and had a severe medical condition. She has a young child and lived with her parents. Despite living with her parents, she wanted to maintain a level of independence from them. She came to me at one of the focus groups to ask if I could help her. My response was that I will certainly try, depending on what she needed. Her son was active and had broken his eyeglasses twice. She was not eligible to receive assistance from ODSP as this was the second time her son's glasses had broken and ODSP only covers glasses once every two years. I had recently done an in-service training with Community Trust where our project was introduced. I listened carefully and took notes on what Community Trust was about and how they helped. I called Community Trust and inquired about the possibility of getting help for this woman and her child. Fortunately, they were able to provide the funds for this little boy to have his glasses replaced. Sometime later when I ran into this mother, she hugged me and thanked me for my help.

Working on this project enabled me to learn of many resources in this area for families and individuals who are in need of help. When you don't have to worry about how much you spend at the grocery store, you are fortunate. The amount of survey participants who answered the question;

What else do you do to make ends meet?

Many, many responded by saying that they used their local food bank(s).

Some even performed sexual favours to make ends meet.

Some sold and pawned their wares.

Some simply said, "I steal food and whatever else I have to."

They do without, in order for their children to have the bare essentials.

In conclusion, this project has humbled me in ways that have made me a better person. In ways that have made me realize that those out there who don't have a place to lay their head, or a table to sit at to eat their next meal or a bed to sleep in are the ones whom I would call brave. Brave because they are survivors.

The systemic problems that face those who are living in or searching for affordable housing are real and at a crisis point. How can you obtain and maintain affordable housing if you:

Don't have a decent paying job

Don't have an education in order to earn a decent wage

Can't afford to pay the fuel required to stay warm

Can't afford to keep groceries in the house

Have landlords who are not willing to fix disrepair

Have a child who suffers from illness from disrepair (mould and mildew)

Don't have the necessary players on board to focus on or fix this problem

Do not know of the resources to help

This project has been enjoyable for me. I will continue to do what I can for those whom I have met. Housing has always been a passion of mine.

Appendix H: Community Project Profiles

Housing Hope, Washington State

In the late 1980s it was estimated that 36,800 households residing in Snohomish County, Washington, could not afford the cost of their housing when incomes were compared with housing costs. This high housing cost burden had contributed to the growing incidence of homelessness. Vacancy rates also remained under 2% during much of this time period. “Rapid population growth in the county together with scarcity of buildable land contributes to continuing prospects for escalating costs. Therefore, the need for a continual program of housing production targeted at very low income households is vital to the quality of life in the county”⁶

Housing Hope based in Everett, Washington, serves residents of Snohomish County and Camano Island, just north of the Seattle/King County area. Founded in 1987 by a coalition of concerned local citizens to provide housing and related services for local homeless families, Housing Hope with the exception of some grant and government funds, receives most of its support from local individuals, corporations, businesses, service clubs, organizations, and churches.

Housing Hope provides a variety of services and programs to help families become self-sufficient:

Case Management “begins on the day a homeless family enters the shelter and continues through transitional housing, and often for a period following the move to permanent housing. It provides assessment, mutual goal setting, linkage with community resources, and training in life skills.”⁷

56 temporary housing units spread across ten sites, providing over 50,000 bed-nights of shelter to more than 1,000 homeless families per year.

Employment coordination through assisting clients in securing employment and improving level of employability.

A revolving loan fund and small grants are available to address emerging needs (e.g. Medicine, Transportation, etc.)

⁶ Housing Hope website, <http://www.housinghope.org>.

⁷ Ibid

Life skills training in parenting, landlord/tenant relations, nutrition/cooking and budgeting/finance.

Housing Hope also provides the only licensed day care for homeless children in Snohomish County, providing an estimated 7,000 days of childcare to homeless children annually while parent(s) seek employment, attend job interviews, attend school, or address personal or medical problems that may have contributed to the family's homeless situation.

Housing Hope contracts with the US Department of Agriculture/Rural Development agency to help low income families achieve home ownership. "Self-Help Housing is a program of hard work and sweat equity. Low income families work cooperatively with other households 30 hours per week. They construct their own homes with technical instruction and assistance from Housing Hope construction professionals. This program makes the dream of owning a home a reality."⁸ To date over 150 low-income families have been given the opportunity to own their own home through the contribution of their own labor. Housing Hope has completed 27 housing development projects, and currently operates eleven facilities (154 affordable housing units) serving the area. Sixteen self-help housing groups have constructed 125 homes and are now homeowners. An additional 32 houses are at various stages of construction.

In addition to providing a range of services, Housing Hope works in collaboration with other service providers to maximize the effectiveness of their housing programs. This collaboration includes liaison with mental health service providers as well as agencies working directly with teens and youth. "Rather than provide all the services our clients might need, Housing Hope works with other agencies to avoid duplication of services and to assure that donated community dollars stretch as far as possible among all the programs offering assistance."⁹

Bamberton, British Columbia

British Columbia experienced an increase of 75,000 new residents in 1993; 12,000 of these settled on Vancouver Island, where the supply of new housing was unable to keep up with demand, causing 15% to 20% annual inflation in the price of housing.¹⁰ In response to a continued rapid population growth on Vancouver Island, plans were made for a new town on the site of the old cement works at Bamberton, on the Saanich Inlet, 32km northwest of Victoria, British Columbia. "The plans were to build a town for 12,000 people over 20 years, as a model of new urban design...with a relatively self-contained local economy...designed around the principles of traditional neighbourhood development, ecological sustainability and social inclusiveness."¹¹

⁸ Ibid

⁹ Ibid.

¹⁰ Source: "Building an Affordable Community, The Bamberton Housing Strategy", Guy Dauncey, 1998, EarthFuture Website:

<http://www.earthfuture.com/bamberton/bam10.asp>

¹¹ "Bamberton", Guy Dauncey, EarthFuture Website:

<http://www.earthfuture.com/bamberton/>

Bamberton was designed to accommodate 4,900 homes in 3 phases, over a 20-year period. It would be a community of not just houses but businesses as well, managed by and/or employing residents of the new Bamberton development. In order to ensure that affordable housing was included in the Bamberton plans, South Island Development Corporation (the developer) and the Cowichan Valley Regional District worked together to develop a framework, which included provision for a percentage of affordable rental and starter homes, plans for a non-profit 'Community Land Trust', community self-management plans, as well as innovative approaches to lot-size and home-size. Components of the framework were also designed to meet the needs of 3 different groups who need affordable housing:

Those living on fixed or low income, who normally require subsidized rental accommodation;

Those who either cannot hope to buy even at the lowest market prices (the rental sector);

Those who hope to buy if prices are within their reach (entry level buyers).¹²

Bamberton went even further to develop an 'Affordable Housing Portfolio' which contained a wide range of building forms and methods to be used for private ownership, cooperative ownership, community land trust leases, condominium lease, and rent. Examples of proposed strategy designs included 'Smaller Houses on Smaller Plots', 'Self-Build Houses', 'Single Adult/Single Parent Shared Homes' as well as adaptable housing models such as 'Charlie Houses' and 'Grow Homes'. The Charlie House "is a CMHC (*Canada Mortgage and Housing Corporation*) recommended single family unit built for easy conversion into 2 units, enabling a family to rent out part of their house when they are young, reclaim it as the kids get older, and rent it out again when the kids leave home... The Grow-Home is a Montreal developed concept which enables the owners to purchase and move into a partially completed home (built to Building Code) of perhaps only 500 sq ft, and 'grow' into a further 500 sq ft 2nd floor as their income increases, or by doing the work themselves."¹³

The overall design of Bamberton not only tackled the affordable housing issue in terms of rents and mortgages but also addressed the issue of utility costs through energy efficient homes. "Energy efficient homes (R2000 equivalent) will reduce long-term energy costs, and the compact village-based building form will reduce costly servicing on a per unit basis... Where lenders such as the Bank of Montreal are willing, mortgage interest rates can be lowered by 1/4%, reflecting the lower long-term cost of energy-efficient houses"¹⁴

Unfortunately the Bamberton project never came to fruition. The original Bamberton plan sought approval for the entire project at once. This approach caused conflict with the nearby community of Mill Bay and the surrounding Cowichan Valley area and raised concern among First Nations groups. "As a reporter for the bi-weekly *Cowichan News*

¹² "Building an Affordable Community, *The Bamberton Housing Strategy*", Guy Dauncey, 1998, *EarthFuture* Website: <http://www.earthfuture.com/bamberton/bam10.asp>

¹³ Ibid.

¹⁴ Ibid.

Leader wrote recently, the Bamberton proposal ‘sparked eight-years of passionate debate and turned neighbors into enemies’.”¹⁵

Bamberton was designed as a town where people could live, work and play. The scope of the Bamberton plans was ultimately designed to foster a strong sense of community. “Due to provincial political indecision, it was decided not to proceed with the project. At the time the project was halted, there were over 5,000 people on the mailing list. Over 350 people had formed a business network and over 150 health professionals were working on a community health care plan. The Bamberton Community Association held three years of Christmas parties and summer get-togethers in anticipation of moving in. Volunteers staffed the Visitors' Information Centre for over three years without recompense.”¹⁶

QUINT Development Corporation & Saskatoon Housing Initiatives Partnership (SHIP)

“The City of Saskatoon adopted a community development approach to housing in 1996. Rather than directing the delivery of housing units, the City’s role is focused on building the capacity of the community to address the fundamental causes of social exclusion and social marginalization by paying attention to the physical, urban environments in which people live...The goal of the City’s involvement in housing is to maximize the stability of families and their neighbourhoods. By this, we mean ensuring that households have as much control as possible over where they live, such that they can make longer term commitments to jobs, education, and social participation.”¹⁷

QUINT Development Corporation is a non-profit community economic development corporation that serves the needs of the core neighbourhoods in Saskatoon. Since 1997, QUINT has assisted 70 low-income families (average household income of \$17,000) to move towards owning their own home. Residents participate in 10-member homeowner co-operatives that support acquirement and rehabilitation. Some families remain on social assistance, while others are working at low-paying jobs. The homes purchased are all in inner city neighbourhoods, and have ranged in price from around \$35,000 to \$53,000. “Most of the homes purchased have required some renovation, up to and including structural remediation, and all participants have received funding for both equity and renovation from the Province and the City, under the Neighbourhood Home Ownership Program (NHOP).”¹⁸

¹⁵ “*Bamberton Bubble Bursts, Internationally Promoted Sustainable Community Plans Quietly Withdrawn*”, December 1997, Florida Sustainable Communities Center, World/National News:

<http://sustainable.state.fl.us/fdi/fsc/news/world/bamberto.htm>

¹⁶ “Bamberton”, ‘The Trust for Sustainable Development’ Website:

<http://www.tsd.ca/bamberton.html>

¹⁷ “*Saskatoon Housing Initiatives: Building Communities*”, Russell Mawby, Housing Facilitator, City of Saskatoon, June 2001. (Reprinted with Permission from Russell Mawby, Director of Housing, City of Ottawa)

¹⁸ Ibid.

