

Manitoulin-Sudbury District Social Services  
Administration Board

*Manitoulin-Sudbury Housing Needs, Supply,  
and Affordability Study*

*Final Report and Recommendations*

September 2009



# Table of Contents

- Executive Summary ..... 4
  - Introduction ..... 4
  - Context ..... 4
  - Findings and Conclusions ..... 6
  - Recommendations ..... 7
  - Expanding Housing Options for Seniors and Persons with Disabilities ..... 7
  - Rationalizing the Social Housing Stock ..... 8
  - Upgrading Existing Housing Stock ..... 8
  - Collaboration and Communication ..... 9
- 1.0 Introduction ..... 10
  - 1.1 Study Background ..... 10
  - 1.2 Study Goals and Objectives ..... 10
  - 1.3 Report Format and Approach ..... 11
  - 1.4 Context ..... 11
- 2.0 Key Housing Issues ..... 14
  - 2.1 Introduction ..... 14
  - 2.2 Overall Issues ..... 14
  - 2.3 LaCloche Region ..... 15
  - 2.4 Manitoulin Island Region ..... 16
  - 2.5 Sudbury East Region ..... 16
  - 2.6 Sudbury North Region ..... 17
- 3.0 Expanding and Adapting the Housing Stock ..... 19
  - 3.1 Population and Household Projections ..... 19
  - 3.2 Seniors Housing ..... 20
  - 3.3 Housing for Persons with Disabilities ..... 24
  - 3.4 Adapting the Existing Housing Stock to Changing Needs ..... 26
- 4.0 Rationalizing the Social Housing Stock ..... 27
  - 4.1 LaCloche Region ..... 27
  - 4.2 Manitoulin Island Region ..... 27
  - 4.3 Sudbury East Region ..... 28
  - 4.4 Sudbury North Region ..... 28
  - 4.5 Acquiring Property ..... 29
- 5.0 Upgrading Existing Housing Stock ..... 30
  - 5.1 Introduction ..... 30
  - 5.2 Enhancing Accessibility ..... 30
  - 5.3 Utilizing Existing Programs to Help Meet Needs ..... 31
  - 5.4 Upgrading Energy Efficiency of DSSAB Social Housing Stock ..... 32
  - 5.5 Upgrading Private Housing Stock ..... 33
- 6.0 Collaboration and Communication ..... 34
  - 6.1 Encouraging Collaboration ..... 34
  - 6.2 Advocacy ..... 34



6.3	Collaboration in Service Provision.....	34
6.4	Monitoring Progress .....	35
6.5	Funding Sources.....	35
6.5.1	Canada-Ontario Affordable Housing Program (AHP).....	35
6.5.1.1	New Rental Housing Component .....	36
6.5.1.2	Homeownership Component .....	37
6.5.1.3	Northern Component.....	37
6.5.2	Repair and Renovation .....	38
6.5.2.1	Social Housing Renovation and Retrofit Program (SHRRP).....	38
6.5.3	LHIN/MCSS Dedicated Supportive Housing.....	38
6.5.4	NE LHIN Aging at Home Strategy .....	39
6.6	Partnerships .....	39
Appendix One: Off-Reserve Aboriginal Housing .....		42
Aboriginal Housing Needs .....		42
Off-Reserve Aboriginal Housing Trust Fund .....		42
Appendix Two: Bibliography .....		45

## List of Tables

Table 1: Population Projections by Region in the Manitoulin-Sudbury DSSAB, 2006-2031 .....	19
Table 2: Housed Clients and Waiting List for CMHA's Supportive Housing Units, 2004-2008 .....	26
Table 3: Previous Affordable Housing Program Allocation and Actual Units Repaired and Costs for Manitoulin-Sudbury Districts .....	36

## List of Figures

Figure 1: Projected Households in Manitoulin-Sudbury Districts, 2006-2031 .....	20
Figure 2: Projected Seniors' Population in Manitoulin-Sudbury Districts, 2006-2031 ...	21
Figure 3: A Continuum of Care for Seniors/Disabled Housing .....	21
Figure 4: Projected Demand Estimates for Seniors Supportive Housing in Manitoulin-Sudbury, According to the Balance of Care Scenario (Medium Diversion), 2008-2031 ..	22
Figure 5: Proportion of Population without and with Disabilities by Age in Ontario, 2006 .....	24
Figure 6: Housing Continuum for Persons with Disabilities .....	25

## List of Appendix Figures

Appendix Figure 1: Issues that Prevent Aboriginal People from Finding and Maintaining Housing .....	43
Appendix Figure 2: Identified Priority Types of Housing for Off-Reserve Aboriginal Population .....	44

## Executive Summary

### Introduction

The Phase One report, Identification of Housing Needs and Issues, identified the range of housing needs and issues facing the communities comprising the Manitoulin-Sudbury Districts. Following consultation sessions throughout these communities to review the findings of the report and obtain input on potential recommendations for addressing identified needs, we have gone on to prepare this Final Report and Recommendations. This Report has been developed to recommend strategies to the DSSAB and other entities to address identified housing needs, gaps and requirements in the Districts.

### Context

In formulating the recommended housing strategies, it is important to understand the context within which the DSSAB operates. The Manitoulin-Sudbury DSSAB has responsibilities related to social housing and affordable housing. While this report is primarily focused on issues related to these responsibilities, it also contains advice related to private sector housing issues which may be of interest to private developers, economic development agencies or individual municipalities. The DSSAB has no mandate in private sector housing, but it is hoped that the findings of this report will be of interest to the private sector as well as public and non-profit organizations.

In the social housing area, the DSSAB is responsible for the transferred Ontario Housing Corporation (public housing) portfolio under the Social Housing Reform Act. Staff at the DSSAB have indicated that the DSSAB has never received adequate funding from upper levels of government to adequately fund capital repairs for that transferred public housing portfolio. The DSSAB was allocated \$800 per unit to a total of \$225,000 per year. As a result, the DSSAB had to supplement this inadequate allocation by \$75,000 per year for a grand total of \$300,000 per year.

Over time, the DSSAB has been active in accessing various federal and provincial funding programs to maintain and improve the social housing stock transferred from the Provincial government. Under the Social Housing Repair and Renovation Program (SHRRP), for example, the DSSAB applied for \$2.3 million in total and received \$842,175, which were provided as \$377,341 in year 1 and \$464,834 in year 2. The SHRRP is directed solely to existing social housing units and is not ongoing. This one-time program ends on March 31, 2011, thereby limiting the ability of the DSSAB to continue this important improvement initiative without further funding commitments from the Province.

