Northumberland County

Housing and Homelessness Plan

2019 – 2029

Acknowledgement

We would like to thank Northumberland County staff for their direction and assistance throughout this project.

We would also like to thank all the key housing stakeholders, including municipal staff from all seven member municipalities, community agencies, non-profit housing providers, people with living or lived experience, other key housing stakeholders, and Northumberland residents who participated in the engagement activities and provided valuable information and insights into housing and homelessness in Northumberland.

Project Team

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

Christine Pacini, Partner
Johanna Hashim, Senior Consultant
Adrienne Pacini, Principal
Jan van Deursen, Housing Consultant
Atif Siddiqui, Research and Communications Coordinator

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Introduction

The Northumberland Housing and Homelessness Plan (the Plan) sets the renewed direction for the next ten years for the work of Northumberland County and its housing partners to ensure all Northumberland residents have safe, appropriate and affordable housing choices and that a functional end to homelessness is achieved.

This Housing and Homelessness Plan reflects the changes in the housing market and the economy in Northumberland as well as policy changes at the federal and provincial levels, including the introduction of the National Housing Strategy. This Plan also fulfills the provincial requirements for Municipal Services Managers to review their long-term strategies to address affordable housing and homelessness every five years.

This Plan includes the summary of the housing needs assessment undertaken as part of the Northumberland County Affordable Housing Strategy as well as the findings from extensive engagements with Northumberland residents, people with living or lived experience, and key housing stakeholders in Northumberland. Relevant goals and recommended actions from the Northumberland County Affordable Housing Strategy have also been included in this Plan.

How was the Plan Developed?

The Northumberland Housing and Homelessness Plan is the result of extensive community engagement activities and the analysis of data and information on housing and homelessness in Northumberland.

Housing Needs Assessment

A housing needs assessment for Northumberland and its member municipalities was undertaken in 2018 as the first phase of the Northumberland County Affordable Housing Strategy. This housing needs assessment examined data from Statistics Canada, Canada Mortgage and Housing Corporation (CMHC), the results of the 2016 and 2018 homelessness enumerations, as well as data and information provided by the County, member municipalities, and non-profit housing providers. The housing needs assessment also included several engagement activities with the community at large as well as key housing stakeholders. These engagement activities are discussed in detail in the following sections.

Affordable Housing Strategy

The Northumberland County Affordable Housing Strategy was developed based on the results of the housing needs assessments, engagement sessions with a broad range of key housing stakeholders, a review of federal, provincial and municipal policies and strategies which affect the development of housing in the community, as well as a financial analysis of the impact of recommended incentives on the development of affordable housing.

Municipal housing strategies were also developed for each of the member municipalities to provide approaches for addressing the unique housing needs of each member municipality based on the findings from the housing needs assessment.

Community Engagements

The housing needs assessment undertaken as part of the Northumberland County Affordable Housing Strategy included a series of engagement activities to gain information from Northumberland residents, key housing stakeholders, and persons with living or lived experience. A total of 16 engagement activities were undertaken as part of the needs assessment, including the following.

- An online survey of Northumberland residents conducted from May 14th to June 18th, 2018 which resulted in a total of 257 responses.
- A survey of people with living or lived experience undertaken from

May 30th to June 29th, 2018 which resulted in 19 responses.
- An email survey of community agencies and housing providers conducted from May 30th to June 27th, 2018 which resulted in 35 responses.
- A meeting with the Northumberland Affordable Housing Committee on June 5th, 2018.
- Two engagement sessions with key housing stakeholders including representatives of community agencies, non-profit housing providers, private landlords, private residential developers, member municipal staff, County staff, and councillors on June 24th, 2018.
- A workshop with County and member municipal councillors and senior municipal staff on September 19th, 2018.
- Two workshops with the Northumberland County Affordable Housing Strategy Working Group on September 24th and November 2nd, 2018. This Working Group was made up of member municipal staff, County staff, and representatives of community agencies and private developers.
- Individual meetings with staff from each of the member municipalities on March 6th and 7th, 2019.

In addition to these engagement activities, additional engagements were undertaken specifically for the Housing and Homelessness Plan. These are:

- A workshop with 69 key housing stakeholders including

representatives of community agencies, non-profit housing providers, private landlords, private residential developers, member municipal staff, County staff, and councillors on March 19th, 2019.

- Small group discussions with people with living or lived experience including homeless individuals, seniors, youth, persons with physical and developmental disabilities, persons with mental health issues, LGBTQ2+, victims of domestic violence, Indigenous peoples, and people with experience with the justice system. A total of nine (9) small group discussions were conducted from February 25th to March 25th, 2019 with a total of 77 participants.
- Additional phone interviews with key housing stakeholders, including those who provide services to persons with developmental disabilities, youth, Indigenous peoples, victims of violence, and new immigrants, to further explore issues and opportunities which came up during the previous sessions as well as issues specifically related to unique population groups were also conducted. A total of nine (9) interviews were undertaken with key agencies.
- A workshop with key housing stakeholders including representatives of community agencies, non-profit housing providers, member municipal staff, County staff, and other key housing stakeholders on September 24th, 2019.

2014 – 2018 Accomplishments

Northumberland County's current Housing and Homelessness Plan was developed in 2013. This Plan identified a total of 27 actions grouped under five main categories, which are:

- Affordable housing
- Emergency housing
- Municipal planning
- Service provision and coordination
- Outreach, education and evaluation

Since the adoption of the 2013 Plan by County Council, significant work has been accomplished by the County in partnership with member municipalities, community agencies and other housing stakeholders. Some of this work include the following:

Affordable Housing
- Working with private developers to build a 31-unit affordable housing project for seniors and people with disabilities in Cobourg
- Developed an Affordable Housing Strategy for Northumberland County
- Capital investments by the County into Northumberland County Housing Corporation (NCHC) properties
- Created and implemented a Subsidy Surplus Sharing policy for non-profit housing providers to encourage sound business practices by allowing these organizations to retain a portion of their surplus subsidy payments
- Supported non-profit housing providers, including providing ongoing monitoring of Asset Planner software and annual capital investments; strategic planning

for end of operating agreements or end of mortgages; and annual operational reviews for three housing providers

Emergency Housing
- Completed a third-party Shelter and Homelessness Systems Review
- Developed a By-Name List to ensure all people in Northumberland who are experiencing homelessness are identified and their needs are known
- Provided training to all system partners on how to use VI-SPDAT as a common assessment tool to support resource allocation
- Reopened an emergency shelter for adults which is run by Transition House and which employs a Housing First approach
- Developed a Homelessness Coordinated Response Team (HCRT) with housing partners
- Implemented a Home Share program
- Undertook two homelessness enumerations (2016 and 2018)

Municipal Planning
- Engaged with member municipalities to identify possible opportunities for municipal-led investments in affordable housing
- Worked closely with member municipalities to develop housing strategies for each member municipality

Service Provision and Coordination
- Transitioned to an eviction prevention model of social housing

- Initiated the development of a housing retention framework and policies to support eviction prevention
- Provided tenant engagement programs throughout NCHC properties
- Provided County Letters of Support to community agencies for provincial and federal funding applications
- Participated in meetings with the City of Kawartha Lakes and City of Peterborough to share resources, best practices, and provide support on joint funding applications
- Administered the Housing Support Program using the Social Infrastructure Fund (SIF) which provides housing allowances and rent supplements
- Worked with Habitat for Humanity on the Home Ownership program, expansion of Renovate Northumberland, and the ReNew It Program

Outreach, Education and Evaluation

- Implemented a Yes in My Backyard awareness and media campaign
- Presented on the results of the homelessness enumerations and the need for housing in Northumberland County
- Engaged with private landlords to support successful tenancies and raise awareness for the need for more rental housing
- Engaged with off-reserve Indigenous organizations and Alderville First Nation to better understand the needs of Indigenous peoples and identify opportunities for partnerships.
- Engaged with community agencies providing supports and services to understand the needs of the people they serve and identify opportunities collaborations and partnerships.

Housing Needs in Northumberland[1]

While significant work has already been done, the housing needs assessment as well as the consultations with people with living or lived experience and key housing stakeholders identified several housing gaps in Northumberland.

There is a need for affordable rental housing options for households with low incomes as demonstrated by the number of people who are homeless or who are spending too much on housing costs.

As of December 2018, the By-Name List held the names of 93 singles and 10 families who were experiencing homelessness and working with the Homelessness Coordinated Response Team (HCRT) agencies, while there are many more families and individuals in the community who were at risk of or experiencing homelessness. In addition, more than a fifth of Northumberland households were facing housing affordability issues and almost 9% were facing severe housing affordability issues. The centralized waiting list subsidized housing has also increased by more than 200% in the last ten years and as of December 2018, there were 891 applicants on the list.

