

## Report to Community and Protective Services Committee

**To:** Chair and Members,  
**Community and Protective Services Committee Meeting**  
**From:** Scott Mathers, MPA, P. Eng, Deputy City Manager, Planning and  
**Economic Development**  
**Subject:** Housing Stability for All Plan 2021 Update  
**Date:** May 31, 2022

### Recommendation

That, on the recommendation of the Deputy City Manager, Planning and Economic Development, and with the concurrence of the Deputy City Manager, Social and Health Development, that this report **BE RECEIVED** for information purposes and that the following actions **BE TAKEN** with respect to this report;

- a) Civic Administration **BE DIRECTED** to submit the Housing Stability for All Plan (HSAP) 2021 Update to the Ontario Ministry of Municipal Affairs and Housing as the annual update to the local homeless prevention and housing plan, in accordance with the Housing Services Act, 2011 (HSA);
- b) Civic Administration **BE DIRECTED** to circulate this report to stakeholders, agencies, and community groups including, but not limited to, Middlesex County, and the London Homeless Coalition; and,
- c) Civic Administration **BE DIRECTED** to circulate this report to the Strategic Priorities and Policy Committee to form part of the Housing Development Corporation, London's (HDC's) 2021 annual report to the Shareholder.

### Executive Summary

This report on the Housing Stability for All Plan 2021 update and appendices is the second annual report and provides the following:

- An overview of the 2021 housing environment in London, attached as Appendix A;
- An update on the second year of action under the Housing Stability for All Plan (HSAP) for the calendar year of 2021 attached as Appendix B, including metrics and the status of the initiatives and plans attached as Appendix C;
- Updates from HDC that will form part of the 2021 report to Council as Sole Shareholder of HDC including details related to project initiatives associated with the creation of new affordable housing stock.

This report will be submitted to the Ontario Ministry of Municipal Affairs and Housing (MMAH) as an annual update to the local homeless prevention and housing plan required under the Housing Services Act (HSA), 2011 from the City of London, as the designated Service Manager.

Updates in this report are specific to the HSAP and align with the City of London's Multi-Year Strategy, noting that the metrics and reporting periods for City Strategic Plans may vary.

### Linkage to the Corporate Strategic Plan

Housing Stability for All: [Housing Stability Action Plan \(HSAP\)](#) for the City of London (2019) aligns with the strategic areas of focus in the 2019-2023 City of London Strategic Plan.

Strategies identified under the Strengthening Our Community strategic area of focus include:

- Establish and revitalize community housing through a Regeneration Plan;
- Increase supportive and specialized housing options for households experiencing chronic homelessness;
- Strengthen the support for individuals and families in need of affordable housing;
- Utilize innovative regulations and investment to facilitate affordable housing development;
- Create more purpose-built, sustainable, affordable housing stock in London;
- Implement coordinated access to mental health and addictions services and supports;
- Improve emergency shelter diversion and rapid re-housing practices; and
- Strengthen and support the mental health and addictions system.

Maintaining or increasing the number of shelter beds available to abused women and their children, and to homeless women and girls is a strategy identified to Create a Safe London for Women and Girls. This strategy notes that full implementation of a Housing First policy is to be contingent on availability of immediate access to safe, affordable housing.

## Analysis

### 1.0 Background Information

#### Previous Reports Related to this Matter

- [End of Mortgage \(EOM\) and End of Operating Agreement \(EOA\) Impacts and Analysis](#) (CPSC: February 1, 2022)
- [Homeless Prevention Covid 19 Response Extension \(and other Canada Ontario Housing funding extensions provided through the Province of Ontario\)](#) (CPSC: Aug 31, 2021)
- Housing Stability for All Plan - Mid-Year Update (CPSC: Sept 21, 2021)
- [Housing Stability for All Plan 2020 Update](#) (CPSC: May 11, 2021)
- [Homeless Prevention - COVID-19 Response](#) (CPSC: March 30, 2021)
- [Letter of Mayor Holder to CPSC Re: 3000 Unit Challenge](#) (CPSC: March 30, 2021)
- [Transition Plan Progress Report – Housing Development Corporation, London HDC](#) (SPPC: March 9, 2020)
- [Governance Functional Review - Housing Development Corporation, London \(HDC\)](#) (Council: January 12, 2021)
- [Municipal Council Approval of the Housing Stability Plan 2019 to 2024](#) (CPSC: December 3, 2020)
- [Update on Urgent Transitional and Modular Supported Housing Development Report on July 15, 2020](#) (CPSC: December 15, 2020)
- [Homeless Prevention COVID-19 Response](#) (CPSC: October 6, 2020)
- [Housing Quarterly Report](#) (CPSC: October 6, 2020)
- [Housing Quarterly Report](#) (CPSC: July 15, 2020)
- [Housing Development Corporation, London Annual Shareholder Report](#) (SPPC: June 9, 2020)
- [Homeless Prevention COVID-19 Response and Funding Overview](#) (CPSC: April 28, 2020)
- [Canada's COVID-19 Economic Response Plan Funding Agreement](#) (CPSC: April 28, 2020)
- [Municipal Council Approval of the Housing Stability Plan 2019 to 2024...](#) (CPSC: December 3, 2019)
- [City of London Housing Services Review: Proposed Action Plan](#) (SPPC: September 16<sup>th</sup>, 2019)
- [Homeless Prevention and Housing Plan 5 Year Review and Update](#) (CPSC: June 17, 2019)

### 2.0 Discussion and Considerations

#### 2.1 Overview of Housing Stability Action Plan

The HSAP<sup>1</sup> is a strategic framework guiding activities across the municipal housing system in support of housing stability within London and Middlesex from 2019-2024.