QUINT is based on the principles that neighbourhoods fall into decline when the people who own the neighbourhood do not live there, and the residents of the neighbourhood are already paying for their homes, even as renters. QUINT enables the residents of five core neighbourhoods of Saskatoon to become the owners of their homes and neighbourhoods. “The primary selection criterion was for people who could demonstrate a commitment to their neighbourhood. This addresses a core concern, that of increasing neighbourhood stability, and avoids attracting people who mainly want a low-cost house, but have no desire to live in or improve the neighbourhood.”¹⁹

In most cases, residents now pay less as owners than they were as tenants. The program assists the development of the co-ops, assists the members to find and select their homes based on their needs, and assists with renovation to basic health and safety standards. “The co-op retains title to the homes for at least the first five years, whereupon residents who can secure their own financing, based on their track record in the co-op, may be able to take over title to their home.”²⁰

The program draws on the notion of peer lending, in that co-op members are responsible to each other for ensuring their homes remain in good repair and that mortgage payments are paid. The co-op also maintains a pooled reserve, which is available as a no-interest loan for further repairs or renovations. The reserve can also be used to bridge shortfalls in mortgage payments as well, thus minimizing the risk of non-payment.

“The success of the program can be measured in a number of ways, but the main outcomes are the significant self-reported improvement in the lives of the participants, the warm welcome other residents in these neighbourhoods have given to the program and its participants, and the somewhat surprised lenders who now acknowledge that this program is perhaps the least risky mortgage lending they have ever done.”²¹

Saskatoon Housing Initiatives Partnership (SHIP) is an intermediary organization incorporated in November 2000 by an alliance of Saskatoon stakeholders working together to address the need for low-income affordable housing. SHIP’s vision is to improve the environment in which housing providers and community developers of all kinds are working. This includes assisting low-income home ownership, but also includes addressing the needs of renting households, the hard-to-house currently living in substandard accommodations, as well as non-conventional developments for which conventional financing is often difficult to obtain.

“The original stimulus for SHIP was a luncheon hosted by the City of Saskatoon in 1997, where representatives from a broad range of sectors - builders, bankers, social agencies and governments - gathered for a long and quite frank discussion on both needs and opportunities...SHIP was created out of frustration with the limitations and barriers inherent in the current housing development and financing system, specifically the set of rules and practices that make it difficult to secure financing for anything other than

¹⁹ Ibid.

²⁰ Ibid.

²¹ Ibid.

conventional housing developments. Lack of capital for affordable housing is the fundamental problem. Governments are unable or unwilling to fund affordable housing to the degree it is needed in our communities.”²²

Since its inception, SHIP has developed two core strategies: ‘new sources of financing, and better technical assistance for both borrowers and lenders’. “New financing includes developing a housing investment fund to provide low cost, long terms sources of capital; developing a mortgage syndicate to spread the risk (and servicing cost) around a coalition of lenders; and trying to influence changes to current practices regarding how loans are assessed and qualified. The idea is that marginal households, in terms of their ability to qualify for insured mortgages, can and do perform significantly better than standard loans when participating in a supported homeowner ‘association’ - generally a co-operative - that in effect provides a peer lending environment that protects both them and the bank.”²³

SHIP received start-up funding from Western Economic Diversification as well as seed investment funding from Saskatchewan Economic Development and the Saskatchewan Housing Corporation. The Saskatoon Credit Union has been a big supporter of SHIP, and has committed up to \$250,000 in matching funds for investments in housing.

Simcoe County Alliance To End Homelessness (SCATEH) & Places For People

It is estimated that there are over 500 men, women and children without a home, or living in substandard housing, in Simcoe County. In addition 65% of people seeking low-income housing in Simcoe County are currently spending more than 50% of their gross income on rent while many spend upwards of 99% of their income on housing. As a result of cuts to government programs there have been no Geared to Income rental units built since December 1998. In Barrie the vacancy rate is less than 2%.

Growing concern regarding affordable housing issues and observations about the precarious nature of services for the homeless in Simcoe County led to a pressing need to develop a coordinated response to these issues and resulted in the establishment of the Simcoe County Alliance to End Homelessness (SCATEH) in 1998. SCATEH was established as a result of community stakeholders’ determination to reach out beyond the boundaries of Barrie to include all of the County’s communities in a plan to deal with the issue. This action resulted in the creation of chapters in the cities of Orillia and the towns of Collingwood, Midland and New Tecumseh. Membership in the Alliance is open to individuals or organizations in Simcoe County committed to ending homelessness. The Alliance holds regular meetings of members three times a year with more frequent meetings of its governing Steering Committee (approximately 20 organizational representatives). Steering Committee meetings are open to all Alliance members with a structure in place for voting and decision-making.

²² Ibid.

²³ Ibid.

“The Simcoe County Alliance to End Homelessness (subsequently referred to as ‘the Alliance’) is a coalition of over 70 community stakeholders committed to working collaboratively to eliminate homelessness by gaining a better understanding of homelessness and developing and implementing strategies to this end (Alliance mandate). The Alliance's vision is ‘an inclusive community that takes responsibility for ending homelessness by ensuring that everyone has the right and support to define, access and sustain housing of their choice’.”²⁴ The development of two community plans, one to address homelessness in Barrie and another to deal more broadly with the issue in Simcoe County has enhanced the community planning development by bringing the whole County into the planning process. Community Leaders and stakeholders in Simcoe County believe SCATEH is a crucial element in the community’s mission to sustain activities to deal with homelessness and affordable housing in the whole county.

SCPI funding traditionally has only been available for projects providing services within Barrie. SCATEH took a different approach to initially fund projects located in other communities within Simcoe County. “We're a county organization but the federal government says S.C.P.I. only applies within Barrie's geographical boundaries. We will allocate other homelessness money from the Provincial Homelessness Initiative (P.H.I.F.) and other sources to all of the areas outside of Barrie. This federal money allows us to start planning and enables us to create relationships which will lead to creative and tangible responses to the homeless epidemic.”²⁵

Places For People is an entity resulting from meetings of the Simcoe County Alliance to End Homelessness. In an October 2002 Countywide meeting of SCATEH each participating community was challenged to develop a plan to respond to the housing needs of low-income persons in their area. Places For People, a small economic development corporation sponsored by the “Community Legal Clinic of Simcoe, Haliburton , Kawartha Lakes”, was Orillia’s concept to address that issue. “Our plan is to see Orillia become a community that supports and integrates people of all levels of income, and a leader in the solution of homelessness in Ontario-an example to other communities in the province. We believe that the only successful responses to homelessness will be small, local initiatives that are easily duplicated.”²⁶

Members of Places for People have incorporated under the name Orillia Non-Profit Places For People Corporation and have made an application for Charitable Status. Their plan is to acquire land or a building and to build or renovate to create housing units using donated services and supplies. Each unit will be available for approximately the shelter allowance portion of Ontario Works or Ontario Disability Support Program benefits. The

²⁴ Simcoe County Alliance to End Homelessness website, <http://www.endhomelessness.ca/>

²⁵ Statement from Mandy Hillyard, former Program Coordinator of SCATEH, in “*Simcoe County: Summer Paradise, Winter Nightmare*”, HOUSING AGAIN -Bulletin Number 27, February 15, 2001

²⁶ From “*Places For People, News*”, Orillia Non-Profit Places for People Corporation Newsletter #2, January 2004.

Corporation envisions that the money received from residents will more than cover any mortgage on the property and that any surplus can be used to purchase further properties or to build additional units on the initial project. “We hope to establish a program whereby residents can gain equity in the property and become involved in managing the property and, ultimately, the corporation.”²⁷

Similar to QUINT in Saskatoon, the basic concept of renovation of existing stock will contribute to the rejuvenation of the community. Places For People does not receive government funding and intends to use only funds generated within Orillia. “This project is purposely not seeking government grants in order to ensure that there are no strings attached to funding. It is the intent of the organization that it be in a position to lever its assets to grow.”²⁸

Options For Homes, Toronto

An innovative approach to affordable housing through Co-Op home ownership was one of the winners in the 2002 Canada Mortgage and Housing Corporation's (CMHC) Housing Awards under the theme, “Best Practices in Affordable Housing”. Options For Homes incorporated in 1992, by Michel Labbé, the organization’s President and founder, is a development company with a novel financing strategy allowing low and moderate-income persons in Toronto to own condominiums. The company obtains access to residential land and pre-sells homes to low- and moderate-income households at the same time avoiding model suites, expensive marketing packages, and corporate offices that traditionally add to overhead costs that would normally be recouped through inflated sales prices.

Options for Homes applies an approach known as the Affordable Housing and Community Equity Reinvestment Technique (AHCERT). They tack on a second mortgage that represents the difference between a condominium’s purchase price and its market value. Condominium owners don’t make payments on this second mortgage; it represents value, not cash. The second mortgage sits there until the owner either sells the property or rents it. At that point, the second mortgage becomes due. The (AHCERT) approach works like this:

“Say a condo costs Options for Homes \$100,000 to build and it would sell for \$110,000 at market prices. The difference, or \$10,000, becomes the second mortgage. The first mortgage—the one owners have to make payments on—is calculated by subtracting the down-payment from the building cost. To help people qualify for a mortgage, Options for Homes asks for a minimum five per cent down payment. In our example, the down-payment is therefore \$5,500 or five per cent of the \$110,000 market price. The purchaser ends up with a \$94,500 first mortgage, 10,000 less than if they had they paid market

²⁷ From “*Places For People, Past, Present and Future*”, Promotional Material of **Places For People**, 2003.

²⁸ Excerpt from direct mail fundraising letter for “Orillia Non-Profit Places for People Corporation”, March 2004.

price. And as the condos appreciate, so too do the second mortgages, providing an incentive to pay them off early, which has happened on 25% of the units so far.”²⁹

Basically, the difference between the market value of the property and cost price becomes the purchaser’s second mortgage, which is used as a down payment. On sale of the home, the down payment is deposited into a fund for future development projects. The condominium purchasers form a co-operative housing corporation, and hire Options for Homes as their development consultant. “Providing the expertise to develop the project, Options for Homes finds contractors, architects, and lawyers; arranges financing; and provides marketing know-how. The corporation earns a small percentage of the purchase price for its efforts.”³⁰ To date, Options for Homes has produced 900 condominiums in five Toronto-area projects and currently have an additional 800 condominium units under development on three sites.

