
Lennox & Addington Housing Needs Assessment



☞ Building a Stronger Community Together ☞

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In the County of Lennox & Addington, there exist significant issues related to housing supply, affordability, and housing for people at times of emergency or transition, or in need of support while dealing with multiple health, social and financial challenges.

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FINAL REPORT - May 2007
Sponsored by the United Way serving KFL&A



United Way

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8020Info Inc. Consulting Team:

Robert A. Wood, Alison Sortberg, Deborah Melman-Clement and Donna Gillespie.

Executive Summary

In the County of Lennox & Addington, there exist significant issues related to housing supply, affordability, and housing for people at times of emergency and transition, or in need of support while dealing with multiple health, social and financial challenges.

Using a standard definition of “affordable,” analysis indicates that close to half the renting population would not find the average rent for an apartment to be affordable. The same is true for home resale values, which are approximately \$20,000 above what half the population of Lennox & Addington could reasonably afford.

This type of situation creates pressure to accept sub-standard housing, live beyond a household’s means (which creates impacts in other areas of their lives), or accept accommodation sharing arrangements that may not be in the household’s best interests.

For those who cannot afford to buy a home, there is a limited supply of rental accommodation in the county -- a mere 20 per cent of all households rent their dwellings, compared to double that figure in urban centres like the nearby City of Kingston.

The one emergency shelter provider, Interval House, accommodates more than 160 women (and their children) annually, with stays of 6-8 weeks. It also administers intake and assessment for about 100 others, mainly young single men, in need of emergency shelter for a couple of days while they scramble to find a home. They are accommodated in local motels.

The numbers on the waiting list for affordable public housing appear to be greater than the entire supply of currently occupied social housing units managed by local non-profits and the municipal Housing Corporation. More than 560 L&A households, including 256 families, wait for as long as six years for a unit through the social housing registry.

This list is also very entrenched: Almost all of the placements that become available each year are made available to priority group applicants (such as victims of abuse), leading to very little movement up and off the social housing waiting list.

The most pressing needs appear to be those with low incomes and disabilities (including those sustained by Ontario Works or the Ontario Disability Support Program), transition-age youth, singles (especially men), families, and those residents challenged by the complexity of multiple needs (such as housing, health, social, addictions or legal issues).

Solutions must respond to the full range of social and independent living issues associated with housing (employment, food, health, and life skills, for example). Integrated approaches of wrap-around services must be considered.

There are opportunities to prevent a downward spiral into housing stress, homelessness, or threat of it. Eviction prevention programs might be one. Another might be creation of a registry of unadvertised housing availabilities, or expanded rent bank buffers (such as the Housing Assistance Bank, which assists in cases of rent/utility arrears) to help households cope with short-term emergencies like unexpected car repairs or health expenses that can bump residents into a series of housing crises.

Any solutions to these housing issues must necessarily deal with hard economic realities. Construction of housing that would be considered affordable for those with lower incomes is simply not economically viable for builders and landlords. Until incomes increase or are supplemented on a broader basis, solutions will depend on finding low-cost means to provide housing, either by adapting and/or sharing existing housing stock, or through government funding incentives that defray capital costs and enable low-cost rent or home ownership.

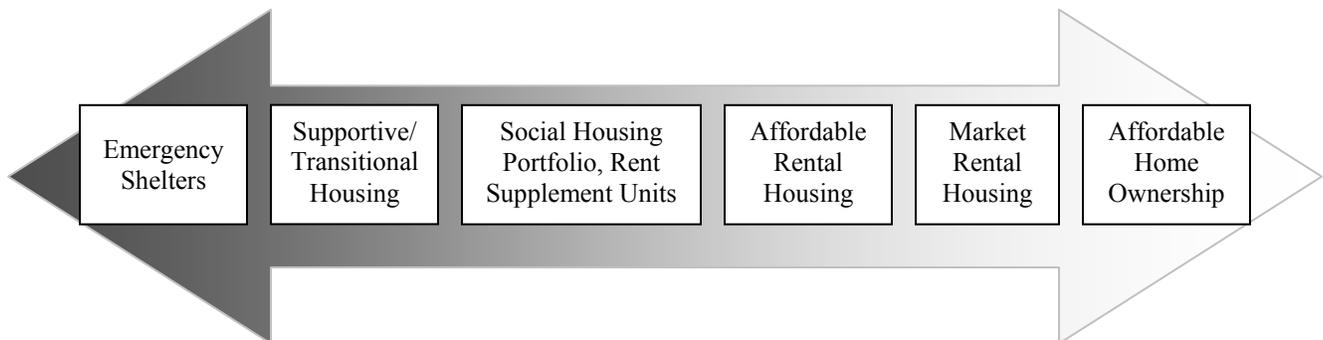
There have been recent successes in bringing new facilities on stream in Napanee -- including units for wards of the crown, six units of second-stage housing for single women leaving Interval House, and the new 12-unit facility developed by L&A Community Mental Health.

Much remains to be done.

Lennox & Addington Housing Needs Assessment
 April 25, 2007

Housing Continuum

(Concept from: Kingston Model for Affordable Housing Development - The Continuum)



Highlights from the L&A Housing Situational Analysis

Key Data Points:

- February 2007 statistics for the social housing registry indicate 563 L&A households, including 256 families, wait for as long as six years for a unit. Most placements that become available each year are taken by priority group applicants (such as victims of abuse), leading to very little movement up and off the social housing waiting list.
- L&A's one emergency shelter provider, Interval House, accommodates more than 160 women (and their children) annually, with stays of 6-8 weeks. It also administers intake and assessment for about 100 others (mainly young single men) in need of emergency shelter provided in local motels for a couple of days while they scramble to find homes.
- The most pressing needs appear to be those with low incomes and disabilities including those sustained by Ontario Works or Ontario Disability Support Program, transition-age youth, singles (especially men), families, and residents challenged by the complexity of multiple needs (such as housing, health, social, addictions or legal issues).

Rentals and Home Ownership: Affordability

- Average 2006 rents in Lennox & Addington were, overall, \$605/month. One-bedroom apartments averaged \$524/month; two-bedroom apartments were \$649.
- Close to half the renting population would not find the average rent for an apartment to be affordable (by the standard definition). Rent at \$570/month would not be affordable for four out of 10 renter households in Lennox & Addington.
- A recipient of Ontario Works support who is single with no dependents would receive only \$342/month as a shelter allowance.
- There is a limited supply of rental accommodation in the county (3,015 dwellings). A mere 20% of all household dwellings are rentable, compared to double that figure in urban centres like the nearby City of Kingston.
- There are very few rooming/boarding-style houses, and the available housing of this type offers only basic lodging (typical rent might be \$355/room), mainly for young and/or single men. No bachelor units are available.
- For half the county's residents, a home priced at more than \$173,500 would not be considered affordable (by the standard definition). Provincial data indicate the 2006 average resale value in Lennox & Addington County was \$196,000.
- At \$50,639, Lennox & Addington's median family income in 2000 was almost 20% below the provincial median of \$61,024. Lone parent families had a median income of \$27,937 -- with dramatic implications for housing affordability, compared to other households.
- A total of 29 rent supplement agreements are in place at this time, with 18 of them available in Napanee and 11 in Amherstview.

Potential Solutions to Be Explored

Based on the community consultations, data research and situation analysis, the following areas of enquiry might be usefully explored as potential solutions:

Proposed Priorities to Guide Action Plans

- Initial action should focus on Greater Napanee where the need for shelter, services, and social housing is the greatest in the County.
- While the need for affordable housing is extensive, priority should initially be given to efforts to support those populations in most need -- in terms of economic, social, health, and safety concerns (and, often, multiple issues in combination).
- It is advisable to build on the strengths of existing assets, local success models and programs/agencies.
- Make it a public housing policy preference to pursue mixed/dispersed housing in shared homes, small residential buildings or small mixed-use complexes.
- The “housing first” approach is a necessity, given that shelter is such a fundamental need, but in many cases solutions must address a more complete range of a household’s support needs if a stable, enduring solution is to be achieved.
- Where results can be demonstrated, give emphasis to prevention activities -- for example, eviction prevention programs; community policing in social housing; support from trustees/mentors for high-risk tenants; and re-establishment of a local registry of affordable apartments (both advertised and unadvertised).
- In planning efforts to increase the supply of affordable housing, work with landlords and builders to understand practical constraints and barriers that may stand in the way of success.
- External funding will be needed as a catalyst to break the fundamental impasse between what it costs to build affordable housing and what the most disadvantaged can afford to pay. Several federal and provincial programs could help financially, but leadership will be needed from Lennox & Addington municipalities to sponsor action and change initiatives.

Build Awareness of Homelessness and Affordable Housing Issues

- Promote awareness and public understanding of L&A housing issues beyond the agencies and staff who are already close to the issue. It will be difficult to mobilize commitment and resources until the issue is fully appreciated as a community concern that requires energetic, long-term action. The awareness-building step should be followed by development of a high-impact case for support for presentation to municipal officials, builders, landlords, agencies/service providers and tenant groups.

A Framework of Solutions at Points All Along the Continuum

Although priorities for action must recognize the constraints of potential available resources, progress is desired at various points all along the housing continuum. But which ones have the best chance of success? Tangible action will depend on both committed funding and strong local leadership -- as a result, it seems reasonable to assume that smaller, more manageable initiatives will have a better chance of finding traction than mega projects.

Within that context, the following list of deserving projects are all recommended, knowing that some may find support and be able to proceed sooner than others:

- Housing facilities and supports for transition-age youth.
- Housing and supports for those with “complex co-occurring variables.”
- Facilities for young men and other singles (e.g. rooming house or boarding house-style accommodation to serve compatible populations).
- Housing options for families and seniors.
- Facilities to meet various second-stage/transitional/supportive housing needs.
- Options that will help generate movement along the continuum -- especially from social housing to affordable housing to market housing.

Action to Break Out of the Economic Conundrum

Effort is needed to mitigate the root conditions that cause housing stress and homelessness, but resolution of many key issues lies beyond the scope of the community, acting on its own. Examples of these issues include general construction economics as well as low incomes for the working poor and for those most in need (Ontario Works/ODSP).

At this time, housing economics (cost to build vs. income to rent) prevent a private sector/market mechanism from effectively increasing the supply of affordable housing. The gap must be bridged by an injection of money somewhere: in tenant income, reduced building costs, or subsidies and incentives to bridge the gap. An active effort is required -- particularly with leadership from municipal authorities -- to explore ways to break this economic conundrum and find funding and incentives that might address the following possibilities:

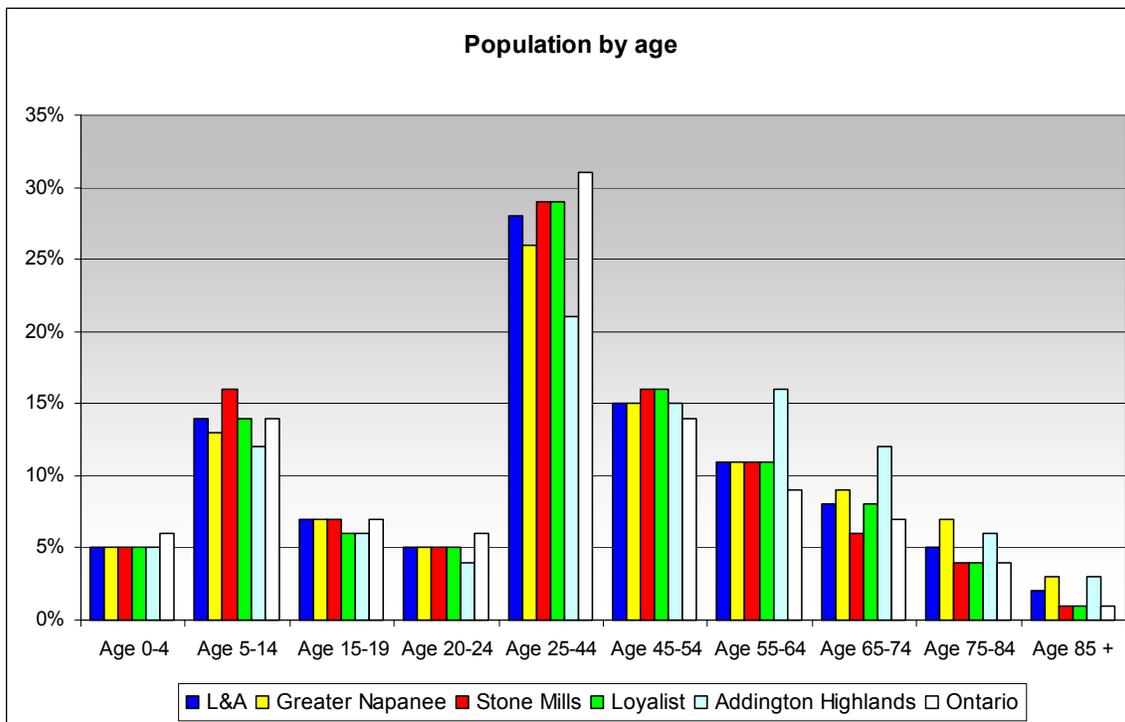
- Income supports (rent supplements) to bridge the affordability gap.
- Funding/incentives to increase the supply of affordable housing (Strong Start, RRAP-C, RRAP-D, integrating pools of provincial money, pilot projects).
- Funding to build transitional/supportive units.
- Incentives to activate second suites or home sharing approaches.
- Incentives for home ownership or Habitat-type programs.
- Improvement of sub-standard housing and enforcement of property standards.