There is a need for a coordinated access system to remove current barriers to accessing housing and support services experienced by residents in Northumberland.

Many people with living or lived experience of homelessness and people in need of housing and/or supports found it challenging to navigate the housing system in Northumberland. In particular, people did not know where to find information and they often had to explain their situation several times to several agencies who were trying to help. Participants noted that having one central location where they could obtain information on housing and the services available to find and maintain housing would be ideal. Stakeholders also noted language barriers, particularly for new immigrants, as well as cultural barriers, predominantly for Indigenous peoples and immigrants. Some community agency representatives stated that some private landlords discriminated against clients that receive social assistance benefits and people with bigger families, as well as individuals with disabilities. It was also noted that, across the province generally, Indigenous peoples often faced discrimination from landlords. These observations are supported by the results of the community agency survey where 28.6% of respondents stated that one of the barriers to accessing housing and services was that people did not know where to go for help and 25.7% noted that the complex process was a barrier. Similarly, 62.7% of Northumberland residents who responded to the resident survey said they did not know where to refer someone who needed help paying their rent or who needed a place

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[1] This section presents the summary of the key findings from the housing needs assessment, which uses data from a number of sources including Statistics Canada Census and custom tabulations, CMHC, County data, the annual housing and homelessness plan update report, and data from the homelessness enumeration.

to stay. An expanded coordinated access system, which includes private landlords, would help address many of these issues.

There is a need to better facilitate the transition into housing stability to ensure individuals and families who experienced homelessness or who are at risk of homelessness remain housed.

People with living or lived experience as well as community agency representatives have noted the need for more supports to help people transition to housing stability. These supports include help finding affordable and appropriate housing as well as supports to maintain this housing. Many community agency representatives brought up the need to educate tenants to ensure they are 'rent ready' in that they are aware of their rights and responsibilities as tenants. There is also a need to engage landlords to avoid discrimination and to be more open to renting to people who may be receiving social assistance benefits or who may not have a credit history. People with living or lived experience noted that having someone support them in finding and keeping their homes made a significant difference in their achieving housing stability. Supports would include help negotiating with private landlords as well as guidance on their responsibilities as a tenant and how to budget their money. Key stakeholders also noted there is a need to organize against NIMBYism[2] to ensure all residents feel welcome in the community.

There is a need for more purpose-built rental housing options throughout Northumberland.

The overall rental vacancy rate for Northumberland was 1.1% in 2018 (down from 1.2% in 2017) and while this only represents the purpose-built rental units in Brighton, Cobourg, and Port Hope, this suggests a significant need for more purpose-built rental units. Furthermore, the rental vacancy rate in Cobourg in 2018 was 0.4% (down from 1.3% in 2017). Anecdotal information from key stakeholders and Northumberland residents suggest that there is definitely a need for more rental housing options in Northumberland. Stakeholders have expressed concern over younger people moving out and the difficulty local employers are having with finding employees. This is confirmed by the decrease in young adults in Northumberland from 2006 to 2016 by 13.8%. Having more purpose-built rental may attract more employees to Northumberland and encourage young adults to move out of their parents' homes while still remaining in Northumberland.

There is a need for increased support services and supportive housing to allow people with special needs to live independently.

The results of the 2016 homelessness enumeration show that a large proportion of individuals and families who were interviewed needed permanent supportive housing due to high acuity levels. Additionally, the results of the community agency survey show that over 1,200 people were on the waiting list for supportive housing in 275 units managed by three organizations,

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[2] Please refer to the appendix for a glossary of terms.

suggesting that there are even more people in need of this type of housing. Furthermore, the results of the survey of community agencies show that 88.6% of respondents indicated that there is a lack of appropriate housing and supports in Northumberland. Northumberland also has a higher share of households with a person with a disability compared to Ontario, including people with physical (13.6% vs. 11.4% of households), cognitive (7.3% vs. 6.4%), and/or psychological disabilities and people with mental health issues (10.3% vs. 9.3%). Having an adequate supply of supportive housing options as well as support services will allow individuals and families with special needs to remain in Northumberland. These supportive housing options should include transitional housing options for people who only need short-term supports, such as youth, to help them move from homelessness to permanent housing as well as permanent supportive housing options with health-related and personal care supports. Key stakeholders indicated closer collaboration with landlords could help remove barriers to households in need of supports to find rental housing as a landlord would feel more secure if the tenant had the supports they need in place to live independently.

There is a need for accessible housing and a broader range of housing options for the aging population and people with disabilities.

Northumberland's population is aging and seniors are growing at a much faster rate compared to the rest of the population. In addition, Northumberland has a higher share of households with a member with a disability compared to Ontario as a whole. However, the current housing supply is not fully addressing this need as most of the supply is made up of single detached homes, which may not be the best option for an aging population or for people with disabilities. Furthermore, there are limited accessible housing options throughout Northumberland.

There is a need for a more diverse housing supply in Northumberland as shown by the shift to smaller households and the aging population.

Northumberland is seeing a shift to smaller households as well as an aging of the population yet almost 80% of the existing housing stock is single detached dwellings, which is generally more appropriate for larger households and families with children. Stakeholders have also noted that there is a general need for more housing options for households who might be in a different stage of life such as senior residents who are hoping to downsize or young adults trying to settle in the community but who cannot find any options. Single detached dwellings are also, generally, less affordable than smaller dwelling types such as townhouses and four- or six-plexes. As such, a more diverse housing supply will help meet the broad range of needs of all residents.

There is a need to ensure the existing housing stock, including existing affordable units, are in good condition to optimize the existing housing stock.

While the share of dwellings which require major repairs in Northumberland has remained the same in the last ten years, the number of these dwellings has increased. In addition, the proportion of dwellings requiring major repairs is greater than the proportion in Ontario as a whole (7.1% vs. 6.1% respectively). There is also a greater share of rental dwellings needing major repairs compared to owned dwellings. The condition of rental dwellings is even more of

an issue in some member municipalities, including Alnwick-Haldimand (13.9%), Cobourg (9.3%), and Hamilton Township (10.2%)[3]. Key stakeholders have also expressed concern about the condition of both ownership and rental dwellings in more rural communities, such as Alnwick-Haldimand (8.4%), Cramahe (8.5%), and Trent Hills (7.9%)[4]. Stakeholders have also noted the opportunity to reuse some of the existing housing stock in new ways, such as through shared housing or converting vacant or underused residential and non-residential spaces.

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[3] These are the proportion of rental dwellings needing major repairs.
[4] These are proportions of owned dwellings needing major repairs.

Annual Housing Targets

Annual affordable housing targets were developed as part of the Northumberland County Affordable Housing Strategy and are meant to address the emerging housing need in Northumberland County. These targets are broken down by household income and tenure and include targets for supportive and accessible housing units. These targets are only achievable if all housing partners work together, including funding and policy support from all levels of government as well as participation of private and non-profit housing developers, community residents and all Northumberland residents.

90 25.0%	new affordable units out of **360** units created each year
900 affordable units by 2029	
3,600 new units by 2029	

of these units

65 Units 18.0%	**25 Units** 7.0%	**37 Units** 10.0%
Affordable to households with low incomes (Deciles 1 to 3) Rent below $1,213/month House Price below $174,160	**Affordable to households with moderate incomes (Deciles 4 to 6)** Rent up to $2,202/month House Price up to $316,190	**Accessible or Supportive units for individuals with physical disabilities, individuals with cognitive disabilities or mental health issues**
• **Rental**: 65 units (100.0%) • **1st - 2nd Decile**: 52 units (80.0%)	• **Rental**: 18 units (72.0%) • **Ownership**: 7 units (28.0%)	• **Supportive:** 23 units (25.0%) • **Accessible:** 14 units (15.0%)

Note: In 2018, households with low incomes (Deciles 1 to 3) were earning $48,519 or less and households in the 1st and 2nd income deciles were earning $37,250 or less. Households with moderate incomes (Deciles 4 to 6) were earning incomes from $48,520 to $88,087.

Housing Vision

On March 19th, 2019, a wide range of key housing stakeholders, including representatives of community agencies, non-profit housing providers, private residential developers, municipal staff, and municipal councillors participated in a full-day workshop to co-design Northumberland's updated Housing and Homelessness Plan. As part of this workshop, participants were led through an exercise to review the vision for housing that was set as part of the 2013 Housing and Homelessness Plan and to update it as required. The following vision is the result of that exercise.

By 2029, the Northumberland housing and homelessness system is responsive to the needs of all residents, providing safe, appropriate and affordable housing options within healthy and inclusive communities.

Outcomes

As part of the work on the Northumberland County Affordable Housing Strategy, the Working Group identified their desired future outcomes for the housing system in Northumberland. These outcomes were validated and added to through a facilitated co-design process involving key housing and homelessness stakeholders as part of the work on this Plan.

