

Request for Decision

Housing and Homelessness Plan

Presented To: Community Services
Committee

Presented: Monday, Nov 18, 2013

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Type: Presentations

Recommendation

WHEREAS the Housing Services Act requires that communities prepare and approve local Housing and Homelessness Plans;

THEREFORE BE IT RESOLVED THAT the City of Greater Sudbury approve the Housing and Homelessness Plan as outlined in the report dated November 1, 2013 from the General Manager of Community Development, and;

THAT a copy of the Housing and Homelessness Plan be forwarded to the Ministry of Municipal Affairs and Housing for comment.

Finance Implications

If there are any financial implications resulting from the implementation of the plan, further reports would be provided to Council.

Background

The Province has mandated the completion of high level strategic documents known as local Housing and Homelessness Plans (the Plan). The Plans are intended to address areas of provincial interest while guiding municipalities in creating a flexible, community centered housing and homelessness system. The system is to allow for a range of housing options in order to meet a broad range of housing needs. The Plans should demonstrate a system of co-ordinated housing and homelessness services.

Under the Housing Services Act (HSA), the areas of provincial interests include a system of housing and homelessness that:

- is focused on achieving positive outcomes for individuals and families;
- addresses the housing needs of individuals and families in order to help address other challenges they face;
- has a role for non-profit corporations and non-profit housing cooperatives;
- has a role for the private market in meeting housing needs;

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- provides for partnerships among governments and others in the community;
- treats individuals and families with respect and dignity;
- is co-ordinated with other community services;
- is relevant to local circumstances;
- allows for a range of housing options to meet a broad range of needs;
- ensures appropriate accountability for public funding;
- supports economic prosperity; and
- is delivered in a manner that promotes environmental sustainability and energy conservation.

The Plan must cover a planning horizon of no less than 10 years. At least once every five years, the Plan is to be reviewed and amended as needed to reflect changes in local circumstances.

The HSA requires that the municipality, as service manager, approve its initial plan on or before January 1, 2014. A copy of the Plan is to be provided to the Minister of Ministry of Municipal Affairs and Housing without delay after approving it. The Minister will review the Plan to ensure that it meets all legislated requirements.

The province does not expect the Plans to be allocation or investment plans for particular housing or homelessness programs. The Plans should not only be about existing programs or focused on specific program outcomes.

Plan Details

The City of Greater Sudbury (CGS) Plan builds on the community gains already achieved. The CGS has been working over a number of years to co-ordinate and harmonize local housing and homelessness services. In this regard, the City is well ahead of most communities having established a community network to deliver services. The CGS will continue to collaborate with its partners and stakeholders moving the housing and homelessness system to a more co-ordinated people centered system which is focused on achieving positive outcomes for individuals and families.

The goal of the CGS Housing and Homelessness Plan is to ensure systems are in place along the full housing continuum which facilitates citizen access to affordable housing.

The Plan's guiding principle is to continue to support community based delivery of housing and homelessness services.

The Housing and Homeless Plan complements the CGS Official Plan as well as other community policies such as the Housing First Strategy. The intent is to co-ordinate the on-going review of the Housing and Homelessness Plan with the Official Plan's 5 year review cycle. This will facilitate the creation of consistent community approaches and policies.

In preparing its Housing and Homelessness Plan, the CGS completed a Housing Background Study (the Study). The Study represents another joint effort between Planning Services, Social Services and Housing Services.

The Background Study provided information on the local housing market reflecting the most recent Census data and housing needs. This included a review of homelessness issues along with a review of the local social housing Registry wait list and issues surrounding victims of domestic violence. The need for accessible units, senior citizen housing needs and that of the aboriginal community were also examined. All this information helped set the context for the Plan's recommendations.

The Study also brought forward recommendations on the CGS Official Plan policies relating to the new provincial requirement for local second unit policies. These policies were brought forward to the CGS Planning Committee in October 2013.

The Study provided the platform for the local consultations required as part of the Housing and Homelessness Plan process. These involved over 140 individuals, including surveys of the general public, housing and homelessness stakeholders as well as interviews and focus group sessions with a wide range of private sector and not for profit stakeholders.

The robust community consultation process provided feedback and recommendations on how best to address future needs.

The Background Study identified the following 6 priority areas. These have been included in the Housing and Homelessness Plan.

- There is a need to improve the housing options across the housing continuum
- There is a need to improve housing access and affordability for low income individuals and families
- There is a need to strengthen approaches to preventing homelessness, increase the diversity of emergency shelters options and support individuals with multiple barriers in obtaining and maintaining housing
- There is a need for additional supportive services coupled with permanent housing options
- There is a need to improve co-ordination, collaboration and partnerships among a broad range of stakeholders to address local needs
- There is a need to monitor and report on progress towards meeting the community's housing and homelessness objectives and targets

The Housing and Homelessness Plan (Appendix A) is attached. It includes specific actions which will be taken to address the above noted priorities over the next 10 years. The Plan also provides insights on how we will measure the success of the strategies vis a vis the community outcomes.

Next Steps

Once Council has approved the Plan, it will be forwarded to the Ministry of Municipal Affairs and Housing for review. Implementation of the Plan will follow.

APPENDIX A

The City of Greater Sudbury



Housing and Homelessness Plan

November 2013

Prepared by: Community Development



HOUSING AND HOMELESSNESS PLAN

TABLE OF CONTENTS	PAGE
Executive Summary	1
A. Introduction	
A.1 Provincial Context	3
A.2 Municipal Context	4
A.2.1 Background	5
A.2.2 Housing And Homelessness Background Study	6
B. Plan Approach	
B.1. Housing and Homelessness Plan - Guiding Principles	7
B.2. Housing and Homelessness Plan Goal	8
C. The Local Housing Market	8
C.1 The Housing Continuum	11
D. Review of the Housing Market Categories and Municipal Strategies Currently in Place	13
D.1 Temporary Shelter	13
D.1.1 Sub-Sector - Absolute Homelessness	13
D.1.2 Overview	13
D.1.3 Action To Date	14
D.1.4 Sub-Sector - Shelters And Hostels	15
D.1.5 Overview	15
D.1.6 Action To Date	16
D.1.7 Sub-Sector - Transitional Housing	17
D.1.8 Overview	17
D.1.9 Action To Date	17
D.2 Permanent Housing	18
D.2.1 Sub-Sector - Rental Market	18
D.2.2 Overview	18
D.2.3 Action To Date	19
D.2.4 Sub-Sector - Home Ownership	23
D.2.5 Overview	23
D.2.6 Action To Date	25
E. Community Consultations	26
F. Housing And Homelessness Plan Action Matrix	27

HOUSING AND HOMELESSNESS PLAN

EXECUTIVE SUMMARY

The Province has mandated the completion of high level strategic documents known as local Housing and Homelessness Plans (the Plan). The 10 year Plans are intended to address areas of provincial interest while guiding municipalities in creating a flexible, community centered housing system. The system is to allow for a range of housing options in order to meet a broad range of housing needs. The Plans should demonstrate a system of co-ordinated housing and homelessness services.

The Housing and Homeless Plan complements the City of Greater Sudbury Official Plan as well as other community Plans such as the Housing First Strategy. Future updates of the Housing and Homelessness Plan will be co-ordinated with Official Plan updates.

In preparing its Housing and Homelessness Plan, the City completed a Housing Background Study (the Study). The Study was prepared in conjunction with the Official Plan update in order to facilitate the creation of consistent community approaches and policies. The report includes information on the local housing market reflecting the most recent Census data and housing needs information.

The housing market provides more than shelter. A healthy, vibrant housing sector is an important economic engine and a key indicator of a community's future. Creating new housing and maintaining the existing stock are very important job creators directly in the construction industry and indirectly in the manufacturing, retail and service sectors.

Over time, Greater Sudbury's housing market has found itself out of balance due to the community's quick growth or due to an economic downturn. Avoiding the mismatch in supply/demand has been further complicated by factors such as the global minerals market, the time needed to produce units, the life span of existing units and the availability of serviced land.

The vast majority of Greater Sudbury households are able to find housing within the private market. Overall, the market system works well in producing a range of housing types at varying price ranges to meet the local demand.

The community continues to favour single detached dwellings as its primary housing form. This preference can at times manifest itself as opposition to multi-residential projects leading to a shortage of other affordable housing options. The housing stock, both ownership and rental, is aging and will require regeneration and renewal.

The number of households is increasing, partly in response to economic opportunities and to the reduction in the community's average household size. In addition, the number of senior households is expected to continue increasing. These combined factors are expected to impact demand for one and two bedroom units and services.

Based on the definitions provided in the Provincial Policy Statement and 2012 data, an affordable 3 bedroom home in the City of Greater Sudbury (CGS) would have a price of

\$216,270 or less. An affordable one bedroom rental unit would have a rent of \$737 or less a month. These rates pose a challenge to low income households, especially those on social assistance and fixed incomes. Local builders have also identified difficulties at producing new housing at these affordable rates.

The Study included a robust community consultation process. This helped to examine the current workings of the housing and homelessness system and provide feedback and recommendations on how best to address future needs.

The Background Study identified the following 6 priority areas.