Other communities across Canada are interested in the Options For Homes model and are looking at ways of adapting these methods to their regions. Currently, Options' award winning concept is also being implemented in Vancouver, Montreal, Ottawa, Waterloo, Collingwood, and York Region. “We now have cross country contacts—we have talked to groups from St. John’s to Fort McMurray and from Saskatoon to Montreal interested in providing affordable housing to their communities and they are saying that ours is the most effective (approach). The energy doubles when you talk to people and they see how ownership becomes possible.”³¹

The Peterborough Affordable Housing Action Committee (AHAC) & The Peterborough Community Housing Development Corporation (PCHDC)

According to Statistics Canada, the Greater Peterborough Area experienced a dramatic 14.2% increase in population from 1986 to 1991. This was a result in part of in-migration from surrounding rural areas and other smaller communities within South-Eastern Ontario. Analysis of overall population trends reveals “in-migration is an especially important contributor to population growth in Peterborough. Discussion with realtors active in the area indicate that this trend is likely to intensify as more commuters are attracted by the relative affordability of ownership housing in the Greater Peterborough Area when compared to the Greater Toronto Area (GTA). Seniors from the GTA and elsewhere are also retiring to the area in increasing numbers, adding to the in-migration trend... This growth will place an increased and sustained demand on the area’s housing supply.”³²

The average increase in population gradually leveled off to 2% between Census years (1991 to 1996 and 1996 to 2001) but even the 2% increases continued to put a strain on

²⁹ “A Housing Legacy In The Making”, by Glen Lee, Canada Mortgage and Housing Corporation, October 2002.

³⁰ *Ibid.*

³¹ Statement from Michel Labbé in “Novel financing scheme wins a CMHC award, Low-income buyers are helped with down payment”, by Dee Gibney, The Toronto Star, 2002 (reprinted from Options For Homes website, <http://www.optionsforhomes.ca>

³² “Housing Needs Analysis and Strategies for Peterborough City and County, Final Report”, prepared by Social Housings Strategists Inc., December, 2003

the housing supply. It was inevitable that local solutions would be needed to address these issues. As a result of recommendations from research and community consultations, an advisory group of citizens, municipal staff and elected councilors from the city and county, called the Affordable Housing Action Committee (AHAC), formed to advise local municipal officials on a spectrum of housing issues. “This spectrum included ways to prevent homelessness, provide emergency and transitional housing and develop a plan for the new supply of permanent affordable housing...The demand and supply analysis shows that the City of Peterborough and local townships face a wide range of immediate and future housing needs. The bulk of these needs are likely to be met by ownership housing provided by the private sector. Expected stability in mortgage rates and low levels of inflation in general are likely to keep home ownership costs reasonably affordable for most current and future residents. Private sector activity in the development of single family ownership housing has been particularly strong in recent years, both within and around the City, and is expected to continue...At the same time, however, families and individuals of modest income or with special needs are finding it increasingly difficult to find adequate, affordable housing in the private housing market. Despite steady growth in population and households over the past decade, there has been little new housing built that is affordable by this segment of the population”³³

AHAC was further charged with preparing for and advising on the downloading of Social Housing to the Municipality. In creating AHAC, four sub-committees were also established. These committees include: Services, Policies and Issues, Transition of current stock of subsidized housing to the municipality, and New Supply. The New Supply sub-committee is responsible for preparing a plan to provide for permanent affordable housing. All members of AHAC and the four sub-committees are volunteers. They include persons affected by housing insecurity, planners from the city and county and private sector, builders, non-profit housing providers, a realtor and interested members from the community. Portions of the AHAC are funded through the Federal Supporting Community Partnership Initiative (SCPI) funds.

In 2003, the New Supply Subcommittee of AHAC developed a Strategic Plan with goals and recommendations. The Strategic Plan was laid out specifically with key recommendations targeted to Federal/Provincial Governments, City/County of Peterborough, the Not For Profit Sector, and the Private Sector. Highlights of the recommendations include:

Developing Official Plan Policies that promote the development of affordable housing and discourages the loss of existing stock

Using a land lease option to provide homeownership opportunities for persons with modest incomes

Developing a municipal land divestiture policy that considers affordable housing as a high priority use and which permits the sale of public lands for such uses at below market values

Developing zoning by-law regulations that promote the development of affordable housing such as apartments in houses, density bonuses etc.

³³ “*Peterborough: Taking Charge, STRATEGIC PLAN for the New Supply Committee of Affordable Housing*”, Peterborough Social Planning Council, April 2003

Lobbying to remove a CMHC 5% premium addition to the cost of mortgage interest for high-ratio loans for rental units and make financing easier to obtain.
 Lobbying to include affordable housing as a part of federal infrastructure programs
 Developing a municipal land divestiture policy that considers affordable housing as a high priority use and which permits the sale of public lands for such uses at below market values
 Stimulating an interest in the development of affordable housing within the private sector
 Creating alternative financial arrangements for affordable housing development (municipal and private partnerships)
 Discounting planning and building application fees for affordable housing projects³⁴

There were more than fifty specific Strategy-recommendations in the Strategic Plan with Action-recommendations assigned to each to Strategy. “The overall success of the plan will require the commitment of a responsible coordinating agency. With leadership and support from The County/City and AHAC, the life of the plan will achieve a healthier community with lowered housing insecurities...In the end the true measure of success of the Strategic Plan will result in the development of a new supply of affordable housing, creating healthier neighbourhoods that will directly benefit the economy of our city and county. A reduced reliance on government programs, stronger community ties, and higher self-esteem for residences will build a population with more skills and resources in Peterborough City and County.”³⁵

The Peterborough Community Housing Development Corporation (PCHDC) is a private non-profit housing provider. In 1999 John Martyn, a retired schoolteacher, along with two others used their own houses as collateral to buy a house and renovate it as affordable housing units. Later that year the PCHDC took ownership of a second house. This time the house had to be moved off the property because it was going to be demolished. The PCHDC acquired a lot and set the house on a new foundation. Two more houses were ready by April 1st of 2000, and over the next year, ten houses were made available for fourteen tenants. These were houses that had been purchased by the city in order to secure any future development on the property. In the interim the PCHDC maintains and manages the houses as an affordable housing option. “From being a mini-organization unable to secure a bank loan, the Peterborough group incorporated two years ago and will have over \$1 million in assets by the end of the year. The progress of Martyn's group has been gradual and careful. Their adventures show that small groups can make a difference and that there is much to learn from them.”³⁶

One of PCHDC's early projects was Glebe House. Glebe House was designed to house older women (ages 45 to 64) who were living in isolation or on low incomes. Peterborough's St. John's Anglican Church owned a building adjacent to the church,

³⁴ Source: “Peterborough: Taking Charge, STRATEGIC PLAN for the New Supply Committee of Affordable Housing”, Peterborough Social Planning Council, April 2003.

³⁵ Ibid.

³⁶ “Mighty oaks from little acorns grow: affordable housing initiatives in Peterborough”, HOUSINGAGAIN-L, Housing Again Bulletin Number 9, March 14, 2000, <http://www.web.net/~housing/housingagain-1/msg00008.html>

originally the rectory, which they allowed PCHDC to utilize as affordable housing. Eventually the building was renovated into a shared housing project with 6 bed-sitting rooms with shared living space, kitchen facilities, and bathrooms. The first floor bathroom and kitchen are barrier free and the first floor bed-sitting room is wheelchair accessible. The initial budget for the project was \$100,000 but it was “decided the Church would do any ongoing major things like a new roof or porch as the Church owned the building...PCHDC was ready to handle the daily expenses and tenant issues would be covered by OWN's (Older Women's Network) Tenants' Issues Committee. Volunteers helped ensure that renovations complied with municipal by-laws and safety regulations and they chipped in with decorating to help cut costs. It is estimated that more than 1500 volunteer hours of labour were contributed by individuals and other local community groups.”³⁷ The project came in under budget at \$70,000.

PCHDC has continued to be innovative in their projects and have partnered with the City of Peterborough to use the municipal housing authority to issue charitable tax receipts as a way to reduce the cost of housing purchases. PCHDC has also created a fee for service model that helps to maintain PCHDC's operating costs. Development fees are levied against each new property and in addition the monthly rent includes an administration or management fee. “The PCHDC has focused on gradually building a portfolio of homes that will provide a source of affordable housing and will remain affordable over time (eventually to be secured with a land trust). As a result of various grants contributions and donations the breakeven costs on most homes is less than market rent. The 17 homes are rented at rents \$150-\$300 below equivalent market levels. In some cases where homes are debt free, surpluses are used to cross subsidize other properties to keep rents affordable...The PCHDC acts as a developer, builder, landlord, and property manager. The group believed from the first day that because the work was unsubsidized by government the key to success would be to 'think big and act small.' By moving forward cautiously the group has grown and now manages 17 units of affordable housing. All of the units are rentals. This approach is both opportunistic – taking of advantages in the community that others have overlooked (such as relocating homes slated for demolition) and strategic – based on careful assessment of the options.”³⁸

PCHDC's current project is an ambitious renovation of the former Bonner-Worth Mill/Daniel Building. This building operated as a woolen mill from 1911 until 1956 and years later was purchased by and converted into a local campus for Sir Sanford Fleming College. Fleming recently donated the building to the PCHDC for conversion to affordable housing. More than \$1.3 million, allocated under the Canada-Ontario Affordable Housing Program, will help fund the project that will create 50 units of affordable housing for low-income people in the City of Peterborough. The design for the project incorporates 1, 2, and 3 bedroom units as well as bachelor apartments.

³⁷ “*Canadian Ingenuity Develops Glebe Lands*”, by PJ Wade, March 25, 2003, http://realitytimes.com/rtpages/20030325_caglebelands.htm

³⁸ “**Think Big: Act Small**, *An Overview Of The Peterborough Community Housing Development Corporation*, Canadian Housing and Renewal Association Website <http://www.chra-achru.ca>

Habitat for Humanity

Habitat for Humanity is a non-profit organization, whose goals are to eradicate poverty housing by making decent, affordable home ownership available to all qualified people. Habitat for Humanity Canada was founded in 1985 and has 62 affiliates in all 10 provinces. Over 640 homes have been built in Canada Habitat subscribes to inclusive, non-discriminatory policies. To make home ownership affordable to low income families, Habitat requires no down payment and uses an interest free, long term mortgage. Mortgage payments made by families are used to fund more housing.

Habitat for Humanity, Prince Edward-Hastings Affiliate was founded in 1995. Staffed strictly by volunteers and depending on donated funds and resources from local communities, the Affiliate has built three single family homes in Belleville and one single family home in Quinte West to date. Currently two semi detached homes are being built, one in Belleville and another in Picton.

Appendix I: Affordable Housing Action network (AHAN) Action Plan – Following Community Feedback June 2004

Based on the findings from the surveys about local needs and ideas, an environmental scan, and the research about other initiatives and approaches in other communities – the Housing Working Group's (HWG's) main recommendation was to form the Affordable Housing Action Network ("the Network" or "AHAN"). The formation of the Network will ensure that a comprehensive, multi-faceted and inclusive approach will be taken to tackling homelessness.