Long-Term Outcomes

The long-term outcomes for the housing and homelessness system in Northumberland are as follows. These outcomes are meant to be longer-term outcomes which may go beyond the ten-year life span of this Plan.

- All Northumberland residents have access to safe, appropriate and affordable housing choices.
- Functional zero end to homelessness has been achieved.

Short-Term Outcomes

The short-term outcomes for the housing and homelessness system in Northumberland are as follows. These outcomes are meant to be achieved in one to ten years.

- Increased availability of affordable and market-rate rental housing
- Having a coordinated system of housing and support services
- Increased successful tenancies and decreased evictions
- Increased supportive housing and supports
- More diverse housing choices built
- Lower rate of housing needing major repairs.

Strategies

The following strategies will help achieve the outcomes and the overall vision for housing identified by the Northumberland community. These strategies are the result of the findings from the needs assessment and engagement activities.

1. Increase Affordable Housing Options
2. Implement Coordinated Access for Housing and Support Services
3. Support Housing Stability
4. Increase Supportive Housing and Supports
5. Build a Diverse Housing Supply
6. Optimize the Existing Housing Stock

The following are the recommended actions under each Strategy. Priority actions have been identified by the Northumberland community as the actions they want to be implemented in the next one to three years. An implementation plan, which identifies recommended timelines and the lead agency for the implementation of each action can be found in the Appendix.

In addition to the recommended actions below, there are foundational actions that should be implemented as a first step to implementing the Housing and Homelessness Plan. First, a **Northumberland Housing and Homelessness Plan Implementation Committee** should be convened to provide guidance and direction on the implementation of the Housing and Homelessness Plan. This Committee may be an already existing committee or a new committee but it should be composed of decision makers from community agencies, community housing providers, the County, and member municipalities.

Another foundational action is to obtain the **sign-off from the Boards of each of the community agencies and community housing providers** who will be leading the implementation of the actions as outlined in the implementation plan.

Strategy 1: Increase Affordable Housing Options

This strategy is focused on increasing the supply of rental housing which is affordable to households with low and moderate incomes and achieving a functional zero end to homelessness. This strategy corresponds to Goal 1 in the Northumberland County Affordable Housing Strategy which includes 23 recommended actions which support this strategy. These actions include the following:

- Adopt the updated affordable housing targets

- Implement a licensing process for short-term rental housing

- Implement a Northumberland Affordable and Rental Housing Pilot Program to provide financial and non-financial incentives to encourage the development of affordable and rental housing throughout Northumberland

- Develop a Housing Master Plan

- Develop a YIMBY (Yes in My Backyard) Team and implement education and awareness initiatives

- Explore forgivable loans for the construction of secondary suites which are rented out

- Develop and implement an engagement strategy to facilitate partnerships and collaborations with residential developers and community agencies.

The following actions further support the achievement of the identified outcomes.

1.1 Building on the actions in the Northumberland County Affordable Housing Strategy, work with member municipalities to implement the recommended Northumberland Affordable and Rental Housing Program.

1.2 Building on the actions in the Northumberland County Affordable Housing Strategy, work with member municipalities to develop a County-wide approach to securing land for affordable housing development, including exploring a policy to give priority to affordable housing development in the disposition of surplus land, land banking, and land sharing[5].

1.3 Consider waiving interest charges on the deferred development charges for market-rate rental housing developments.

1.4 Consider the feasibility of a County-funded rent supplement program to support households with incomes in the first and second income deciles.

1.5 Consider developing County-wide design guidelines and alternative

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[5] Examples of land sharing may include intensification of Northumberland County Housing Corporation sites and including affordable housing in other community facilities such as libraries or community centres.

standards[6] for affordable housing to encourage the development of more innovative housing options.

PRIORITY

1.6 Explore the feasibility of expanding Northumberland County Housing Corporation's (NCHC) role to developing mixed income buildings (including market rental and affordable rental units) to increase supply of affordable housing while maintaining financial viability.

1.7 Support[7] non-profit organizations who are applying for federal and/or provincial funding to build affordable housing.

1.8 Explore the feasibility of building container or modular homes and/or tiny homes as affordable housing units[8].

1.9 Advocate to community partners, such as school boards and faith groups, to contribute to the development of affordable housing in Northumberland. Contributions can be in-kind, such as land, or financial.

1.10 Advocate to the federal government to expand the Co-Investment fund, or similar future programs, to provide increased capital funding for affordable housing projects, including increased funding to allow for deeper levels of affordability.

1.11 Advocate to the federal government to improve timelines for approvals and execution of agreements, including the release of funds, for the Co-Investment Fund.

1.12 Advocate to the federal and provincial governments to fully exempt charitable non-profit organizations from HST for new affordable housing projects.

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

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[6] This could include lower parking requirements, allowing smaller unit sizes, and permitting shared ownership of homes.
[7] Support may be financial or in-kind.

[8] Please see the Appendix for a description of how modular homes were used to build supportive housing in Vancouver.

Strategy 2: Implement Coordinated Access for Housing and Support Services

This strategy is focused on developing a 'no wrong door' approach for accessing all housing and housing-related support services in Northumberland.

PRIORITY

2.1 Building on the Homelessness Coordinated Response Team (HCRT) work, design and implement a coordinated access system for housing and homelessness services to better help people needing assistance.

2.2 Ensure all housing and homelessness service providers use a common approach to collecting and sharing data, including a common intake assessment process using the VI-SPDAT tool and a cloud-based database.

PRIORITY

2.3 Work on developing a quality By-Name List based on the Built for Zero scorecard[9] and update this list on a monthly basis at a minimum.

PRIORITY

2.4 Convene a table of community agencies providing housing and homelessness services to examine current services to determine how each contributes to the housing and homelessness system and identify opportunities to coordinate service delivery.

2.5 Building on the actions in the Northumberland County Affordable Housing Strategy, increase awareness of all housing and homelessness services available for Northumberland residents through a common website, mobile app, brochures, and monthly e-newsletters to all community agencies. This should include the weekly rental listings.

2.6 Building on the recommended action in the Northumberland County Affordable Housing Strategy, engage and work with private landlords to facilitate access to private rental units, even for the population who may be considered 'hard to house'.

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[9] Please see the Appendix for a description of a quality By-Name List and the scorecard.

Strategy 3: Support Housing Stability

This strategy is focused on creating a system of support service providers and landlords to enable successful transitions into housing stability for people who are homeless or at risk of homelessness. Goals 1 and 2 in the Northumberland County Affordable Housing Strategy, which includes 23 and 8 recommended actions respectively, support this strategy. These actions include the following:

- Provide County-funded housing allowances to individuals and families who are chronically homeless and those who have low acuity scores and only need affordable housing.

- Develop a landlord engagement strategy to increase the capacity of private landlords to better respond to residents' needs, connect residents to required supports, and ensure stable tenancies and avoid evictions.

- Connect people on the centralized waiting list to local employment opportunities.

- Encourage social enterprises which provide employment to people with disabilities or mental health issues.

The following actions further support the achievement of the identified outcomes.

3.1 Continue to work with community agencies to provide education on basic life skills, such as being 'rent ready' and budgeting[10], as a standard part of the process for people who are moving from homelessness to permanent housing.

3.2 Work with community agencies and high schools to develop a training module to provide basic life skills training, including budgeting and being 'rent ready'.

3.3 Consider implementing the Host Homes Program[11] as a shelter-diversion strategy for youth.

3.4 Consider implementing the Homeward Bound Program[12] for female-led lone-parent families.

3.5 Building on the recommendations in the Northumberland County Affordable Housing Strategy, encourage and support social enterprises which provide employment opportunities for people with disabilities, mental health issues, addictions, youth, and people who are currently receiving Ontario Works benefits.

3.6 Building on the recommended actions in the Northumberland County Affordable Housing Strategy, provide County-funded and County-

PRIORITY

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[10] This could be similar to the RentSmart Basics training which is described in the Appendix.
[11] Please see a description of this program in the Appendix.

[12] Please see a description of this program in the Appendix.

administered housing allowances and rent supplements, such as the Canada Housing Benefit, to individuals and families who are chronically homelessness and those who have low acuity scores and only need affordable housing.

3.7 Develop and enhance partnerships with other sectors, such as hospitals, the LHIN, and the correctional system, to ensure people leaving institutions are connected to the appropriate housing and supports they need to live independently in the community.

3.8 Encourage community agencies to examine current practices in providing supports to ensure they are person-centred and flexible enough to meet each individual client's own goals rather than the goals of the support provider.

PRIORITY

3.9 Building on the landlord engagement strategy identified in the Northumberland County Affordable Housing Strategy, work with community agencies to provide education on discrimination and the human rights code as it applies to tenants and vulnerable groups.