- There is a need to improve the housing options across the housing continuum
- There is a need to improve housing access and affordability for low income individuals and families
- There is a need to strengthen approaches to preventing homelessness, increase the diversity of emergency shelters options and support individuals with multiple barriers in obtaining and maintaining housing
- There is a need for additional supportive services coupled with permanent housing options
- There is a need to improve co-ordination, collaboration and partnerships among a broad range of stakeholders to address local needs
- There is a need to monitor and report on progress towards meeting the community's housing and homelessness objectives and targets

The Housing and Homelessness Plan Matrix (the Matrix) illustrates the priority areas and includes specific actions which will be taken to address the various priorities over the next 10 years. The Matrix also provides insights on how we will measure the success of the strategies vis a vis the community outcomes.

The Housing and Homelessness Plan's guiding principle is to continue to support community based delivery of housing and homelessness services.

The goal of the Housing and Homelessness Plan is to ensure systems are in place along the full housing continuum which facilitate citizen access to affordable housing.

The Plan builds on the gains already achieved. The CGS had been working over a number of years to co-ordinate and harmonize local housing and homelessness services. In this regard, the City was well ahead of most communities having established a community network to deliver services. The CGS will continue to collaborate with its partners and stakeholders moving the housing and homelessness system to a more co-ordinated people centered system which is focused on achieving positive outcomes for individuals and families.

HOUSING AND HOMELESSNESS PLAN

A. INTRODUCTION

A.1 PROVINCIAL CONTEXT

In 2010, the province published its Long-Term Affordable Housing Strategy. The Strategy focused on transforming the way housing and homelessness services are delivered in order to achieve better outcomes for people. In partnership with Service Managers and municipalities, the province hoped to create a flexible, community centered system which addressed the entire housing continuum. Through integrated local Planning, the goal was to create opportunities for people that foster independence and enable participation in the community and economy.

As part of the implementation of their strategy, the province enacted the Housing Services Act, 2011 ("the Act") in the spring of 2011. The Act requires that Service Managers prepare local housing and homelessness Plans that address matters of provincial interest and are consistent with policy statements issued under the Act.

The province views the local Plans as being high level strategic documents that treat housing as a whole system, addressing issues across the whole housing continuum. They see the Plans as linking to other municipal Planning activities such as land use Planning, Official Plans and other human service Plans. It is a living document which allows for on-going review and amendments to suit local circumstances. Further, the Plans are expected to be somewhat unique, recognizing that local circumstances and solutions will vary widely across the province.

The province does not expect the Plans to be allocation or investment Plans for particular housing or homelessness programs. The Plans should not be only about existing programs or focused on specific program outcomes.

Under the Act, the areas of provincial interests include a system of housing and homelessness that:

- a) is focused on achieving positive outcomes for individuals and families;
- b) addresses the housing needs of individuals and families in order to help address other challenges they face;
- c) has a role for non-profit corporations and non-profit housing cooperatives;
- d) has a role for the private market in meeting housing needs;
- e) provides for partnerships among governments and others in the community;
- f) treats individuals and families with respect and dignity;
- g) is co-ordinated with other community services;
- h) is relevant to local circumstances;
- i) allows for a range of housing options to meet a broad range of needs;
- j) ensures appropriate accountability for public funding;
- k) supports economic prosperity; and
- l) is delivered in a manner that promotes environmental sustainability and energy conservation.

The province recognizes that Service Managers and stakeholders in the delivery of housing and homelessness services share these interests and the understanding that an improved system will result in better outcomes related to health, education, and community building. The expectation is that the new system will contribute to Ontario's long-term economic prosperity.

The Ontario Housing Policy Statement (OHPS) was issued by the Province in August 2011. It is intended to provide additional policy context and direction to service managers to support the development of locally relevant Plans. Strong partnerships and collaboration between the province, service managers, municipalities, housing providers and other stakeholders are essential to its successful implementation.

Under the OHPS, Service Managers are to ensure that local housing and homelessness Plans:

- a. demonstrate a system of coordinated housing and homelessness services to assist families and individuals to move toward a level of self-sufficiency;
- b. include services, supported by housing and homelessness research and forecasts, that are designed to improve outcomes for individuals and families;
- c. are coordinated and integrated with all municipalities in the service area (where applicable);
- d. contain strategies to increase awareness of, and improve access to, affordable and safe housing that is linked to supports, homelessness prevention and social programs and services;
- e. contain strategies to identify and reduce gaps in programs, services and supports and focus on achieving positive outcomes for individuals and families;
- f. contain local housing policies and short and long-term housing targets;
- g. provide for public consultation, progress measurement, and reporting.

In the course of preparing its housing and homelessness plan, a service manager shall consult with the public and a broad range of local stakeholders.

The Plan must cover a Planning horizon of no less than 10 years from the date the Plan was approved by the service manager. At least once every five years, the service manager is to review its housing and homelessness plan and amend it as the service manager considers necessary or advisable.

The Act requires that a service manager approve its initial Plan on or before January 1, 2014. The service manager is to provide the Minister with a copy of the Plan without delay after approving it. The service manager will consider any comments provided by the Minister ensuring that all legislated requirements are addressed.

A.2 MUNICIPAL CONTEXT

Municipalities are active in the housing and homelessness sectors in a variety of ways. Whether through land use Planning, municipal infrastructure development, building regulation, economic Planning or human services delivery, the municipal role is very

broad and complex. This role has changed over time and continues to evolve to meet local circumstances.

Municipalities of course are not the only players in these important areas. It is acknowledged that municipalities do not have the resources (financial or otherwise) to solve the housing needs of all its citizens nor to provide all the services necessary to support all individuals and families experiencing homelessness. The roles of the senior levels of government, the not for profit agencies and the private sector in the housing and homelessness sectors cannot be understated. The on-going involvement of all parties is paramount in ensuring that community housing needs are met and that required services are readily available.

It is within this context that the (CGS), as service manager, has been working collaboratively with all stakeholders to achieve greater results than could be reached on its own. Internal CGS departments such as Housing, Social Services, Planning and Building Controls continue to work together in Planning programs and delivering initiatives. Strong ties have been forged with the local private sector development community, not for profit agencies and community service providers in order to maximize opportunities and streamline service delivery. This work has laid the groundwork for future collaborations which should help address the issues identified in this Plan.

A.2.1 Background

In the last eight years, the CGS and its community partners have carried out extensive work related to housing and homelessness in the community.

A Housing Background Study was undertaken in 2005 to examine the housing needs in Greater Sudbury. The Study was a joint CGS department effort designed to identify policy directions and options to be incorporated into the Official Plan. Many housing and homelessness issues were identified. Essentially, all of the policy options identified in the 2005 Housing Background Study were incorporated into the City's Official Plan.

A Healthy Community Strategy (2005) was also prepared at this time. The Study looked at a range of service areas and their connection and impact on a healthy community. The relevant policies identified were also incorporated into the Official Plan.

In 2006, the City prepared an Affordable Housing Strategy (the Strategy) to ensure strategies were in place along the full housing continuum which facilitate citizen access to affordable housing. Based on the Housing Background Study results, it complemented the Official Plan. The Strategy provided a reference point for the many policies and programs impacting the local housing market. The strategies identified in the report remain important strategies for the CGS to continue to support and pursue moving forward.

A Housing First Strategy was prepared in 2008 outlining the approach the City and community partners are taking to ending homelessness. The approach centers on providing people who are homeless with appropriate housing as a first step and then providing support services as needed. The Housing First Strategy also describes the

implementation of the Housing First System. This led to the creation of community service network composed of local agencies. The network is active today and continues to co-ordinate the delivery of needed services to the homelessness population.

In 2009, the Social Planning Council of Sudbury prepared an Action Plan to End Poverty. Community Plans have also been prepared in 2007 and 2011 in response to the requirements of the federal government's homelessness funding initiative, the Homelessness Partnering Strategy. The Community Plans identified information about the current circumstances and issues related to homelessness. The plans also identified priorities for the next few years. In particular, they identified plans for distribution of the Homelessness Partnering Strategy funding allocation to achieve these priorities.

All of this work provides a strong policy base to help address the City's housing and homelessness issues and meet the provincial requirements related to planning for housing and homelessness.

A.2.2 Housing And Homelessness Background Study

The CGS is currently reviewing its Official Plan. As part of the review, a number of background studies are being carried out to provide a foundation for the Official Plan policies. The Housing and Homelessness Background Study was commissioned as one of these studies. The results and recommendations of the study will be considered in the finalization of the Official Plan. The Study findings are incorporated into the CGS Housing and Homelessness Plan.

The Study represents another joint effort between Planning Services, Social Services and Housing Services. The intent is to co-ordinate the on-going review of the Housing and Homelessness Plan with the Official Plan review cycle.

The completion of the Study was not without its challenges. Changes to Census methods and delays in the release of Census information held up the completion of the Study report. This in turn impacted the time line for the release of the Housing and Homelessness Plan. On the positive side, the data delay allowed more time for local consultation and discussion.

The Background Study identified and analyzed housing and homelessness issues that need to be addressed. It incorporates new and existing data on housing and homelessness, information from relevant literature, reports and from a wide range of consultations.

The Study also brought forward recommendations on Official Plan policies relating to housing and homelessness. These provided background information and analysis to support the new provincial requirement for local second unit policies.

Included in the Background Study was an analysis of local housing needs. This included a review of the local social housing Registry wait list, issues surrounding

victims of domestic violence, the need for accessible units, senior citizen housing needs and the aboriginal community.