The HWG presented a draft Action Plan for approval and comment to a very well attended June 2004 community forum in Belleville. The Action Plan was well received and additional suggestions were made for action items. The community present at the forum was anxious to begin work as soon as possible, endorsing the idea for a Network and Task Forces to carry out the necessary work. At this time, implementation of the Action Plan is conditional on receiving funding to support the work for a 15 month period in order that a sustainable AHAN emerge by April 1, 2006.

The Action Plan answers to the following questions:

1. What will we do?
2. What do we as a community believe about this issue?
3. How will we go about doing our work?
4. How will we organize to get our work accomplished?
5. What specific AHAN projects and activities would address local needs identified in the Belleville Community Plan and in the report "Boxed In: The Affordable Housing Crisis in Hastings County" over the next 15 months?

The Foundation for AHAN

(1) Proposed Mission Statement for the Affordable Housing Action Network (What will we do?):

To create more affordable housing options for people who are precariously housed or homeless using a variety of approaches including collaborative networking, housing development, capacity building and advocacy.

(2) Vision for the AHAN (What do we believe?):

Everyone has a right to safe, secure and affordable housing.

(3) Values of the Network (How will we work?):

- Each individual and organization has something of value to offer
- We believe in creative and innovative solutions and leveraging new "non-traditional" resources
- Urban, remote and rural areas require unique approaches and are of equal importance
- We will use community development approaches that are capacity-enhancing and build on existing assets and solutions that are working well
- Conflict where present, should be resolved expeditiously, respecting differences and diversity of approaches

The Action Plan

(4) Proposed Structure for the Network (How will we organize to get it done?):

There could be one main Network sponsoring two task forces to carry out strategic directions.

The Network may also sponsor (conditional on Rural Homelessness Initiative or other source funding) the formation of chapters in areas outside Belleville. These chapters would develop their own Action Plans to tackle the face of homelessness in their community as revealed by the research findings.

The HWG³⁹ will form the Steering Committee for the AHAN; supported by the **Project Manager we propose to hire using SCPI funds**. The HWG has a proven track record of collaboration between diverse partners. The HWG successfully carried out the Affordable Housing Action Research Project. This project has been a strong catalyst for community capacity building.

What would the main Network do?

Create a countywide Network of community stakeholders, both traditional and non-traditional, to ensure current local resources are efficiently and effectively used. The Network would aim to improve service co-ordination and encourage collaboration to create new affordable and innovative housing options.

Additionally, the Network would sponsor Task Forces and provide a bi-monthly forum for ongoing networking and information sharing between the Task Forces and any regional chapters.

³⁹Current steering committee members include staff from Three Oaks Shelter and Services for Abused Women, Hastings County Social Services Department, Youth Habilitation Quinte, South Hastings Access to Permanent Housing Committee, Community Advocacy & Legal Centre (the former Hastings and Prince Edward Legal Services), Hastings County Housings Branch, Canadian Mental Health Association.

The Network Steering Committee (the Housing Working Group) with the assistance of the Project Manager would be responsible for obtaining special project and other funding to support the work of the Task Forces or the regional chapters.

We see the key tasks as follows:

❑ **Develop an information network**

- ◆ Provide opportunities to share information related to housing options and issues including an on-line newsletter
- ◆ Create an information sharing fax tree and email distribution list or list serve to increase ease of communication between community partners and members
- ◆ Create links to existing inter-service groups including the Emergency Housing Service Providers group, the Homelessness Advisory Committee, Counselling Services of Belleville & District-led group for Affordable Housing for special needs adults
- ◆ Support the establishment of community plans in communities of Quinte West, Deseronto, Central and North Hastings by encouraging the formation of regional chapters of the Network (not part of SCPI funding request)
- ◆ Updates on community priorities, as documented by community plans, will be shared as they are developed, to reflect the differing needs in Belleville, Quinte West, Deseronto, Central and North Hastings.
- ◆ Create and maintain relationships to other key stakeholders who have a common interest in the creation of new housing initiatives but may not have traditionally been involved in the issue of affordable housing. Examples include those at risk of being homeless, private and volunteer sector, and the Community Care Access Centre and the Rural Health Network.
- ◆ Develop a strong membership base including representatives of all sectors.

❑ **Community Navigation Project**

- ◆ Increase technology-based solutions to access information about local services including investigative collaborative internet portal development - building on current community initiatives commenced by the Hastings Housing Resource Centre and proposed by Volunteer Information Quinte and the United Way's 211 project
- ◆ Investigate other ways to increase community awareness of relevant services and housing options to prevent homelessness and assist the precariously housed
- ◆ Regularly updating and circulating the recently created resource by the HWG and Hastings Housing Resource Centre - "Contact List for housing-related services in Belleville" to appropriate agencies, churches, non-profit organizations etc.

❑ **Develop better problem-solving and holistic approaches to meet client needs**

- ◆ Investigate holistic service delivery options in collaboration with appropriate service providers to prevent homelessness or react more pro-actively to warning signs of "at risk" individuals or families

- ◆ Recommend and develop a **protocol agreement** between service providers to provide a seamless continuum of support for the homeless which would build on the experience of existing initiatives like the Emergency Housing Providers Committee and the Domestic Violence Co-ordinating Committee
- ◆ Create workshops with key service providers. For example, a workshop about "How my agency can prevent homelessness"
- ◆ Develop a mapping workshop to identify service gaps (which we must then try to fill) in our communities using the preliminary current Belleville Community Plan research and new information

□ **Develop two community-based task forces**

(1) Community capacity building task force

- ◆ Main function could be to **share information, create awareness, advocate, and build community capacity** to respond to the identified issues in our community to meet the needs of the precariously housed and the homeless
- ◆ Membership would include interested community members and staff from a wide variety of community based organizations including service clubs and faith communities. An initial list has been created from the June 2004 "Boxed In" forum.
- ◆ Publicize the Affordable Housing Research Project report's research and findings through **presentations** (using a speaker's bureau model) to diverse groups including:
 - Service providers
 - Service groups
 - Local municipal councils
 - Hastings County Joint Social Services committee
 - Provincial and federal politicians
- ◆ Distribute the report "Boxed In: The Affordable Housing Crisis in Hastings County" widely and post on the internet (the DAWN website has agreed to host it)
- ◆ Develop and implement a public relations strategy
- ◆ Advocate in various forums for "Boxed In" Report's recommendations to be implemented
- ◆ Raise awareness and provide sensitivity training by sponsoring the Homelessness Maze developed in the Durham Region at a Belleville workshop
- ◆ Monitor provincial and national developments as they related to the Network's Mission Statement, the Report's recommendations, and report back to the Network. Attend provincial and national workshops aimed at the prevention of homelessness.
- ◆ Ensure participation by people who have experienced homelessness or are at risk of homelessness in a realistic, sensitive and appropriate way.
- ◆ Develop a **workshop or speaker series** for communities for the next 15 months to bring in new skills and new ideas. Workshop series would include:
 - Educational events and materials for small landlords or potential landlords to increase level of knowledge of housing law rights and obligations and to increase

- willingness offer affordable rental accommodations by the private sector (co-sponsored with the Landlord Self Help Centre)
 - Kitchen table and other workshop formats for low income tenants on problem-solving, conflict resolution, and tenants rights (cosponsored with the Community Advocacy & Legal Centre and others)
 - Skills building workshops for service providers. Preliminary suggestions have included "serving the hard to serve client", "mental health issues and homelessness", "crisis intervention", "managing complexity", "accessing necessary community resources"
- ◆ Develop **lay advocacy sessions** for service providers:
 - Service Provider Training
 - "Tenant Emergencies - for Service Providers"
 - "Legal Rights of Low Income Tenants - Spotting the issues"
 - "Human Rights & Housing: Accommodation of Disabilities"
 - "Using the social safety net to prevent homelessness and eviction"
 - "Using the law and legal remedies to prevent homelessness"
- ◆ Develop **forums** to bring forward innovative or current ideas for low cost home ownership for potential groups that could benefit (co-sponsored with Bricks and Mortar Task Force) using "best practices" research from "Boxed In" Report:
 - Forum # 1 - "Outside the Box" solutions
 - Forum # 2 - "Neighbouring Communities Taking Action"
- ◆ Develop innovative approaches to avoiding eviction and homelessness. For example, a "**default or eviction prevention**" **information kit** for landlords and tenants experiencing difficulty in receiving or making timely rent payments will be created and distributed.
- ◆ Design and offer **capacity-building workshops** using visioning, asset-based, and appreciative inquiry techniques to specifically generate new and innovative ideas with "not the usual suspects" to create new housing or improve existing stock

(2) **Bricks and Mortar Task Force -**

- ◆ Main function would be to create new housing opportunities and preserve existing affordable housing rental stock
- ◆ Membership would include private developers, South Hastings Access to Permanent Housing Committee Chair, Habitat for Humanity, municipal-provincial-federal politicians and staff, local landlord association, Hastings Housings Branch, non-profit housing providers, Canada Mortgage and Housing Association, faith communities, service clubs, and people who need affordable housing, interested service providers and community members
- ◆ Bring together diverse groups and individuals to hear "Boxed In" Report's findings on what is needed (housing stock), share information, listen to innovative and creative

ideas from other communities (Best Practices section in the Report), learn about local initiatives that have already worked well, and to brainstorm new possible solutions for our communities

- ◆ Co-sponsor Forums to inspire new ideas (as listed under Community Capacity Building Task Force)
- ◆ Develop a "vision" and a strategic plan to implement at least one of the "bricks and mortar" solutions proposed building on extensive input at June 2004 forum (the Report's Appendix J(b) lists these ideas and they are not repeated here)
- ◆ Research information on available federal and provincial and possibly municipal lands
- ◆ Look at alternatives to social housing and traditional home ownership (land lease communities, developing equity while renting, mobile homes, innovative construction and design)

Appendix J: Community Feedback on the Affordable Housing Action Network Action Plan Received at the June 2004 “Outside the Box” Forum

This is the feedback received from participants working in small groups reviewing the Action Plan proposed by the Housing Working Group (see Appendix “I”) for the Affordable Housing Action Network. The feedback includes new ideas generated by participants for Network activity beginning in September 2004 and into the future.

Appendix J(a): Building Awareness & Increasing Community Capacity Discussion

What approach would you take to ensure that those who are unacquainted with the issues of Affordable Housing and Homelessness in their community develop an understanding and awareness of those issues?

DISCUSSION

This is a synopsis covering the Awareness / Community Capacity group discussion facilitated by Michele Leering.

The following is a breakdown of this group discussion:

Publicize The Report Findings:

Identify the key committees and get the report to them.

Put the results on the Internet (web site of the individual communities involved)

Distil the report and use libraries as a distribution site.