PRIORITY

3.10 Building on the eviction prevention model implemented in 2018, ensure all community housing providers, including Northumberland County Housing Corporation, are using the tools and processes developed to guide tenant relations and support eviction prevention goals.

PRIORITY

3.11 Building on current relationship-building initiatives, work with Ontario Aboriginal Housing Services and the Nogojiwanong Friendship Centre to develop culturally-appropriate tools and processes to prevent evictions.

3.12 Identify opportunities to bring people with living or lived experience into the decision-making process regarding the support services they need.

PRIORITY

3.13 Advocate to the federal and provincial governments to increase funding for the Canada Housing Benefit, or other similar future program.

Strategy 4: Increase Supportive Housing and Supports

This strategy is focused on expanding the supply of housing with supports in appropriate locations throughout Northumberland as well as the support services needed for people to live independently. This strategy corresponds to Goal 2 in the Northumberland County Affordable Housing Strategy which includes 8 recommended actions. The following actions in the support this strategy.

- Develop Official Plan policies and zoning by-law regulations related to shared housing
- Develop supportive housing for people on the By-Name List

- Support the continuation of Cornerstone's HomeShare Program
- Advocate for increased funding for supportive housing and supports.

The following actions further support the achievement of the identified outcomes.

4.1   Encourage and support community agencies to provide training to frontline staff to ensure supports provided are culturally-appropriate and trauma-informed. This may include facilitating peer mentorship opportunities among staff of different organizations.

4.2   Work with community agencies to explore opportunities to submit joint funding bids, pool funding among housing partners to build supportive housing, and combine resources to develop common tools.

4.3   Work with Ontario Aboriginal Housing Services to explore opportunities to develop culturally-appropriate supportive housing options for Indigenous peoples in Northumberland County who are homeless or at risk of homelessness[13].

4.4   Encourage and support non-profit housing providers to explore options for a shared services model[14] to build capacity in the sector.

PRIORITY

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[13] Please see the Appendix for a description of Ambrose Place in Edmonton and Nishnawbe Homes in Toronto.

[14] Examples of this include joint purchasing of goods and services as well as peer mentorship and sharing information.

Strategy 5: Build a Diverse Housing Supply

This strategy is focused on encouraging and supporting the development of a diverse housing stock, including accessible housing options, smaller units, and options to facilitate aging in place in all Northumberland communities. This strategy corresponds to Goal 3 in the Northumberland County Affordable Housing Strategy which includes a total of 9 recommended actions which support this strategy. These actions include the following:

- Revisit the current targets for medium- and high-density housing in the County's and member municipal Official Plans

- Review and revise zoning by-laws to ensure they do not present barriers to building a more diverse housing stock.

- Permit secondary suites.

- Review and revise zoning by-laws to permit mixed-use developments, such as apartments over stores and live-work developments.

- Encourage member municipalities to provide forgivable loans or deferrals for building and planning fees for new affordable residential developments which go beyond the accessibility and visitability requirements of the Ontario Building Code.

- Increase awareness among home builders of the need for a more diverse housing supply.

The following actions further support the achievement of the identified outcomes.

5.1   Building on the actions in the Northumberland County Affordable Housing Strategy, encourage member municipalities to revise zoning by-laws to ensure cohousing, co-living, and shared housing arrangements (with or without supports) are permitted in all communities throughout Northumberland.

PRIORITY

5.2   Keep member municipalities accountable to ensure their Official Plans and zoning by-laws do not act as barriers to the development of a more diverse housing supply in all communities.

5.3   Work with member municipalities to explore options to make zoning by-laws and other local regulations more flexible to allow culturally-appropriate housing[15].

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[15] This may include the use of alternative materials, windows or doors facing a certain direction, spaces for family gatherings, space to accommodate extended family, larger storage areas, and space to prepare skins and furs.

Strategy 6: Optimize the Existing Housing Stock

This strategy is focused on optimizing the existing housing stock. This includes ensuring existing dwellings are well-maintained and in good condition. It also includes finding new uses for existing dwellings and non-residential uses which are vacant or under-utilized. This strategy corresponds to Goal 4 in the Northumberland County Affordable Housing Strategy which includes a total of 4 recommended actions which support this strategy. These actions include the following:

- Explore the feasibility of providing forgivable loans for renovations to improve safety, accessibility and energy efficiency of existing dwellings.

- Increase awareness of available programs and funding for renovations.

- Explore the feasibility of developing a social enterprise which provides renovation services at a lower cost.

The following actions further support the achievement of the identified outcomes.

6.1 Facilitate partnerships among community agencies, private developers, member municipalities, and property owners to identify opportunities to renovate vacant or underutilized properties into affordable and/or supportive housing[16].

6.2 Explore the feasibility of offering a property tax discount for property owners who donate or lease their property at below-market value to non-profit housing providers to increase the supply of affordable housing.

6.3 Explore the feasibility of supporting a pilot project which would renovate a vacant or underutilized property into cohousing/shared housing for people on the By-Name List with low acuity scores (i.e. those who only need affordable housing).

6.4 Facilitate partnerships with faith groups and non-profit and for-profit residential developers to redevelop vacant or underutilized church-owned property to increase the supply of affordable and supportive housing[17].

6.5 Encourage private and not-for-profit residential builders to meet Passive House, LEED (even if they do not obtain certification), or similar standards in renovations of existing dwellings as well as the development of new dwellings, particularly affordable housing projects.

6.6 Building on the actions in the Northumberland County Affordable Housing Strategy, work with municipal staff and other housing partners to develop fact sheets on considering

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[16] Please see the Appendix for a description of the Reside Program.

[17] Please see the Appendix for an example of a partnership and redevelopment of church-owned property.

climate change in the renovation of existing homes as well as the building of new dwellings by incorporating energy efficient and environmentally sustainable features.

Roles of Housing Partners

Implementing this updated Housing and Homelessness Plan and successfully addressing the housing needs and gaps in Northumberland is a shared responsibility and depends on a collaborative relationship among all housing partners.

Federal Government

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

Provincial Government

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

Federal Goverment

Provincial Government

Member Municipalities

County of Northumberland

Northumberland Residents

Private and Non-Profit Sectors

County of Northumberland

The County, as Service Manager, is primarily responsible for the provision of subsidized housing and the administration of funding from senior levels of government. The County is also responsible for administering homelessness programs. In addition, the County establishes the policy and regulatory framework which guides the development of housing throughout Northumberland. Moving forward, there is an opportunity for the County to take a more prominent role in directing the type of housing that should be built throughout Northumberland. In addition, there is an opportunity for the County to take a more active role in facilitating collaborations among the different housing partners to address the housing gaps.
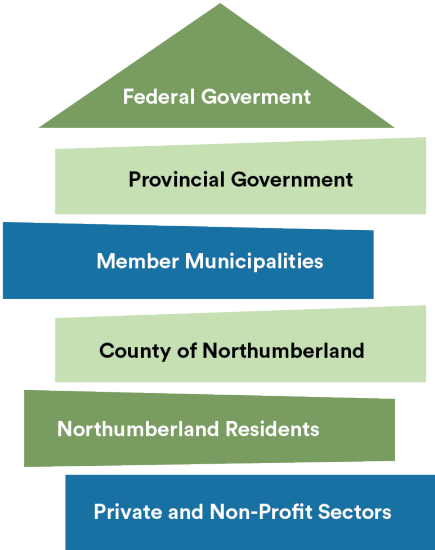
Member Municipalities

While the member municipalities do not have direct responsibility for housing, they have the responsibility for many of the planning and regulatory tools, such as zoning of land and processing of planning applications, which impact the development of housing in each community. Moving forward, member municipalities can take on a larger role in the provision of housing by contributing surplus municipal land or buildings and/or provide ongoing financial assistance specifically for affordable housing.

Northumberland County Housing Corporation and Non-Profit Sector

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

Private Sector

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

Northumberland Residents

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

Reporting on Progress

Measuring and reporting on progress toward achieving the identified outcomes is vital to ensure the Plan remains relevant and efforts are focused on the greatest need in Northumberland County. The Affordable Housing Strategy has identified indicators and data sources as well as a recommendation to publish an annual Housing Report Card to monitor progress on meeting the goals of the Strategy. The following recommended reporting template for progress on the Housing and Homelessness Plan includes targets for each of the outcomes, indicators to measure progress on the targets and outcomes, as well as the corresponding actions in this Plan and the Affordable Housing Strategy. Please see the Appendix for a more detailed version of this template.