The Study also provided the platform for the local consultations required as part of the Housing and Homelessness Plan process. These involved over 140 individuals, including surveys of the general public, housing and homelessness stakeholders as well as interviews and focus group sessions with a wide range of private sector and not for profit stakeholders.

The analysis completed as part of the Background Study shows that the CGS's existing plans noted above strongly contribute to meeting the new provincial requirements. Many of the policy directions and options from the Housing and Homelessness Plan are meant to be pursued as part of and in tandem with the above noted CGS strategies and reports. This creates a wider policy base and framework for future collaboration.

The housing market analysis and supporting policy recommendations from the Study have been incorporated into the GGS Housing and Homelessness Plan. These will be discussed further in the sections that follow.

B. PLAN APPROACH

B.1 HOUSING AND HOMELESSNESS PLAN - GUIDING PRINCIPLES

Within the municipality's legislated role in the housing market, the CGS can tailor its involvement in the market to suit local circumstances. These guiding principles outline the approach to be followed when implementing the Plan.

- The direct provision of housing and delivery of homelessness initiatives by the CGS occurs only where required by law or when it is in the best interest of the community. The focus is on community based delivery where the CGS builds community capacity to provide housing and homelessness programs while supporting others in the provision of housing and homelessness services.
- When the CGS is required to deliver housing and homeless programs or when delivering these directly is in the best interest of the community, the CGS will continue to support the community based service delivery. Wherever possible, the CGS will seek direct delivery through others (purchase services) but retain the program admin/oversight role to ensure appropriate accountability as required.
- Where required and/or when in the interest of the community, the CGS will provide CGS resources (people, assets, funding) to facilitate and support the community based housing delivery model.
- The CGS will review, develop and implement federal, provincial and municipal housing and homelessness policies and strategies while tailoring these to suite local circumstances.

B.2 HOUSING AND HOMELESSNESS PLAN GOAL

The goal of the Plan is to ensure strategies are in place along the full housing continuum which facilitate citizen access to affordable housing.

C. THE LOCAL HOUSING MARKET

The latest Census information shows that the vast majority of Greater Sudbury households are able to find housing within the private market. Overall, the market system works well in producing a range of housing types at varying price ranges to meet the local demand. This however, has not been without challenges. On more than one occasion, Greater Sudbury's housing market has found itself out of balance due to the community's quick growth or due to a downturn in the mining sector. Avoiding the mismatch in supply/demand has been further complicated by factors such as the time needed to produce new units, the life span of existing units and the availability of land and services.

The City of Greater Sudbury has recorded modest overall population growth of 1.5% from 2006 to 2011. This mirrored similar growth of 1.7% in the five years from 2001 to 2006. This continues to lag behind provincial rates of 5.7% and 6.6% over these same periods. In 2011, the City was home to 160,274 residents as compared to 155,219 in 2001 and 157,857 in 2006.

Various sources and methods have projected the City's population growth to 2036. The projections range from 172,100 to 188,300, depending on employment opportunities and the replacement of the aging population with younger families. For the purpose of this 10 year Plan, it is felt that a more conservative projection may be more appropriate. This approach reflects the fact that many of the large planned mining projects (Ring of Fire, Capreol refinery etc) have already seen significant time delays. The timelines for the projects may become clearer in the next 5 years and therefore will be monitored closely. With a Census population in 2011 of 160,274, an increase to 165,000 by 2026 would appear reasonable.

In 2001, the average household size in Greater Sudbury stood at 2.4 persons. This remained steady at 2.4 in 2006, dropping to 2.3 in 2011. The trend towards smaller household size may certainly influence market demand. Applying the 2011 household size figure to our projected 2026 population yields a total of 71,740 households. This would represent an increase of just over 4,000 households over this period.

A recent report prepared by Hemson Consulting Ltd (May 2013) indicated that the CGS has a disproportionately large population of people between the ages of 45 and 65. As these people retire over the next 20 years, there will be insufficient numbers of younger people to replace them in the labour force. That said, the CGS will need to attract new working age households just to maintain employment levels, let alone deal with any projected new mining initiatives. As this occurs, the aging population may also look to alter their current housing type.

The market changes will be monitored closely. The potential influx of working families requiring larger units may spur the move of seniors from their homes to more

appropriately sized accommodations. This could result in an increased demand for smaller units and/or medium to high density housing projects offering amenities and services. In addition, the home renovation industry may also benefit. New families may look to upgrade existing homes rather than purchase more expensive new homes.

Market data shows that single detached homes make up the largest share of occupied dwellings in Greater Sudbury followed by apartment buildings with less than five stories. The single detached share of the housing stock stood at 62.2% in 2011, up from 60.7% in 2006. The preference for single detached housing is likely to continue placing on-going demand for municipal infrastructure expansion and improvements.

The development of large multiple unit projects has not kept pace with the growth in the number of single detached units. In 2006, this group represented 6.4% of occupied dwellings while in 2011 the ratio had only risen to 6.6%. Table 1 provides a summary of the various occupied dwellings as reported in the latest Census.

**Table 1:
Occupied Private Dwellings by Type, City of Greater Sudbury, 2006-2011**

Housing Type	2006		2011	
	#	%	#	%
Single Detached	39,440	60.7	42,065	62.2
Semi-Detached	3,150	4.9	3,175	4.7
Row House	2,800	4.3	2,860	4.2
Apartment, detached duplex	3,770	5.8	3,825	5.7
Apartment bldg, 5 or more storeys	4,175	6.4	4,460	6.6
Apartment bldg, less than 5 storeys	10,865	16.7	10,435	15.4
Other single attached house	275	0.4	195	0.3
Movable unit	465	0.7	570	0.8
Total Occupied Private Dwellings	64,940	100.0	67,585	100.0

Source: Statistics Canada 2006, and 2011 Census

Of the 67,585 occupied units in 2011, 45,830 (67.8%) were owner occupied while 21,755 (32.2%) units were rented. Of the single detached units, 93.7% were owner occupied. This was similar to the provincial proportion (93.6%). Among semis there was a more marked difference from the Ontario rate as just 71.8% were owned as compared to 82.6% provincially. Approximately half (47.3%) of duplex apartments were owned, slightly lower than 54.4% in Ontario.

Over the last 5 years, house prices have increased. Favourable interest rates and income gains have contributed to the strong demand for single detached owner occupied units in the CGS. In the short term, rates are expected to remain at current levels. CGS incomes may be impacted by external factors like the global economic slowdown which is lowering commodity prices. Increased metal production from other countries may also impact the mining activity in the area. These are likely to impact on housing demand, particularly for new homes.

Rental tenure dominates the occupancy of high rise apartments at 94.5%. This is in sharp contrast to Ontario's rate of 71.8% and reflects the limited role of condominium ownership plays in Sudbury. This is also reflected in low rise units where 89.3% were rented as compared to 79.7% provincially. Finally, the starkest contrast is demonstrated among row houses where 87.7% were rented whereas only 31.2% of townhouses in Ontario were occupied by tenants in 2011.

The majority (52.5%) of homes in Greater Sudbury are more than 40 years old, having been built prior to 1971 (based on 2011 Census data). This is notably higher than in Ontario where just 40.5% of dwellings fall into this category. An additional 41.2% was constructed between 1971 and 2000 with just 6.2% added since 2000. Provincially, 43.9% was built between 1971 and 2000 while an additional 15.6% has been added between 2001 and 2011.

Of the rental stock 54.1% was built prior to 1971 with 43.1% constructed between 1971 and 2000 and only 640 units or 2.9% built between 2001 and 2011. Provincially, 49.0% is pre 1971, 43.3% 1971 to 2000 and 7.8% were built after 2000.

The contrast with the Province is more notable among ownership dwellings where 51.9% of the stock was pre 1971 versus just 37.2% in Ontario. Units built between 1971 and 2000 represent 40.4% compared to 44.1% provincially, while Ontario has seen considerably more construction activity (18.7%) since 2000 than in Greater Sudbury with just 7.7% or 3,555 homes.

Household income is the critical limit to housing choices. Households with successively higher incomes have more housing options. For them, choice involves balancing many competing considerations. These may include job location, family composition/size, social status, dwelling type and neighborhood amenities.

According to Census data, the average household income in Greater Sudbury stood at \$76,772 in 2010. This was up 12.7% from \$68,126 in 2005. By comparison, incomes in Ontario and Canada grew by 10.0% and 13.7% to \$85,772 and \$79,102 respectively. In the CGS, 60% of owners had incomes of \$77,333 or less while 60% of renters had incomes of \$40,000 or less.

For households with the lowest incomes, their income stream completely dominates their housing choice. The price they are able to pay to buy or rent may be insufficient to cover the cost of creating new or acquiring existing housing. These households also spend a larger amount of their income to obtain housing which may or may not meet their basic needs.

Depending on local market conditions, the number of households which lack the income to have effective demand to match their needs may be large or small. Difficulties in obtaining housing will be felt by a higher number of households, even those with higher incomes, when local housing supply is low.

For most homeowners, wealth is most often held as equity in their current housing. If need be, that equity can then be redeployed to obtain a dwelling which better suits their preferences and needs. Renters traditionally have lower incomes than home owners.

They are more likely to lack the accumulated resources needed to secure alternate accommodations.