Make presentations to municipal councils--It is important to get the message out regarding solutions rather than the problem that people are already aware of.

Solutions should be developed with the people in need, rather than for them.

Recognize that we need to pitch the report using personal stories, (put a face to the problem) and seek assistance from a wide variety of stakeholders and non-traditional partners.

Break the message down into bite size pieces so the message received can be absorbed and responded to.

Give portions to different organizations i.e. Churches could give appliances to those in need. You would need to develop a research list to help in this area.

Become familiar with The New Rural Economy Report from the University of Guelph. This is a comprehensive study of economic stresses that Ontario rural communities face and gives recommendations.

Awareness of Other Initiatives:

An example of this is “The John McKnight Approach” which involves capacity-building workshops for people in precarious situations

Engage the clients in problem solving

Homeless forums conducted in Toronto and Ottawa should be attended by people in our communities. When an organization hears about these forums they should spread the word to other groups.

Consciousness Raising / Sensitivity Training for Service Providers:

The “Homeless Maze” is an example of an activity that can be used to achieve this.

Service providers and their clients reverse roles so the service provider understands how difficult it is to get the required help when it is needed.

Awareness of Available Resources for Homeowners to Maintain Homes

Make homeowners aware of the funding provided to supply rental units and to keep up with maintenance. New ideas could include developing volunteer work teams comprising of people on social assistance, retirees and community groups to do renovations and more.

Awareness of Resources Available to Assist Tenants:

Also have the landlords aware of these resources so they can help their tenants before eviction.

Appendix J(b): “Bricks And Mortar” Discussion–Creating New Housing

Thinking outside the box, what could we do to acquire more Affordable Housing throughout Hastings County? What approach would you take to encourage a variety of players to come to the table to ensure an inclusive, collaborative process?

DISCUSSION

Hastings County is working on creating Affordable Housing (-help people, in market rent units, to own their own homes thereby freeing up those units-there would be an educational component for the new homeowners as owning is different than renting)

Involve builders-ask for their skills and their ideas

Ask Financial Planners as –Investors

With new homeowners there needs to be education and skills building (i.e. you can’t put people in home ownership and expect them to know what they need to as homeowners)

Faith Communities-find the leaders/key stakeholders ...use their skilled people as well

Seeds of Hope-looking at housing for a single parent at this point-not a “traditional” housing group

Take baby steps-maybe one project at a time

For builders-there has to be a profit for them

Granny Flats-building codes are strict

Wells- in rural areas it can be a problem

Need to address Disrepair issues “Gaps in RRAP” (CMHC-Housing corporation assistance with house renovation programs)

Educate homeowners/landlords about available repair programs

Energy Efficient Issues-cost savings-need federal support-the provincial support for purchasing energy efficient appliances has been axed-need something like that in place again

Family Support Network-Housing & Supports for adults with Mental Disabilities

NEXT STEPS

Find incentives-for contractors and renovators

Find connections to available property-e.g. surplus buildings

-CFB housing

-Closing municipal offices

-Hastings Manor

-Faith Groups/Churches-Buildings and rectories, manses

Charitable Status/Foundation so can issue tax receipts

Private Sector-be specific. don't hassle them-their time is \$\$\$\$-don't make them attend meetings

-keep it small/per unit

There has to be some profit in it for private sector or will not come to the table. We can raise their profile in the community and help advertise them, as they will be participating in the project in some manner.

What agencies have connections to builders/contractors?

For Next Meeting of Network

Scott Robertson will watch Federal & Provincial monies and Programs that might help

Look at Federal election and see what party (ies) are talking about Affordable Housing

Guest speakers—CMHC, technical information, Other successful projects

Community forums-to give information to public about what is needed

Appendix J(c): Increasing Collaborative Networking Discussion

What means could be used to create a local network of interested community players from all sectors to:

- a) ensure local resources are efficiently and effectively used
- b) better ensure coordination and collaboration
- c) encourage an increase of new affordable and innovative housing options.

GROUP DISCUSSION

What means could be used to create a local network of interested community players from all sectors to?

- * Ensure local resources are efficiently and effectively used?
- *Need to reach out to landlords (to create a contact base).

Create list of areas that need to be addressed (to avoid bouncing of clients)

Creation of databases

Need to have consumers involved

Community players need to know how they can help

Advertising for websites to (Quinte Housing Resource Centre)

Mayors, Reeves, etc need to be including:

Police

Landlords

Non-profits

Churches and service clubs need to also be aware to ensure they have been invited

What means could be used to create a local network of interested community players from all sectors to?

- Better ensure coordination and collaboration?

Involve landlords and tenants

Get EMERGENCY service information out to community i.e. Landlords (Carmella has information sheet)

Identify the people who need/want to be involved

Create communication base

Rationale for bringing all players together

Needs to be action-based

What means could be used to create a local network of interested community players from all sectors to?

- Encourage the increase of new affordable and innovative housing options?

Need to include private sector (i.e. Landlords)

Advocate to Provincial and Federal governments

Need to know (what will be needed; how many units etc.

SCPI –new 4 years of funding

Focus on training for those who work with transition homes

Training could be expanded i.e. (to landlords)

“HARD TO SERVE” need to look at what we have available for this population and what their options there are for them

Appendix J(d): Increasing Advocacy on housing issues Discussion

What actions could be taken to create a voice for the homeless, the precariously housed, and people with Affordable Housing issues? How would you ensure that those voices were heard by people who need to hear them in order to influence decision making?

DISCUSSION

Present people with good solid data and facts

What are we asking and who are we asking it of and how are we asking?

Mission statement and Mandate will help clarify what advocating for

Be clear about what we are advocating for or about - issue definition

-write position papers

-be realistic and reasonable about expectations

Building the Network-capacity building

-make sure we include the voice of the homeless & those who are at risk of being homeless. There are many ways they can be included (i.e. information from the research project)

-be aware of the barriers to the homeless participating

-identify and access the leadership in the community

-organizing

Awareness raising-government

-community-get everyone involved in letter writing as more effective if 10 agencies ask for the same implementation of the same idea than one agency asking for something

-community-do public speaking to raise awareness of issues and needs in the community

-involve decision makers and media

-talk to all three levels of government

Building support

- find the champions/advocates in the community and access them
- emphasize not duplication of services but enhancement of programs/services/new ideas etc.
- tailor presentations to the group you are advocating to....this helps them buy into our ideas

Coalition Building

- look for non traditional partners i.e.: construction people; developers; landlords
- make it inclusive
- do connections exercises with agencies (who knows who)
- find the community champions and get them on board
- make sure we include the smaller communities in the county as well
- link the issues:

HOMELESS is more than being without a home. It is tied into education needs, food security; health issues both mental and physical, employment issues, etc. Don't forget the whole picture.

- We can tie the issue of Affordable Housing into many other issues. If possible, advocate in cooperation with other groups that have a tie-in to us

Advocacy Training

- not everyone in the group knows how to advocate-there are groups that will train people how to advocate and tailor it to the group you are presenting to i.e.: politicians, media, etc.
- Ontario Association of Interval and Second Stage Housing has done advocacy training with different groups
- everyone says we need Affordable Housing but no one is saying how to go about getting it

Advocacy Plan

- in order to advocate effectively we need a Communications Plan
- we need to be visible and use the voices in the community
- be persistent
- be sure to include the native community
- everyone* is entitled to the basic needs of food and shelter-don't forget linkages but do not lose sight of the basics either-what are the minimum standards we are NOT meeting in our community?
- what are the minimums we expect in our community
- connect between what we are advocating for and the issues (sometimes advocating becomes the issue...do not forget what we are advocating for)
- need to be visible - talk whenever wherever possible
- use the community research project as an information source

Need to have non-profit status. If we are going to need or receive funds maybe we can use an existing group to funnel the monies; i.e. the Housing Working Group so we can issue tax receipts

There is an education aspect to advocacy. The issue of Affordable Housing needs to be embraced by the community. Who is creating the solutions? If they are created by agencies or government with no input from the homeless or the precariously housed they may not access the new “solutions” and therefore these new “solutions” are no longer solutions. People who need the service or would use the service need to be able to be heard in the process of creating and advocating for the service or ideas. The homeless and the precariously housed are more likely to buy into solutions if they help to create them. The homeless and the precariously housed need to have an *equal voice*.

Appendix K: Housing and Housing Related Services Contact List

HOUSING AND HOUSING RELATED SERVICES CONTACT LIST FOR
HASTINGS COUNTY
CALL 968-6834 OR 969-3224 FOR EMERGENCY ASSISTANCE AFTER HOURS

BELLEVILLE HOUSING AND HOUSING RELATED SERVICES CONTACT LIST

Agency /Contact Person & Position (Title)	Services	Housing Provider?	Address	Phone, Fax &/or E-Mail
Salvation Army	Provides temporary shelter to the homeless in a motel. Operates a sandwich shop Tuesday & Thursday: operates a Warm Room in the winter for people to access; food bank available. It is a self-referred, self identified need agency.	Yes	295 Pinnacle St. Belleville, On	Tel: 968-6834
Quinte Homes and Services	Provides temporary shelter to the homeless in a motel.	Yes		Tel: 969-3224
Ontario Works Emergency Case Worker	Workers who are specifically designated to assist those with any emergency situation and homeless. May provide temporary shelter at a local motel and referral to other services. Self-referral.	Yes	P.O. Bag 6300 228 Church St. Belleville, ON K8N 5E2	Tel: 966-8032 Fax: 966-4598
Canadian Mental Health Association "Our House"	Provides a temporary home for single adults who are homeless or precariously housed and youth who are	Yes	199 Front St. Century Place Suite 530 Belleville, ON K8N 5H5	Tel: 969-8874 Fax: 969-8294 cmha.hastings@sympatico.ca

	absolutely homeless. Provides short-term supportive housing for youth for a period of 1day to 2 weeks and for adults for a period of up to 6 months. Provides assistance with finding work, food, clothing, life skills if needed			
Assess Centre for Hastings and PrinceEdward Counties	Provides eligible residents with health and support services and determines eligibility for admission to Nursing and Long Term Care Facilities.	Yes	470 Dundas St. E. Belleville, On K8N 1G1	Tel: 966-3530
Three Oaks Foundation	Provides emergency shelter on a temporary basis for abused women and their children. Provides safety planning, crisis counselling and supports women in securing permanent housing, social assistance, legal and other community services.	Yes	P.O. Box 22162 Belleville, ON K8N 5V7	Tel: 966-3074 1-800-267-0533 Fax: 966-6008
Red Cedars	Provides emergency housing to abused women and their children. Located on Tyendinaga Territory. Accept non-native people.	Yes	Shannonville, ON (Tyendinaga Territory)	Tel: 67-2003
Hastings Housing Resource Centre (HHRC)	Provides a rental registry of affordable housing for low-income people in Hastings County. Anyone can access this service in the	Yes	210 A Front St Belleville, ON K8N 2Z2	Tel: 969-1748 Fax: 969-1464 www.hastingshousing.com

	office, over the phone or online.			
Hastings County Social Housing Registry	Provides rent geared-to-income housing for seniors, families, individuals, and persons with disabilities in Hastings County. Applications are also available at the following locations in: Trent-Moira Co-operative Estates, Aldersgate Home, Belleville Emmanuel Residence, Bellhaven Non-Profit, Parkside Village, Quinte Living Centre, Thurlow Housing Non-Profit and Cheshire Homes.	Yes	235 Pinnacle St. P.O. Bag 4400 Belleville, ON K8N 3A9	Tel: 968-3465 1-800-267-2804 Fax: 968-3197
Career Edge Youth Support Worker	Provides life and job seeking skills training to youth. Also provides advocacy around housing and financial issues.	Yes	210A North Front St Belleville, ON K8N 2Z2	Tel: 969-0830 X 38 Fax: 969-1464 www.careeredge.on.ca
Youth Habilitation Quinte Inc.	Provides supportive housing and mental health counselling to youth.	Yes	210A North Front St Belleville, ON K8N 2Z2	Tel: 969-0830 Fax: 969-1464
Habitat for Humanity, Prince Edward/Hastings	Is a global non-Profit organization that builds houses for working people with low incomes. Homeowners are chosen by a selection committee of Habitat members and must perform 500 “sweat equity” hours, which is the down payment for the home.	Yes		
Loyalist College	Provides assistance to	Yes	Wallbridge-	Tel: 969-1913