Outcomes	Targets	Measures	Strategies
Increased Supply Increased availability of affordable and market-rate rental housing	• **90** affordable housing units[18] created each year (25% of all new units built annually) • **17%** decrease in the number of households with low incomes who are spending more than 30% on housing costs • **50%** decrease in the number of applicants on the waiting list for subsidized housing in ten years • **3%** purpose-built rental vacancy rate	• number of affordable housing units built based on planning and funding applications • number of rent supplement units • proportion of households with low incomes who are spending more than 30% of their income[19] • purpose-built vacancy rate[20] by unit size and total • average market rents[21] by unit size and total • number of households on the centralized waiting list • number of households housed from the centralized waiting list	Actions under Goal 1 and 2 in the Affordable Housing Strategy and actions 1.1 – 1.10 in this Plan

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[18] This would include new rent supplements or housing allowances.
[19] From Statistics Canada Census data
[20] As reported by CMHC
[21] As reported by CMHC and the Help Centre

Outcomes	Targets	Measures	Strategies
		• number of housing allowance recipients	
Coordinated Access 'No wrong door' approach to accessing housing and services	• quality By-Name List (BNL) is developed and updated on a monthly basis • participation of all housing and homelessness service providers in the coordinated access system • common intake and data collection process used by all housing and homelessness service providers	• 12/12 on the BNL Scorecard • BNL with monthly data including all 6 data points[22] • number of housing and support service providers using a common intake process and tools and share data	Actions 2.1 – 2.8 in this Plan
Housing Stability Increased successful tenancies and decreased evictions	• **50%** increase in the number of households who were at risk of homelessness who achieved housing stability • **50%** increase in the number of people who move from homelessness or temporary housing to permanent/long term housing • **No one** is discharged into the street or a shelter from an institutional setting • **50%** decrease in a return to homelessness from permanent housing	• number of successful interventions in eviction prevention • number of evictions from NCHC and community housing providers • number of people/ households who received training on their rights and responsibilities as tenants • number of households moving from homelessness or temporary housing to permanent/ long-term housing • number of people who are identified as chronically homeless who move into permanent/ long-term housing • number of people who move from an institutional setting, such as a correctional facility or hospital, into permanent/ long-term housing	Actions 3.1 – 3.12 in this Plan

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[22] These data points are the number of active homeless, move-ins, moved to inactive, inflow, returned from inactive, and returned from housing

Outcomes	Targets	Measures	Strategies
		• number of households with experience of homelessness who have returned to homelessness	
Increased Supportive Housing Increased supportive housing and supports	• **37** supportive housing units created annually (10% of all new units built annually) • **25%** increase in the supply of housing with supports • increased capacity among all community agencies to provide person-centred support services	• residential building permits and funding applications showing the number of supportive or shared housing units built • proportion of frontline staff who have received necessary training, including training in providing culturally-appropriate and trauma-informed supports • number of community agencies who have flexible policies and approaches to providing services which allow clients to have a say in how they receive support services	Actions under Goal 2 in the Affordable Housing Strategy and actions 4.1 – 4.5 in this Plan
More Choices More diverse housing choices built	• **25%** increase in the number of dwellings which are accessible • **65%** of new dwellings built are appropriate for smaller households • **all** member municipal zoning by-laws are updated to allow a more diverse housing supply	• residential building permits showing proportion of accessible units • residential building permits by dwelling type • residential building permits by tenure (i.e. ownership and rental) • total number of secondary suites • review of zoning by-laws and most recent dates of comprehensive zoning by-laws	Actions under Goal 3 in the Affordable Housing Strategy and actions 5.1 – 5.3 in this Plan

Outcomes	Targets	Measures	Strategies
Optimized Housing Stock Lower rate of housing needing repair and the existing housing stock is used effectively and efficiently.	• **12%** decrease in the number of homes requiring major repairs • increase in multi-residential projects meeting Passive House or LEED standards or other appropriate environmental sustainability standards	• proportion of dwellings requiring major repairs by tenure[23] • number of recipients of the Renovate Northumberland and ReNewIt programs • number of residential building permits for dwellings which meet Passive House, LEED or other standards to measure environmentally sustainability	Actions under Goal 4 in the Affordable Housing Strategy and actions 6.1 – 6.5 in this Plan

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[23] Based on Statistics Canada Census data

Appendix A: Implementation Plan

The following identifies the timelines and lead agency for the implementation of each of the recommended actions. The timelines for implementation are as follows:

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

Priority actions have also been identified based on the decision of the Northumberland community to implement these actions in the next one to three years.

Actions	Timelines	Implementation Lead
Strategy 1: Increase Affordable Housing This strategy is focused on increasing the supply of rental housing which is affordable to households with low and moderate incomes and achieving a functional zero end to homelessness. This strategy corresponds to Goal 1 in the Northumberland County Affordable Housing Strategy which includes 23 recommended actions which support this strategy.		
1.1 Building on the actions in the Northumberland County Affordable Housing Strategy, work with member municipalities to implement the recommended Northumberland Affordable and Rental Housing Program.	Priority (Short term)	County
1.2 Building on the actions in the Northumberland County Affordable Housing Strategy, work with member municipalities to develop a County-wide approach to securing land for affordable housing development, including	Priority (Short term)	NCHC[25], member municipalities, and community housing providers

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[25] Northumberland County Housing Corporation

Actions	Timelines	Implementation Lead
exploring a policy to give priority to affordable housing development in the disposition of surplus land, land banking, and land sharing[24].		
1.3 Consider waiving interest charges on the deferred development charges for market-rate rental housing developments.	Ongoing	County and member municipalities
1.4 Consider the feasibility of a County-funded rent supplement program to support households with incomes in the first and second income deciles.	Priority (Short term)	County
1.5 Consider developing County-wide design guidelines and alternative standards[26] for affordable housing to encourage the development of more innovative housing options.	Priority (Short term)	County and member municipalities
1.6 Explore the feasibility of expanding Northumberland County Housing Corporation's (NCHC) role to developing mixed income buildings (including market rental and affordable rental units) to increase supply of affordable housing while maintaining financial viability.	Priority (Short term)	County and NCHC
1.7 Support[27] non-profit organizations who are applying for federal and/or provincial funding to build affordable housing.	Ongoing	County and member municipalities
1.8 Explore the feasibility of building container or modular homes and/or tiny homes as affordable housing units.	Short – Medium term	Think Tiny Homes Chapter (Chapter of Habitat for Humanity Northumberland)

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[24] Examples of land sharing include intensification of Northumberland County Housing Corporation sites and including affordable housing in other community facilities such as libraries or community centres.

[26] This could include lower parking requirements, allowing smaller unit sizes, and permitting shared ownership of homes.

[27] Support may be financial or in-kind.

Actions	Timelines	Implementation Lead
1.9 Advocate to community partners, such as school boards and faith groups, to contribute to the development of affordable housing in Northumberland. Contributions can be in-kind, such as land, or financial.	Ongoing	NAHC YIMBY[28] Team
1.10 Advocate to the federal government to expand the Co-Investment fund, or similar future programs, to provide increased capital funding for affordable housing projects, including increased funding to allow for deeper levels of affordability.	Ongoing	NAHC YIMBY Team
1.11 Advocate to the federal government to improve timelines for approvals and execution of agreements, including the release of funds, for the Co-Investment Fund.	Ongoing	NAHC YIMBY Team
1.12 Advocate to the federal and provincial governments to fully exempt charitable non-profit organizations from HST for new affordable housing projects.	Ongoing	NAHC YIMBY Team
1.13 Advocate to the provincial government to expand the Ontario Priorities Housing Initiative program, or similar future programs, to provide increased capital funding to build new affordable housing projects. Funding amounts should be reflective of the needs of Service Managers, including increased building costs in small, rural communities.	Ongoing	NAHC YIMBY Team
Strategy 2: **Implement Coordinated Access for Housing and Support Services**		
This strategy is focused on developing a 'no wrong door' approach for accessing all housing and housing-related support services in Northumberland.		

[28] This refers to the Northumberland Affordable Housing Committee's Yes In My Backyard Team, which is a recommendation in the Northumberland County Affordable Housing Strategy.