It is also important to note that there is no upper level government funding of ongoing operating costs for the DSSAB's social housing portfolio and there is no funding for project development. Accordingly, the DSSAB also must rely heavily on senior governments for funding assistance where necessary to help meet social housing operating costs and to expand the supply of affordable housing. The Canada-Ontario

Affordable Housing Program is an example of a federal/provincial supply program currently available for this purpose, but with a limited time horizon and limited funding allocations.

Subsequent to the social housing transfer, the Province has given responsibility for some aspects of affordable housing to the DSSAB. Staff have pointed out that there is limited but inadequate funding for these transferred responsibilities, especially given the lengthy period that the program components must be monitored.

The funding which is now available under the different components of the Affordable Housing Program (AHP) 2009 Extension does not provide annual allocations. These programs completely end on March 31, 2011. There is no funding for any operating costs for any project developed under AHP. There is no allowance for future capital requirements for any new housing created under the AHP. Accordingly, the DSSAB must exercise great caution when utilizing such programs to ensure any additions to supply are financially self-sustaining.

AHP funding allocations are unilaterally set by the Province. The current allocation for all components of the AHP (new rental housing, homeownership assistance, and money set aside for Northern Ontario) over the course of 2009-2011 is \$540 million.

In order to access this funding, the DSSAB must submit funding applications to the Ministry of Municipal Affairs and Housing and then work with whatever funding is provided by the Ministry from its overall allocation.

The population living within the DSSAB jurisdiction includes a large number of off-reserve Aboriginal households. We received a variety of input during our consultation process about the housing needs of these Aboriginal households. It is important to note that the DSSAB is not responsible, nor is it funded, to address off-reserve Aboriginal housing. For that reason, all of the input received related to Aboriginal housing during the consultations for this report has been placed in an appendix to this report so that it may be forwarded to those parties who are funded and have the responsibility for such housing.

The DSSAB does have a mandate and a need to continue to address energy use in the housing for which it has responsibility. It also addresses energy conservation in the repairs completed under the Northern Component of the Affordable Housing Program (AHP). The DSSAB does not have a mandate on energy issues beyond these. The DSSAB cannot unilaterally expand its mandate beyond transferred programs and Ministry initiatives devolved to DSSABs.

## Findings and Conclusions

In light of the above context, this report outlines a number of targets and initiatives aimed at meeting the need for affordable housing within the DSSAB jurisdiction. Of particular importance is the growing need for housing options for senior citizens<sup>1</sup> and disabled individuals, primarily focusing on expanding the supply of supportive housing for seniors and helping adapt the existing housing stock to enable individuals to remain within their own homes longer, thereby avoiding costly institutionalization. It also encourages an expansion of the supply of affordable housing for persons with disabilities. The report also points out areas where the DSSAB needs to expand the supply of social housing units for families.

The report also encourages the continuation of an active program of repair and renovation of both the DSSAB social housing portfolio (aimed primarily at continuing to improve accessibility and energy efficiency) and housing within the communities across the DSSAB. It sets out potential approaches for rationalizing the social housing stock where appropriate, including the potential sale of one building and the conversion of some large family units to smaller one bedroom units in Sudbury North (Chapleau). It encourages the DSSAB, subject to Ministry approval of use of AHP funding, to pursue a strategy of acquisition and renovation/conversion of existing buildings wherever possible in expanding the affordable housing supply.

The report suggests that the DSSAB continue to play a strong role in ongoing advocacy for changes to senior government policies and programs to better meet affordable and social housing needs. It recommends a program of monitoring the availability of funding programs and of monitoring the results of the recommended strategy in order to determine the effectiveness of the DSSAB's housing initiatives. It also identifies sources of funds that can be accessed to put in place many of the recommended initiatives.

---

<sup>1</sup> For the purposes of this report, a senior citizen is defined as an individual age 60 or over.

## Recommendations

Below we summarize the initiatives and strategies being recommended to address the current and future housing needs of the Manitoulin-Sudbury Districts.

### Expanding Housing Options for Seniors and Persons with Disabilities

1. Through the distribution of this report the DSSAB should encourage expansion of seniors housing options, primarily in the form of increasing the supply of affordable supportive housing units and encouraging private investors to increase the supply of private retirement housing.

Given the projected proportion of seniors population in 2031 by area, the recommended long term (25 year) targets for expanding the supply of affordable supportive housing units for seniors are as follows:

Manitoulin Island	39.9% of 200 = 80 units
LaCloche	26.4% of 200 = 53 units
Sudbury East	20.7% of 200 = 41 units
Sudbury North	13.0% of 200 = 26 units

2. The DSSAB should work with area housing providers and support agencies to ensure these units are added to the housing supply in each area over the next 25 years. It is emphasized that these are long term targets. From review of current waiting lists and discussions with staff, the priorities at present should be LaCloche and Manitoulin, with modest additions of 20-25 affordable supportive seniors units.
3. The DSSAB should continue to work closely with the NE LHIN to access ongoing support funding to assist local agencies in providing the support services required to meet the targets for expanding the supply of affordable supportive housing for seniors.
4. The recommended targets for private sector investment in retirement housing are as follows:

Manitoulin Island	39.9% of 250 = 100 units
LaCloche	26.4% of 250 = 65 units
Sudbury East	20.7% of 250 = 52 units
Sudbury North	13.0% of 250 = 33 units

5. The DSSAB should help local seniors/disabled individuals to access available housing renovation programs in order to help adapt existing housing stock to meet their changing needs in order to allow them remain in their own homes.

## Rationalizing the Social Housing Stock

6. The DSSAB should review the use of all of its housing stock on Manitoulin Island with a view to ensuring that the best and most appropriate use of each site is being achieved and, where it may be deemed appropriate, to consider the divestment of any property that is not seen as meeting the current or long term needs of the DSSAB. The sale of any property would be subject to Ministerial Consent, successful voluntary relocation of existing tenants and creation of offsetting Rent Geared to Income units elsewhere in the DSSAB jurisdiction.
7. The DSSAB should add 4-5 units of affordable family housing in suitable locations on Manitoulin Island, utilizing funding through the Canada-Ontario Affordable Housing Program. Priority should be placed on acquisition and conversion/renovation of existing buildings where possible, providing a Provincial policy change occurs permitting such initiatives.
8. The DSSAB should add 5-7 units of affordable family housing in suitable locations in Sudbury East, utilizing funding through the Canada-Ontario Affordable Housing Program. Priority should be placed on acquisition and conversion/renovation of existing buildings where possible, providing a Provincial policy change occurs permitting such initiatives. At least 3 units should be acquired or built in Markstay-Warren, with another 2-4 potentially added in French River.
9. The DSSAB should convert 2-4 existing family social housing units in Chapleau to one bedroom units for seniors or singles, subject to a cost benefit analysis. The NE LHIN should also be approached to increase the availability of supports in order to expand the supply of supportive housing in the area.
10. The DSSAB should use rent supplements and direct shelter subsidies in order to enable unorganized districts to offer some form of affordable rental housing to local seniors and enable them to remain within these communities.