Aboriginal Services	aboriginals attending Loyalist College including housing and related needs.		Loyalist Rd Box 4200 Belleville, ON K8N 5B9	X 2250 Fax: 969-0175
Children's Aid Society	Provides mandated services such as foster care to those families who have issues around caring for their children. They will provide financial assistance to youth over 16 if they are in care before they turn 16 or have been in care. Will financially assist families temporarily to avoid having children put in care. Provide foster care to children whose parents become homeless. Referrals: courts & community	Yes	363 Dundas St. West Belleville, ON K8P 1B3	Tel: 962-9291
Mental Health Services	Provides housing, life skills/budgeting, advocacy and counselling services for individuals with mental health issues.	Yes	15 Victoria Ave Belleville, ON K8P 3A7	Tel: 968-2619 Fax: 968-4993
Pathways to Independence	Providing residential and vocational support for developmentally challenged adults or persons with acquired brain injuries. Referrals made by family physician.	Yes	25 Dundas St. West Belleville, ON K8P 3M7	Tel: 962-2541 Fax: 962-6357
Cheshire Homes	Provides attendant care services to individuals 16 years of age or older who live with a permanent physical disability and require assistance	Yes	41 Pinnacle St. S. Belleville, ON K8N 3A1	Tel: 966-2941 Fax: 966-2461 Cell: 391-7861

	with their personal care. These services are provided in either their own homes or in the supportive housing sites located in Belleville & Picton. Referrals made by self, an agency or a doctor.			
ACCT (Assertive Community Treatment Team)	Provides a variety of services for severely mentally ill individuals from 16 to 65. These services include assistance with housing, skills training, advocacy, medical treatment, etc. Referrals accepted from hospitals, treatment centres and other medical services.	Yes	245 Dundas St. East Rm 317 Belleville, ON K8N 5K5	Tel: 962-0259 Fax: 962-5615

Housing Related Resources				
AGENCY/CONTACT PERSON & POSITION (TITLE)	SERVICES	HOUSING PROVIDER	ADDRESS	PHONE/FAX & OR EMAIL
Bridge Street United Church Community Suppers	During the winter months hot meals are provided for people in need. Meals are delivered to shut-ins & others if prior arrangements are made. They are open Monday to Friday.		60 Bridge Street East Belleville, ON	Tel: 962-9178
Access Centre of Hastings And Prince Edward Counties	Provides placement coordination, homemaking/personal support, speech language pathology, access to services, occupational therapy, physiotherapy, for seniors and disabled persons.		470 Dundas St. East Belleville, ON K8N 1G1	Tel: 966-3530
Community Partners for Success	Provide food, clothing exchange, advocacy and life skills/budgeting to people on a low or fixed income as well as to youth.		41 Octavia St. Belleville, ON K8P 3P1	Tel: 771-9659
Community Development Council of Quinte	Operates several self-help food programs: Good Food Box, the Good Baby Box, Community Gardens and Community Kitchens. These are fee for service self-referral programs.		49 Albion St. Belleville, ON K8N 3R7	Tel: 968-2466 1-877-879-2966 Fax: 968-2251 cdc@lks.net
Community Care for South Hastings	Provides meals and community lunches		55 South Pinnacle St	Tel:969-0130 Fax: 969-

	to seniors and disabled persons. There is a fee for these services although subsidies are available upon application.		Belleville, ON K8N 3A1	1719 ccare@on.aibn.com
Community Advocacy and Legal Clinic	Free legal service for low and fixed income clients for issues relating to OW, ODSP, WSIB and housing.		158 George Street Belleville, ON K8N 3H2	Tel: 966-8686 Fax: 966-6251
Gleaners Food Bank	Provides food for those people who live on a low or fixed income. Self-referral. You must bring in proof of your expenses & income. Operate a distribution centre at the Engineers Hall on Pine St., Tuesday's and Thursday's from 1:30 to 2:30. There is a limit to how frequently you may access this service.		St. Michael's Catholic Church 296 Church St. Belleville, ON	Tel: 962-9043
Open Door Café	Provides a community lunch on Wednesdays. This is a free service. Donations accepted.		Eastminster United Church 432 Bridge St. E. Belleville, ON	Tel: 969-5212
Kitcher Development	Development of non-profit housing & development of life lease homes for seniors		208 John St. Belleville, ON K8N 3G1	Tel: 966-4262 Fax: 966-4265
Community Trust	Provides emergency financial assistance, ie rent, hydro, dentures, appliances & food to low & fixed income people.		P.O. Bag 6300 Belleville, ON K8N 5E2	Tel: 962-3070 Fax: 966-4598

	Yearly applications only.			
St. Vincent de Paul	Emergency assistance is available for clothing and goods through a voucher system.		205 Coleman St. Belleville. ON K8P 3H8	966-8005
Bridge Street United Church Coop (TGIF Community Dinner and Coop)	A group of people in poverty who have gathered together to glean fields. Food is canned, dried and frozen for future use. On the 2 nd and 4 th Friday of every month members prepare a dinner and host a social time for the community at large. Free will offerings are gratefully accepted. Meals can be prepared and frozen for delivery. (TGIF Sept to June)		60 Bridge St. East Belleville, ON K8N 1L7	Tel: 962-9178

**QUINTE WEST HOUSING
& HOUSING RELATED SERVICES
CONTACT LIST**

AGENCY/CONTACT PERSON & POSITION (TITLE)	SERVICES	HOUSING PROVIDER	ADDRESS	PHONE/ FAX & OR EMAIL
Salvation Army Family Services Dept.	Provides emergency shelter, food and clothing to those in need. Provides a community lunch program that runs from Monday to Friday. Will also help with rent, hydro and heating bills.	Yes	244 Dundas St. E. Trenton, ON K8V 1L9	Tel: 392-3392 Fax: 392-3747
Ontario Works	Provides social assistance to low-income individuals over the age of 18, unless in school full-time. Self and agency referrals May provide emergency housing to the homeless.	Yes	16 Dundas St. W Trentport Mall Trenton, ON K8V 6V9	Tel: 392-1387
Three Oaks Foundations	Provide emergency housing to abused women and their children. Provides safety planning, crisis counselling and supports women in securing permanent housing, social assistance, legal and other community services. Residence is in Belleville.	Yes	P.O. Box 22162 Belleville, ON K8N 5V7	1-800-267-0533
Hastings Housing Resource Centre	Provides a rental registry of affordable housing	Yes	81 Dundas St W. Trenton, ON	Tel: 392-8317 Fax: 392-8331 www.hastings

	for low-income people in Hastings County. Located in the Career Edge office with a housing counsellor available two half days a week.		K8V 3P4	housing.com
Hastings County Social Housing Registry	Located in the same office as Ontario Works, this branch provides rent geared-to-income housing for seniors, families, individuals, persons with disabilities. Applications are also available at the following locations in Quinte West: Trenton Non-Profit, Trenton Memorial Lodge, Trenton Legion Branch 110 Non-Profit and Ontario East Triangle Count in Frankford.	Yes	16 Dundas St. W. Suite 100 Trentport Mall Trenton, ON K8V 6V9	Tel: 392-1387 1-866-819-9023 Fax: 392-2876
Assess Centre for Hastings and Prince Edward Counties	Provides eligible residents with health and support services and determines eligibility for admission to Nursing and Long Term Care Facilities.	Yes	470 Dundas St. E. Belleville, On K8N 1G1	Tel: 966-3530

Youth Habilitation Inc.	Youth Habilitation Quinte Inc. (Youthab) is a non-profit organization, which provides a spectrum of services to young adults (16 – 24 years of age) in Hastings and Prince Edward Counties. Services to young people include Mental Health Counselling, Supported Housing (Youthab), Employment Counselling (Career Edge) and a housing referral service (Hastings Housing Resource Centre).	Yes	81 Dundas St. W. Trenton, On. K8V 3P4	Tel: 392-8317 Fax: 392-8331
Children's Aid Society	Provides mandated services such as foster care to those families who have issues around caring for their children. They will provide financial assistance to youth between 16 and 18 , IF they are in care before they turn 16 or have been in care. Will temporarily assist families financially in an emergency situation to avoid having children put	Yes	469 Dundas St. W. Trenton, On	Tel: 965-1681

	<p>in care. Provide foster care to children whose parents become homeless. Referrals are made from the courts and the community at large.</p>			
Association for Community Living Trenton	<p>Provides housing and supported independent living for persons with a developmental disability.</p>	Yes	<p>11 Canal Street Trenton, ON K8V 4K3</p>	<p>Tel: 394-2222 Fax: 476-7483</p>
Mental Health Services	<p>Provides daily living activities, assistance accessing financial assistance & assistance accessing furnishings & food for persons with serious mental health problems. Will provide rent supplements for some people on their caseload.</p>	Yes	<p>74 Dundas St. W. P.O. Box 22095 Trenton, ON K8V 6S3</p>	<p>Tel: 394-1655 Fax: 394-2151 info@mentaltheservices.ca</p>