Actions		Timelines	Implementation Lead
2.1	Building on the Homelessness Coordinated Response Team (HCRT) work, design and implement a coordinated access system for housing and homelessness services to better help people needing assistance.	Priority (Short term)	County and Northumberland HHP Implementation Committee
2.2	Ensure all housing and homelessness service providers use a common approach to collecting and sharing data, including a common intake assessment process using the VI-SPDAT tool and a cloud-based database.	Short – Medium term	County and Northumberland HHP Implementation Committee
2.3	Work on developing a quality By-Name List based on the Built for Zero scorecard[29] and update this list on a monthly basis at a minimum.	Priority (Short term)	County and Northumberland HHP Implementation Committee
2.4	Convene a table of community agencies providing housing and homelessness services to examine current services to determine how each contributes to the housing and homelessness system and identify opportunities to coordinate service delivery.	Priority (Short term)	Northumberland HHP Implementation Committee
2.5	Building on the actions in the Northumberland County Affordable Housing Strategy, increase awareness of all housing and homelessness services available for Northumberland residents through a common website, mobile app, brochures, and monthly e-newsletters to all community agencies. This should include the weekly rental listings.	Ongoing	YIMBY Team
2.6	Building on the recommended action in the Northumberland County Affordable Housing Strategy, engage and work with private landlords to	Ongoing	YIMBY Team and Northumberland HHP Implementation Committee

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[29] A "quality" BNL is described as one which has full coverage, i.e. all agencies and programs are represented and the list includes people sleeping in shelters, streets, and those who are provisionally accommodated; real-time updates, i.e. the list is updated monthly and as people's housing status changes; and is person-specific, i.e. each person has a file which includes their name, history, health and housing needs and each person can be followed through the system to ensure they get the help they need.

The BNL Scorecard is a 12-question self-assessment tool to assist communities in their progress toward a quality BNL and identify areas for improvement.

Actions	Timelines	Implementation Lead
facilitate access to private rental units, even for the population who may be considered 'hard to house'.		

Strategy 3: Support Housing Stability

This strategy is focused on creating a system of support service providers and landlords to enable successful transitions into housing stability for people who are homeless or at risk of homelessness. Goals 1 and 2 in the Affordable Housing Strategy, which includes 23 and 8 recommended actions respectively, support this strategy.

3.1 Continue to work with community agencies to provide education on basic life skills, such as being 'rent ready' and budgeting[30], as a standard part of the process for people who are moving from homelessness to permanent housing.	Ongoing	County and RentSmart trainers' network
3.2 Work with community agencies and high schools to develop a training module to provide basic life skills training, including budgeting and being 'rent ready'.	Medium term	Rebound Child and Youth Services, Wraparound Northumberland and RentSmart trainers' network
3.3 Consider implementing the Host Homes Program[31] as a shelter-diversion strategy for youth.	Medium – Long term	Cornerstone Family Violence Prevention Centre and Rebound Child and Youth Services

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[30] This could be similar to the RentSmart Basics training.

[31] Host Homes provides a safe, temporary, home-like environment for youth who are homeless or at risk of homelessness. Youth are placed in the home of an approved volunteer host for about 6 months. This is combined with wraparound supports provided by a community agency with a caseworker working with the youth to repair relationships with family, focus on education or employment goals, and make decisions about housing options.

Actions		Timelines	Implementation Lead
3.4	Consider implementing the Homeward Bound Program[32] for female-led lone-parent families.	Long term	Cornerstone Family Violence Prevention Centre and County
3.5	Building on the recommendations in the Northumberland County Affordable Housing Strategy, encourage and support social enterprises which provide employment opportunities for people with disabilities, mental health issues, addictions, youth, and people who are currently receiving Ontario Works benefits.	Long term	Northumberland Economic Development
3.6	Building on the recommended actions in the Northumberland County Affordable Housing Strategy, provide County-funded and County-administered housing allowances and rent supplements, such as the Canada Housing Benefit, to individuals and families who are chronically homelessness and those who have low acuity scores and only need affordable housing.	Priority (Short term) and Ongoing	County
3.7	Develop and enhance partnerships with other sectors, such as hospitals, the LHIN, and the correctional system, to ensure people leaving institutions are connected to the appropriate housing and supports they need to live independently in the community.	Short – Medium term	Northumberland HHP Implementation Committee, County and Ontario Health Teams
3.8	Encourage community agencies to examine current practices in providing supports to ensure they are person-centred and flexible enough to meet each individual client's own goals rather than the goals of the support provider.	Priority (Short term) and Ongoing	County

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[32] This program helps single mother-led families who are homeless or at risk of homelessness to earn college diplomas and achieve self-sufficiency. The program involves four phases and the supports offered include free two-year college education, case management, unpaid internships, counselling, child care, and affordable furnished housing.

Actions	Timelines	Implementation Lead
3.9 Building on the landlord engagement strategy identified in the Northumberland County Affordable Housing Strategy, work with community agencies to provide education on discrimination and the human rights code as it applies to tenants and vulnerable groups.	Priority (Short term)	YIMBY Team, Legal Centre, Help Centre, and Green Wood Coalition
3.10 Building on the eviction prevention model implemented in 2018, ensure all community housing providers, including Northumberland County Housing Corporation, are using the tools and processes developed to guide tenant relations and support eviction prevention goals.	Priority (Short term) and Ongoing	County
3.11 Building on current relationship-building initiatives, work with Ontario Aboriginal Housing Services and the Nogojiwanong Friendship Centre to develop culturally-appropriate tools and processes to prevent evictions.	Ongoing	County, Alderville First Nation and Urban Indigenous service providers
3.12 Identify opportunities to bring people with living or lived experience into the decision-making process regarding the support services they need.	Priority (Short term) and Ongoing	County and Northumberland HHP Implementation Committee
3.13 Advocate to the federal and provincial governments to increase funding for the Canada Housing Benefit, or other similar future program.	Ongoing	YIMBY Team
Strategy 4: **Increase Supportive Housing and Supports**		
This strategy is focused on expanding the supply of housing with supports in appropriate locations throughout Northumberland as well as the support services needed for people to live independently. This strategy corresponds to Goal 2 in the Northumberland County Affordable Housing Strategy which includes 8 recommended actions.		
4.1 Encourage and support community agencies to provide training to frontline staff to ensure supports provided are culturally-appropriate and trauma-informed. This may include facilitating peer mentorship opportunities among staff of different organizations.	Ongoing	County, Alderville First Nation, Urban Indigenous service providers and Ontario Health Teams

Actions		Timelines	Implementation Lead
4.2	Work with community agencies to explore opportunities to submit joint funding bids or pool funding among housing partners to build supportive housing, and combine resources to develop common tools.	Ongoing	Northumberland HHP Implementation Committee
4.3	Work with Ontario Aboriginal Housing Services to explore opportunities to develop culturally-appropriate supportive housing options for Indigenous peoples in Northumberland County who are homeless or at risk of homelessness.	Ongoing	County, Alderville First Nation and Urban Indigenous service providers
4.4	Encourage and support non-profit housing providers to explore options for a shared services model[33] to build capacity in the sector.	Priority (Short term)	County and Northumberland HHP Implementation Committee

Strategy 5: Build a Diverse Housing Supply

This strategy is focused on encouraging and supporting the development of a diverse housing stock, including accessible housing options, smaller units, and options to facilitate aging in place in all Northumberland communities. This strategy corresponds to Goal 3 in the Northumberland County Affordable Housing Strategy which includes a total of 9 recommended actions which support this strategy.

5.1	Building on the actions in the Northumberland County Affordable Housing Strategy, encourage member municipalities to revise zoning by-laws to ensure cohousing, co-living, and shared housing arrangements (with or without supports) are permitted in all communities throughout Northumberland.	Priority (Short term)	County and YIMBY Team
5.2	Keep member municipalities accountable to ensure their Official Plans and zoning by-laws do not act as barriers to the development of a more diverse housing supply in all communities.	Ongoing	NAHC

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[33] Examples of this include joint purchasing of goods and services as well as peer mentorship and sharing information.

Actions	Timelines	Implementation Lead
5.3 Work with member municipalities to explore options to make zoning by-laws and other local regulations more flexible to allow culturally-appropriate housing[34].	Short – Medium term	County and Northumberland HHP Implementation Committee
Strategy 6: Optimize the Existing Housing Stock This strategy is focused on optimizing the existing housing stock. This includes ensuring existing dwellings are well-maintained and in good condition. It also includes finding new uses for existing dwellings and non-residential uses which are vacant or under-utilized. This strategy corresponds to Goal 4 in the Northumberland County Affordable Housing Strategy which includes a total of 4 recommended actions which support this strategy.		
6.1 Facilitate partnerships among community agencies, private developers, member municipalities, and property owners to identify opportunities to renovate vacant or underutilized properties into affordable and/or supportive housing[35].	Ongoing	Member municipalities
6.2 Explore the feasibility of offering a property tax discount for property owners who donate or lease their property at below-market value to non-profit housing providers to increase the supply of affordable housing.	Medium term	Member municipalities
6.3 Explore the feasibility of supporting a pilot project which would renovate a vacant or underutilized property into cohousing/shared housing for people on the By-Name List with low acuity scores (i.e. those who only need affordable housing).	Short – Medium term	County

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[34] This may include the use of alternative materials, windows or doors facing a certain direction, spaces for family gatherings, space to accommodate extended family, larger storage areas, and space to prepare skins and furs.