## Upgrading Existing Housing Stock

11. The DSSAB should continue to seek funding to undertake a process of defining, formulating, and implementing a work plan for improving accessibility of its existing social housing portfolio. This will allow them to strategically plan out the changes required so that funding and other resources may be pulled together appropriately on an ongoing basis. It can then be ensured that the portfolio will be updated in accordance with new accessibility regulations by the year 2025. Of particular importance are enabling barrier-free access to all units and providing elevators in two storey buildings wherever possible. The DSSAB project in Espanola represents a particularly important location for considering installation of an elevator in view of the need to expand the supply of housing accessible to seniors/disabled individuals in that community.

12. The DSSAB should continue its ongoing program of upgrading energy efficiency across its portfolio. This should start with energy audits of each of its buildings, followed by a planned program of energy efficiency upgrades on an annual basis. Programs such as SHRRP and the Northern component of the Canada-Ontario Affordable Housing Program are offered at various levels of government to assist in such efforts. Staff should be encouraged to identify and utilize all available energy assistance programs to develop a program in order to help achieve this objective.
13. The DSSAB should continue to lobby for extension of the temporary Northern Repair Program to assist local homeowners in bringing their homes up to acceptable standard through providing assistance with home repair. The goal for the Program should be \$1,000,000 in repairs, similar to the previous successful DSSAB initiative.

### Collaboration and Communication

14. DSSAB housing staff should maintain close communication with housing stakeholders across the DSSAB jurisdiction and consult with them on key local housing issues that arise over time. Specific task groups should be set up as the need arises to address housing-related issues.
15. The DSSAB should continue to play a strong advocacy role in addressing housing issues and concerns with senior levels of government. In particular, it should strongly advocate for increased support funding from the NE LHIN for the expansion of affordable supportive housing for seniors/disabled. This advocacy should be through Northern and province wide associations.
16. The DSSAB should place a strong emphasis on collaboration with community agencies in order to help residents overcome barriers in the delivery of services.
17. The Board should continue to push for provincial funding of administrative costs of managing social housing in order to establish a regular monitoring system to evaluate the effectiveness of housing initiatives and report progress to the Board on a regular basis. This monitoring system should include identifying housing-related funding programs and sharing information with the Board and community stakeholders on how to access available funding assistance.

## 1.0 Introduction

### 1.1 Study Background

As outlined in an earlier report, the Manitoulin-Sudbury District Social Services Administration Board (DSSAB) is one of ten municipal service management organisations established by the Province in Northern Ontario to oversee local planning, coordination and delivery of a range of services and programs. The Manitoulin-Sudbury DSSAB in particular focuses on Ontario Works, Emergency Medical Services, Children's Services, and Social Housing.

In recent years, a number of trends have developed in housing conditions within the Districts of Manitoulin and Sudbury that have given rise to growing concerns around affordability, availability, and accessibility of housing. These concerns became evident within several communities throughout the Districts.

As a result, some local municipal councils and stakeholders have been considering a range of appropriate measures to address the needs of their respective communities. This has led to the need to prepare a study to identify the extent and nature of housing needs across the Manitoulin and Sudbury Districts and to develop a sustainable Affordable Housing Plan that sets out approaches to meeting identified needs. On the recommendation of DSSAB staff, the DSSAB Board agreed that AHP administrative funds for 2008/2009 were to be reallocated to fund this Housing Needs, Supply and Affordability Study.

### 1.2 Study Goals and Objectives

The Manitoulin-Sudbury District Services Administration Board identified a range of objectives for the study.

- To review and identify the affordable housing needs/gaps with respect to the low income working poor, seniors and singles
- To review the current capacity of existing public and private housing supply/stock and the secondary rental market (social housing, private households, single-detached, multi-residential)
- To identify current public/private housing development alignments and affordability rates within the Districts of Manitoulin and Sudbury
- To review the Official Plans of the municipalities to determine if they will accommodate the development of future affordable housing as may be determined by this study.

The study was to analyze a range of housing market and socio-economic data to help identify housing issues and trends across the area. Best practices successful in

addressing such issues elsewhere were also to be researched. In addition, the study was to identify DSSAB residential assets that may be modified with a view to providing support care units to meet the greater need for accommodation within various communities where the accommodations/service do not already exist for the elderly/disabled. A strong emphasis throughout the study was also to be placed on community consultation to ensure all stakeholders were provided with ample opportunity for input.

### 1.3 Report Format and Approach

The Phase One report, Identification of Housing Needs and Issues, identified the range of housing needs and issues facing the communities comprising the Manitoulin-Sudbury Districts. Following consultation sessions throughout these communities to review the findings of the report and obtain input on potential recommendations for addressing identified needs, we have gone on to prepare this Final Report and Recommendations. This Report has been developed to recommend strategies to the DSSAB to address identified housing needs, gaps and requirements in the Districts.

### 1.4 Context

In formulating the recommended housing strategies, it is important to understand the context within which the DSSAB operates. The Manitoulin-Sudbury DSSAB has responsibilities related to social housing and affordable housing. While this report is primarily focused on issues related to these responsibilities, it also contains advice related to private sector housing issues which may be of interest to private developers, economic development agencies or individual municipalities. The DSSAB has no mandate in private sector housing, but it is hoped that the findings of this report will be of interest to the private sector as well as public and non-profit organizations.

In the social housing area, the DSSAB is responsible for the transferred Ontario Housing Corporation (public housing) portfolio under the Social Housing Reform Act. Staff at the DSSAB have indicated that the DSSAB has never received adequate funding from upper levels of government to adequately fund capital repairs for that transferred public housing portfolio. The DSSAB was allocated \$800 per unit to a total of \$225,000 per year. As a result, the DSSAB has had to supplement this inadequate allocation by \$75,000 per year for a grand total of \$300,000 per year.

Over time, the DSSAB has been active in accessing various federal and provincial funding programs to maintain and improve the social housing stock transferred from the Provincial government. Under the Social Housing Repair and Renovation Program (SHRRP), for example, the DSSAB applied for \$2.3 million in total and received \$842,175, which were provided as \$377,341 in year 1 and \$464,834 in year 2. The SHRRP is directed solely to existing social housing units and is not ongoing. This one-time program ends on March 31, 2011, thereby limiting the ability of the DSSAB to

continue this important improvement initiative without further funding commitments from the Province.