The housing market provides more than shelter. A healthy, vibrant housing sector is an important economic engine and a key indicator of a community's future. Creating new housing and maintaining the existing stock are very important job creators directly in the construction industry and indirectly in the manufacturing, retail and service sectors.

The City's role in the housing market continues to evolve. The days of one solution for all situations has given way to a more flexible, supportive approach. The Housing and Homelessness Plan is intended to help define the City's role in complementing the market while helping the community fill the voids in the overall housing continuum.

C.1 THE HOUSING CONTINUUM

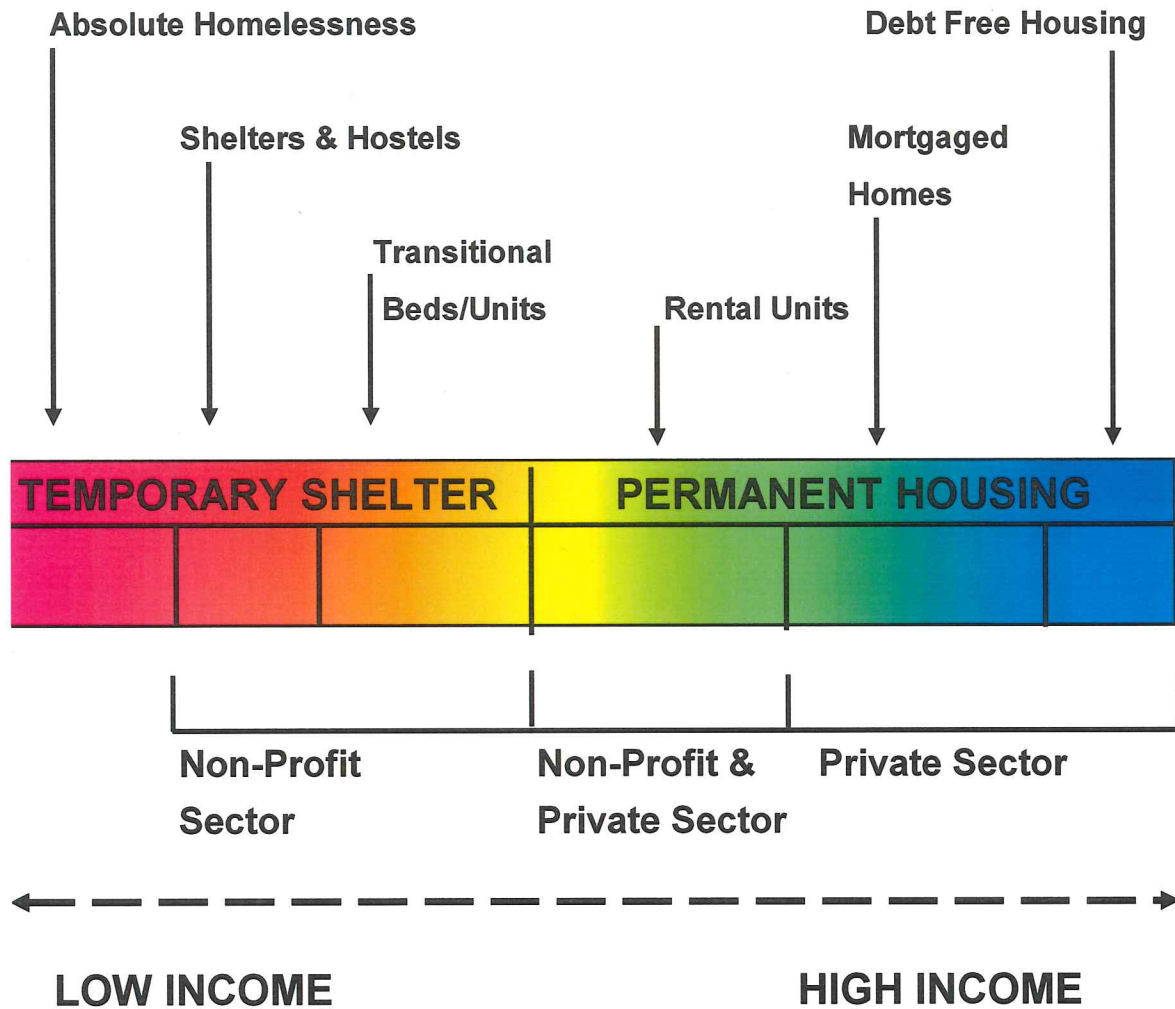
Housing has many facets. It is a basic need but it is also a commodity to be traded and used as an investment. It is these competing qualities that add to the complexities of the housing market.

Household income largely determines where a household falls within the housing continuum. Income will also impact the household's ability to obtain the housing form they desire versus what they may actually require.

The number of households within the various income levels will also influence the demand for a particular type or style of accommodation. For example, a community with an aging population may see an increase in demand for accommodations with readily available support services.

The supply of housing in all parts of the continuum is impacted by the supply of suitable serviced land, the cost associated with producing the housing form i.e. financing, labour, materials etc. and the return to be earned on the investment. Since housing tends to last in the market a long time, the quantity and quality of the existing housing stock will also influence the market's supply of new housing units.

The illustration below provides a basic visual representation of the housing market.



The housing continuum is comprised of two major components: temporary shelter and permanent housing.

Temporary shelter consists of both services for the absolute homeless as well as shelters, hostels, and transitional beds and units. Permanent housing ranges from rental units to privately-owned housing which may be mortgaged or debt-free. While temporary shelter is generally provided by the non-profit sector, the supply of permanent housing is made available through a range of housing providers.

Social housing provides an affordable alternative between the temporary part of the system and the fully self-sufficient independent living market component.

Group homes, retirement homes and nursing homes also fall into the permanent portion of the housing continuum. These residences vary in the services and amenities provided. The affordability of these accommodations depends on the level of household income and government funding. To access these residences, the household must be

in need of the services offered. The supply of these residences plays an important role in the continuum by providing accommodations to those who may not normally be able to access appropriate housing and services elsewhere in the continuum. Ownership of these facilities can remain with the public/not for profit sector or the private sector.

D. REVIEW OF THE HOUSING MARKET CATEGORIES AND MUNICIPAL STRATEGIES CURRENTLY IN PLACE

The housing continuum diagram divided the housing market into two broad categories. Those categories can be further divided into sub-sectors in order to allow a more detailed review. This portion of the Plan will examine the broad categories and sub-sectors. It will identify key market features and the local activity to date.

D.1 TEMPORARY SHELTER

The Temporary Shelter category of the housing continuum varies significantly from the traditional, permanent housing market in many ways. Although housing tenure and length of stay are obvious differences, the category also differs in terms of the needs of the individuals within this category.

The available temporary housing is provided primarily by government and the not for profit sector with very little private sector participation. The housing form is more likely to provide congregate living arrangements in a variety of housing styles.

D.1.1 Sub-Sector - Absolute Homelessness

D.1.2. Overview

Persons who find themselves absolutely homeless may do so for a range of reasons such as a catastrophic event (e.g. fire or flood), mental health and addictions issues, family breakdown, insufficient income and overall lack of suitable housing. Some households are able to quickly obtain housing through the private market possible with immediate supports such as access to funds for a last month's rent deposit or list of available housing.

Many individuals in this category have little to no income. This affects their ability to find suitable, affordable housing that they can sustain. According to CMHC's 2012 rental market survey, the average monthly market rent for a one bedroom unit is \$737 within the City of Greater Sudbury. The current maximum monthly shelter component for a single individual in receipt of Ontario Works is \$376, and an individual receiving benefits from the Ontario Disability Support Program receives a maximum shelter allowance of \$479. The gap between the shelter component and the market rent means that these households must choose between acquiring basic needs (food) and paying rent.

For a portion of individuals who have experienced homelessness for a longer period of time, there may be complex issues and multiple barriers. Individuals in this category may require longer term supports once housed to develop the skills necessary to maintain housing. The provision of support services is a critical piece to achieving success in any strategy to meet the needs of those in this category.

Within those who experience absolute homelessness, specific population groups are often over represented. These include youth, aboriginals, persons with mental health or addiction issues, victims of domestic violence or individuals with physical and intellectual disabilities. It is important that they are connected to supports that meet their specific needs.

D.1.3 Action To Date

Homelessness can be prevented for many households at imminent risk of homelessness with some support, such as temporary financial assistance, landlord mediation, or discharge planning. Providing supports to prevent homelessness costs less than providing services to persons once they have become homeless. It is important to connect individuals and families with services that can increase their housing stability, and ensure private landlords and housing providers are aware of available services for their tenants in crisis.

The CGS has adopted the Housing First Strategy. This approach involves moving people who experience homelessness into housing as quickly as possible, and then providing them with additional supports and services as needed.

The four components of the Housing First Strategy are:

- Crisis intervention and short term stabilization
- Housing
- Case management
- Wrap around services

Recent changes with the Provincial funding has consolidated several homelessness prevention programs and eliminated the Community Start Up and Maintenance benefits from social assistance. The City of Greater Sudbury has chosen to continue to support a homelessness prevention fund available for social assistance recipients and low income households with the following:

- Last month's rent deposits for persons who are homeless or at risk of homelessness
- Rental arrears for persons who are facing eviction
- Utility arrears for persons who are facing disconnection of utilities
- Utility deposits for persons who are homeless or at risk of homelessness

Sudbury has a coordinated homelessness intake and assessment system through the Homelessness Network. Staff located in seven community organizations use a connected and consistent approach to providing housing assistance and supports to homeless individuals and families or those at risk of being homeless. Where necessary, staff develop individualized service plans and provides mid-level support to assist homeless individuals to maintain their housing or be re-housed.