[35] Raising the Roof's Reside initiative renovates vacant or underutilized spaces such as heritage homes into new affordable housing options for people who are homeless or at risk of homelessness. The organization works with several partners, including Building Up, a non-profit construction contractor who trains and creates employment opportunities for individuals facing barriers to employment. Once the home is renovated, it is leased to a community non-profit housing provider who operates the home.

Actions		Timelines	Implementation Lead
6.4	Facilitate partnerships with faith groups and non-profit and for-profit residential developers to redevelop vacant or underutilized church-owned property to increase the supply of affordable and supportive housing.	Ongoing	County and member municipalities
6.5	Encourage private and not-for-profit residential builders to meet Passive House, LEED (even if they do not obtain certification), or similar standards in renovations of existing dwellings as well as the development of new dwellings, particularly affordable housing projects.	Ongoing	County and member municipalities
6.6	Building on the actions in the Northumberland County Affordable Housing Strategy, work with municipal staff and other housing partners to develop fact sheets on considering climate change in the renovation of existing homes as well as the building of new dwellings by incorporating energy efficient and environmentally sustainable features.	Ongoing	County and member municipalities

Appendix B: Selected Case Studies

Built for Zero Canada

Built for Zero Canada is part of the Canadian Alliance to End Homelessness (CAEH) and is helping communities to end chronic homelessness. The approach includes developing a quality By-Name List (BNL) to better understand person-specific needs. A "quality" BNL is described as one which has full coverage, i.e. all agencies and programs are represented and the list incudes people sleeping in shelters, streets, and those who are provisionally accommodated; real-time updates, i.e. the list is updated monthly and as people's housing status changes; and is person-specific, i.e. each person has a file which includes their name, history, health and housing needs and each person can be followed through the system to ensure they get the help they need.

The BNL Scorecard is a 12-question self-assessment tool to assist communities in their progress toward a quality BNL and identify areas for improvement.

For additional information:
https://bfzcanada.ca/ and
http://www.20khomes.ca/wp-content/uploads/Canadian-BNL-Scorecard-Guide.pdf

RentSmart Basics

RentSmart Basics training is a three-hour introductory course facilitated by RentSmart educators. These courses are adapted to meet the unique needs of specific population groups, such as youth, seniors or persons with disabilities. This course is usually the precursor to the RentSmart Certificate course. This Certificate course is a 12-hour course which covers tenant rights and responsibilities, landlord responsibilities and expectations, living with roommates, housemates and neighbours, effective communication skills, budgeting and planning for housing affordability and stability, maintenance do's and don'ts, and crisis management, safety and pests. Participants earn a Certificate of Completion when they complete this course and this certificate can act as a reference they can show potential landlords.

Additional information:
https://www.readytorentbc.org/programs/

Host Homes Program

Host Homes provides a safe, temporary, home-like environment for youth who are homeless or at risk of homelessness. Youth are placed in the home of an approved volunteer host for about 6 months. This is combined with wraparound supports provided by a community agency with a caseworker working with the youth to repair relationships with family, focus on education or employment goals, and make decisions about housing options. An evaluation of the program found that 100% of the youth interviewed felt safe in their neighbourhoods and 67% were very satisfied with the Host Homes Program.

For additional information:
https://www.hosthomes.org/about-host-homes
https://www.homelesshub.ca/case-studies/evaluation-host-homes

Raising the Roof Reside Program

Raising the Roof's Reside initiative renovates vacant or underutilized spaces such as heritage homes into new affordable housing options for people who are homeless or at risk of homelessness. The organization works with several partners, including Building Up, a non-profit construction contractor who trains and creates employment opportunities for individuals facing barriers to employment. Once the home is renovated, it is leased to a community non-profit housing provider who operates the home.

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

Homeward Bound Program

This program helps single mother-led families who are homeless or at risk of homelessness to earn college diplomas and achieve self-sufficiency. The program involves four phases and the supports offered include free two-year college education, case management, unpaid internships, counselling, child care, and affordable furnished housing.

For additional information:
https://www.woodgreen.org/services/programs/toronto-homeward-bound/

Temporary Modular Supportive Housing – Vancouver, BC

In September 2017, the government of British Columbia announced a funding commitment of $66 million to build 600 units of temporary modular housing in Vancouver. The housing can be constructed more quickly than permanent housing and provides immediate relief to hundreds of people who are currently homeless. As part of the program, people living in these housing units are given supports such as life skills training as well as health and social services. They are also provided with two meals a day and opportunities to connect with community groups, volunteer work, and social events. A total of 606 single units were built or under construction as of October 9, 2018.

In addition to these units, 40 social housing units were created on City-owned land with funding from the federal government and VanCity at 220 Terminal Avenue. While this development does not offer support services, it offers affordable units for low-income residents. All the homes are self-contained with a private bathroom and kitchen. Four suites were designed to accommodate persons with accessibility requirements and feature customized layouts and a user-friendly adaptive design, such as lower light switches and fully accessible bathrooms. Each is about 250 sq.ft and designed for a single person. The advantage of using modular housing is that these units can be picked up and transferred to another site if necessary.

There were initially some concerns about these units, particularly related to increased crime rates but an examination undertaken a year later shows that these concerns have been unfounded and that the project was a success.

For further information:
https://vancouver.ca/people-programs/temporary-modular-housing.aspx
https://vancouver.ca/people-programs/220-terminal-avenue.aspx
https://bc.ctvnews.ca/fears-unfounded-over-vancouver-modular-housing-project-one-year-in-1.4303562

Ambrose Place – Edmonton, AB

Ambrose Place uses a Housing First approach to provide housing and support services to Indigenous individuals and couples who are homeless in a culturally sensitive environment. There are 24 studio suites, 14 one-bedroom suites, and 3 two-bedroom suites. Each suite is self-contained with a bathroom and kitchen. All suites are wheelchair accessible and can be modified for assistive devices. The building includes a therapy tub for assisted baths, medication room, and private nurse's triage room for assessment of tenants' status, wound care, to administer injections, and to perform physical assessments.

Fourteen of the units on the fourth floor are available for those who need safe, affordable housing while the rest of the units are supportive housing. Having both supportive housing units and affordable housing units within the same building offers the opportunity for residents to move from supportive housing to independent living while remaining within their existing community.

Monthly rents are $1,168 for studio suites, $1,328 for one-bedroom suites, and $1,528 for two bedroom suites. These costs include three meals per day, all utilities, and access to all the supports and services offered onsite. The suites are also fully furnished.

Culturally based programming includes men's sharing circle, men's traditional teachings, women's sharing circle, women's traditional teachings, women's new moon pipe ceremony, sweat lodges, night lodges, and morning smudge. As part of staff training, each staff member is invited to a two-day land and classroom based training which teaches the history of the Indigenous peoples and the impacts of colonization on previous and current generations. This training also incorporates traditional teachings.

Stakeholders noted that while Ambrose Place has been quite effective in meeting the needs of Indigenous peoples, it does require significant operating funding as well as training and capacity among staff. As such, this should be taken into account if this case study is being considered for replication.

For further information:
https://niginan.squarespace.com/welcome-to-ambrose-place/

Nishnawbe Homes – Toronto, ON

Nishnawbe Homes provides housing for single Indigenous peoples in Toronto, Peel Region and Oshawa. The organization has 12 houses for singles with shared common areas and private bedrooms as well as five buildings with bachelor, one and two bedroom units for singles, couples and small, single-parent families. These facilities are specifically for Indigenous peoples where Indigenous tradition and culture is respected.

For further information:
https://www.torontocentralhealthline.ca/displayservice.aspx?id=133434 and
https://www.homelesshub.ca/resource/project-profile-zhaawnong-gamik-nishnawbe-homes

United Church – British Columbia

Some faith groups in Canada are seeing a decline in their congregation. As a result, some dioceses have started to consider

identifying church properties that can be redeveloped for affordable housing projects. In early 2018, the British Columbia Conference of the United Church announced a partnership with the provincial government which will result in a total of 414 units of below-market rental housing on current church sites. This partnership is being facilitated by HousingHub, a new division of BC Housing.

The first 75 units are being built by the Como Lake United Church in Coquitlam as part of a redevelopment plan for the church. This project will serve low- and moderate-income households and is scheduled to be completed in Fall 2019.

For additional information: https://www.tvo.org/article/how-ontario-churches-are-fighting-the-affordable-housing-crisis and https://www.cbc.ca/news/canada/british-columbia/horgan-housing-united-church-1.4618518 and https://www.bchousing.org/housinghub/projects-and-partnerships

Appendix C: Glossary[36]

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

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

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

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

Acceptable housing is adequate in condition, suitable in size, and affordable.

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

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

Affordable Housing costs less than 30% of before-tax (gross) household income.

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

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

Housing allowance – generally refers to portable shelter allowances.