It is also important to note that there is no upper level government funding of ongoing operating costs for the DSSAB's social housing portfolio and there is no funding for project development. Accordingly, the DSSAB also must rely heavily on senior governments for funding assistance where necessary to help meet social housing operating costs and to expand the supply of affordable housing. The Canada-Ontario Affordable Housing Program is an example of a federal/provincial supply program currently available for this purpose, but with a limited time horizon and limited funding allocations.

Subsequent to the social housing transfer, the Province has given responsibility for some aspects of affordable housing to the DSSAB. Staff have pointed out that there is limited but inadequate funding for these transferred responsibilities, especially given the lengthy period that the program components must be monitored.

The funding which is now available under the different components of the Affordable Housing Program (AHP) 2009 Extension does not provide annual allocations. These programs completely end on March 31, 2011. There is no funding for any operating costs for any project developed under AHP. There is no allowance for future capital requirements for any new housing created under the AHP. Accordingly, the DSSAB must exercise great caution when utilizing such programs to ensure any additions to supply are financially self-sustaining.

AHP funding allocations are unilaterally set by the Province. The current allocation for all components of the AHP (new rental housing, homeownership assistance, and money set aside for Northern Ontario) over the course of 2009-2011 is \$540 million.

In order to access this funding, the DSSAB must submit funding applications to the Ministry of Municipal Affairs and Housing and then work with whatever funding is provided by the Ministry from its overall allocation.

The population living within the DSSAB jurisdiction includes a large number of off-reserve Aboriginal households. We received a variety of input during our consultation process about the housing needs of these Aboriginal households. It is important to note that the DSSAB is not responsible, nor is it funded, to address off-reserve Aboriginal housing. For that reason, all of the input received related to Aboriginal housing during the consultations for this report has been placed in an appendix to this report so that it may be forwarded to those parties who are funded and have the responsibility for such housing.

The DSSAB does have a mandate and a need to continuing to address energy use in the housing for which it has responsibility. It also addresses energy conservation in the repairs completed under the Northern Component of the Affordable Housing Program

(AHP). The DSSAB does not have a mandate on energy issues beyond these. The DSSAB cannot unilaterally expand its mandate beyond transferred programs and Ministry initiatives devolved to DSSABs.

## 2.0 Key Housing Issues

### 2.1 Introduction

As noted above, this study has been undertaken in two phases. Phase One involved the identification of housing needs and issues across the DSSAB area. This Phase Two report involves the development of recommended strategies and initiatives to address identified concerns.

Phase One involved gathering and analyzing published data from Statistics Canada and other available sources on changing housing conditions across Manitoulin-Sudbury Districts and on the provision of housing in rural and remote areas. It also included extensive consultation in all areas of the DSSAB.

### 2.2 Overall Issues

Key housing issues common to most areas across the Districts arising from this research were as follows:

1. Homeownership has become the only option for many households as it is often more feasible than renting, due to higher rents. However, many low-income households still struggle to make down payments and may experience difficulty meeting growing utility and maintenance costs in ownership units. Therefore, there is a need to ensure a suitable supply of affordable rental housing across the area.
2. As the population of seniors increases, a greater range of housing options for an aging population will be required, especially those providing supports to seniors to enable them to remain in their own homes.
3. There are few family units in the social housing portfolio, all of which are in LaCloche or Sudbury North. However lone parent families, along with younger single households, have a higher incidence of low income and pay higher percentages of income on housing than other household types. Therefore, there is a need to ensure family housing units are available in the social housing portfolio in all areas of the DSSAB.
4. A continuum of housing is required as part of the stock for people with disabilities, Aboriginal people, and seniors. A limited choice of housing options at present cannot meet residents' needs as they require different services and supports.
5. Some improvements to accessibility have been made within the limited DSSAB capital funding budget in recent years. Entries and main floor levels of DSSAB buildings are generally accessible to persons in wheelchairs. However, none of the DSSAB buildings have elevators, which is a big problem for many seniors and disabled individuals. There

are no designated units that have been specifically modified for persons with disabilities and doorways and hallways within DSSAB buildings are not well suited to wheelchair use.

6. Some places, such as Espanola, do not have an available supply of serviced lots, which limits options for expanding the supply of social and affordable housing. The DSSAB does have some lots in this community which could be developed.
7. Data provided by Statistics Canada finds that many homes in the area are in need of repair, especially among Aboriginal households.
8. Many parts of the DSSAB do not have a shortage of social housing units. Rather, these areas require services attached to housing, in order to meet the needs of these individuals, especially senior/disabled citizens.
9. Where facilities are located is a key issue. In many parts of the Districts, there are long distances with little public transit (if any).
10. There is a need to rationalize the housing stock in some areas to ensure it better meets current and future housing needs.
11. Issues specific to the regions comprising the DSSAB identified during the consultation sessions are outlined below.

### 2.3 LaCloche Region

In LaCloche, the issues highlighted by participants in consultation sessions revolved around partnerships and working together, reusing existing structures and spaces for housing, and housing for senior citizens and persons with disabilities.

1. The Town of Espanola, which as the largest municipality in the area, should be well-serviced and attractive for affordable housing, yet does not have a large supply of serviced lots. This limits options for expanding the supply of social and affordable housing.
2. A “partnership” is required to provide supports for persons with disabilities, including housing and support service agencies. This can then allow for a continuum of services as there otherwise is a limited choice of housing options for residents with special needs.
3. There is a need to start adapting existing housing to meet the needs of the growing senior/disabled citizen population and to expand the supply of supportive housing for seniors/disabled in order to help them avoid institutionalization. This would also reduce the need for government to finance costly long term care facilities. New Federal and Provincial

government infrastructure and economic stimulus programs are providing opportunities currently to expand the supply of affordable housing, including the renovation of existing stock.

## 2.4 Manitoulin Island Region

In Manitoulin Island, the issues highlighted by participants in consultation sessions revolved primarily around the growing number of seniors and how they are to be accommodated, followed by some discussion of partnerships and gaps in housing for other priority groups.

1. There are few options on the Island for seniors who need affordable rental housing with supports.
2. An emphasis should be placed on continuing care communities. There may be opportunities to work with the hospital when looking at connecting adjacent units for assisted living.
3. Seniors prefer seniors-only housing as many feel they would rather stay in their homes than live in mixed housing. However, the DSSAB inherited mixed buildings from the Ontario Housing Corporation (OHC), after OHC had mixed former seniors-only buildings. There was concern that these buildings may not stay full if younger singles are taken out of buildings that have rents geared to income.
4. There is great difficulty in housing wheelchair-bound tenants as there are no handicapped suites or elevators in the DSSAB units.
5. In many rural areas, a lack of transportation options makes it difficult for seniors to live independently. Therefore, part of the solution to meeting housing needs is an expansion of local transportation services. In view of these transportation gaps, any new affordable housing should be located in larger communities on the Island where there is better access to facilities and services for seniors.