Highlights from the Data

County Profile:

Lennox & Addington is a sprawling rural county with a population of 39,460 residents in four principal lower-tier municipalities -- Greater Napanee, Stone Mills Township, Loyalist Township in the south (including Amherstview, Bath and Odessa), and Addington Highlands in the north. It is a diverse region, sandwiched between the larger urban communities of Belleville and Kingston, and ranging well north of Highway 7.

Many of its services are integrated with Prince Edward County to the west, or with the larger region of Kingston, Frontenac, Lennox & Addington (KFL&A). Napanee is the administrative centre for county services.



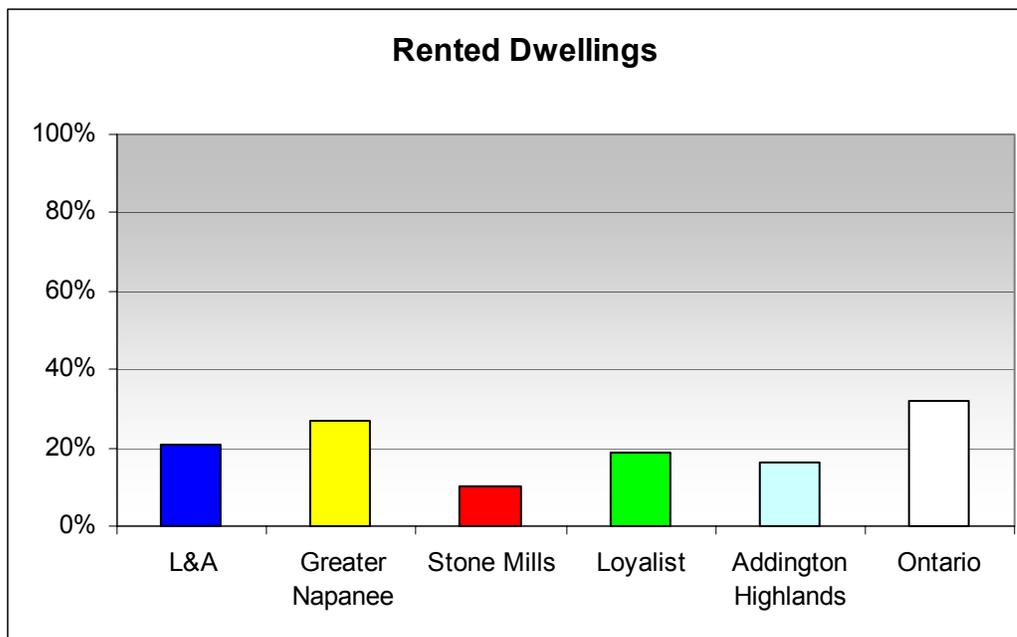
Source Data: Statistics Canada

Selected Dwelling Characteristics of L&A

Few Rented Dwellings:

Lennox & Addington is a region of homeowners, rather than renters, with more than half of the rentable accommodation being located in Napanee.

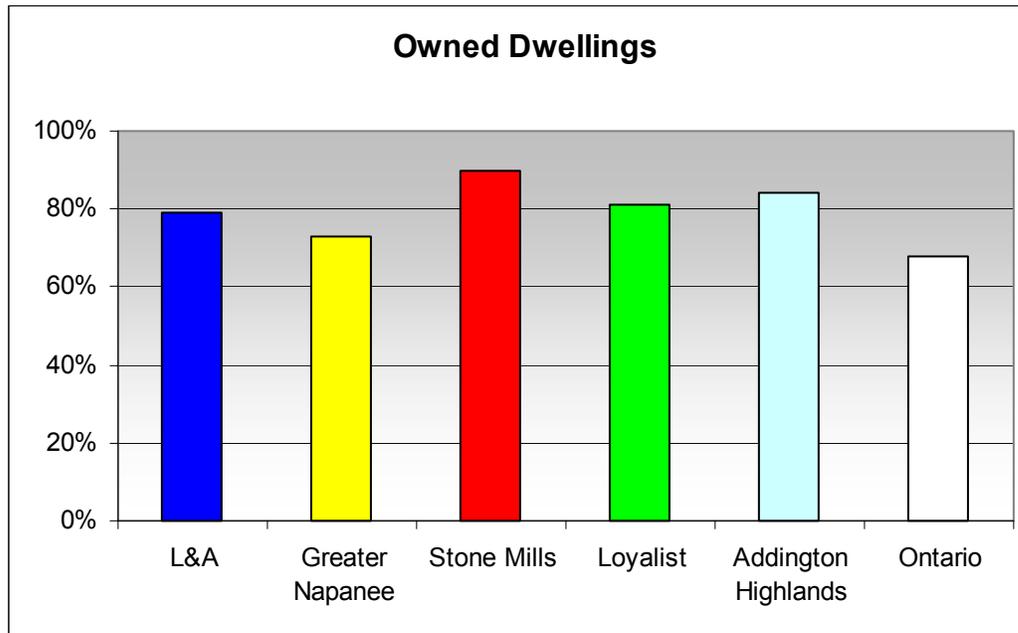
Of the 14,655 Lennox & Addington dwellings detailed in the 2001 Census, only 20.6% or 3,015 were rented. This percentage compares with 46.1% of dwellings being rented in an urban centre like the City of Kingston.



Source Data: Statistics Canada

<u>L&A Housing Stock</u>	<u>Rented</u>	<u>Owned</u>	<u>Total Dwellings</u>
Greater Napanee	1,610	4,325	5,935
Stone Mills Township	260	2,390	2,650
Loyalist Township	990	4,130	5,125
Addington Highlands	<u>150</u>	<u>795</u>	<u>945</u>
Total	3,015	11,640	14,655

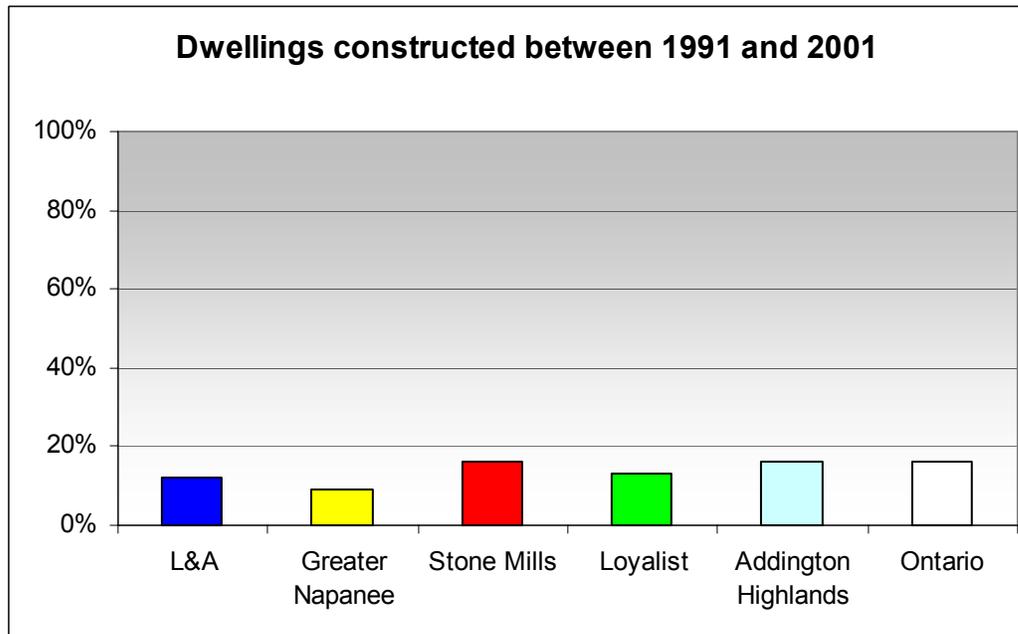
Note: Round-off means some sums don't add exactly.



Source Data: Statistics Canada

Housing Stock Age:

The housing stock is slightly older -- more than 87% (12,860/14,655) of the county's dwellings were constructed before 1991, about the same as neighbouring Kingston. This level compares with a figure of 85.6% for Ontario as a whole.

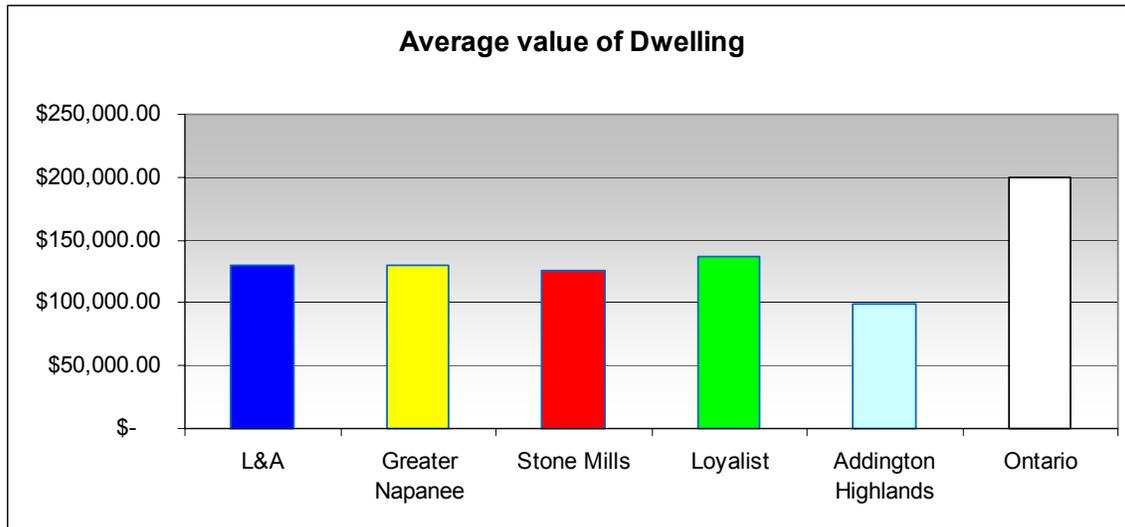


Source Data: Statistics Canada

Housing Market Values:

Market prices reported in the 2001 Census, while out of date with current market rates, do offer an indication of the lower market value of housing in Lennox & Addington -- about two-thirds of the provincial average at that time.

In 2001, the average value of a county dwelling was \$129,531, compared to a provincial average of \$199,884. Average values ranged from a low of \$99,493 in Addington Highlands to \$137,489 in Loyalist Township (which was close to the overall average for Southeastern Ontario).