HOUSING RELATED RESOURCES				
The Community Advocacy and Legal Clinic	Free legal Services for low and fixed income clients for issues relating to OW, ODSP, WSIB & housing. Open Friday 9 to 12:00 and 1 to 4. Phone the Belleville office for an appointment.		80 Division St Trenton, ON K8V 5S5	Tel: 966-8686 Fax: 966-6251
Care And Share Food Bank	Provides food for people on a low income-must provide proof of income and of expenses-reluctant to provide food for homeless. Self-referral Open weekday mornings, except Wednesdays.		344 Dufferin Ave. Trenton, ON K8V 5G9	Tel: 394-5551
Foundations of Friendship and Faith	Provides meals for youth at lunchtime at no cost. Hosts dances & other events for the youth of the community.		70 King St. Trenton, ON K8V 3V9	Tel: 394-6740
Community Care (VON) Volunteer Order Of Nurses	Provide meals for persons with disabilities and seniors. This is a fee for service program		80 Division Trenton, ON K8V 5S5	Tel: 392-4181
Community Partners for Success	Provides food, clothing, household furniture and appliances, advocacy, life & budgeting skills, parenting classes, upgrading, social programs, as well as cooking & food security programs to the residents of rural Quinte West.		P.O. Box 99 Frankford, ON K0K 2C 0	Tel: 398-1881 Fax: 398-1881
Dream Centre Calvary Temple	Provides food to people in need. Clients do not have to provide proof of expenses or of income, they need only come in and fill out a card with their name and address and number of people in their family. The food bank is open Mon pm and Thursday am. Provide services to the Quinte area, including Trenton, Madoc, Belleville.		679 Dundas St. W Belleville, ON K8N 4Z2	969-0888

Community Partners for Success	Provides food, clothing, advocacy and life /budgeting skills to residents living in Trenton.		50 Elgin Trenton, ON K8V 3X9	Tel: 965-1167 Fax: 965-1167
Access Centre of Hastings & Prince Edward Counties	Provides placement coordination, homemaking/personal support, speech language pathology, access to services, occupational therapy, physiotherapy, for seniors and disabled persons.		470 Dundas St. East Belleville, ON K8N 1G1	Tel: 966-3530
Community Trust	Provides emergency financial assistance for hydro, heat, rent, dentures, appliances and food to those who qualify. Self referral.		15 Dundas St. W. Trentoport Mall Trenton, ON K8V 6V6	Tel: 392-1387 X 2202

CENTRE HASTINGS
HOUSING AND HOUSING RELATED SERVICES
CONTACT LIST

AGENCY/CONTACT PERSON & POSITION (TITLE)	SERVICES	HOUSING PROVIDER	ADDRESS	PHONE/FAX & OR EMAIL
Salvation Army, Tweed	Provides emergency shelter, financial assistance for heating and rent, advocacy and life skills. Maintains a HOUSING Registry of rental listings for Centre Hastings provided through the HHRC.	Yes	240 Metcalfe St. Tweed, ON K0K 3J0	Tel: 478-3375
Three Oaks Foundation	Provides emergency shelter on a temporary basis for abused women and their children. Provides safety planning, crisis counselling and supports women in securing permanent housing, social assistance, legal and other community services.	Yes	108 Russell St. Madoc, ON K0K 2K0	Tel: 473-1976 1-800-267-0533
Ontario Works	Provides social assistance to low-income individuals over the age of 18, unless in school full-time. Self and agency referrals. May provide emergency	Yes	56 Russell St. Madoc, ON K0K 2K0	Tel: 473-5258

	housing to the homeless. Maintains a HOUSING Registry of rental listings for Centre Hastings provided through the HHRC.			
--	--	--	--	--

Hastings Housing Resource Centre	Provides a rental registry of affordable housing for low-income people in Hastings County.	Yes	210A Front St. Belleville, ON K8N 2Z2	Tel: 473-0400 Fax: 969-1464 www.hastingshousing.com
Hastings County Social Housing Registry	Provides rent geared-to-income housing for seniors, families, individuals, and persons with disabilities. Applications are also available at the following locations in Centre Hastings: Marmora District Housing Commission in Marmora.	Yes	235 Pinnacle St. Belleville, ON K8N 3A9	Tel: 968-3465
Central Hastings Resource Centre	Provides a food bank for the 473 exchange area, co ordination of and fundraising for Christmas Sharing in conjunction with the Kiwanis for the 473 exchange area, coordination of a volunteer transportation system for persons on a low or fixed income (fee for service), emergency housing, income tax clinic for persons on a low or fixed income, access to and assistance to complete government forms and applications, information, resources and referrals to appropriate services. Maintains a HOUSING Registry of rental listings for Centre Hastings provided through the HHRC.	Yes	108 Russell St. N. Madoc, ON K0K 2K0	Tel: 473-5255

Youth Habilitation Quinte Inc.	Provides supportive housing and mental health counselling to youth.	Yes	108 Russell St. Madoc ON K0K 2K0	Tel: 473-5255
Gateway Community Health Centre	A wide range of programs is offered throughout the lifespan of the people in our community to meet their broad range of needs. For example: parenting, Tutoring for Kids, Sexual Health Clinics, Diabetes programming, prenatal and preschool programs. Maintains a HOUSING Registry of rental listings for Centre Hastings provided through the HHRC.	Yes	41 McClellan St. Tweed, ON K0K 3J0	Tel: 478-1211 www.gatewaycommunityhealthcentre.com
Assess Centre for Hastings and Prince Edward Counties	Provides eligible residents with health and support services and determines eligibility for admission to Nursing and Long Term Care Facilities.	Yes	470 Dundas St. E. Belleville, On K8N 1G1	Tel: 966-3530
People Helping People Centre Hastings	Provides emergency shelter, food, financial assistance and advocacy	Yes	623 Slab St. Madoc, ON K0K 2K0	Tel: 473-0229
Dream Centre	Provides food, emergency housing for homeless and a refuge for runaway and abused teenagers	Yes	28 Halloway Heights R.R. # 2 Stirling, On K0K 3E0	Tel: 922-2060 Fax: 477-2060
Children's Aid Society	Provides mandated services such as foster care to those families who have issues around caring for their children. They will provide financial assistance to youth between 16 and 18, if they are in care before they turn 16 or have been in care. Will temporarily	YES	363 Dundas St. West Belleville, ON K8P 1B3	Tel: 962-9291

	financially assist families in an emergency situation to avoid having children put in care. Provide foster care to children whose parents become homeless. Refer people to other services. Referrals are made from the courts and the community at large.			
Mental Health Services Central Hastings	Provides daily living activities, assistance accessing financial assistance & assistance accessing furnishings & food for persons with serious mental health problems. Will provide rent supplements for some people on their caseload.	YES	41 McClellan St. Tweed, ON K0K 3J0	Tel: 478-9983
Pathways to Independence	Providing residential and vocational support for developmentally challenged adults or persons with acquired brain injuries. Referrals made by family physician.	YES	25 Dundas St. W. Belleville, ON K8P 3M7	Tel: 962-2541 Fax: 962-6357
Salvation Army Food Bank	Provides food to those on a low or fixed income. Must have proof of residence and income. Accept referrals from OW and self.		240 Metcalfe St. Tweed, ON K0K 3J0	Tel: 478-1220
Community Cupboard Stirling	Provides food to those on a low or fixed income. Must have proof of residence and income. Accept referrals from OW and self.		91 Station St. Stirling, On K0K 3E0	Tel: 395-5284
Madoc C.O.P.E. Corporation	Provides day supports employment services, life skills and advocacy to adults with developmental disabilities.		P.O. Box 616 7 Hill Ave. Madoc, On K0K 2K0	Tel: 473-4158 Fax: 473-0273
Foundations	Provides a community		76 Durham St.	Tel: 473-9931

Madoc	lunch for youth and a space for them to “hang out”, eat and relax.		Madoc, ON K0K 2K0	
Hastings and Prince Edward Counties Health Unit Food for you, Food for Two	Provides food, clothing (baby and maternity), life skills and education on healthy life styles to prenatal moms and moms with children up to 6 months of age who participate in the drop in program.		108 Russell St. Madoc, ON K0K 2K0	Tel:473-4247
Community Partners for Success Stirling	Provides food, clothing, life skills and advocacy to anyone at any level of income		234 North St. Stirling ON K0K 3E0	Tel: 395-1120
Free Methodist Church Marmora	Provides food, clothing, household furniture, advocacy and referral to legal services.		30 McGill St. Marmora On. K0K 2M0	Tel: 472-5030
Adult Protective Services	Provides support and advocacy to adults with developmental disabilities.		108 Russell St. N. Madoc, ON K0K 2K0	Tel: 473-5255 Fax: 473-2374
Hastings County Social Services	Provides in home support and services to people who are precariously housed. She does NOT provide emergency services.		56 Russell St. Madoc, On K0K 2K0	Tel: 473-5258
Community Development Council	Provides for fee food programs: Good Baby Box & Food Lunch Box. Provides a life skills/budgeting/healthy cooking class to high-risk children at the grade school they attend.		108 Russell St. N. Madoc, ON K0K 2K0	Tel: 473-5255
Community Care For Central Hastings	Provide food, household furniture and life skills for seniors, persons on low income and persons with disabilities		332 Victoria St. N. Tweed, ON K0K 3J0	Tel: 478-2273 Fax: 478-2676

Community Care for Central Hastings	Provides home support services such as meals on wheels, visiting program, diners club, transportation and reassurance to those in need		P.O. Box 609 332 Victoria St. North Tweed, ON K0K 3J0	Tel: 478-2273 Fax: 478-2676
Group Home	Provides food, housing, advocacy, life skills and financial assistance to persons with disabilities—mainly mentally handicapped		25 Pearce St. Marmora, ON K0K 2M0	Tel: 473-6070
Food Bank Marmora	Provides food, advocacy and direction to other services		54 Victoria St. Marmora, On K0K 2M0	Tel: 472-3594
Community Advocacy and Legal Centre	Free legal services for low and fixed income clients for issues relating to OW, ODSP, WSIB & housing. Must phone Belleville office for an appointment.		108 Russell St. Madoc, ON K0K 2K0	Tel: 966-8686
Anchor Of Hope Centre	Emergency shelter, food and advocacy to pregnant women and parenting moms. Open Monday and Wednesday 10 am to 3pm. Self-referral		Anchor of Hope 36 Russell St. Madoc, ON K0K 2K0	Tel: 473-0606 1-866-275-5916
Access Centre of Hastings & Prince Edward Counties	Provides placement coordination, homemaking/personal support, speech language pathology, access to services, occupational therapy, physiotherapy, for seniors and disabled persons.		470 Dundas St. East Belleville, ON K8N 1G1	Tel: 966-3530