## 2.5 Sudbury East Region

In Sudbury East, the issues highlighted by participants in consultation sessions revolved around the drawbacks and effectiveness of programs, municipal growth and infrastructure, difficulties with home maintenance, and the gap between housing supply and demand for many priorities groups.

1. There are many constraints within support programs that may adversely affect the lives of those most in need. For example, some people who are currently on Ontario Works may qualify for the Ontario Disability Support Program, which would provide for greater living allowances. However, it is

currently difficult to find a doctor to provide the necessary documentation, which results in such individuals remaining on OW despite being potentially qualified for ODSP.

2. Many seniors living in their existing homes, especially those on fixed incomes, are experiencing difficulty maintaining these dwellings and meeting the growing cost of utilities. More options are required, including more supports. This is particularly the case when some lower income seniors face a choice between home maintenance and other basic needs, such as food.
3. People often retire to rural/remote areas to save on housing but find a lack of support services and then leave the area. Municipalities should pursue the upgrading of infrastructure and expansion of local services in order to accommodate this population.
4. DSSAB buildings require elevators and other accessibility upgrades in order to improve access for persons with disabilities and seniors.
5. Like in Manitoulin Island, seniors in Sudbury East prefer living in seniors-only accommodation where possible.
6. Sudbury East has no family social housing units. This shortfall needs to be addressed.

## 2.6 Sudbury North Region

In Sudbury North, the issues highlighted by participants in consultation sessions revolved around the need to look at providing supports to existing residents, particularly with partnerships and appropriate housing for all household types.

1. There is no shortage of social housing units; indeed the DSSAB is experiencing some difficulty maintaining full occupancy in its existing units.
2. The needs of unorganized communities need to be taken into consideration when planning for additional affordable housing.
3. It is necessary to cut through the “silo” structure of provincial and federal government departments and encourage collaboration.
4. There is a need for more supportive housing. The Aging at Home Strategy from the Local Health Integration Network should continue to be promoted, particularly with funding and actions to be taken, as a way to address this concern.

5. Family units may need to be downsized in order to accommodate the trend toward smaller families without over-housing them.

These issues now form the basis for our strategy paper, with recommended actions aimed at ensuring an adequate supply of housing is available to meet the needs of all segments of the population.

### 3.0 Expanding and Adapting the Housing Stock

The Phase One report found that demographic trends were creating a need to expand housing supply in some areas of the DSSAB, while the aging of the population points to the need to adapt the existing housing supply to the growing number of area seniors. Approaches for addressing these needs are outlined below.

#### 3.1 Population and Household Projections

In 2006, approximately 36.6% of the DSSAB population lived on Manitoulin Island, compared to 27.9% in LaCloche, 20.6% in Sudbury East and 14.9% in Sudbury North. The population is projected to continue growing steadily in Manitoulin Island over the next 25 years, while all other areas are projected to decline. Overall, the total population of the DSSAB area is expected to be virtually the same in 2031 as it was at the time of the most recent Census in 2006.

Table 1: Population Projections by Region in the Manitoulin-Sudbury DSSAB, 2006-2031

Location	2006	2011	2016	2021	2026	2031
LaCloche Region	9,598	9,700	9,534	9,471	9,449	9,395
Manitoulin Island Region	12,621	13,093	13,209	13,315	13,450	13,537
Sudbury East Region	7,096	7,172	6,598	6,554	6,539	6,502
Sudbury North Region	5,132	5,187	5,098	5,064	5,052	5,024
<b>Total Manitoulin-Sudbury DSSAB</b>	<b>34,447</b>	<b>35,152</b>	<b>34,439</b>	<b>34,405</b>	<b>34,490</b>	<b>34,457</b>

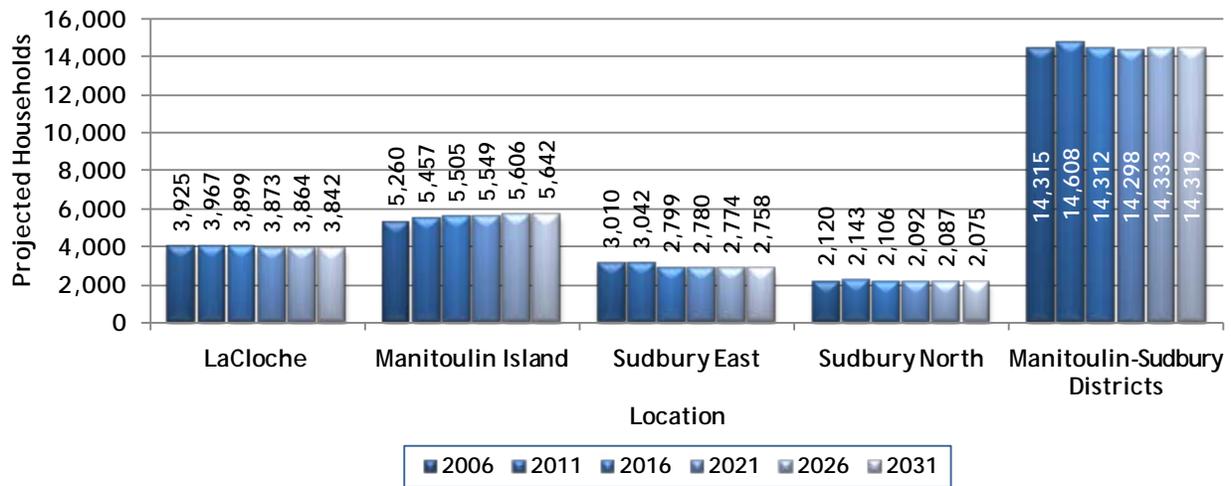
Source: Statistics Canada, Community Profiles 2006; Ontario Ministry of Finance projections; SHS Calculations

As noted in the Phase One report, the need for housing units is a more direct function of the number of households seeking accommodation than overall population levels. Figure 1 below shows that, much like population, the overall number of households in the DSSAB area is not expected to change in the next 25 years. Accordingly, there is not a great need to expand the overall housing supply.

However, as noted earlier, the aging of the population due to the expected growth in senior citizens and the expected decline in young families means the type of housing being provided does need to change. This can be accomplished through limited additions to supply aimed primarily at expanding options for senior citizens and through adapting the existing housing stock to meet the changing needs of the existing population.

A key point made during the Phase One consultations was that many people often retire to rural and remote areas to save on housing but find a lack of support services and end up leaving the area, as discussed in finding 3 for Sudbury East. Accordingly, additions to housing supply should be encouraged where existing infrastructure and support services are available.