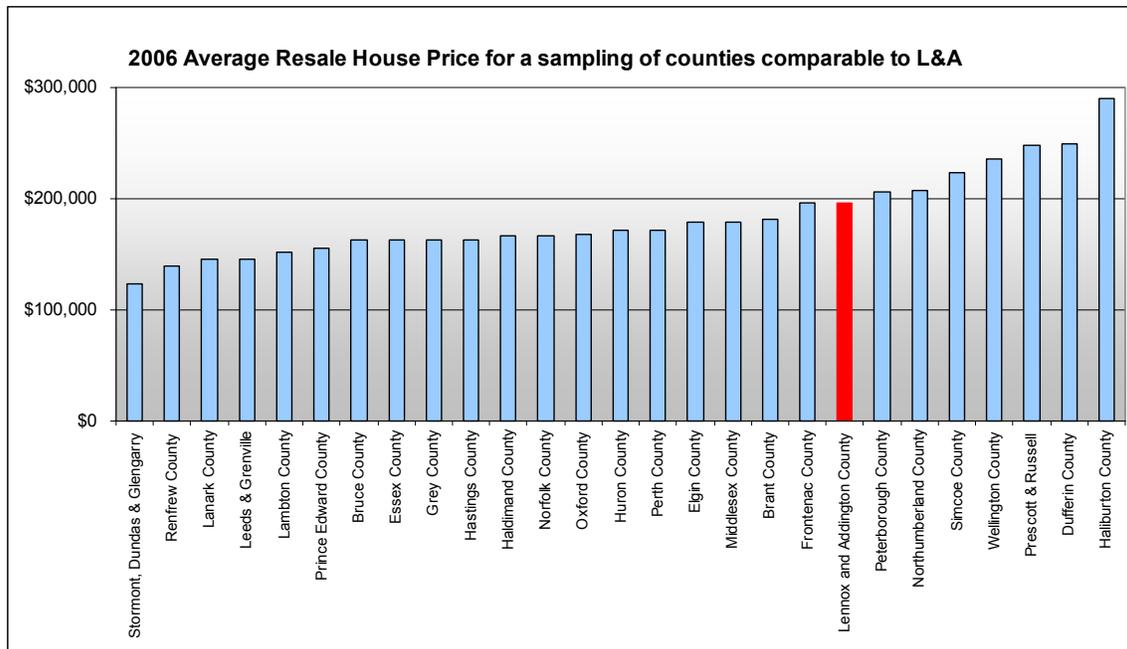
Source Data: Statistics Canada

House Resale Prices and Average Rents

Current Affordability Profile: Home Purchase

Home Purchase: More recent data available from the Ministry of Municipal Affairs and Housing (in October 2006) indicate that half the households in Lennox & Addington had incomes of \$51,500 or less. In terms of the standard definition of affordability¹, that income figure means that for half the county's residents, a home priced at more than \$173,500 would not be considered affordable.

According to related data from the Market Housing Branch, the 2006 average resale value in Lennox & Addington County was in fact much higher -- at \$196,000.

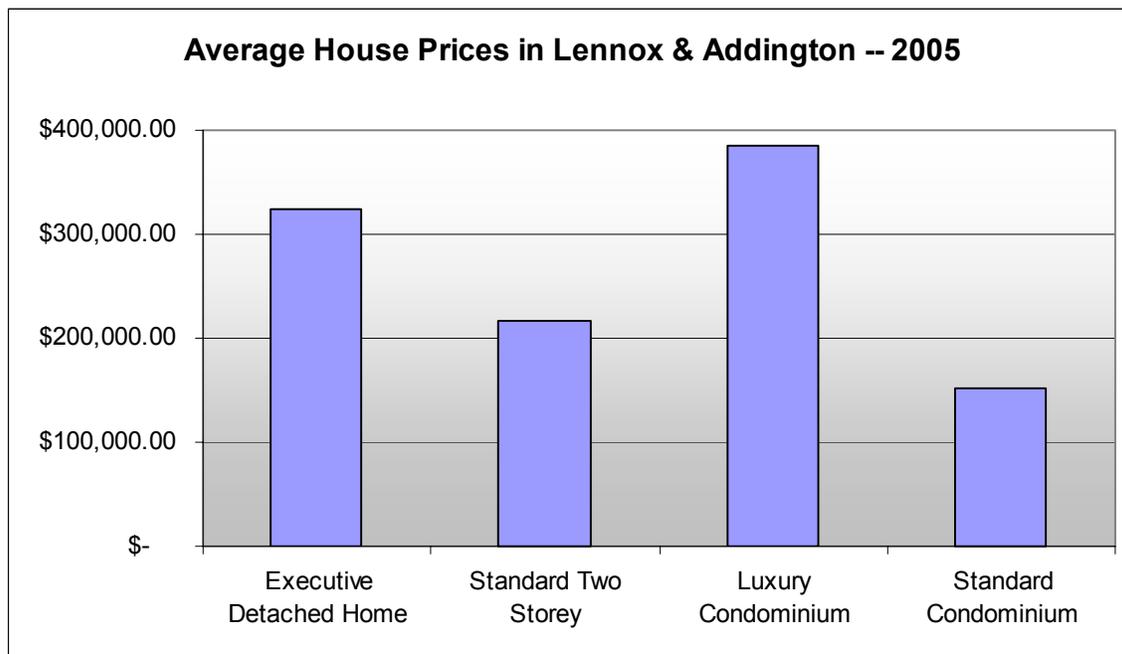


¹ The term “affordable” is defined as meaning a unit for which the rent does not exceed 30% of gross annual household income for low or moderate income households or, if lower, for which the rent is at or below the average market rent of a unit in the regional market area. Similar definitions apply for purchase.

County	Average Resale Price - 2006
Stormont, Dundas & Glengarry	\$124,000
Renfrew County	\$139,000
Lanark County	\$146,000
Leeds & Grenville	\$146,000
Lambton County	\$152,000
Prince Edward County	\$156,000
Bruce County	\$163,000
Essex County	\$163,000
Grey County	\$163,000
Hastings County	\$163,000
Haldimand County	\$167,000
Norfolk County	\$167,000
Oxford County	\$168,000
Huron County	\$172,000
Perth County	\$172,000
Elgin County	\$179,000
Middlesex County	\$179,000
Brant County	\$182,000
Frontenac County	\$196,000
Lennox and Addington County	\$196,000
Peterborough County	\$206,000
Northumberland County	\$208,000
Simcoe County	\$223,000
Wellington County	\$236,000
Prescott & Russell	\$248,000
Dufferin County	\$249,000
Haliburton County	\$290,000
Source: Average resale house price for 2006, MMAH, Market Housing Branch	

House Prices for Particular Types of Homes

County of Lennox & Addington -- Average House Prices (2005)	
Home Type	Average Purchase Price
Executive Detached Home	\$325,000
Standard Two Storey	\$217,000
Luxury Condominium	\$385,000
Standard Condominium	\$151,000
Source: Royal LePage ProAlliance, Kingston 2005	



Current Affordability Profile: Rents

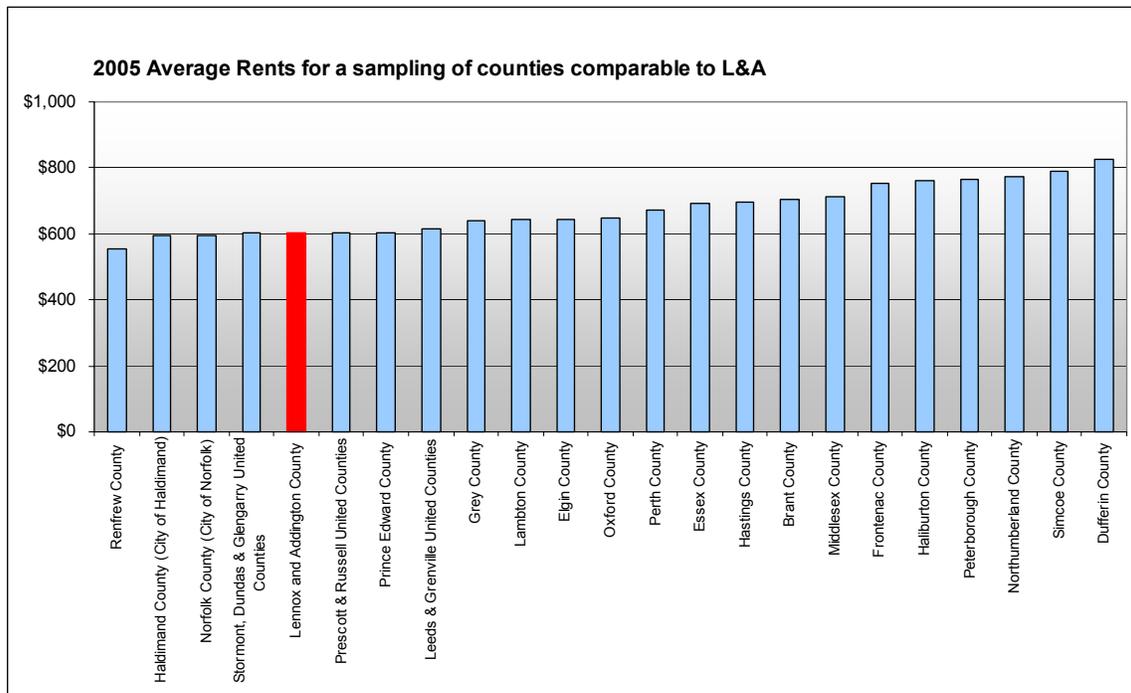
Average Rents: The 2001 Census provides some rental data that allows comparison across the various regions of the county. Average monthly rents ranged from \$531 (Stone Mills) and \$537 (Addington Highlands) to \$585 in Greater Napanee and \$607 in Loyalist Township.

The more recent October 2006 data from the Ministry of Municipal Affairs and Housing, Market Housing Branch, indicate that average 2006 rents in Lennox & Addington were:

- One-Bedroom.....\$524
- Two-Bedroom.....\$649
- Overall Avg. Rent\$605

It’s worth noting that estimates were not available for bachelor or three-or-more bedroom units, or were suppressed for lack of data, both indicating the limited supply.

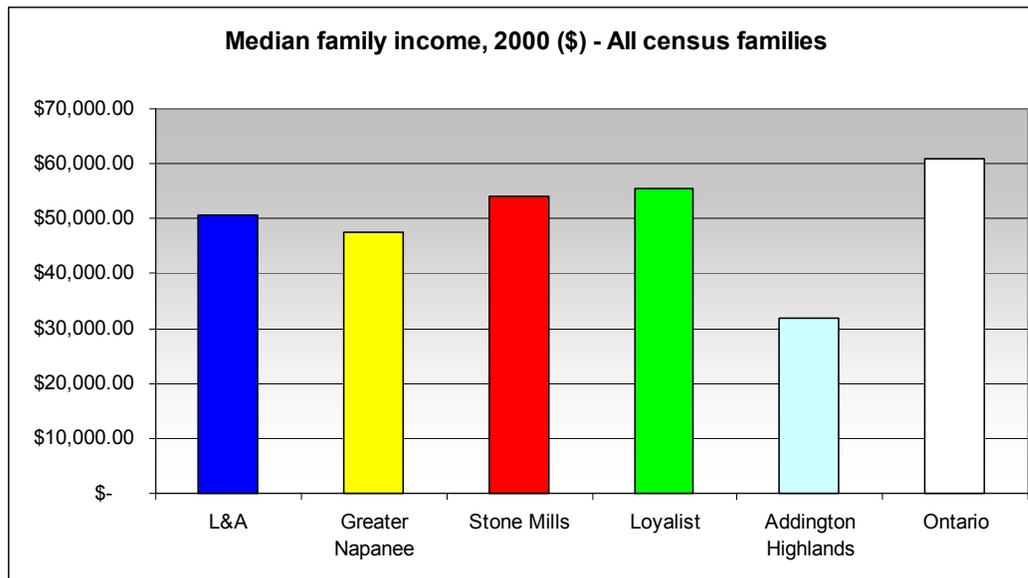
The same source indicates that rent at \$570/month would not be affordable for four out of 10 renter households in Lennox & Addington. Those renter households earn \$22,800 or less annually. (At the same income percentile, this affordability threshold compares with rents at \$580 in Frontenac County and \$560 in Hastings.)



County	Average Rent 2005-06
Renfrew County	\$554
Haldimand County (City of Haldimand)	\$595
Norfolk County (City of Norfolk)	\$595
Stormont, Dundas & Glengarry United Counties	\$602
Lennox and Addington County	\$605
Prescott & Russell United Counties	\$605
Prince Edward County	\$605
Leeds & Grenville United Counties	\$614
Grey County	\$638
Lambton County	\$642
Elgin County	\$645
Oxford County	\$649
Perth County	\$674
Essex County	\$694
Hastings County	\$695
Brant County	\$706
Middlesex County	\$712
Frontenac County	\$753
Haliburton County	\$761
Peterborough County	\$764
Northumberland County	\$774
Simcoe County	\$790
Dufferin County	\$824
Source: Average rents by bedroom count for 2006, MMAH – CMHC Rental Market Survey, October 2005	

Relative Income Profile:

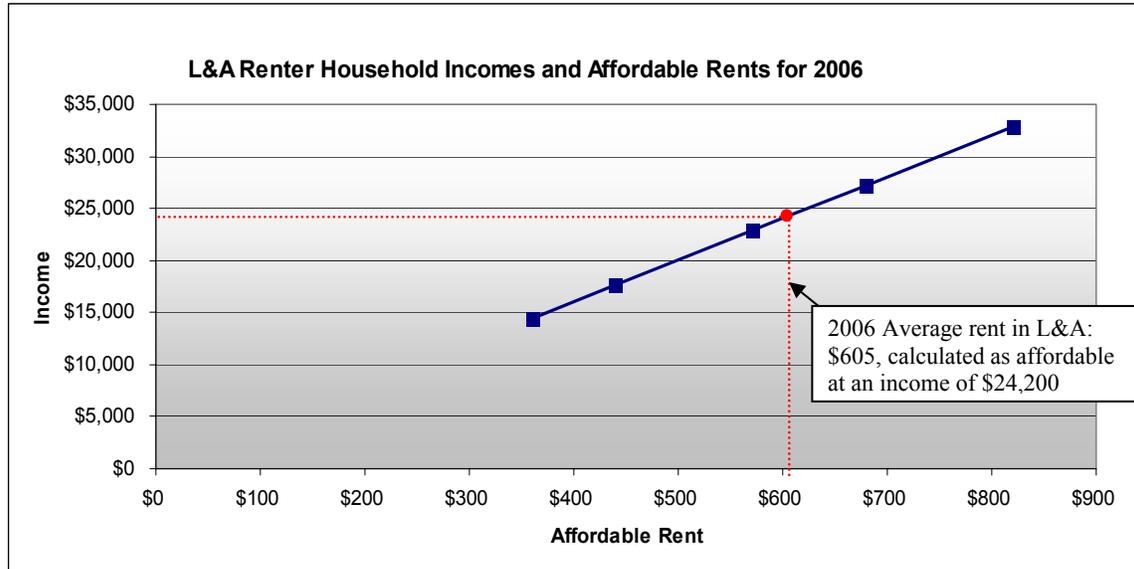
Housing affordability is equally an issue of household income as well as housing market prices. At \$50,639, Lennox & Addington's median family income in 2000 was almost 20% below the provincial median of \$61,024. Lone parent families had a median income of \$27,937 -- with dramatic implications for housing affordability, compared to other households.