DESERONTO
HOUSING AND HOUSING RELATED SERVICES
CONTACT LIST

AGENCY/CONTACT PERSON & POSITION (TITLE)	SERVICES	HOUSING PROVIDER	ADDRESS	PHONE/ FAX & OR EMAIL
Ontario Works	Provides social assistance to low income individuals over the age of 18, unless in school full-time. Self or agency referrals. May provide housing to homeless.	Yes	228 Church St P.O. Bag 6300 Belleville, ON K8N 5E2	Tel: 1-800-267-0575 Fax: 966-4598
Red Cedars	Provides emergency housing to abused women and their families. They also provide services to non-native people. Residence is on the Territories.	Yes	Shannonville, ON (Tyendinaga Territory)	alannam@kos.net Tel: 967-2003
St. Vincent de Paul	Will provide emergency funds for food, shelter, fuel & sometimes travel costs for medical appointments.	Yes	203 Dundas St. Deseronto, ON K0K 1X0	396-2846
Interval House	Provides emergency housing to abused women and their families. Also provides advocacy, life and budgeting skills and counselling. Residence is in Napanee.	Yes	Napanee, ON	Tel: 354-1010
Three Oaks Foundation	Provide emergency housing to abused women and their children. Provides safety planning, crisis counselling and supports women in securing permanent housing, social	Yes	P.O. Box 22162 Belleville, ON K8N 5V7	Tel: 966-3074 1-800-267-0533

	assistance, legal and other community services. Residence in Belleville.			
Hastings Housing Resource Centre	Provides a rental registry of affordable housing for low-income people in Hastings County.	Yes	210A Front St. Belleville, ON K8N 2Z2	Tel: 969-1748 Fax: 969-1464 www.hastingshousing.com
Hastings County Social Housing Registry.	Provides rent geared-to-income housing for seniors, families, individuals, and persons with disabilities. Applications are also available at the following locations in Deseronto: At the local Municipal Office.	Yes	235 Pinnacle St. P.O. Bag 4400 Belleville, ON K8N 3A9	1-800-267-2804 Tel: 968-3465 Fax: 968-3197
Deseronto Job Information	Help in seeking employment and doing resumes. Located in the library so there is access to the computers. Although this is officially a job bank from the OW office, anyone coming in for help will be assisted and referred to services if needed. Maintains a HOUSING Registry of rental listings for Centre Hastings provided through the HHRC.	Yes	370 Main St. Deseronto, ON K0K 1X0	Tel: 396-2610 Fax: 396-3466 www.hastingscounty.com deserontojic@post.library.on.ca
Mental Health Services	Provides daily living activities, assistance accessing financial assistance & assistance accessing furnishings & food for persons with serious mental	Yes	12 N Front St Belleville, ON K8P 3A7	Tel: 968-2619 Fax: 968-4993

	health problems. Will provide rent supplements for some people on their caseload. No Deseronto location.			
Assess Centre for Hastings and Prince Edward Counties	Provides eligible residents with health and support services and determines eligibility for admission to Nursing and Long Term Care Facilities.	Yes	470 Dundas St. E. Belleville, On K8N 1G1	Tel: 966-3530
Children's Aid Society	Provides mandated services such as foster care to those families who have issues around caring for their children. Will provide financial assistance to youth over 16, IF they are in care before they turn 16 or have been in care. Will temporarily assist families financially in an emergency situation to avoid having children put in care. Provide foster care to children whose parents become homeless. Referrals are made from the courts & the community at large.	YES	363 Dundas St. West Belleville, ON K8P 1B3	Tel: 962-9291
Community Advocacy and Legal Centre Lawyers available	Free legal services for low and fixed income clients for issues relating to OW, ODSP, WSIB & housing. Must phone the Belleville office for an appointment there. No office in Deseronto.		158 George St. Belleville, ON K8N 3H2	Tel: 966-8686 Fax: 966-6251

Pentecostal Church	Will provide emergency funds for heating, rent, hydro and food.		465 Dundas St Deseronto, ON K0K 1X0	Tel: 396-3841
Access Centre of Hastings & Prince Edward Counties	Provides placement coordination, homemaking/personal support, speech language pathology, access to services, occupational therapy, physiotherapy, for seniors and disabled persons.		470 Dundas St. East Belleville, ON K8N 1G1	Tel: 966-3530
City Hall	Encourages people to bring complaints about non-compliance to building standard by laws to city councils attention. Applications for rent geared to income housing are available at this office. Mayor has advocated for individuals with the Housing Programs Branch of the Municipality.		331 Main St. Box 310 Deseronto, ON K0K 1X0	deseronto@on.ailon.com Tel: 396-2440
Community Care for South Hastings	Provides meals on wheels, community lunches and other needs for seniors and disabled persons. Cost related service, subsidies available upon applicaton.		331 Edmon St. Deseronto, ON K0K 1X0	Tel: 396-6591
Gail McGlade (McGlade Funeral Homes) Food Bank	Provides food for people in need. Proof of income and expenditures required. Open 1 st , 2 nd and 4th Thursday mornings of the month. Located in the Lions Hall on the Main Street.		Main St. Deseronto, ON K0K 1X0	Tel: 396-2310

NORTH HASTINGS
HOUSING AND HOUSING RELATED SERVICES
CONTACT LIST

AGENCY/CONTACT PERSON & POSITION (TITLE)	SERVICES	HOUSING PROVIDER	ADDRESS	PHONE/FAX & OR EMAIL
Quinte Homes and Services	Provides an enhanced after hours and emergency services for people who are homeless in North Hastings.	Yes		332-9544
Maggies Resource Centre of North Hastings	Safe Home Program - counselling for abused women. Referrals accepted from police, other agencies and self. Transportation, emergency shelter and after hours crisis intervention.	Yes	Box 611 Bancroft, ON K0L 1C0	Tel: 613-332-3010 or After Hrs. 800-267-0533 Fax: 613-332-1162
Hastings County Ontario Works	Provides social assistance to low income individuals over the age of 18, unless in school full-time. Self-referral and referrals from other agencies. May provide emergency housing to homeless. Maintains a HOUSING Registry of rental listings for North Hastings provided through the HHRC.	Yes	27578 Hwy. 62 S P.O. Box 1860 Bancroft, ON K0L 1C0	Tel: 613-332-3410 Fax: 613-332-5550: woodm@hastingscounty.com www.hastingscounty.com
Assess Centre for Hastings and Prince Edward Counties	Provides eligible residents with health and support services and determines eligibility for admission to Nursing and Long	Yes	225 Hastings St. N. Bancroft, Ontario K0L 1C0	Tel: 332-2444

	Term Care Facilities.			
Hastings Housing Resource Centre (HHRC)	Provides a rental registry of affordable housing for low-income people in Hastings County. There is a Housing Resource board available at Loyalist Campus in Bancroft.	Yes	210A Front Street Belleville, ON K8N 2Z2	Tel: 332-8156 Fax: 613-969-1464 www.hastingshousing.com
Hastings County Social Housing Registry	Provides rent geared-to-income housing for seniors, families, individuals, persons with disabilities. Applications are also available at the following locations in North Hastings: R.J. Brooks, York River Heights, North Hastings Non-Profit Housing Corp. in Bancroft.	Yes	235 Pinnacle St. P.O. Bag 4400 Belleville, ON K8N 3A9	Tel: 968-3465 1-800-267-2804 Fax: 968-3197
Youth Habilitation Quinte Inc. Supportive Housing/Mental Health Counsellor	Provides supportive housing and mental health counselling to youth.	Yes	2 Bridge St E P.O. Box 878 Bancroft, ON K0L 1C0	Tel: 613-332-5558 or 613-969-0830 Fax: 613-332-2687
North Hastings Community Integration Association	Provides support services to intellectually disabled youth and adults. Special in home services, supported independent living, day programs/case management. Referrals from other agencies, group homes, institutions and family members.	Yes	P.O. Box 1508 Bancroft, ON K0L 1C0	Tel: 613-332-2090 Fax : 613-332-4762 nhcia@northcom.net

Community Trust	Provides emergency financial assistance to low-income people with items such as hydro, heat, dentures, groceries, etc. May only apply once every 12 months.			Phone: 613-332-2504
Access Centre of Hastings and Prince Edward Counties	Provides placement coordination, homemaking/personal support, speech language pathology, access to services, occupational therapy, physiotherapy, for seniors and disabled persons.		229 Hastings Street North Bancroft, ON K0L 1C0	Phone: 613-332-2444 or Toll: 1-800-717-2344 Fax: 613-332-4873 emalloy@hpeccac.on.ca
Career Edge Employment Consultant	Provides career counselling, job preparation and explores schooling options or small business set-up, focuses on employment counselling and back to work plans to anyone who is unemployed. Accepts referrals from other agencies and self.		5 Fairway Blvd. Unit 6, Bancroft, ON K0L 1C0	Phone: 613-332-3804 Fax: 613-332-5151 www.careeredge.on.ca
Community Care for North Hastings	Provides Meals On Wheels, Foot Care, Income Tax Clinics, Audio Tapes for Visually Impaired, and Handibus service for people aged 55 and over. Referrals from family, agencies		1 Manor Lane P.O. Box 1786 Bancroft, ON K0L 1C0	Phone: 613-332-4700 Fax: 613-332-0432 cnh2@bellnet.ca www.ontarioearlyyears.ca

	and self.			
Community Advocacy & Legal Clinic	Free legal services for low and fixed income clients for issues relating to OW, ODSP, WSIB & housing.		16 Billa St. Bancroft, ON K0L 1C0	Phone: 332-2715 Toll Free: 1- 877-966-8686
Job Connect Program Community Employment Resource Centre Continuing Education	Provides employment information Referrals accepted from Loyalist College, other agencies and self. Assist individuals with employment clarifications, advocate to other agencies in the community, free use of computers for resume writing, internet and email services.		185 Hastings St. North Bancroft, ON K0L 1C0	Tel: 613-332-1473 Fax: 613-332-4773 mkelly@loyalistic.on.ca
Baptiste Lake Metis Judy Simpson Health Services Coordinator	Provides services to Aboriginals for - Long Term Care Program and Healthy Babies/Healthy Children Program. Referrals accepted from Metis Nations, other agencies and self. Transportation, security checks, aboriginal support, caregiver support, Summer Career Placement and		Box 40 Maynooth, ON K0L 2S0	Tel: 613-338-3111 Fax: 613-338-3165 maynoothltc@metisnation.org www.Metisnation.org

	training through Metis Initiative to students 16-29.			
North Hastings Children's Services Sherry Hayes Executive Director	Provides services to families through the Early Years & Resource Centre Programs. Referrals from courts, other agencies and self. Child Care Centre & Summer Camp Programs Home Child Care, Resource Teacher Program, food bank, breakfast & lunch kits and school readiness program.		20 Hastings Heritage Way Bancroft, ON K0L 1C0	Tel: 613-332-0179 Fax: 613-332-0308 nhcs@north.com.net
Word of Life Outreach Pastor Mike West George & Gladys Ivany	Provides Christian church services, food bank, clothing, outreach, community care, workshop groups for single moms		Box 132 Lake St. Peter K0L 2K0	Tel: 613-338-2121 Fax: 613-338-5270