NIMBY – an acronym for Not in My Back Yard which refers to opposition by residents to proposed developments in their local area.

Rent supplements – paid to a landlord to bridge the gap between a tenant's rent-

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[36] The definitions used are from the National Housing Strategy accessed from: https://www.cmhc-schl.gc.ca/en/nhs/guidepage-strategy/glossary and from the Ontario Non-Profit Housing Association glossary accessed from: https://www.onpha.on.ca/Content/Resources/Glossary.aspx?WebsiteKey=49cb1e54-80a5-4daf-85fb-a49e833ec60b

geared-to-income and the market rent ceiling set by the municipality for units rented to applicants from the subsidized housing wait list.

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

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

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

Transitional Housing – is housing that is intended to offer a supportive living environment for its residents, including offering them the experience, tools, knowledge and opportunities for social and skill development to become more independent. It is considered an intermediate step between emergency shelter and supportive housing and has limits on how long an individual or family can stay. Stays are typically between three months and three years. In the Province of New Brunswick, this is housing for people affected by family violence.

Vulnerable Groups – are groups who are in a disadvantaged position or marginalized. In

the case of the National Housing Strategy, priority vulnerable groups are: survivors fleeing domestic violence, seniors, people with developmental disabilities, people with mental health and addiction issues, people with physical disabilities, racialized persons or communities, newcomers (including refugees), LGBTQ2+, veterans, Indigenous peoples, young adults, and people experiencing homelessness.

Appendix D: Detailed Reporting Template

Outcomes	Targets	Measures	Data Source and Update Schedule	Baseline	Total to Date	Strategies
Increased Supply Increased availability of affordable and market-rate rental housing	**90** affordable housing units[37] created each year (25% of all new units built annually)	Number of affordable housing units built based on planning and funding applications	Municipal building permits County funding applications Updated annually	893 units (2018) + 112 IAH/AHP units (2019)		Actions under Goal 1 and 2 in the Affordable Housing Strategy and actions 1.1 – 1.10 in this Plan
		Number of rent supplement units	County rent supplement agreements Updated annually	79 rent supplements (2018)		
		Number of housing allowance recipients	County-funded/ administered housing allowances Updated annually	38 households (2018)		
		Average market rents by unit size and total	CMHC Housing Information Portal Help Centre Updated annually	$1,019 (2017)		
	17% decrease in the number of households with low incomes who are spending more than 30% on housing costs	Proportion of households with low incomes who are spending more than 30% of their income	Statistics Canada Census Updated every five years (upon release of the new census)	55.7% (2016) 6,000+ households (2018)		
	50% decrease in the number of applicants on the waiting list for	Number of households on the centralized waiting list	County's centralized waiting list Updated annually	891 households (Dec 2018)		

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[37] This would include new rent supplements or housing allowances.

Outcomes	Targets	Measures	Data Source and Update Schedule	Baseline	Total to Date	Strategies
	subsidized housing in ten years	number of households housed from the centralized waiting list	County's centralized waiting list Updated annually	44 households (2018)		
	3% purpose-built rental vacancy rate	purpose-built vacancy rate by unit size and total	CMHC Housing Information Portal Updated annually	1.2% (2017)		
Coordinated Access Single point of access to housing and services	quality By-Name List (BNL) is developed and updated on a monthly basis	12/12 on the BNL Scorecard	Agencies providing homelessness services Updated monthly	Baseline to be established		Actions 2.1 – 2.8 in this Plan
		BNL with monthly data including all 6 data points, i.e. number of active homeless, move-ins, moved to inactive, inflow, returned from inactive, and returned from housing				
	participation of all housing and homelessness service providers in the coordinated access system	Number of housing and support service providers using a common intake process and tools and share data	Housing ang homelessness service providers Updated monthly	Baseline to be established based on the number of agencies who are part of the HCRT		
	common intake and data collection process used by all housing and homelessness service providers		Housing ang homelessness service providers Updated monthly	Baseline to be established		
Housing Stability Increased successful	**50%** increase in the number of households who were at risk of	Number of successful interventions in eviction prevention	County data on number of people/ households who were at risk of	143 people/ households (2018)		Actions 3.1 – 3.12 in this Plan

Outcomes	Targets	Measures	Data Source and Update Schedule	Baseline	Total to Date	Strategies
tenancies and decreased evictions	homelessness who achieved housing stability		homelessness and were stabilized NCHC and community housing providers data on evictions Updated annually			
		Number of people/ households who received training on their rights and responsibilities as tenants	County, community agency, and other housing partners' data on training provided to become 'rent ready' Updated annually	Baseline to be established		
	50% increase in the number of people who move from homelessness or temporary housing to permanent/long term housing	Number of households moving from homelessness or temporary housing to permanent/ long-term housing	County data on the number of people/ households who moved to long-term housing from homelessness, emergency shelter or transitional housing Updated monthly as part of the BNL	117 people/ households (2018)		
		Number of people who are identified as chronically homeless who move into permanent/ long-term housing	County data on the number of people/ households who are chronically homeless who moved to long-term housing Updated monthly as part of the BNL	Baseline to be established		

Outcomes	Targets	Measures	Data Source and Update Schedule	Baseline	Total to Date	Strategies
	No one is discharged into the street or a shelter from an institutional setting	Number of people who move from an institutional setting, such as a correctional facility or hospital, into permanent/ long-term housing	County data on households who are housed County data on funding for housing allowances or rent supplements Updated annually	Baseline to be established		
	50% decrease in a return to homelessness from permanent housing	Number of households with experience of homelessness who have returned to homelessness	NCHC and housing provider data on evictions of households with experience of homelessness Data from Homelessness Coordinated Response Team (HCRT) Updated monthly as part of the BNL	Baseline to be established		
Increased Supportive Housing Increased supportive housing and supports	**37** supportive housing units created annually (10% of all new units built annually) **25%** increase in the supply of housing with supports	Residential building permits and funding applications showing the number of supportive or shared housing units built	Municipal building permits Capital and/or operational funding Funding for support services Updated annually	Supportive housing = 347 units LTC = 581 beds Seniors housing = 815 spaces/beds (2018)		Actions under Goal 2 in the Affordable Housing Strategy and actions 4.1 – 4.5 in this Plan
	increased capacity among all community agencies to provide	Proportion of frontline staff who have received necessary training, including training in	County and community agencies Updated annually	Baseline to be established		

Outcomes	Targets	Measures	Data Source and Update Schedule	Baseline	Total to Date	Strategies
	person-centred support services	providing culturally-appropriate and trauma-informed supports				
		Number of community agencies who have flexible policies and approaches to providing services which allow clients to have a say in how they receive support services	County and community agencies Updated annually	Baseline to be established		
More Choices More diverse housing choices built	**25%** increase in the number of dwellings which are accessible	Residential building permits showing proportion of accessible units	Municipal building permits Updated annually	27 subsidized units (2018) Baseline to be established for non-subsidized units		Actions under Goal 3 in the Affordable Housing Strategy and actions 5.1 – 5.3 in this Plan
	65% of new dwellings built are appropriate for smaller households	Residential building permits by dwelling type	Municipal building permits Updated annually	Single = 78.9% Semi = 3.2% Row/Town/Apt = 17.9% (2018)		
		Residential building permits by tenure (i.e. ownership and rental)	Municipal building permits Updated annually	Baseline to be established		
		Total number of secondary suites added	Municipal building permits/ development applications Updated annually	Cobourg = 33 (2018) Cramahe = 4 (2018) Others = baseline to be established		

Outcomes	Targets	Measures	Data Source and Update Schedule	Baseline	Total to Date	Strategies
	all member municipal zoning by-laws are updated to allow a more diverse housing supply	Review of zoning by-laws and most recent dates of comprehensive zoning by-laws	Municipal Planning Departments Updated as required	Baseline to be established		
Optimized Housing Stock Lower rate of housing needing repair and the existing housing stock is used effectively and efficiently.	**12%** decrease in the number of homes requiring major repairs	Proportion of dwellings requiring major repairs by tenure	Statistics Canada Census Updated every five years (upon the release of the new census)	7.1% (2016)		Actions under Goal 4 in the Affordable Housing Strategy and actions 6.1 – 6.5 in this Plan
		Number of recipients of the Renovate Northumberland and ReNewIt programs	Habitat for Humanity data on funding applications for Renovate Northumberland and ReNewIt programs Updated annually	21 households through Renovate Northumberland + 4 households through ReNewIt (2018)		
	increase in multi-residential projects meeting Passive House or LEED standards or other appropriate environmental sustainability standards	Number of residential building permits for dwellings which meet Passive House, LEED or other standards to measure environmentally sustainability	Municipal building permit data Funding applications Certifications for LEED, Passive House or other standards Updated annually	Baseline to be established		