Affordability of housing presents its greatest challenge to those with the least incomes, including clients of Ontario Works and the Ontario Disability Support Program.

A recipient of Ontario Works support who is single with no dependents would receive a total of \$548/month, of which \$342 would be the component allocated as a shelter allowance. The shelter allowance for a household of five would be \$683 -- in other words, slightly more than the average amount required for just a two-bedroom rental in Lennox & Addington. (See the appendix for a more detailed table of benefits.)

ODSP benefits for a single person would be \$930/month (to cover shelter as well as other expenses). A single ODSP parent with one child under the age of 13 would receive \$1,424/month.

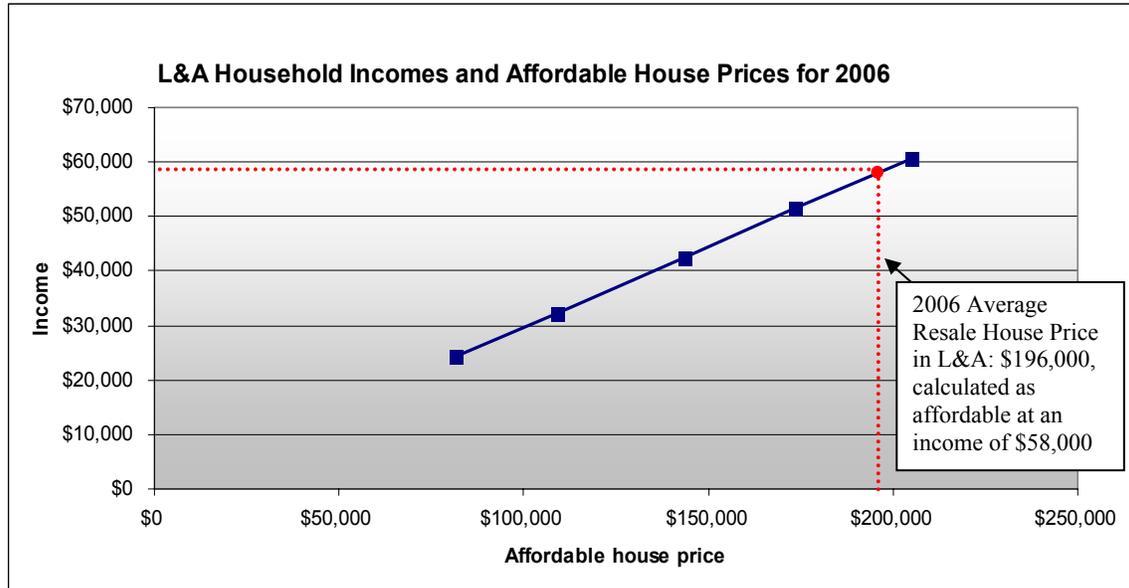


Lennox & Addington	Income	Affordable Rent
Income 20 th Percentile	\$14,400	\$360
Income 30 th Percentile	\$17,600	\$440
Income 40 th Percentile	\$22,800	\$570
Average Rent in L&A (our estimate)	\$24,200	\$605
Income 50 th Percentile	\$27,200	\$680
Income 60 th Percentile	\$32,900	\$820

Source of percentile estimates: Rental household incomes and affordable rents for 2006, MMAH, Market Housing Branch

Bedroom count	Bachelor	One	Two	Three	Four	Three +	Total
L&A	**	\$524	\$649	**	N/A	**	\$712

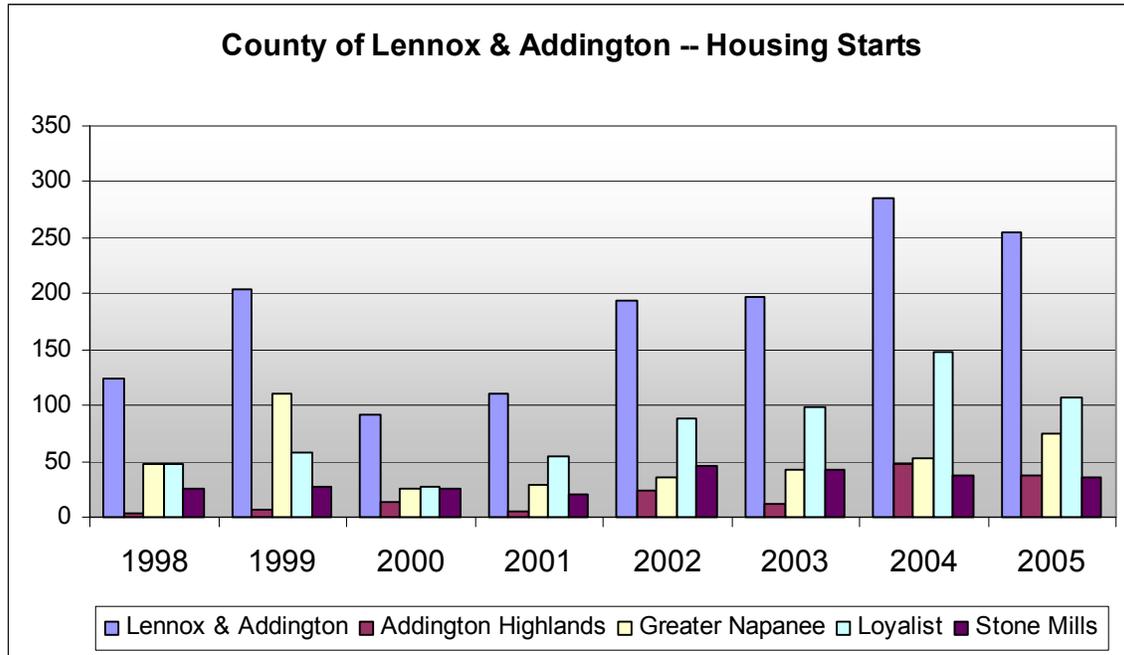
Source: Rental household incomes and affordable rents for 2006, MMAH, Market Housing Branch



Lennox & Addington	Income	Affordable House Price
Income 20th Percentile	\$24,200	\$81,500
Income 30th Percentile	\$32,300	\$109,000
Income 40th Percentile	\$42,500	\$143,500
Income 50th Percentile	\$51,500	\$173,500
Average L&A House Price (insertion)	\$58,000	\$196,000
Income 60th Percentile	\$60,700	\$205,000

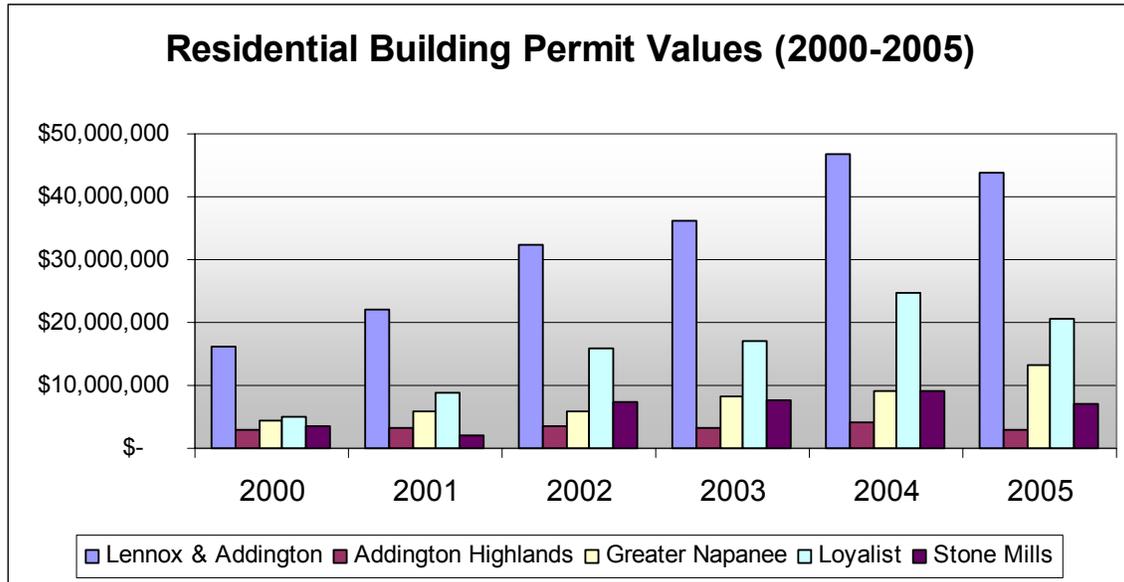
Source: Household incomes and affordable house prices for 2006, MMAH Market Housing Branch

Housing Starts



Year	Lennox & Addington	Addington Highlands	Greater Napanee	Loyalist Township	Stone Mills Township
1992	222	n/a	53	169	n/a
1993	113	n/a	34	79	n/a
1994	119	n/a	48	71	n/a
1995	49	n/a	21	28	n/a
1996	47	n/a	29	18	n/a
1997	99	n/a	18	81	n/a
1998	124	3	48	48	25
1999	204	7	111	58	28
2000	91	14	25	27	25
2001	110	5	29	55	21
2002	193	23	36	88	46
2003	197	12	43	99	43
2004	286	48	53	147	38
2005	255	38	75	107	35

Source: CMHC('92-'97), Local municipalities ('98-'05)



Residential Building Permit Values					
Year	Lennox & Addington	Addington Highlands	Greater Napanee	Loyalist	Stone Mills
2000	\$16,130,976	\$3,032,318	\$4,514,595	\$5,131,739	\$3,432,324
2001	\$22,017,414	\$3,376,436	\$5,887,217	\$8,715,880	\$2,146,881
2002	\$32,494,599	\$3,647,606	\$5,743,189	\$15,846,990	\$7,256,814
2003	\$36,156,459	\$3,109,885	\$8,138,263	\$17,185,611	\$7,722,700
2004	\$46,703,952	\$3,972,431	\$9,012,469	\$24,702,813	\$9,016,239
2005	\$43,784,621	\$2,816,300	\$13,202,458	\$20,621,151	\$7,144,712

Source: County of Lennox & Addington Municipalities (2000-2005)

Emergency Shelter Requests

Interval House is the one shelter provider open 24/7 in Lennox & Addington. It primarily serves women who are victims of violence and other forms of abuse, and their children. Last year, the shelter served 161 women and 64 children. Clients stay for only 6-8 week

Interval House also provides intake and assessment for others in need of emergency housing -- the huge majority of whom are single young men. Chits valued at \$50 for overnight motel accommodation are issued, typically for two nights per case. Annual volume is about 240 room nights, used by approximately 100 clients (with about half a dozen being repeats). Ontario Works reports that a window of 3-5 days typically is enough to help 98% of emergency clients find new shelter.

Transitional, Second-Stage and Supportive Housing

- The CAS currently operates one transitional house (paid for by the municipality in partnership with Ontario Works) for three residents, who are wards of the Crown. The facility is staffed by one adult who lives there, providing guidance and informal help in exchange for room and board. The CAS also supplies an outreach worker.
- Bridge-It Housing for Women provides second-stage accommodation in Napanee, located above a second-hand store, for six single women (former residents of Interval House). The communal living centre offers a safe, suitable environment.
- Lennox & Addington Community Mental Health Services/Addictions operates a 12-unit residential complex on Dundas Street in Napanee, co-located with their mental health program. The \$4.1-million facility, converted from commercial space with substantial assistance from CMHC's RRAP programs, opened in 2006.
- There are very few rooming/boarding-style houses, and the available housing of this type offers only basic lodging (typical rent might be \$355/room), mainly for young and/or single men. No bachelor units are available.
- Discharges from Quinte Detention Centre are co-ordinated within the general system. Youth are referred to the youth group home on Taylor-Kidd Blvd.