Figure 1: Projected Households in Manitoulin-Sudbury Districts, 2006-2031



Source: Statistics Canada, Community Profiles 2006; Ontario Ministry of Finance projections; SHS Calculations

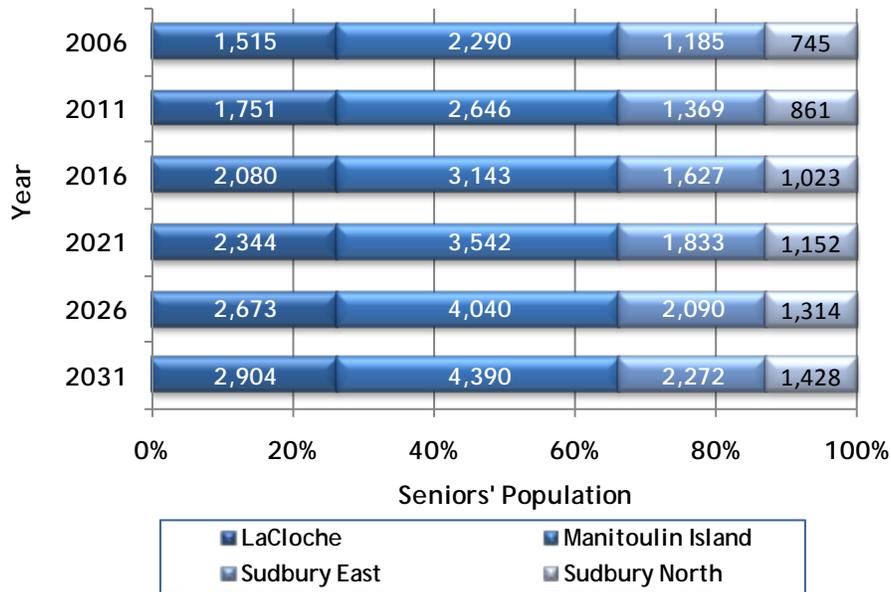
These considerations then form the basis for much of the strategy report, particularly when looking at housing targets and goals for seniors, people with disabilities, and Aboriginal households.

### 3.2 Seniors Housing

A prime concern in the background report was the lack of preparation for a shift in demographics as a large part of the population ages and requires different housing types and supports. Most of the overall population growth is expected in the Manitoulin Island region, due to its popularity as a retirement community and its attraction as a tourist destination - activities which can lead to more economic development and social growth. Overall, the proportion of seniors across the DSSAB area is expected to increase more than two-fold from 16.7% to 33.7% from 2006 to 2031.

By 2031, it is projected that Manitoulin Island will account for 39.9% of all seniors living in the DSSAB area. Sudbury North, with the smallest population of the four regions, will be home to 13.0% of all seniors while LaCloche and Sudbury East will have 26.4% and 20.7% of the seniors population, respectively.

Figure 2: Projected Seniors' Population in Manitoulin-Sudbury Districts, 2006-2031



Source: Statistics Canada, Community Profiles 2006; Ontario Ministry of Finance projections; SHS Calculations

Seniors require a range of different options in order to address their needs at different stages in their lives, as noted earlier in points 2 and 4 in the overall findings of Phase One. These stages are shown in Figure 3 below. Most seniors are able to live independently with home care services or in supportive housing, while some will eventually need long term care or palliative care due to declining health. Accordingly, the full range of accommodation to meet this continuum needs to be available to area seniors.

Figure 3: A Continuum of Care for Seniors/Disabled Housing



Source: Jones, University of British Columbia, 2007

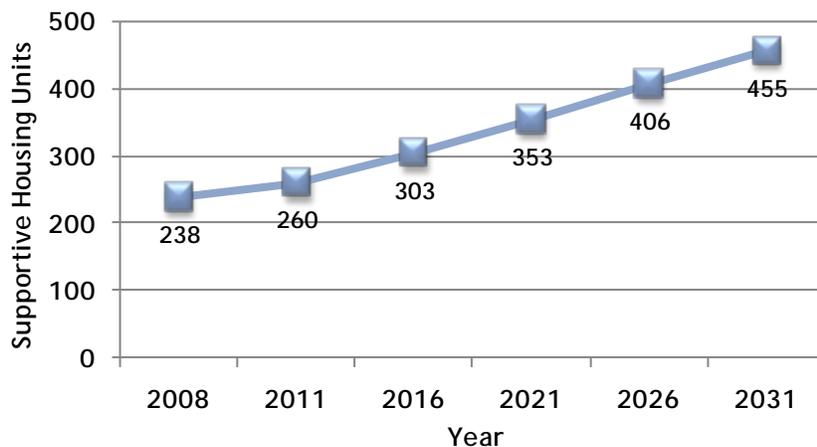
Discussions during the consultation sessions found that the biggest gap in housing options for seniors across the DSSAB was the lack of affordable supportive housing. Much of the rental housing market, including most of the units owned and operated by the DSSAB, is built to leave residents on their own, with only the considerations of

cost and perhaps accessibility more prominently addressed. This takes a “bricks-and-mortar” approach to housing, as it does not consider essential human needs beyond the physical space itself.

The *North East Local Health Integration Network Aging at Home Strategy Seniors’ Residential/Housing Options - Capacity Assessment and Projections* study was carried out in 2008 by the North East Local Health Integration Network (North East LHIN) to look at the current and future need of seniors for long-term care, retirement or assisted living, and supportive housing. The study estimated the demand for supportive housing for seniors in all areas of the North-East LHIN, including the Manitoulin-Sudbury Districts, and projected a need for approximately 200 more units of supportive housing for seniors across the DSSAB jurisdiction by 2031. It is emphasized that the provision of supportive services for seniors and disabled housing is a responsibility of the LHIN, not the DSSAB.

The study noted that these units should be aimed primarily towards seniors of low and moderate income, as most possess few housing options. Due to the lack of affordable options in their area, many of these seniors apply for long term care simply because of its affordability.

Figure 4: Projected Demand Estimates for Seniors Supportive Housing in Manitoulin-Sudbury, According to the Balance of Care Scenario (Medium Diversion), 2008-2031



Source : North East Local Health Integration Network, Seniors Residential/Housing Options - Capacity Assessment and Projections, 2008

This is particularly important to note, as there are many people who cannot afford to have private health and support services at home. This will occur particularly in rural and remote areas since services may not be available and workers may not be able to travel longer distances to service clients. Supportive housing then fills this gap by ensuring that the affordable accommodation and supports required by seniors in order to remain in the community are available.