The Community Outreach program provides direct client services to people on the street. These include referrals to shelters and other community resources, suicide intervention, immediate first aid, health support, and transportation to essential services such as emergency care, and crisis prevention and intervention. Community Outreach also provides blankets, clothing, and supplies to those in need.

The CGS partnered with local agencies to develop the Samaritan Centre. This drop-in centre houses such services as the Elgin Street Mission, the Soup Kitchen, and the Corner Clinic. City Social Services staff leveraged Federal funding to provide capital dollars towards the project construction and provides an annual operating grant which allows the centre to meet property tax exemption. The local agencies housed here are engaged in assisting the homeless and vulnerable population by providing a drop in centre, meals, laundry facilities, shower facilities, clothing, basic health care services, and housing case management.

Persons who are absolutely homeless are provided with basic needs and connected with housing case managers that can assist them to locate permanent housing and connect them with the wrap around supports necessary to maintain that housing.

The non-profit housing providers also take many steps to help maintain tenancies for their rent-geared-to-income tenants. These steps include: providing tenants more lead time to respond to issues and program requirements; staff visits to ensure that tenants understand their obligations; several opportunities for tenants to rectify breaches to their lease obligations; in special circumstances, permitting tenants to enter into repayment agreements for the payment of damages and/or arrears. All of these strategies help tenants maintain their tenancy. The cost associated with these services is funded by the municipality.

D.1.4. Sub-Sector - Shelters and Hostels

D.1.5 Overview

The City of Greater Sudbury has partnerships with service providers in our community that provide emergency homelessness shelter programs.

L'Association des jeunes de la rue provides 16 emergency shelter beds for female and male youth at a facility known as Foyer Notre Dame. Their program goals are to assist each youth in achieving family integration, to undergo functional life skills training, to achieve vocational scholastic reintegration and to reach self sufficiency and personal independence.

The Salvation Army provides emergency shelter services for both the Men's and Women's and Families Shelter Program. The Men's program provides 22 shelter beds and the Woman and Families programs provide a total of 26 shelter beds. Their program goals are to provide board, lodging and personal needs to homeless people on a short term basis as well as provide support services to these individuals.

All three shelter providers utilize the Homelessness Individuals and Families Information System (HIFIS) as a data tracking and reporting tool. HIFIS data informs the community on shelter use within our community, as well as providing valuable data to the federal government.

It is intended that persons would use emergency shelter beds on a short term and infrequent basis. While in shelter, the individuals and families are immediately referred to supports as required.

C.1.6 Action To Date

CGS Social Services purchase services from the shelter providers. Funding for shelter programs has recently moved from the per diem model to a base funding model. Funding for these programs may come from Provincial, Federal or Municipal homelessness funding.

City Social Services has been working closely with the shelter providers to ensure shelter residents are quickly connected to housing and supports. Shelter residents are referred to Homelessness Network case managers, social housing, income support and other supports as needed. Each shelter has been assigned a dedicated Social Services staff which helps co-ordinate access to municipal services and local agencies.

City staff has been working closely with community partner agencies to set priorities for the available homelessness funding. Based on this input, shelter funding remains a top priority.

Following a 2011 community consultation, the creation of a shelter for women and families in our community was identified as a priority. Previous to this, women and families experiencing homelessness were sheltered through the motel system. This approach was a more expensive and less supportive way to provide services. Federal funding through the Homelessness Partnering Strategy (HPS) was allocated to the Salvation Army to complete renovations on a building that was opened as Cedar Place, a shelter for homeless women and families. As well, federal HPS funding was allocated to all three emergency shelter programs to complete capital projects that would provide energy efficiency and reduce operating costs.

Within the CGS's Housing Registry, qualifying shelter residents are given Urgent Status on the rent-geared-to-income wait list. The Urgent applicants are given priority over all other applicants excluding victims of domestic violence who qualify for top priority as per the Special Provincial Priority (SPP). Urgent applicants must accept the first available suitable unit offered to them.

Through Housing Services, the CGS delivers a housing allowance program which provides rent top up funding. These funds which can be provided for up to two years, make the rent more affordable while the household finds employment, other accommodations or is offered a rent-geared-to-income unit. This program helps facilitate the transition of individuals/households to permanent housing.

D.1.7 Sub-Sector - Transitional Housing

D.1.8 Overview

Transitional shelter refers to housing facilities that provide services beyond basic needs and that, while not permanent, generally allow for a longer length of stay than emergency housing facilities. These facilities offer more privacy to residents than emergency housing, and place greater emphasis on participation. They are targeted to those in need of structure, support, and/or skill building to move from homelessness to housing stability, and ultimately to prevent a return to homelessness.

Transitional housing can be seen as a stepping stone for households experiencing homelessness to move to a more stable living environment. Transitional housing opportunities provide those households who do not have the ability to live independently with a place to live while they acquire the necessary skills and services which will help them live on their own.

Most transitional residences provide service to a specific client group i.e. households with physical or cognitive disabilities, victims of domestic violence, households recovering from substance abuse, households recently released from prison. The tenant knows from the time they occupy a transitional housing unit that they will be required to move to a permanent housing situation at some time in the future. The household does not have security of tenure and their length of stay at the transitional home depends on the programs and assistance provided. The length of stay in a transitional home is usually longer than one would have at a treatment facility (i.e. detox centre, respite unit) where treatment may be provided for a 6 to 8 week period.

D.1.9 Action To Date

Over the past 5 years, the CGS has accessed funding through the federal Homelessness Partnering Strategy to help create 14 new transitional shelter beds:

- 2 beds for homeless youth at Foyer Notre Dame for homeless youth
- 6 beds at Victoria Place, a transition home operated by Canadian Mental Health Association for people with serious mental health issues who are at risk of homelessness.
- 6 beds at Beyond the Rock, Rockhaven's transitional supportive housing facility, which provides accommodations and further support to men who are continuing their recovery goals and maintaining their abstinence from substance abuse.

This complimented existing transitional housing located at the Iris Addiction Recovery for Women, Salvation Army, and St Leonard's Halfway House.

The shelters and CGS staff work with the transitional housing providers with respect to referrals to and from the transitional units.

The transitional housing providers liaise with CGS Social Services with respect to the co-ordination of services i.e. income, shelter allowance, counselling.

The transitional housing providers liaise with the CGS Housing Registry to ensure that their low income clients apply for rent-geared-to-income housing in a timely manner.

The transitional housing providers co-ordinate on-going service provision with local non-profit housing providers and private sector landlords as required in order to facilitate a successful transition to permanent housing.

D.2 PERMANENT HOUSING

The Official Plan describes Greater Sudbury as having “many communities and non-urban settlements that have over time developed their own unique character, built form and quality of life”. Greater Sudbury’s permanent housing market therefore provides a wide variety of housing alternatives from traditional inner city neighborhoods, typical suburban development, rural properties to desirable waterfront homes found in both urban and rural locales. This diversity, though an asset, also gives rise to many challenges in terms of infrastructure requirements, planning, roads and servicing needs. All these factors impact on the affordability of housing.

The Official Plan suggests a mix of housing types comprised of 50 to 60% single detached dwellings, 15% semi-detached and row housing, and 25 to 35% apartment dwellings. In order to maintain a balance of ownership and rental housing, a tenure mix of 70% ownership and 30% rental is also proposed. Ideally, 25% of all new dwellings should meet the definition of affordable housing.

A review of recent market activity as part of the Background Study revealed that the most recent building activity was meeting the above noted targets.

D.2.1 Sub-Sector - Rental Market

D.2.2 Overview

Although the local market has responded favourably to increased demand on the home ownership side, the rental market has not been as busy. Over the past 5 years, the vast majority of new housing activity has been in the form of single detached homes.

The City’s rental vacancy rate as reported by CMHC has dropped from 3.0% in 2010 to 2.7% in 2012. Four factors point to a lower vacancy rate in Sudbury in the near future. Firstly, no significant additions to rental supply are expected. Secondly, there have been some new condos built but the number is not significant and these units will be targeted at older households, not investors who would consider renting the units. Thirdly, higher home prices will encourage renters to postpone a home purchase thereby supporting current occupancy rates. Fourthly, should some of the stalled mining projects begin breaking ground, there could be more migrants looking for rental units. Rental rates will likely continue to increase, creating affordability issues for low income households.

The data from the Housing Study shows that in general, renters have lower incomes and therefore, more affordability issues than homeowners. In 2010, just over 60% of renters had incomes under \$40,000 as compared to only 17% for homeowners. The incomes of those on social assistance programs or basic seniors pensions fall below what is needed to secure an affordable unit.

For example the 2012 average CMHC rent for a one bedroom unit was \$737. However in that same year, a single person in receipt of Ontario Works received only \$376 monthly as a shelter allowance. An individual receiving ODSP fares a bit better receiving \$479. A single senior receiving only government pensions could only afford a rent of \$415. A senior couple where both individuals were in receipt of basic pensions would fare a bit better as they could afford a unit renting at \$677. A minimum wage worker earning \$10/hour would require a rent of \$504 or less in order to meet the affordability definition.