Aboriginal, New Canadian and Transient Populations

Service providers gave little indication that significant needs had been identified among these groups. Very few New Canadians are known to move to Lennox & Addington. Potential aboriginal clients are typically cared for by services in Hastings County (such as Red Cedars Shelter/Mohawk Family Services). Ontario Works officials don't recall any aboriginal cases recently. As for transients, providers estimate that as few as 15-20 transients are encountered in the county from April through October.

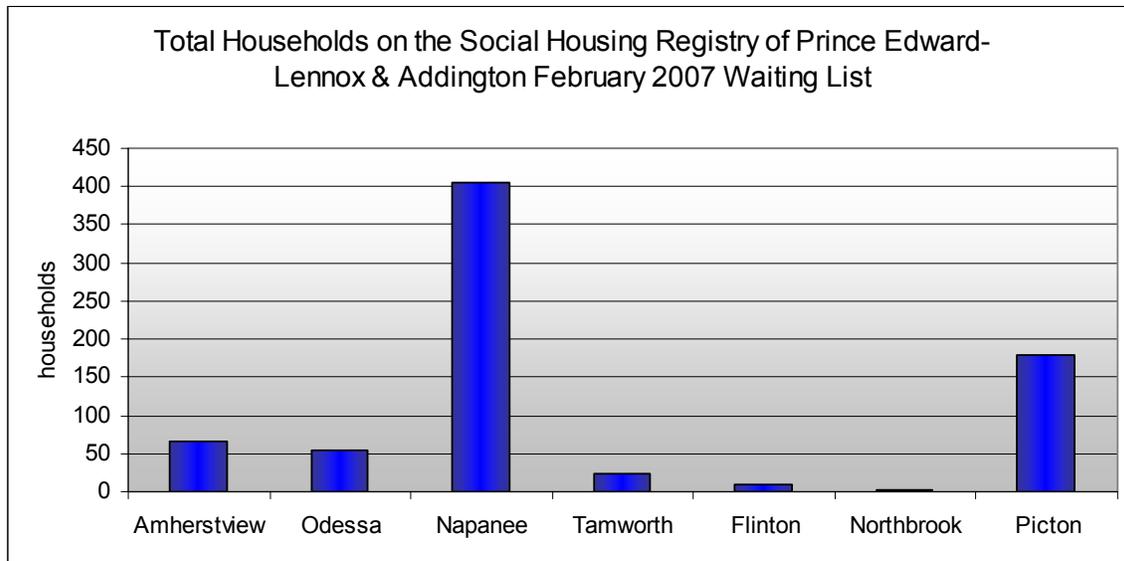
Social Housing Waiting List

In Lennox & Addington, more than 500 households are waiting on the Social Housing Registry waiting list. Almost half are families, a third are adults, and the balance (about 18%) are seniors. More than 70% are waiting for units in Napanee.

(Note: It is the consultant’s understanding that it has been some time since a thorough follow-up was conducted with applicants on the list to validate their need for housing and desire to be kept on the waiting list -- as opposed to having moved away or found alternate accommodation. The figures that follow should therefore be taken in that context as approximate indicators of housing needs.)

There is relatively little movement on the overall list, and households wait years for this type of affordable housing. Most placements each year (of approximately 100 move-outs total) involve women who are victims of violence and therefore receive priority placement on the list.

The lack of movement up the list means that many households currently accommodated in social housing are afraid to take a chance and move on to the affordable market for fear of being stuck if it doesn’t work out.

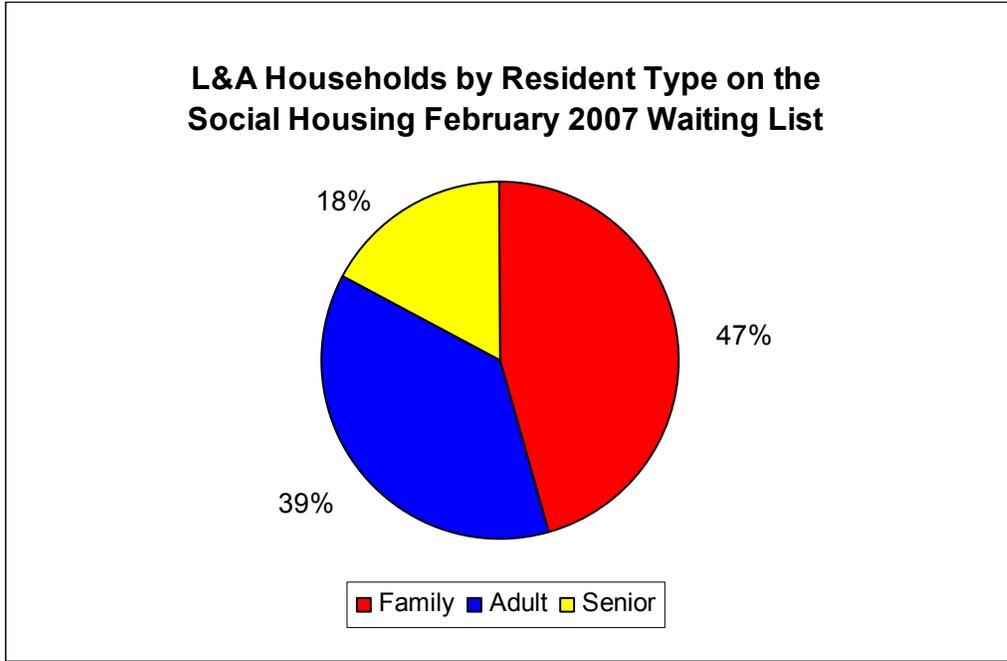


Note: A total of 741 households are on the overall social housing waiting list when those waiting for units in Picton and Prince Edward County are included. The total for Lennox & Addington alone is 563 households.

Households Waiting for Public Housing - Feb. 2007 Data
The Social Housing Registry of Prince Edward-Lennox & Addington -- February, 2007 Waiting List

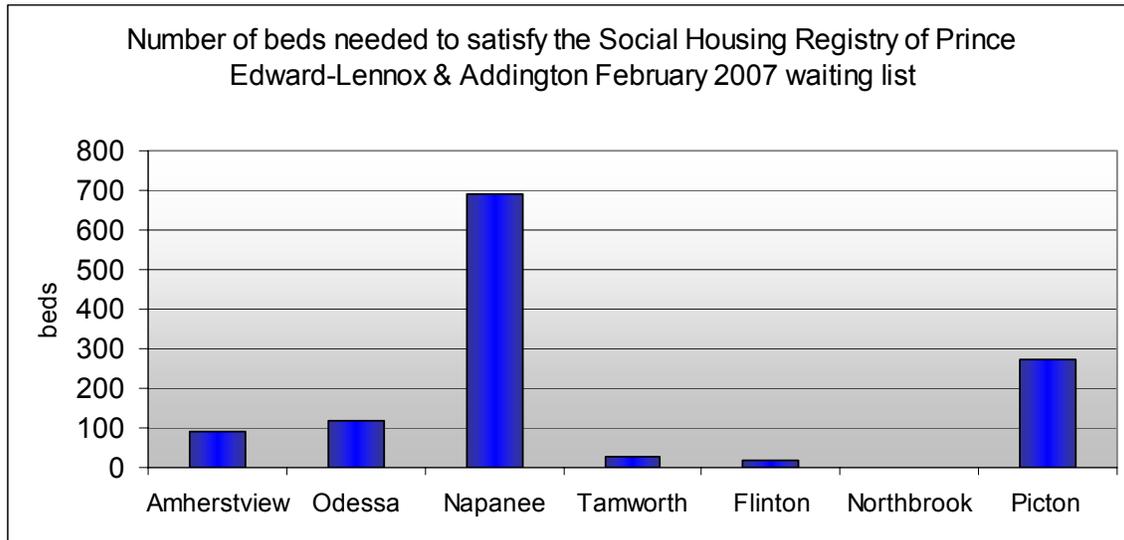
* NOTE: Wait times indicated are for standard applicants only, not for priority households. *

Location	Unit Type	Unit Size	Households Waiting	Approximate Wait
Amherstview	Family	2 Bedrooms	24 Households	3 Years
Amherstview	Adult	1 Bedroom	43 Households	5 Years
Total Waiting for Units in Amherstview: 67 Households				
Flinton	Family	3 Bedrooms	0 Households	0 Years
Flinton	Family	2 Bedrooms	8 Households	3 Years
Flinton	Senior	1 Bedroom	2 Households	2 Years
Total Waiting for Units in Flinton: 10 Households				
Napanee	Family	4 Bedrooms	10 Households	4 Years
Napanee	Family	3 Bedrooms	78 Households	4 Years
Napanee	Family	2 Bedrooms	94 Households	5 Years
Napanee	Adult	2 Bedrooms	0 Households	0.5 Years
Napanee	Adult	1 Bedroom	143 Households	5 Years
Napanee	Senior	2 Bedrooms	3 Households	6 Years
Napanee	Senior	1 Bedroom	78 Households	4 Years
Total Waiting for Units in Napanee: 406 Households				
Northbrook	Senior	2 Bedrooms	0 Households	0 Years
Northbrook	Senior	1 Bedroom	2 Households	2 Years
Total Waiting for Units in Northbrook: 2 Households				
Odessa	Family	3 Bedrooms	19 Households	4 Years
Odessa	Family	2 Bedrooms	23 Households	3 Years
Odessa	Senior	2 Bedrooms	2 Households	1 Years
Odessa	Senior	1 Bedroom	10 Households	2 Years
Total Waiting for Units in Odessa: 54 Households				
Picton	Family	4 Bedrooms	1 Household	2 Years
Picton	Family	3 Bedrooms	19 Households	3 Years
Picton	Family	2 Bedrooms	55 Households	4 Years
Picton	Adult	1 Bedroom	79 Households	4 Years
Picton	Senior	2 Bedroom	0 Households	0 Years
Picton	Senior	1 Bedrooms	24 Households	5 Years
Total Waiting for Units in Picton: 178 Households				
Tamworth	Adult	2 Bedroom	2 Households	4 Years
Tamworth	Adult	1 Bedrooms	22 Households	2 Years
Total Waiting for Units in Tamworth: 24 Households				



L&A Households on the Social Housing Waiting List -- by Resident Type		
Family	256	47%
Adult	210	39%
Senior	97	18%

Another Way of Looking at the Need:



Number of beds needed to satisfy the Social Housing Registry of Prince Edward-Lennox & Addington February 2007 waiting list	
Amherstview	91
Odessa	117
Napanee	689
Tamworth	26
Flinton	18
Northbrook	2
Picton	274
Total	1,217
Source: Calculated using the Social Housing Registry of Prince Edward-Lennox & Addington February 2007 waiting list	

Housing Allowances/Rent Supplements

These programs have not been particularly active in Lennox & Addington, although some anecdotal information from service providers indicates there may be a degree of increasing interest. A total of 29 rent supplement agreements are in place, with 18 of them available in Napanee at this time.

There is apparently some degree of local social resistance from residents who feel the supplement program simply puts money in the landlord's pocket. At the same time, many landlords are reluctant to get involved with the program because it could involve high risk tenants.

Rent Supplement

The following are the rent supplement units owned and managed by private landlords, available in Lennox & Addington County. These Landlords have signed agreements with Prince Edward-Lennox & Addington Housing Corporation.

- 29 rent-geared-to-income Rent Supplement apartments
 - 15 one-bedroom (12 funded through Strong Communities Rent Supp. Program)
 - 13 two-bedroom (8 funded through Strong Communities)
 - 1 three-bedroom (on Centre Street, Napanee, Strong Communities Program)
- 18 of the 29 units are located in Napanee
- 11 of the 29 units are located in Amherstview

Selected Appendices

Example of a Local Success Model

A number of local examples point the way to possible solutions to the homelessness and affordable housing needs in Lennox & Addington. The operation of various transition units in Napanee, the new Community Mental Health Services apartments on Dundas Street that was able to access RRAP funding, the 48 residential beds managed by Interval House, the emergency shelter system, the three-bedroom unit with on-site support for wards of the CAS and other examples all point the way to potential solutions.

One other example is noted here in more detail since it is an acknowledged success, required very little start-up capital, and suggests a model that may be applicable more generally.