Given the projected proportion of seniors population in 2031 by area shown in Figure 2 above, the long term (25 year) target for expanding the supply of affordable supportive housing units in the DSSAB area is as follows:

Manitoulin Island	39.9% of 200 = 80 units
LaCloche	26.4% of 200 = 53 units
Sudbury East	20.7% of 200 = 41 units
Sudbury North	13.0% of 200 = 26 units

The DSSAB should continue to work with area housing providers and support agencies to ensure these units are added to the housing supply in each area over the next 25 years. It is emphasized that these are long term targets. From review of current waiting lists and discussions with staff, the priorities at present should be LaCloche and Manitoulin, with modest additions of 20-25 supportive seniors units.

Private retirement homes also provide services that allow many seniors to have a higher quality of life, as they are designed to provide attractive forms of housing accompanied by a range of support services. Services can include congregate dining and meals, housekeeping, and social and recreational activities in a physically attractive and accessible environment. With monthly charges of \$1,500+, these facilities are generally out of reach financially to seniors of low and moderate income. However, they do fill a role in providing options for more affluent seniors, both those currently residing in the DSSAB jurisdiction and those who may be attracted to retire to the area. Manitoulin Island, in particular, has become attractive to retirees, and represents an attractive investment opportunity in view of the expected growth in seniors population.

While the majority of seniors reside in private residences, seniors apartments, supportive housing or long term care, the private retirement home market typically can serve up to 5% of seniors within a community, especially more affluent seniors, such as those with considerable equity in existing homes or those attracted to the area from other parts of Ontario and beyond. Given the growth of 5,200 in seniors population projected over the next 25 years shown in Figure 2, private sector investors should be encouraged to expand the supply of private retirement housing by approximately 250 units across the DSSAB area. In view of the level of growth in seniors population being projected in each area, suitable targets by 2031 for private retirement units aimed at more affluent seniors would be as follows:

Manitoulin Island	39.9% of 250 = 100 units
LaCloche	26.4% of 250 = 65 units
Sudbury East	20.7% of 250 = 52 units
Sudbury North	13.0% of 250 = 33 units

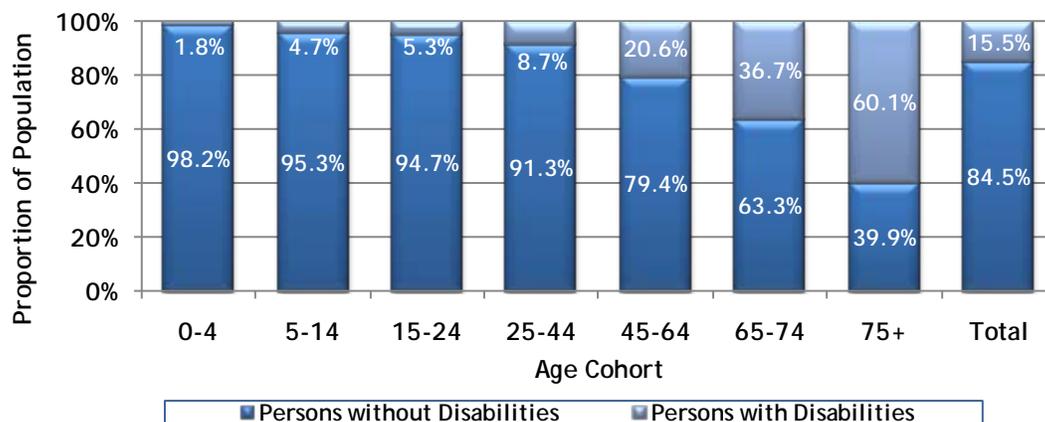
This information should be shared with economic development agencies and the private sector that may be able to meet these needs. It is noted that economic development is within the jurisdiction of the municipalities and not the DSSAB.

As mentioned in finding 3 for Manitoulin Island and 5 for Sudbury East, many seniors consulted preferred seniors-only housing. They felt strongly enough to suggest that they would rather stay in their own homes than move into the age-mixed buildings the DSSAB inherited from the Ontario Housing Corporation. Yet, concern has been expressed by DSSAB staff that conversion to seniors' only buildings may result in vacancy losses in some areas. Accordingly, conversion of some DSSAB projects to seniors-only residences is not being recommended at this time. However, efforts should be made to ensure that seniors living in these projects receive the supports they require, including a social community which can bring together tenants of different age groups in order to resolve differences and get to know one another.

### 3.3 Housing for Persons with Disabilities

Approximately 15.5% of all residents in Ontario have a disability. The proportion of the population with disabilities is very small in the younger age groups and progresses slowly as we move through the older cohorts. There are significant increases after the age of 44, possibly due to the onset of neurological and degenerative disorders and frailty, which are more associated with age.

Figure 5: Proportion of Population without and with Disabilities by Age in Ontario, 2006



Source: Statistics Canada, Participation and Activity Limitation Survey, 2006

Persons with disabilities may require different types of housing along the spectrum, depending on the disability, its severity, their own socioeconomic background, and the design features and social supports they need as an individual. Along this spectrum, the three umbrella categories are independent living in the community, transitional housing and independent living in group settings, and long-term care facility living. Within these, examples have been given where possible so as to understand the range of options available within those groupings. Within these types, it must be considered that there will be more options. Therefore, further

considerations may be required to be clarified, such as ensuring that healthcare and assistance provided will be appropriate for the person's culture and/or lifestyle, age, and/or disability.

Figure 6: Housing Continuum for Persons with Disabilities



Source: Hurlock et. Al, February 2008

As previously mentioned, the DSSAB social housing portfolio does not have modified units or elevators. It is recognized that this limitation has affected the number of vacancies in some buildings, as some residents may prefer not to live in - and so do not apply to - projects that do not accommodate their needs. This then affects individuals and families alike as a family household will be unable to meet all of their needs if they cannot find a modified unit as required. This is further discussed in Section 4 on enhancing accessibility

There is also a minimal supply of housing for people with special needs, particularly those with developmental disabilities and with mental health issues. Often, these individuals and families are served by non-governmental organizations that will provide supportive or supported housing units or will provide support services, in order to ensure the needs of their clientele are being met. The Canadian Mental Health Association is one such non-profit organization that provides supportive housing units for their consumers as a holistic and integrated way to support their clients' lives.

**Table 2: Housed Clients and Waiting List for CMHA's Supportive Housing Units, 2004-2008**

Year	Housed Clients	Applicants on the Waiting List	Wait Time	Annual Turnover
2004	102	20	6 months	12
2005	108	30	6 months	11
2006	109	45	6 months	28
2007	121	22	2 years	32
2008	116	43	2 years	13

Sources: Manitoulin Family Resources, Haven House

Table 2 provides a strong indicator of the gap in housing for persons with mental health issues, with the waiting list currently standing at 43 applicants. It is our understanding that the CMHA is embarking on a study to examine in more detail the need, demand, and supply of housing for people with mental health issues across the DSSAB jurisdiction. The DSSAB should maintain close contact with them during this process, while encouraging applications from such groups (including the CMHA) for funding under programs such as the Canada-Ontario Affordable Housing Program that will allow for the development of affordable units for such individuals and families.