The HSAP report outlines four strategic areas of focus with related priority actions and measures. The strategic areas of focus are:

- Respond to the Homeless Crisis
- Create more Housing Stock
- Provide Housing Supports
- Transform the Service System

## **2.2 Housing Stability and Local Data**

Prior to the onset of the COVID-19 pandemic, the HSAP report highlighted that London was experiencing a housing crisis related to the lack of affordable stock available to a growing population of persons living in “core housing need” (households who pay 50% or more of income on shelter costs), unstable housing conditions, or experiencing a housing/homelessness crisis.

Due to ongoing increased cost of housing, fewer higher income renters are able to transition into homeownership meaning these individuals stay in the rental market longer, increasing rental demand for more expensive units. This causes the higher income earners to occupy less expensive units, thus taking more affordable units away from lower income earners.

The lower end of the rental market shows that renters in the lowest income quintile must rent at more expensive rates due to a lack of supply available within their affordability price range.

The attached Appendix A to this report provides an overview of the ongoing changes occurring within the London housing market and the impact of these on housing affordability, availability, and housing stability in London.

Civic Administration acknowledges the support of Musawer Muhtaj Senior Analyst, Economics at Canada Mortgage and Housing Corporation (CMHC) for information related to London’s housing market, as provided in the attached Appendix A.

## **2.3 Implementation of the HSAP**

In 2021, there was a significant movement on the actions in the HSAP. Civic administration worked closely across internal teams and with community partners to implement programs and projects aimed at housing stability.

Up to this reporting period, approximately 80% of the actions progressed or were completed. A breakdown of the status for the total 118 actions in the HSAP plan in this period are:

- 71 (or 60%) actions are completed and ongoing
- 23 (or 20%) actions are in progress
- 24 (or 20%) actions have been identified with future targets

Details about the HSAP actions under the four strategic areas of focus and outcomes are included in the Appendix, including updates in Appendix B and a list of actions underway attached as Appendix C.

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<sup>1</sup> <https://www.london.ca/residents/Housing/Housing-Management/Documents/2020-01-24%20181029038-COL-Homeless-Prevention-And-Housing-Plan-Report-EMAIL-WEB.PDF>

### **3.0 Financial Impact/Considerations**

There are no financial impacts at this time.

### **4.0 Key Issues and Considerations**

#### **4.1 2022 HSAP Priorities and *Roadmap to 3,000***

The “*Roadmap to 3,000 Affordable Units*” (*Roadmap*), reflects program and service options that together are anticipated to achieve the Council endorsed target of 3,000 new affordable housing units by 2026. The *Roadmap* is principally focused on actions that can be advanced more quickly but also be part of a sustainable local affordable housing plan.

The *Roadmap* proposes a variety of tools, plans, investments, and approaches. All recommendations are available and able to be advanced within an Ontario municipal context, but some require engagement and advocacy of other governments and sectors.

The *Roadmap* is a local strategy that needs to be specifically aligned with the Housing Stability Action Plan. Essentially, by increasing the number of Affordable units under the *Roadmap*, the Housing Stability Action Plan can focus on increasing affordable and quality housing options for individuals and families, reducing the number of individuals and families experiencing homelessness and supporting improved access to mental health and addiction services.

Success in achieving the goals outlined in the *Roadmap* will require partnerships between third-party nonprofit housing provers, program support agencies, and the City of London. Typically, organizations that provide services to vulnerable groups struggle to keep clients living in a unit independently. Similarly, non-profit housing providers often function property managers but lack tenant support expertise. As such, the City will need to ensure partnerships are developed and maintained for the successfully tenanting of new units with targeted individuals and families coming off of the Coordinated Access List. Many of these individuals have mental health and addiction challenges.

To these ends, the City has achieved definite success through funding from Canada Mortgage and Housing Corporation’s (CMHC) Rapid Housing Initiative Round 1 (RHI 1). The construction of 122 Base Line Road will result in the City, London Middlesex Community Housing, and local support agencies partnering to ensure some of our community’s most vulnerable are housed and can access the support services required to keep them housed.

In 2022, a priority is the completion of the affordable housing development at 403 Thompson Road, which is currently under construction. This development will be similar to 122 Base Line Road, that will safely house families and individuals who otherwise would be in shelters or at risk of homelessness. Similarly, strategies identified in the HSAP will be furthered.

The formation of the Housing Enterprise Action Team (HEAT) has been established in early 2022 and will act as a cross-functional Table focused on achieving the goals in the *Roadmap*. By achieving the goals set out in the *Roadmap*, the HEAT table will also be supporting the strategies laid out in the HSAP. Further accomplishment and actions started can be found in Appendix B.

#### **4.2 Middlesex County Update**

The Middlesex County has made significant progress towards their Housing and Homeless Plan in 2021. Attached in Appendix B includes their 2021 updates and achievements under their Homeless and Housing Plan.

## **Conclusion**

Municipal Council will continue to receive housing stability related reporting on initiatives over the coming year. Civic Administration, agencies and partners will continue to

implement the actions of the HSAP aiming to increase housing stability and affordable housing stock for individuals and families in our community.

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**Development**

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**Concurred by:**               **Kevin Dickins, Deputy City Manager, Social and**  
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