The Community Living Centre is operated under the direction of Interval House and Executive Director Sue Weir. It is based on a model from the Lanark Shelter in Carleton Place, and offers shared accommodation for women who have been victims of abuse and are ready to move on from the emergency shelter offered by Interval House for a period of 6-8 weeks to help them stabilize after a crisis.

The 3,000 sq.ft. facility has six bedrooms, a shared cooking area, a large living room and kitchen, and a sun room. It is configured for the needs of single women, who stay typically for a year. This timing is important, since it usually allows sufficient time for placement as a priority applicant in social housing. It also provides critical time needed for residents to negotiate their transition and develop new plans for their lives -- to decide where they want to live, or pursue employment or education opportunities.

The quality is consistent with accommodation for recipients of Ontario Works or Ontario Disability Support. At the same time, the large bedrooms help sustain a sense of dignity for the residents, who are not embarrassed to say, "This is where I live."

Not all personalities or situations have a good fit for this type of accommodation, but many do, especially with some staff support to help manage the dynamics in the Centre. Meetings are held every three weeks to discuss chores, safety and other details to be sorted out in day-to-day cooperative living.

The relationships developed with a dedicated agency -- in this case, Interval House staff -- are important in sustaining the transition to sustainable housing arrangements. The cooperative living arrangement is not exclusionary; it does work best for "like-streamed" clients who can build a compatible culture around some common thread of experience.

Residents of the Communal Living Centre also have an opportunity to work as volunteers in a boutique-style Second Hand Store, which is associated with the site and shares costs. Residents get job training in a real setting, learning about display/window dressing and customer service. Since many residents go on to employment in hospitality and retail sectors, these are useful, confidence-building skills.

The economics of the Centre involve a shoestring budget -- a resident with a shelter allowance from Ontario Works or Ontario Disability Support Program can contribute less than \$350 towards rent. Through careful management of funds, cost sharing with the Second Hand Store, and volunteer contributions, the Centre is able to make ends meet.

Executive Director Sue Weir estimates that a similar centre could be started for less than \$20,000. In the case of the Community Living Centre, there were virtually no start-up costs given the minimal leasehold improvements required, the renovation/redecorating work done by volunteers and the fortuitous donation of appropriate furniture from an estate at the time the Centre was being launched.

Examples of Expanding Supply through Second Suites

One of the ideas suggested by the needs assessment consultation involves the so-called "Ottawa model" -- a plan whereby the municipality offers an incentive to homeowners to encourage them to create secondary rental units in their dwellings. For example, the municipality might offer \$5,000 to support the renovations (typically to install a separate entrance and bathroom). In return, the homeowner must rent the unit at below-market, affordable housing rates to non-family members.

Another model that might be considered encourages homeowners and landlords to split a two-bedroom home into shared space, much like dorm room facilities -- residents would have their own units, but share a common bathroom and entrance to the home. Like the Ottawa model, this approach involves modest cost and builds on existing assets in the community.

Both models would require changes to municipal bylaws and leadership by the municipality. These incentive approaches, however, would allow the municipality to cap its financial risk at some manageable level, and yet stimulate growth in the rental housing supply. Whereas a 10 to 20-bed affordable housing unit might cost in the range of \$4 million, the same amount of money could create incentives (at \$5,000 each) for the creation of 800 affordable rental units -- an increase of almost 25 per cent over the current supply of rental dwellings in Lennox & Addington.

Transitional and Supportive Housing

Transitional housing provides interim placement for persons who are not ready for or do not have access to permanent housing. Typically they have access to intensive services, which may be provided on site or through community partners. These services may range from alcohol and drug abuse treatment to financial counselling and employment services. As residents in transitional housing become stabilized, they are provided with assistance to help them find permanent housing.

Many communities are trying to expand their transitional housing supply to meet the needs of clients that need more than a few weeks in emergency shelters to stabilize. Transitional housing is often preferred for clients recovering from addictions, youth in transition who lack independent living skills, and other populations that must cope with multiple challenges.

Some communities are moving away from transitional housing in the belief that the transitional housing phase is disruptive, particularly for families. They tend to favour efforts focused on permanent housing, with attendant supports to help clients establish a stable home. With this approach, there is often more pressure on shelters to provide more intensive assessment and stabilization prior to placement in permanent housing. Some suggest the emphasis on permanent housing may work more effectively for families.

Permanent supportive housing combines housing assistance and supportive services for homeless persons with disabilities, primarily serving individuals and their families who have serious mental illnesses, chronic substance abuse problems, physical disabilities, or serious health challenges. Services are typically provided on site or through partnering agencies, depending on individual and community needs.

This type of housing typically has high development or rental costs, and involves many supportive services and agencies needed by the populations served in these programs. Because of these costs, housing providers and/or their partnering agencies often must undertake some degree of capital fundraising and/or search for government and foundation funding.

Source Material from: Evaluations of Continuums of Care for Homeless People – Final Report
U.S. Dept of Housing and Urban Development, Office of Policy Development and Research

Eviction Prevention Programs

Contributors to this needs assessment identified a number of potential prevention activities that might be pursued -- for example, eviction prevention programs; community policing in social housing; support from trustees or mentors for high-risk tenants; and the re-establishment of a local registry of affordable apartments (both advertised and unadvertised).

Among the agencies involved in this consultation, particular support was evident for maintaining a registry of affordable apartments (which was available to the community a few years ago and then lapsed). It was seen as a useful, effective and do-able initiative.

Anecdotal evidence also suggests that community policing initiatives in social housing complexes can also do much to make them better places to live and head off growing problems at an early stage.

A fact sheet published by CMHC as part of its housing research program details some key points about eviction prevention programs and their cost effectiveness. (See www.cmhc.ca Nov.2005 Research Highlight - Socio-economic Series 05-035.)

The paper notes that eviction disrupts the lives of tenants and imposes costs on both tenants and landlords. It can result in absolute homelessness in some cases, including reliance on emergency shelters and other social services. These are costly outcomes. Evicted tenants also report the loss of belongings, loss of security deposits, moving expenses, plus the costs of setting up a new home. Evictions occur in both private, non-profit and social housing.

Costs are estimated at nearly \$3,000 per eviction for social housing landlords, and close to \$6,600 for private sector landlords -- for legal fees, unpaid and foregone rent, and rental unit repairs.

Various factors may lead to the success or failure of programs and services that help prevent evictions. The CMHC report examined the costs of eviction for tenants, landlords and social services agencies and the costs associated with preventing evictions. It looked at what factors made prevention initiatives effective or ineffective, and the degree of success achieved by various approaches.

It concluded that, in general, “preventing evictions costs far less than the costs of eviction incurred by tenants and landlords.”

The top success factors in preventing evictions, as identified by agencies, were direct outreach to landlords, timing/early intervention, and offering multiple and complementary services. Landlords preferred arrangements for direct payment of rent through agencies delivering eviction prevention programs. They also gave favourable ratings to financial trusteeship, rent subsidies and emergency financial assistance.

The literature review conducted for the CMHC report suggests that in recent years many Canadian communities have experienced a combination of pressures, some of which have been observed in Lennox & Addington -- rising rents, limited construction of new rental housing, falling incomes among modest income families and individuals, and limited access to social housing. Combined with low vacancy rates, these factors create conditions for an increased number of evictions.

As might be expected, the report notes that the vast majority of evictions are economic in nature, involving some form of non-payment of rent. Other evictions are caused by misunderstandings or a temporary lack of funds due to an unexpected incident.

A review of 32 Canadian eviction prevention initiatives found that most focused primarily on providing information and advice (12), and on emergency financial assistance, including rent banks (11). Five programs offered conflict resolution and mediation services, three offered third-party financial management or trusteeship-style programs, and one provided legal representation.

In Lennox & Addington, when tenants are evicted they often have few options for securing new accommodation, or it is too expensive for their budget, or the waiting time (e.g. for social housing) is too long. An eviction is also an expensive process for all parties -- the tenant, the landlord, and the social services that so often are called in to offer support. Prevention programs should be explored as a cost-effective potential solution.

Abbeyfield -- A Potential Model or Option for Seniors Housing?

In one of the consultation discussions, the model of an Abbeyfield Home was mentioned. There are Abbeyfield groups located in Kingston, Guelph, Durham, Ottawa, Waterloo, Caledon and Toronto.

Abbeyfield is a retirement home with a difference – an affordable small-scale, family-style home with a live-in House Coordinator, providing full room and board for seniors who no longer want to live alone but do want to remain as independent as possible. It provides a friendly, supportive and homey atmosphere, with a balance between independence and security, privacy and companionship. Abbeyfield houses are not care facilities and do not provide nursing/personal care.

The Abbeyfield concept was developed in response to the need for quality housing and communal living for seniors who are healthy and independent but feel lonely and isolated.

Abbeyfield Housing provides a supportive, family scale environment (10 persons to one house) where seniors can enjoy a balance between privacy and companionship, security with independence. Typically each facility involves a \$1 million undertaking, supported with the donation of land, in-kind services and other contributions.

Abbeyfield was founded in 1956 by Richard Carr-Gomm who resigned his commission as a major in the Coldstream Guards, to start a charity caring for lonely, elderly, people in the East End of London England. Today there are over 1,100 Abbeyfield houses around the world accommodating more than 9,000 residents supported by some 15,000 volunteers.

All Abbeyfield Houses are operated by independent Societies, which are charitable non-profit organizations affiliated with Abbeyfield International, which is headquartered in London England.

The Abbeyfield pattern is:

- To involve local Abbeyfield volunteers in setting up and managing each house, where residents pay their share of the running costs.
- For every House to have its own housekeeper or co-ordinator to look after the house, to provide meals & to care generally for the residents.
- For the residents to have their own suites, furnished as they wish, where both their privacy and the right to invite guests are assured.

- Abbeyfield Residents -- Eligibility Criteria:
 - Residents need to have communication skills that enable them to communicate their needs and relate to others.
 - Have no serious vision or hearing disability that renders them dependent.
 - Personal functions
 - Independently mobile with or without mechanical aids.
 - Independently able to bath, dress and attend to their own grooming & needs.
 - If incontinent, be able to manage effectively and independently
 - To be in full possession of their mental faculties.
- Abbeyfield will consider applicants who:
 - May require a special diet of a simple nature
 - May have a medical condition that does not require direct supervision.
 - Or who may require the services of a home care worker.
- Social Functions -- Residents Who:
 - Are independent in maintaining daily activities
 - Are congenial and socially compatible with other residents.

The house co-ordinator or House Mother operates an Abbeyfield house. The House Co-ordinator reports to the Chair of the House Support Committee. Part-time personnel supply other duties such as maintenance of building and grounds, and relief for the co-ordinator.

Age and compatibility

Living in Abbeyfield requires flexibility and adaptability in situations where the age spread may be considered by some residents to be too large. The median age of Abbeyfield residents is in the mid 80s, and the age range is typically in the order of the upper 70s to 95+. Age must be taken in context, however, since numerical age is not a reliable indicator of a person's outlook and abilities.

The percentages of seniors who do not need help with daily tasks according to a survey taken in 1995 were as follows:

Age 60 to 64 ---- 95%
Age 65 to 69 ---- 92%
Age 70 to 74 ---- 80%
Age 75 to 79 ---- 74%
Age 80 & older -- 60%

Housing Programs -- Potential Sources of Funding

The following funding programs are a sampling of those currently available.

Affordable Housing Program - Funding

On April 29, 2005, the federal and provincial governments signed a new Canada-Ontario Affordable Housing Program Agreement, bringing the total amount committed to affordable housing in Ontario by the federal, provincial and municipal governments to \$734 million. The Affordable Housing Program Agreement provided financing for rent supplements and housing allowances, rental and supportive housing, and homeownership.

The 2007 Ontario Budget proposed to use \$392 million from the federal Affordable Housing Trust and Off-Reserve Aboriginal Housing Trust to launch three new housing initiatives to assist low-income families and create more housing supports, including new housing units and additional funding for those eligible for housing allowances.

The first initiative immediately provided \$127 million to municipalities for new affordable housing or to rehabilitate existing housing.

To help low-income working families with children pay rent, the government's second new initiative would create a new provincial housing allowance program that would provide up to \$100 per month, for a maximum of five years, to eligible families. (Housing allowances typically range from \$20 - \$300 per household.)

This five-year \$185-million program would begin in January 2008 and create more than 27,000 new housing allowances for low-income working families. This would bring the total number of new housing allowances to 35,000.

The third new housing initiative would provide \$80 million in funding for up to 1,100 off-reserve housing units for aboriginal families, which the government would allocate in partnership with aboriginal communities.