D.2.3 Action To Date

The municipality's involvement in the rental market is defined through provincial legislation (i.e. Planning Act, Municipal Act, Housing Services Act). This role is both comprehensive and complex. It includes: infrastructure development and maintenance; community and land use planning; building permit/inspection services; by-law enforcement; funding and administration of social housing programs; participation in new affordable housing initiatives.

The CGS regularly updates its Official Plan (OP) to reflect local needs and community input. The OP provides policies directing land use and plans for future needs. In terms of housing, the land use policies are designed to ensure that there is sufficient zoned lands for a mix of residential uses to accommodate both short and long term growth projections. The Plan also includes recommendations for preserving lands designated for higher density development. The OP also provides policies to support the continued development of programs to conserve energy and improve energy efficiency across all sectors.

The OP sets affordable housing targets for the appropriate mix of housing types and tenures. These are tied to the community's changing demographics and housing preferences. The CGS monitors these targets while encouraging builders and developers to produce a mix of housing types suitable to varying affordability levels.

As part of the Background Study, a review of the CGS second suite policies was completed. Recommendations from the review and consultation process are being presented to Planning Committee in 2013. These will ultimately be included in the OP. The policies will conform to the new provincial requirements. The policies are seen as a means of increasing intensification and addressing affordable housing needs. The conversion of vacant or underutilized commercial, retail and institutional space is also viewed as a viable option to creating affordable housing.

The CGS regularly engages the building/development community through the Development Liaison Advisory Committee. The committee provides a forum to discuss

concerns and identify solutions to a variety of general and site specific planning and development related issues. The committee also examines the development process with a view to streamlining reviews and approvals.

CGS Planning, Building and Housing staff in conjunction with CMHC hosts annual industry roundtable discussions. The roundtable format brings together various community members including developers, realtors, professionals, colleges and university staff along with labour market analyst. The format provides an avenue for participants to review and discuss an overview of the housing market as well information on economic and demographic conditions which are and may impact the local market.

Within Greater Sudbury, there are approximately 5,000 social housing units. These units provide affordable housing to households across the municipality. The portfolio represents about 20% of the total rental stock in the community. Over 4,400 of these units receive some form of funding from the municipality. The bulk of the units are rented on a geared-to-income basis. The projects, owned and operated by non-profit housing providers, offer self-contained units which cater to a variety of households (families, singles, seniors, households with disabilities). The portfolio is well aligned to local needs as the majority of units are one and two bedroom units. Over 800 units are designated seniors only.

The CGS is active with its non-profit housing providers. Key aspects of this interaction includes funding and program oversight. The CGS also directly provides or facilitates training on a variety of topics including board governance, risk management, asset management and landlord/tenant relations. Regular feedback from providers regarding programs, policies and procedures is obtained through regular meetings and client surveys. When required, CGS staff will provide intensive services to help return a project to program compliance and/or viability. Work has also begun in terms of preparing providers for operations after their operating agreements have expired and subsidies will be reduced or eliminated. More work is anticipated in these areas as more projects close out the term of their operating agreements.

The CGS is a member of the local Assisted Living Steering Committee and the Regional Assisted Living Committee. The committees, chaired by the Local Health Integration Network (LHIN), bring together the CCAC, health care providers as well as support agencies who service a variety of clientele. The goal is to promote dialogue, troubleshoot issues and help streamline service delivery. The Regional Committee looks at issues and trends impacting Northeastern Ontario while promoting sharing of best practices.

There are approximately 350 supportive housing units throughout the CGS. These projects are owned and operated by non-profit service providers. Funding is provided through the various provincial support ministries. The projects cater specifically to the needs of households who require assistance with daily living. The clients include seniors, individuals with mental health issues and those with physical disabilities. The projects provide a mix of congregate living arrangement and self-contained units.

The CGS has participated in senior government Affordable Housing Programs (AHP) as a means of increasing the availability of affordable housing. This work ranged from marketing the program to working with both private sector developers and not for profit organizations to bring projects to fruition. Through the AHP, 280 new affordable rental units were added to the local housing stock. It should be noted that the new AHP units represent 33% of all units produced in the multi-unit sector between 2009 and 2012.

Included in the AHP projects were 133 supportive housing units targeting seniors. The tenants occupying the units are in receipt of support services. The CGS provided the co-ordination between the North East LHIN and the housing provider in order to match the delivery of the support service funding with project construction and the AHP program requirements.

The CGS operates a Registry for households in need of rent-geared-to-income housing. The list is comprised of working poor, seniors, the disabled and those on social assistance programs. The majority of the households are seeking one and two bedroom units. As previously stated, the majority of rent-geared-to-income units available are one and two bedroom units. At the request of the non-profit providers, the Registry also maintains the wait list for their modified (wheelchair accessible) and market rent units.

The Registry reports that the tightening of the housing market is starting to be reflected in the number of applicants requesting rent-geared-to-income accommodation. The Registry list now stands at over 1,300 households.

The Registry system gives priority ranking to victims of domestic violence. In 2012, 94% of all qualified households were offered housing within 40 days of applying for housing. Registry staff work closely with Social Services and the women's emergency shelter providers to ensure that needy households have access to housing and support services. It was noted during the consultation process that additional support services are required to assist households with multiple needs. Further, it was felt that both private and non-profit housing providers could benefit from additional training and education regarding the available services. This would assist tenants in accessing needed support services which would in turn, assist households in maintaining successful tenancies.

A second priority ranking is provided to those households meeting the urgent criteria (i.e. homeless, those whose homes are destroyed etc). Working with Social Services and emergency shelter workers, the Registry provides one stop shopping allowing households to apply for a number of projects with one application. The qualified households have access to homelessness services and are provided assistance and information on obtaining private sector accommodations. Given their priority ranking, needy households usually receive unit offers within weeks of being deemed urgent.

Over the last 5 years, 3,444 applicants (an average of 689 households per year) have been housed from the Registry list. The average wait time for a unit is just under 18 months, depending on unit size and project location. In general, project wait lists are longer for projects located within the former City of Sudbury.

In addition, the CGS Registry liaises with local non-profit providers who are not required to participate in the Registry system. This on-going dialogue has assisted needy households to expand their housing selections and therefore increased their chances of securing affordable housing in a timely manner.

Through Housing Services, the CGS provides funding and services to the local non-profit housing providers ensuring that the projects remain viable and that needy households are being served. Part of this work includes the operation of a community rent-geared-to-income application Registry.

Housing Services also facilitates housing provider access to senior government funding such as capital assistance programs and energy efficiency initiatives. This work allowed the majority of the social housing portfolio to access needed funding for a variety of capital projects including roof replacements, basement/foundation repairs and energy efficiency upgrades. Four projects were selected for special funding under the Affordable Housing Program Renewal Energy Incentives. These projects will now produce their own electricity and sell any excess to the provincial electrical grid.

With housing programs such as the Rent Supplement Program, the CGS partners with private sector landlords to obtain housing units within private sector buildings. These units are then made available to needy households from the CGS Registry. The tenant pays rent-geared-to-income while the municipality pays the difference between the tenant rent and project rent. The municipality continues to look for opportunities to expand these programs.

The CGS, through its property tax system, provides new rental units as well as properties converted to multi-residential use to be subject to the residential tax rate for a 35 year period. The tax rate charged is less than half of the existing multi-res rate, making the new projects more viable and providing an avenue for making the rents more affordable.

The CGS designated the former Sudbury downtown area as exempt from development charges. This exemption reduces project capital cost and is intended to have a positive impact on affordable rents. Expansion of this policy to other former municipal downtown areas is under review.

Prior to the new second policies coming into effect, the CGS through the provisions of the Temporary Use By-Law permits Garden Suites in all Living Area designations. The by-law allows for a second temporary residential unit on a single residential lot. The garden suites are small, self-contained independent living units that are designed for family members who require some level of support.

With the growing number of senior households, Council through its various approval processes, supports developments offering a range of seniors housing. Under the most recent Affordable Housing Programs, four of the newly constructed projects were directed to seniors.

As part of the Background Study, the CGS undertook a review of the needs of a variety of groups including supportive housing, accessible housing, victims of domestic violence, aboriginal people and seniors. In addition, extensive consultations were held with various stakeholders. Recommendations from the review and consultation are included in the Housing and Homelessness Plan.

Overall, the Study noted that the Registry system was successful in assisting victims of domestic violence to quickly secure housing. A need for additional follow-up services was noted, especially to assist individuals with multiple challenges. Additional services were also required to help provide the individuals and landlords with support as required during the tenancy. The CGS will continue to work with the support agencies and social housing landlords to advocate for additional services.

There are two Aboriginal non-profit housing providers offering accommodations dedicated to Aboriginal households. Their projects offer a mix of rent-geared-to-income housing and market rent units. It should be noted that Aboriginal households also access affordable housing within the social housing portfolio.

The CGS provides funding and program oversight as required. Most recently, the CGS assisted a provider in developing a project under the AHP Aboriginal component.

The Background Study noted that need for Aboriginal housing is likely to increase. The CGS is working with the local providers to monitor need and available program options.

The Study also identified an increasing need for accessible housing. Quantifying the need requires more study given the diversity in individual circumstances. The CGS, through its Registry, maintains the wait list for wheelchair accessible units within the local social housing portfolio. It was suggested that the CGS work closely with local support agencies to ensure they are aware of the unit availabilities. More work will be done to increase awareness and promote the creation of barrier-free and visitable units throughout the community.