Ongoing Housing Programs

The Ontario Government is continuing to work with federal and municipal governments to provide adequate housing for low-income families under the Affordable Housing Program. The program will provide 15,000 new affordable housing units and 5,000 housing allowances by 2011-12. To date, more than 7,400 housing units have been approved and the Province has committed to providing nearly 4,500 new housing allowances.

The Province also supports the delivery of up to 6,600 affordable rent-g geared-to-income rental allowances through the Strong Communities Rent Supplement program.

Homelessness Prevention

To help low-income tenants avoid losing their homes, the provincial government has invested nearly \$19 million across Ontario to support municipal rent banks -- short-term funding mechanisms through which low-income tenants may apply for assistance to address rent arrears. Part of the government's homelessness strategy, the initiative has prevented almost 8,000 evictions.

Background on Wave 1 Funding -- Rental and Supportive Housing; Homeownerships

- \$302.4 million was allocated to create 4,320 units of rental and supportive housing:
 - 3,120 rental units were targeted for people on or eligible to be on a social housing waiting list;
 - 1,200 supportive housing units for persons with mental illness and victims of domestic violence;
 - In addition to the above priority groups, persons with disabilities, Aboriginals, recent immigrants, seniors and the working poor are prioritized groups for Affordable Housing Program projects.
- \$36 million was allocated to make homeownership affordable for more than 4,500 low and moderate-income renter households.

In the first wave (Fall 2005) the Canada-Ontario Affordable Housing Program allocated rent supplements/housing allowances for 20 units in Lennox & Addington County, funding that totalled \$160,000. A comparison to funding for other areas is shown below:

CMSM	Total Units	Funding
County of Northumberland	30	\$ 470,000
City of Peterborough	50	\$ 720,000
City of Kawartha Lakes	30	\$ 430,000
City of Ottawa	400	\$5,760,000
City of Kingston	80	\$1,200,000
County of Hastings	60	\$ 760,000
County of Lanark	20	\$ 310,000
United Counties of Leeds & Grenville	30	\$ 290,000
Lennox & Addington County	20	\$ 160,000
United Counties of Prescott & Russell	30	\$ 240,000
County of Renfrew	30	\$ 240,000
City of Cornwall	50	\$ 450,000

Background on the Housing Allowance Program

A component of the province's Affordable Housing Program, this federal/provincial partnership aims to bridge the gap between market costs and what low-income families can afford. The program pays supplements to landlords on behalf of families who need financial help.

Landlords can receive up to \$250.00 a month for five years. (Kingston, for example, has received \$1.2 million under this program, which covers 80 units.)

This program is subject to restrictions, including one that says *in situ* tenants are ineligible (meaning that you can't apply for the subsidy to help pay for an apartment you currently live in).

In Kingston, the city has had trouble implementing this program, partly because of the *in situ* restrictions and partly because of a lack of response from landlords. "There's no real incentive for a landlord to get involved," says Greg Grange, Director of the City of Kingston Community and Family Services. The money is meant to cover only rent; the program makes no proviso to pay landlords for any damages to the property.

Home Ownership Program

The provincial Home Ownership Program helps low-income families secure a down payment for their first home. In the City of Kingston, the municipalities received \$297,000 to fund down payments for 41 low-income first-time home buyers.

Down payments can top out at \$7,200, and the value of the homes can't exceed \$170,500.

One question surrounding this program concerns eligibility requirements -- how to determine which applicants should be approved when the number of qualified applicants exceeds funding capacity. Some municipalities do it by lottery.

Affordable Housing Program, Phase 1

This phase is known as the Pilot Project Phase of the program. Under it, the province offers builders \$25,000 per unit to offset construction costs. The builder is then expected to pass the savings on to the renters.

Not many municipalities have taken part in this project, according to Greg Grange. "Most of them didn't have a model in place to show them where to go."

Most of the allotted 164 units in Kingston are under construction or have been finished. The Elizabeth Fry Society took the lead to build six units on Russell Street. Kingston Home Base Housing built 14 one-bedroom units ready for occupancy in the summer of 2006. R. Paul Martin Construction's Bath Road project accounts for an additional 93 units.

Dual Diagnosis Capital Funds

The province allocates special funding for people with dual diagnoses and their accompanying special needs. Kingston, for instance, has received \$700,000 under this program to create 10 units. Because the care requirements for dual diagnosis patients are complex, the municipality is proceeding carefully, consulting with the appropriate service providers before moving forward.

Affordable Housing Program, Phase 2

Also known as the Strong Start program, the second phase of the AHP is essentially the same as the Pilot Project Phase, except that, under this phase, the builder receives a \$70,000 per unit subsidy.

For example, in Kingston the city received funding for 57 new units, including six rehab units. The Kingston & Frontenac Housing Corporation is building a 49-unit seniors-only building; Tipi Moza (Iron Homes) has started construction of a two-unit complex and Phoenix Homes Kingston is refurbishing six rehab units.

Guidelines for Strong Start project funding (2005-2006)

Description: Strong Start is a provincial initiative designed to fund projects that have municipal service manager approval and are ready for funding consideration.

Up to \$24 million was set aside for projects (representing approximately 500 rental, supportive, and homeownership units) where funding agreements could be put in place.

Projects were based largely on the previous program framework, with the main difference being that the province now fully matches federal funding, and all municipal service managers are eligible to participate. The result is intended to be greater funding, deeper affordability, and more specific targeting of client groups.

General Funding Parameters

Rental and Supportive: Rental and Supportive housing funding contributes up to an average of \$70,000 AHP contribution per unit, consisting of funding from both the provincial government and the Canada Mortgage and Housing Corporation (CMHC). Payments are made prior to and on completion of a project. The following milestones are considered in establishing the payment schedule: land acquisition, municipal planning approvals, stage of construction and occupancy. For acquisition projects, the payment schedule may vary from that for new construction.

Proponents of supportive housing need to confirm that they have secured adequate support service funding to ensure the project's operational viability prior to the commitment of capital funding.

Municipal Service Manager Role and Criteria:

Municipal service managers need to have a signed AHP Administration Agreement with the province or have made a decision to enter into an Administration Agreement.

The property tax rate for an AHP project must be less than or equivalent to the residential rate. Other municipal contributions are encouraged to ensure project viability and affordable rent targets.

Reports from municipal service managers on specific Strong Start AHP project recommendations are required. Service managers are expected to recommend and select projects through a process in accordance with approved municipal procurement practices.

Project Eligibility:

Projects and priority groups must be consistent with the 2005 Canada-Ontario AHP agreement for purposes such as acquisition and rehabilitation of rental stock; repairs to social housing not receiving ongoing federal subsidies; new development; and conversion of non-residential buildings. Typical groups served include persons on, or eligible to be on, housing waiting lists; persons with mental illness; victims of domestic violence; Aboriginals; persons with disabilities; recent immigrants; seniors; and the working poor.

The province will not consider specific proposals without municipal service manager recommendations. The municipal service manager must confirm that recommended projects satisfy the Pilot Project Eligibility Requirements as described in “Service Manager Pilot Project Instruction Guide for Community Rental Housing Funding”.

Rent levels must be lower than average market rents and affordable to the target population for a minimum of 20 years. The unit sizes must be modest and within provincial or locally established unit size guidelines. The municipal service manager must confirm that the proponent has demonstrated a viable financial plan and has adequate construction and management experience to undertake the project.

A contribution agreement between the province and the housing proponent must be signed, and normally are signed when a building permit and mortgage financing are in place. However, a proponent may also enter into a contribution agreement without a building permit in situations of building and site acquisition.

AHP funding is secured through a charge on title, municipal guarantee or other means. Therefore, the housing proponent must provide proof of land, either as a leasehold, option, or ownership.

Homeownership: The province will consider specific project proposals from housing proponents. The average per-unit funding target is \$8,000 for Homeownership projects. Per-unit amounts may vary for specific projects, based on a business case submission.

Evaluation: The province will prioritize funding approvals for projects that indicate an early completion date and have a realistic development schedule. Preference is provided to housing proponents that achieve rents 20 per cent or lower than the CMHC average market rents. Preference will also be provided to housing projects that target a special needs population and/or incorporate energy efficiency in the building design. Complex projects that meet provincial goals but have a longer completion schedule will also be considered if they represent an opportunity (e.g. land and building acquisition) that may be otherwise lost.

The Strong Communities Rent Supplement Program

A **rent supplement** is a housing subsidy provided by service managers to bridge the gap between the full market rent for a rental unit and the amount of rent a household can pay based on its income. The rent-geared-to-income (RGI) portion of rent paid by the household is usually 30 per cent of the household income.

To provide assistance, service managers typically enter into rent supplement agreements with landlords for three, four or five year terms to subsidize the rents of low-income households living in private and non-profit apartment buildings. The service manager has the option of renewing the agreement at the end of its term.

Once the Strong Communities Rent Supplement Program is fully implemented across Ontario, it will provide up to \$50 million in annual funding for regular and non-supportive housing rent supplement units.

Service managers have been provided with a ‘menu’ of rent supplement delivery options designed to provide greater flexibility to develop local solutions in responding to community needs so that more people can be assisted under the program.

There are five **delivery options** that service managers can use to acquire and subsidize units within the program. Market units can be acquired through agreements with private landlords; through agreements with non-profit housing providers; through agreements with co-operative housing providers; directly by RGI households; and through an in-situ arrangement. Units can be delivered through:

- The Canada-Ontario Affordable Housing Program;
- New construction
- Subsidizing market rent units in non-profit and co-operative housing projects;
- Subsidizing the rent of needy households in their current place of residence (in-situ);
- Direct RGI assistance to individual RGI households.

The total number of rent supplement units tends to vary depending on the costs for units and subsidies. Service managers are also be required to maintain a proportionate level of funding for both regular and supportive units throughout their participation in the program.

Any household that is eligible for RGI assistance in accordance with the rules set out in the Social Housing Reform Act, 2000 (SHRA), is eligible for the program. However, service managers may establish priorities for placement within the program.

There is no ceiling on the market rent costs of units being subsidized under the revised program. However, higher cost units may not be fully offset by provincial funding. Service managers should select modest units that are within or below the average cost of similar units in the community in which they are located.

Roles and responsibilities have been altered to simplify the administration of the program by service managers at the local level.

Service managers are responsible for:

- all the necessary administrative structures and management processes;
- Approving applications, administering rent supplement agreements;
- Providing rent-geared-to-income benefits to qualified households;
- Ensuring units are clean, fit for habitation, and are in compliance with applicable Building Code and Fire Code requirements; and
- Submitting reports to the ministry as required.

The Ministry of Community and Social Services and the Ministry of Health/Long-Term Care determines the allocation of funding among regional offices and client groups (i.e. Developmental Services, Violence Against Women, Substance Abuse, Mental Health and Long-Term Care) and develops eligibility criteria for allocating funding to support service agencies. It also authorizes and monitors the allocation of funding and provides program support to participating support service agencies.

Participating support service agencies identify prospective landlord(s); help them complete the application and maintain liaison, execute a Service Provider Agreement with the service manager; and provide the service manager and MCSS/MOHLTC Regional Office with any necessary supporting documentation.

CMHC Funding Programs

For more details, see http://www.cmhc-schl.gc.ca/en/co/prfinas/prfinas_008.cfm.

Rental RRAP (Residential Rehabilitation Assistance Program)

The Rental Residential Rehabilitation Program (Rental RRAP) offers financial assistance to landlords of affordable housing to pay for mandatory repairs to self-contained units occupied by low-income tenants. Mandatory repairs are those required to bring properties up to minimum levels of health and safety.

Who is eligible?

Owners (landlords) of affordable self-contained housing units may apply if:

- The household incomes of their tenants are at or below the established ceilings (these vary based on household size and area of the country).
- The projects have pre- and post-RRAP rents at or below the median market rent for the local area. CMHC can assist with market rent information.
- The property lacks basic facilities or requires major repair in one or more of the following five categories: structural, electrical, plumbing, heating and fire safety.
- Tenants are not family relatives of the owner.

The assistance is a fully forgivable loan covering up to 100 per cent of the cost of mandatory repairs with certain conditions attached. Landlords must also agree to place a ceiling on the rents that may be charged after the repairs are completed; limit rent increases during the term of the agreement; agree to limit new occupancy to tenants with incomes at or below the income ceiling; and cover the cost of mandatory repairs above the maximum forgivable loan available. For southern areas of Canada Zone 1) that maximum is \$24,000/unit.

Other CMHC programs are available to assist eligible Canadians with repairs to substandard housing, accessibility modifications and adaptations for persons with disabilities and seniors.

Homeowner RRAP (Residential Rehabilitation Assistance Program)

The Homeowner RRAP offers financial assistance to low-income households who own and occupy substandard housing to enable them to repair their dwellings to a minimum level of health and safety.