D.2.4 Sub-Sector - Home Ownership

D.2.5 Overview

The preference of CGS households for single detached homes remains strong and dominates the local housing market. Over the past decade, the vast majority of new housing activity has been in the form of detached homes. Although condos are visible in the ownership market, their penetration into the Sudbury market falls well below that of other provincial centres. Developers continue to be cautious in introducing this form of housing, targeting specific segments of the market (young professionals, seniors).

The latest Census revealed that just under three quarters of Canadian seniors own their homes. Of these, most are mortgage-free. The CGS seniors follow a similar trend. This implies that should these seniors seek alternative housing, they may be well positioned to do so by converting their home equity into purchasing power.

In 2012 the average price of a resale home in the Sudbury Census Metropolitan Area (CMA) was \$240,312. This was up 4.7% from \$229,485 in 2011. House prices have been steadily increasing over the last 5 years, reflecting the demand.

The average price for a new home in 2012 was \$383,665. This figure was up from the 2011 average of \$372,831. The increase was due in part to increased demand along with reflecting the higher costs of materials and labour. Prices are expected to increase at least in the short term. Building activity is expected to level off as consumers consider their options. Weaker commodity prices and the delay in new capital investments in mining projects will affect employment in the region.

The Provincial Policy Statement defines Affordable Housing as being in the case of ownership housing, the least expensive of:

1. 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
2. housing for which the purchase price is at least 10 percent below the average purchase price of a resale unit in the regional market;

Based on 2010 income data from the 2011 Census, the annual income for low and moderate income households is \$77,333. At this income level, the Background Study identified a \$330,600 home as being affordable.

Using the 2010 average resale price of \$221,700, less 10%, the affordable purchase price would be \$199,500. Assuming a 10% down payment and principal & interest at the going 5 year rate, an income of \$46,700 would be required to support the purchase of the home.

As the Policy Statement calls for using the lower of the two calculations, in 2010 an affordable home in the CGS would have a price of \$199,500 or less.

For 2012, using the same calculations as above (10% below the average resale price), an affordable home in 2012 would have a price of \$216,270 or less. The annual income required would approach the \$50,000 mark. Given the price of new homes, potential buyers would need to canvas the resale market for an affordable home. The quantity and quality of homes at this price range could prove challenging given the average resale.

The private sector has traditionally been the main supplier of ownership homes. In the past, both the federal and provincial governments have provided programs to help either stimulate the housing market or assist homeowners to upgrade/repair their home.

D.2.6 Action To Date

The municipality's involvement in the ownership market is defined through provincial legislation (i.e. Planning Act, Municipal Act, Housing Services Act). This role is both comprehensive and complex. It includes: infrastructure development and maintenance; community and land use planning; building permit/inspection services; by-law enforcement; funding and administration of social housing programs; participation in new affordable housing initiatives.

The CGS regularly updates its Official Plan to reflect local needs and community input. The OP provides policies directing land use and plans for future needs. In terms of housing, the land use policies are designed to ensure that there is sufficient zoned lands for a mix of residential uses to accommodate both short and long term growth projections. The OP includes recommendations for preserving lands designated for higher density development. OP policies also support the continued development of programs to conserve energy and improve energy efficiency across all sectors.

The current OP suggests a mix of housing types comprised of 50 to 60% single detached dwellings, 15% semi-detached and row housing, and 25 to 35% apartment dwellings. In order to maintain a balance of ownership and rental housing, a tenure mix of 70% ownership and 30% rental is also proposed. Ideally, 25% of all new dwellings should meet the definition of affordable housing. The Background Study confirmed that these targets were still valid going forward to the next OP review.

Through the Official Plan, zoning by-laws, consents, subdivision and condominium approvals, the CGS staff meet with builders and encourage them to consider including a mix of housing to better address local needs.

The CGS regularly engages the building/development community through the Development Liaison Advisory Committee. The committee provides a forum to discuss concerns and identify solutions to a variety of general and site specific planning and development related issues. The committee also examines the development process with a view to streamlining reviews and approvals.

CGS departments (Planning, Building Controls, Housing) in conjunction with CMHC hosts annual industry roundtable discussions. The roundtable format brings together various community members including developers, realtors, professionals, colleges and university staff along with labour market analyst. The format provides an avenue for participants to review and discuss an overview of the housing market as well information on economic and demographic conditions which are and may impact the local market.

With the growing number of senior households, Council through its various approval processes, supports developments offering a range of senior housing options.

The CGS, through its Elderly Tax Assistance, provides a rebate for residential property owners that are in receipt of the federal Guaranteed Income Supplement (GIS). This rebate helps make homes affordable for senior home owners.

By participating in senior government Affordable Housing Programs like the Homeownership Assistance initiative, the CGS provided program loans to assist new home buyers to purchase homes. In addition, the CGS delivered the AHP home repair program. A total of 283 home repair loans were issued under this initiative. This program targeted low income homeowners allowing them to repair their homes making them more accessible, energy efficient and ultimately more affordable.

Given the aging population and the aging housing stock, the CGS will continue to pursue and deliver home repair programs as a means of extending the life of the homes while making them more affordable to their owners.

E. COMMUNITY CONSULTATIONS

The Housing and Homelessness Plan Background Study identified and analyzed the housing and homelessness issues challenging the CGS. Part of this process involved an extensive consultation process with local stakeholders to better understand the housing needs in the community.

Several consultation methods were used to gather data, compile information and receive community input. An e-mail survey was conducted over December 2012 and January 2013 along with focus group sessions in January with emergency and transitional housing providers, as well as homelessness service providers; Aboriginal Stakeholders; supportive housing providers and agencies serving special needs groups; social and affordable housing providers; the Greater Sudbury Accessibility Advisory Panel and the Seniors Advisory Panel; and the private sector housing development stakeholders i.e. builders, developers.

Phone interviews were also held in January and February of 2013 with key stakeholders in order to obtain more detailed information. Additionally, an online survey was made available to the general public between December 2012 and February 2013 to gain input from the general community on the issues and challenges influencing the housing market.

All stakeholders and community members consulted were also asked to provide input on the opportunities and challenges of providing accessory apartments across the CGS. Respondents were also asked about the requirements they felt accessory apartments should have to meet.

In September 2013, follow-up focus sessions with the various stakeholder groups were held. The Background Study findings and draft recommendations were presented and discussed.

The final results of the consultations were analyzed resulting in 6 priority areas being identified. These, along with the findings from the Background Study, form the basis for the recommendations and actions of the Housing and Homelessness Plan.

F. HOUSING AND HOMELESSNESS PLAN ACTION MATRIX

The Housing and Homelessness Plan focuses on strategies to co-ordinate and realign the housing and homelessness system to better address the needs of the community.

This work builds on the gains already achieved. The CGS will continue to collaborate with its partners and stakeholders to move the housing and homelessness system to a more co-ordinated people centered system which is focused on achieving positive outcomes for individuals and families. The City will work to advance our gains and hold itself, our partners and stakeholders accountable to measurable outcomes.

The Housing and Homelessness Matrix illustrates the six priority areas identified in the Background Study. It includes specific actions which will be taken to address the various priorities over the next 10 years. The Matrix also provides insights on how we will measure the success of the strategies vis a vis the community outcomes.

COMMUNITY PRIORITY:

1. There is a need to improve housing options across the housing continuum.

OBJECTIVE	ACTION	OUTCOME	MEASURE
Improve and maintain the existing housing stock	<p>Develop a community strategy to educate and improve energy efficiency and compliance with safety and property maintenance standards</p> <p>Devote a portion of future senior government housing funding towards rental housing repair & energy efficiency</p> <p>Complete long range planning related to the social housing portfolio completed to address declining senior government funding and increasing project costs</p> <p>Provide ongoing training and support for non-profit housing providers regarding governance, sustainability, asset management, regeneration, energy conservation, risk management and financial planning</p>	<p>Increased community awareness of standards leading to better maintained energy efficient properties</p> <p>Revitalized affordable rental stock</p> <p>Long term social housing portfolio plan in place</p> <p>Affordable housing portfolio well managed & maintained. Tenants satisfied with accommodations</p>	<p>Strategy in place</p> <p>Number of rental properties improved Lower energy consumption</p> <p>Portfolio plan approved by Council</p> <p>Fewer projects in difficulty. Provincial tenant satisfaction surveys</p>
Improve the accessibility of new housing and full utilization of existing housing stock	<p>Continue to work with community-based accessibility organizations to disseminate information about the need for barrier-free housing</p> <p>Devote a portion of future senior government affordable housing funding allocations to incorporate accessibility, energy efficiency & mobility modifications</p> <p>Collaborate with housing providers & support service agencies to distribute information on modified units in social housing</p>	<p>Developers & builders incorporating barrier-free design into their projects</p> <p>Affordable housing projects & programs include accessible units</p> <p>Households in need of modified units aware of projects, units</p>	<p>Increase in the number of barrier-free units in private sector</p> <p>Number of accessible units developed</p> <p>Modified units occupied by households in need of accessible units</p>
Increase the diversity of affordable housing options	<p>Communicate and build support & partnerships for the Plan housing priorities in private sector and economic development circles</p> <p>Work with stakeholders to disseminate information on the range and variation of seniors housing needs</p> <p>Update Official Plan and by-laws to reflect the new legislated second suite requirements</p>	<p>Better community awareness of community needs</p> <p>Seniors finding more housing options</p> <p>Second suite policies/process facilitating creation of units</p>	<p>Number of partnerships created</p> <p>Materials distributed to stakeholders</p> <p>Appropriate second suite Official Plan policies & Zoning Bylaws in place</p>