Homeowners may apply if the value of their house is below a specified figure, and their household income is at or below established ceilings (limits) based on household size and area.

Properties must be lacking basic facilities or require major repair in one or more of five categories: structural; electrical; plumbing; heating; or fire safety.

Assistance may also be available to alleviate overcrowding, and other criteria may be applicable.

Assistance is provided as a forgivable loan. The maximum loan amounts available vary according to the three geographic zones -- for the southern areas of Canada (Zone 1), that limit is \$16,000.

Other CMHC programs are available to assist eligible Canadians with repairs to substandard housing, accessibility modifications and adaptations for persons with disabilities and seniors.

Shelter Enhancement:

Canada Mortgage and Housing Corporation's (CMHC) Shelter Enhancement Program (SEP) assists in repairing, rehabilitating and improving existing shelters for women and their children, youth and men who are victims of family violence; and in acquiring or building new shelters and second-stage housing where needed.

Eligible clients are non-profit corporations and charities that, as a principal objective, house women and children, youth or men who are victims of family violence.

As funding is limited to capital assistance, sponsor groups must obtain the assurance of operating assistance for emergency shelters. For second stage housing, occupants are expected to make modest contributions to offset the project's operating costs.

Eligible repairs/work are those required to:

- bring existing emergency shelters and second stage housing up to health and safety standards,
- permit accessibility for disabled occupants,
- provide adequate and safe program and play areas for children,
- ensure appropriate security for occupants.

Assistance is in the form of a fully forgivable loan which does not have to be repaid provided the owner adheres to the conditions of the program.

New Development: For newly developed projects, CMHC may contribute up to 100% of a project's capital cost. This assistance must be secured by a forgivable 15-year mortgage.

Renovation: The maximum loan for renovation varies with the number of existing units/bed-units within the project and its location. The maximum total loan (per unit / bed unit) in southern areas of Canada (Zone 1) is \$24,000.

The Ministry of Community and Social Services

The Ministry of Community and Social Services provides funding to municipalities for a range of services to help people who are homeless or at risk of becoming homeless. Municipalities manage the programs and services through partnerships with non-profit agencies. These programs include:

The **Consolidated Homelessness Prevention Program** helps people who are currently homeless or at risk of becoming homeless. This program includes supportive services for people who are “hard-to-house” to allow them to maintain their independent community accommodations. Specific programs are developed locally by municipalities and their community services partners to address local needs.

Domiciliary hostels provide accommodation and support services to people with mental health issues, addiction issues, developmental disabilities, or those who are frail and elderly.

Under the **Emergency Energy Fund**, the ministry provides funding to municipalities to help low-income Ontarians, including social assistance recipients and those on fixed incomes who are facing energy-related emergencies. The fund helps pay for utility arrears, security deposits and reconnection costs for electricity, hydro, natural gas, oil and other forms of energy.

The maximum amount of emergency assistance per household is equivalent to the amount needed to maintain or reconnect the service. The emergency assistance is paid directly to energy providers.

Municipalities can deliver this program directly or through a contracted third-party service provider. Eligibility is based on need and the household’s long-term ability to manage energy costs, and each municipality has different eligibility criteria. Households may receive emergency assistance from the fund only once, except under exceptional circumstances.

Local **emergency hostels** provide short-term board, lodging, personal needs items and other supports to people who are homeless. Municipalities determine the number of emergency shelter beds that are required and the ministry shares the per diem cost with the municipality. These programs are designed to:

- connect people who are homeless with community services;
- move people off the streets and into temporary or permanent accommodation; and
- prevent homelessness by helping people who are at risk of losing permanent housing.

An Inventory of Housing Options in Lennox & Addington

Prince Edward-Lennox & Addington Housing Corporation Properties

In Lennox and Addington, the Housing Corporation manages 300 rent-geared-to-income housing units for qualified people and maintains the centralized waiting list for social housing, including four non profits in L&A for a total of more than 400 units in Lennox & Addington County.

Public Housing in Lennox & Addington:

The following are all the Public Housing units in Lennox & Addington County. All are managed, administered and maintained by the Prince Edward-Lennox & Addington Housing Corporation. [Note: The counts below are currently being reviewed and updated to ensure only rent-geared-to-income units are counted in a few mixed-market facilities.]

- 265 rent-geared-to-income apartments
 - 172 one-bedroom and 42 multiple-bedroom (Napanee)
 - 24 one-bedroom and 1 two-bedroom (Northbrook)
 - 25 one-bedroom and 1 two-bedroom (Tamworth)

- 30 rent-geared-to-income rowhouses in Napanee
 - 6 two-bedroom units
 - 20 three-bedroom units
 - 4 four-bedroom units

- 4 rent-geared-to-income scattered houses in Napanee
 - 3 three-bedroom
 - 1 two-bedroom

<p>Managed Properties: Prince Edward-Lennox & Addington Housing Corp'n.</p>
<p>Meadow Lane: 101-139 Meadow Lane, Napanee</p> <ul style="list-style-type: none"> • 16 two bdrm • 21 three bdrm • 2 four bdrm
<p>Dundas Heights: 369 Dundas St. W., Napanee</p> <ul style="list-style-type: none"> • integrated age • 46 one bdrm • 1 two bdrm • 1 handicap lift
<p>Jubilee: 318 Camden Rd., Napanee</p> <ul style="list-style-type: none"> • integrated age • 59 one bdrm • 1 two bdrm • 1 handicap lift
<p>Queen Elizabeth: 34 Water St., Napanee</p> <ul style="list-style-type: none"> • adult age • 33 one bdrm • 1 two bdrm
<p>The Maples: 37 Richard St., Napanee</p> <ul style="list-style-type: none"> • integrated age • 34 one bdrm
<p>Camden Court: 215 Church St., Napanee</p> <ul style="list-style-type: none"> • family rowhouses • 6 two bdrm • 20 three bdrm • 4 four bdrm
<p>FP's 4 Scattered Houses: Napanee</p> <ul style="list-style-type: none"> • individual family houses • 260 Simcoe St. - 3 bdrm • 264 Simcoe St. - 3 bdrm • 215 First Ave. - 2 bdrm • 235 First Ave. - 3 bdrm

Sheffield Meadowview: 693 Addington St., Tamworth

- integrated age
- 25 one bdrm
- 1 two bdrm

Pinegrove: Hwy#41, #12321, Northbrook

- integrated age
- 24 one bdrm
- 1 two bdrm
- 1 handicap lift

Non-Profit Portfolio -- Detailed Building Profiles

Appanea Wynds Non Profit Housing Corporation

(managed by Prince Edward-Lennox & Addington Housing Corp):

39 rowhouses- Appanea Wynds, 101-39 Meadow Lane, Napanee

35 rent-geared-to-income units

4 are market rent

- 16 two bedroom units with one wheelchair accessible
- 21 three bedroom units with one wheelchair accessible
- 2 four bedroom units

Napanee Housing Corporation:

40 units: Lorne Smart Villa, 80 Baker St. Napanee

20 are market rent units

20 units are rent-geared-to-income

- 10 two bedroom units
- 30 one bedroom units with 3 being wheelchair accessible

Odessa Non Profit Housing Corporation:

24 apartments: Old York Road Place 295 Main St. Odessa

15 of the units are rent-geared-to-income

9 units are market rent units

- 16 one bedroom units
- 8 two bedroom units

24 rowhouses: Westwood Court (Families) 15 Main St. Odessa

21 of the units are rent-geared-to-income

3 units are market rent units

- 8 two bedroom units
- 16 three bedroom units

URCA Housing Corporation:

16 rowhouses: URCA , 717, 731, 980, 1074 Flinton Rd.

14 of the units are rent-geared-to-income

2 units are market rent units

- 8 one bedroom units with 2 being wheelchair accessible
- 3 two bedroom units
- 5 three bedroom units

Emergency, Social and Transitional Housing**Lennox & Addington Community Mental Health Services – 12 apartments**

On Sept. 8, 2006, the L&A Community Mental Health Services opened their new building after more than a year of extensive renovations. The downtown Napanee landmark at 70 Dundas Street East provides 12 apartments for clients at risk of homelessness as well as office and program space.

The \$4,123,271 project received \$3.7 million from the Ontario government. In addition, the federal government provided \$423,271 through Canada Mortgage and Housing Corporation's Residential Rehabilitation Assistance Program (RRAP). Lennox and Addington Community Mental Health Services (LACMHS) were able to maximize resources by converting a former commercial building into both residential and office space.

The building tenants benefit from on-site access to LACMHS programs if needed. The close proximity of clinical programs increases the ability to enhance clients' quality of life and optimize their individual levels of independence.

LACMHS provides comprehensive crisis response and a wide range of services to individuals experiencing both acute and chronic symptoms of serious mental illness. They offer client-centered treatment, rehabilitation, advocacy and support.

The conversion component of CMHC's Residential Rehabilitation Assistance Program provides assistance to convert non-residential properties into affordable self-contained rental housing units or bed-units. The RRAP-disability component provides assistance to modify housing to improve access for low-income disabled persons.

Lennox & Addington Interval House: Napanee – 13 beds

Established in 1991, the L&A Interval house is a shelter for abused women (16+) with or without children. It offers a 24-hour crisis line, safe shelter, counselling, referral, information, transportation, advocacy, court and other accompaniments, and children's programming. Outreach services include individual counseling, support groups, life skills groups, and groups for children who have witnessed violence. Services are also available in Amherstview and Deseronto by appointment.

<p>Bridge-It Housing for Women: Napanee Second stage accommodation for up to 6 months for women who have been residents of Lennox and Addington Interval House or survived domestic violence.</p> <ul style="list-style-type: none"> • 7 separate residential units • 6 bdrm communal living centre (women without children)
<p>John M. Parrott Centre: 309 Bridge St. West, Napanee The two-storey long-term care facility is an assembly of six residential home areas (RHA). Each RHA features a dining room, kitchen, sitting room and family dining room.</p> <ul style="list-style-type: none"> • 168 beds • 6 residential home areas, each housing 28 residents
<p>Pine Meadow Nursing Home: 124 Lloyd St., Northbrook Established in 1993, Pine Meadow Nursing Home is a non-profit, community-based nursing home with 60 beds and nursing care. Open to seniors and those with physical disabilities who cannot live independently and require some nursing care. Eligibility is determined by a Case Manager from the South East Community Care Access Centre.</p> <ul style="list-style-type: none"> • 60 beds

Motels – the “hidden” housing market
Wilton Road Motel: 1153 Wilton Road, Odessa
Land O’ Lakes Inn: Hwy #41, Cloyne
Swiss Inn – Motel and Restaurant: Hwy #41, Denbigh
Twin Peaks Motel: 353 Dundas St., Napanee
Royal Napanee Inn: 647 County Rd. #41, Napanee
PreCambrian Inn: 2767 County Rd. # 15, Tamworth
Northbrook Hotel & Restaurant: Hwy #41, Northbrook
Napanee Motel: 361 Dundas St. W, Napanee
Millhaven Inn: Hwy #31, Millhaven
Masterson's Motel: County Road #41, Napanee
Kaladar Motel: Hwy #7, Kaladar
Fox Motor Inn: 297 Dundas St. W, Napanee
Hampton Inn: 40 McPherson Drive, Napanee

Appendix: Ontario Works Rates – Effective December 1, 2006

No. of dependants other than a spouse or same-sex partner	Dependants 13 years and over	Dependants 0-12 years	Recipient	Recipient and spouse or same-sex partner
0	0	0	\$206	\$411
1	0	1	\$470	\$501
	1	0	\$512	\$539
2	0	2	\$559	\$606
	1	1	\$602	\$644
	2	0	\$640	\$682

For each additional dependant, add \$144 if the dependant is 13 years of age or over or \$106 if the dependant is less than 13 years of age.

Benefit Unit Size	Maximum Monthly Shelter Allowance
1	\$342
2	\$538
3	\$583
4	\$634
5	\$683
6 or more	\$708

Source: A Commitment to Training and Employment for Women: <http://www.actew.org/index.html>

Ministry Definition of Affordability:

< http://www.mah.gov.on.ca/userfiles/HTML/nts_1_23137_1.html#6 >

Affordable: means

- a) in the case of ownership housing, the least expensive of:
 - housing for which the purchase price results in annual accommodation costs which do not exceed 30 percent of gross annual household income for low and moderate income households; or
 - housing for which the purchase price is at least 10 percent below the average purchase price of a resale unit in the regional market area;
- b) in the case of rental housing, the least expensive of:
 - a unit for which the rent does not exceed 30 percent of gross annual household income for low and moderate income households; or
 - a unit for which the rent is at or below the average market rent of a unit in the regional market area.