OBJECTIVE	ACTION	OUTCOME	MEASURE
	<p>Review Official Plan policies to ensure policies promote wide range of affordable housing options i.e. rooming houses, group homes, and neighborhoods that offer a full range of housing & amenities</p> <p>Review existing policy around surplus municipal land ensuring that surplus municipal properties are made available for affordable housing where appropriate</p>	<p>Neighborhoods designed to provide a broad range of housing</p> <p>Policy facilitates development of affordable housing</p>	<p>Policies promoting housing mix in place. Annual review of unit types created.</p> <p>Appropriate municipal lands made available for affordable housing projects</p>
Increase community acceptance of and provide consistent support for multi-residential housing	Working with the public and local stakeholders, promote benefits of multi-residential housing	Better public understanding of the need and benefits of multi-residential developments	Number of multi-res units created and/or number of Planning Act applications approved for multi-res units annually

COMMUNITY PRIORITY:

2. There is a need to improve housing access and affordability for low income households

OBJECTIVE	ACTION	OUTCOME	MEASURE
Improve housing access and affordability for low income households	Devote the majority of future senior government affordable funding allocations for new affordable housing projects	Low income & vulnerable households have more affordable housing choices	Number of projects developed
	Devote a portion of future senior government affordable housing funding towards rent supplement programs	Low income and vulnerable populations provided more private sector housing options	Number of rent supplement units acquired and/or retained
	Work with local support agencies to distribute information on accessing affordable housing	Support agencies better able to inform clients regarding affordable housing options	Affordable housing access information in place
	Advocate for senior government funding, programs and legislation changes to help local providers better respond to local housing needs i.e. sustained operating & capital funding, regeneration programs, energy upgrades	Social housing providers better able to respond to local needs	Number of new programs & initiatives accessed by local providers

COMMUNITY PRIORITY:

3. There is a need to strengthen approaches to preventing homelessness, increase the diversity of emergency shelter options and support individuals with multiple barriers in obtaining and maintaining their housing

OBJECTIVE	ACTION	OUTCOME	MEASURE
Ensure emergency accommodation is available when needed, but focus on transitioning to permanent housing.	<p>As a ten year goal, with increases in permanent affordable housing stock and monitoring of shelter usage, work over time to gradually retiring some of the capacity of the emergency shelters and re-directing funding to support individuals and families in transitioning to and maintaining permanent housing</p> <p>Review eligibility criteria for existing shelters and/or reallocate funding to ensure emergency accommodation meets the diverse range of needs, including emergency accommodation that does not have a zero alcohol tolerance</p>	<p>Decrease in shelter usage</p> <p>Decrease in length of stay in shelter</p> <p>Decrease in number of repeat shelter stays</p> <p>Persons who become homeless have emergency shelter when required</p>	<p>Number of persons using shelter</p> <p>Number of shelter bed nights provided</p> <p>Number of repeat shelter visits</p> <p>Number of persons turned away from emergency shelter</p>
Address the needs of the most vulnerable populations of homeless	<p>Prioritize the most vulnerable for rehousing, case management, and homelessness prevention, particularly those who may be chronically homeless and/or with multiple barriers to housing, including those interacting with health care, Children's Aid Society and addictions treatment</p> <p>Redistributing funding for homelessness services to increase the focus and provide more intensive case management to individuals with multiple barriers to housing</p>	<p>Less persons experiencing chronically and episodically homelessness</p> <p>Most vulnerable population of homeless have access to services</p> <p>Individuals and families with multiple barriers receive support they require</p>	<p>Decrease in number of homeless (point in time count)</p> <p>Number of persons who are homeless that move to emergency shelter</p> <p>Number of persons who are homeless that move to transitional housing</p> <p>Number of persons who are homeless that move to permanent housing</p> <p>Number of persons who move from emergency shelter to long term housing</p> <p>Number of households at risk of homelessness that are stabilized</p> <p>Decrease in number of shelter users</p>

OBJECTIVE	ACTION	OUTCOME	MEASURE
Stop discharging people into homelessness from key points of contact like hospitals and corrections	In collaboration with community stakeholders, develop a structured process that plans for the safe and successful transitioning of individuals from institutions	Better aligned supports for persons being discharged from hospitals and corrections	Co-ordinated Plan in place utilized by all agencies Decrease number of shelter uses coming from institutions
Address the need for additional educational and awareness of social housing providers and landlords of available crisis services and supports for tenants with special needs	Develop and maintain a detailed services directory of community homelessness resources Increase capacity of the social housing sector and private landlords to respond to client needs by providing educational materials, training and professional development to social housing providers and private landlords on available services and supports for tenants in crisis and tenants with complex needs	Up to date directory available to service providers and service users Providers able to direct households to service agencies	Detailed directory in place Number of social housing and private sector landlords trained and in receipt of training and materials Number of households at risk of homelessness that are stabilized

COMMUNITY PRIORITY:

4. There is a need for additional supportive services coupled with permanent housing (both supportive housing and supports in private homes)

OBJECTIVE	ACTION	OUTCOME	MEASURE
Ensure the supports are available for individuals to achieve and maintain housing stability	Collaborate with support agencies and housing providers to expand life skills training/mentoring to encourage successful tenancies for vulnerable populations i.e. victims of domestic violence, seniors	Services available and provided in a timely fashion so that tenancies are maintained	Number of agencies and providers participating Number of supports and services provided to households at risk of homelessness that are not related to the provision of accommodation but supports positive housing outcomes
Ensure adequate permanent housing linked with supports	Support investments in permanent housing linked with supports and collaborate with agencies and senior government ministries to increase the supply of supportive housing targeting seniors and other vulnerable populations	Options available for households in need of supports & housing assistance	Number of housing opportunities linked with supports
Reduce barriers to accessing housing, services and supports	<p>Collaborate with community organizations to support anti-discrimination education and opportunities to work with private sector landlords, housing providers and other community groups to disseminate information and human rights as they relate to housing</p> <p>Support enhanced access to programs by collaborating with housing providers and community service providers to improve outreach</p> <p>Support community outreach and education efforts to help tenants and landlords learn about their rights and responsibilities</p> <p>Advocate with senior levels of government for more capital and operating funding for the development and on-going operation of supportive housing projects</p>	<p>Both landlords and tenants aware of their rights & responsibilities</p> <p>Improved co-ordination between agencies and housing providers</p> <p>Tenants & landlords more knowledgeable about their rights & responsibilities</p> <p>More affordable housing choices for supportive housing clients</p>	<p>Feedback through community consultation process</p> <p>Client and provider survey or consultations</p> <p>Feedback through community consultation process</p> <p>Number of new supportive housing projects developed</p>

COMMUNITY PRIORITY:

5. There is a need to improve co-ordination, collaboration and partnerships among a broad range of stakeholders

OBJECTIVE	ACTION	OUTCOME	MEASURE
Improve effectiveness of the local housing system by increasing coordination, collaboration and partnerships among a broad range of stakeholders involved in housing	Facilitate connection, discussions and systems planning between stakeholders in housing, social services and health (including the City, housing providers, support service providers, the hospital, the LHIN and the CCAC)	Co-ordinated approach applied to community housing and homelessness issues	Number of agencies and providers participating
	Advocate for on-going Federal & Provincial participation in the housing sector to provide programs and funding towards creating and sustaining affordable housing	More senior government programs and funding available to meet local affordable housing needs	Number of senior government programs and amount of funding accessed to meet needs
	Build community support by increasing public awareness about housing needs and the benefits of homelessness services and affordable housing	Community support for housing and homelessness initiatives	Community survey
	Create opportunity for community partners and stakeholders to network, identify priorities and goals, and work collaboratively on solutions to ending homelessness	Best practices shared and implemented	Number of opportunities and events
	Engage the business community & faith communities to play a greater role in meeting community homelessness needs	Increased community participation	Number of business & faith community partners participating in initiatives

COMMUNITY PRIORITY:

6. There is a need to monitor and report on progress towards meeting the Housing and Homelessness Plan objectives and targets

OBJECTIVE	ACTION	OUTCOME	MEASURE
Monitor, analyze and respond to information about the local housing and homelessness situation	Annually evaluate and report on progress towards fulfilling the Housing and Homelessness Plan objectives	Community is aware of the status of housing and homelessness issues and progress made in achieving local objectives	Data publicly reported
	In conjunction with the completion of the Official Plan update, fully review the Housing and Homelessness Plan objectives and the Housing First Strategy. Based on review of the local housing market and consultations with stakeholders, identify gaps in programs, services and supports. Revise the Official Plan, the Housing and Homelessness Plan & Strategy to address identified gaps as required	Housing & Homeless Plan and the Housing First Strategy updated in conjunction with Official Plan thus facilitating a co-ordinated and consistent community response to local needs	Review and update Plans every 5 years
	Work with the Provincial government on the establishment of provincial housing and homelessness indicators. Participate in provincial reporting as required	Provincial measures implemented and reported	Provincial measures