### 3.4 Adapting the Existing Housing Stock to Changing Needs

As noted earlier, the housing supply in the DSSAB does not need to increase significantly over time, as overall population and household growth in the DSSAB area are expected to be quite modest. Rather, the DSSAB needs to address the requirement for a *range* of options along the housing continuum. Services also need to be provided to help meet the needs of target groups such as senior citizens and persons with disabilities. In particular, special attention needs to be paid to adapting existing housing to the needs of seniors/disabled individuals as this portion of the population grows.

There is a need to start working towards adapting homes so they can age and change as the needs of occupants change. This includes, for example, modifying both single family homes and apartments with ramps to enhance accessibility, raising plugs and lowering light switches, ensuring bathrooms and entrances can accommodate wheelchairs, providing reachable kitchen cupboards and appliances, and so on. This way, a home can remain liveable and affordable for seniors and persons with disabilities who then have to make minimal changes as their lifestyles change.

The DSSAB should continue to pursue funding under the time-limited Canada-Ontario Affordable Housing Program to assist these individuals where possible in carrying out such adaptations to ensure the housing stock remains fully useable as the characteristics of the population change.

## 4.0 Rationalizing the Social Housing Stock

The findings of the study point to a need to rationalize the DSSAB's social housing stock to ensure it fully meets identified needs. Below we outline approaches through which this can be achieved.

### 4.1 LaCloche Region

As noted earlier, the target for expanding the supply of supportive housing in LaCloche is 53 units added over the next 25 years. Espanola possesses one of the best examples of existing supportive housing in the DSSAB through the Espanola General Hospital, with a primary focus on providing supportive housing for seniors and/or persons with disabilities. This site would be highly suitable to accommodate much of this target. It is our understanding that the Hospital possesses available land resources which could be combined with its existing human and financial resources in order to successfully contribute to meeting this target.

The current availability of funding under the Canada-Ontario Affordable Housing Program, which is aimed primarily at low income seniors, provides a prime opportunity for the Hospital to expand its supportive housing facilities. They should be strongly encouraged to apply for such funding and to move forward with such an initiative, working together with the DSSAB and the NE LHIN, which may be in a position to help fund the support services required by seniors living in such units. Communication related to this funding has already begun between Hospital staff and the DSSAB.

Further additions to the supply of seniors housing should be encouraged in Espanola over time as future program funds become available.

### 4.2 Manitoulin Island Region

The population in Manitoulin Island continues to grow due its popularity as a retirement destination for residents from across Ontario; and due to the number of First Nations communities on the Island. However, the private homeownership and rental markets have concentrated heavily on the former group, particularly those who are well-off financially and can afford to invest in and maintain a home available within the private housing markets. This has left other groups and individuals to either find housing that may be unsuitable or unaffordable for them, or to relocate to other areas in search of the housing they require.

In particular, seniors who need affordable rental housing with supports are unable to find enough options. The section on housing targets suggested a long-term target of 80 additional supportive housing units for Manitoulin Island. The DSSAB should work with local housing providers and the NE LHIN to put this housing in place over the next 25 years.

Another group unable to find adequate housing is the population with disabilities. Currently, the Canadian Mental Health Association has 4 residential homes on the Island servicing individuals in different areas, which means less staff are available at all times. Currently, there is no central building where more clients can live together and can receive constant support. The DSSAB should support the CMHA in its efforts to find more suitable housing solutions for its clientele within Manitoulin Island.

It is further recognized that there may be some existing buildings on Manitoulin Island within the DSSAB's portfolio that may not be fully suited to meeting the needs being addressed by the DSSAB. Accordingly, the DSSAB should review the use of all of its housing stock on Manitoulin Island with a view to ensuring that the best and most appropriate use of each site is being achieved and, where it may be deemed appropriate, to consider the divestment of any property that is not seen as meeting the current or long term needs of the DSSAB. The sale of any property would be subject to Ministerial Consent, successful voluntary relocation of existing tenants and creation of offsetting Rent Geared to Income units elsewhere in the DSSAB jurisdiction.

As well, there are no family homes within the DSSAB's portfolio on Manitoulin Island. Despite this, there were 7 applications for family housing on the Island in April 2009, including 4 in Little Current. A small family unit project of perhaps 4 to 5 homes would address this gap, with the remaining families assisted through rent supplements and other financial assistance programs if and when available and eligible.

#### 4.3 Sudbury East Region

Like Manitoulin Island, there are no family units within the DSSAB's portfolio in Sudbury East. Yet the region also has 8 families waiting for a unit in the area, with 5 applications made in Markstay-Warren. At least 3 homes could be acquired or built in Markstay-Warren, with another 2-4 potentially added in French River where there are currently 2 applications.

A target of 41 supportive housing units for seniors was suggested for Sudbury East. There are 29 seniors' housing units in Sudbury East supported by the Sudbury East Seniors Support/Aide Aux Seniors de Sudbury Est. They should be encouraged to work with local housing providers and the NE LHIN to work towards meeting this target through modest additions to supply over the next 25 years.

#### 4.4 Sudbury North Region

Sudbury North does not face a shortage of social housing units, as it is often difficult to maintain full occupancy in many of the DSSAB's units. However, there are clear indicators of an oversupply of family units and an undersupply of units for singles and supportive housing for seniors. Approximately 34.2% of the social housing portfolio's family units are in the Sudbury North region, although only 5.2% of all applications for family units are from the area. To avoid overhousing, a number of existing family

units (2-4) should be converted to one bedroom units for seniors or singles. This would allow for more people to be serviced in a manner more appropriate to the regional context. The NE LHIN should also be approached to increase the availability of supports in order to expand the supply of supportive housing in the area. Rent supplements and shelter allowances can be used to provide further opportunities in unorganized communities.

#### 4.5 Acquiring Property

The presence of a wide range of existing buildings potentially available at modest cost in various parts of the DSSAB creates a unique opportunity for a win-win housing strategy whereby underutilized structures can be acquired and converted to various forms of housing, thereby both expanding the supply of various forms of affordable housing and contributing to revitalizing communities. Further, this can often be done at more modest cost than building new facilities. Accordingly, we would strongly support a strategy of acquiring and converting/renovating unused and underused buildings where possible in moving forward with housing initiatives.

The Affordable Housing Program guidelines do not presently allow for the conversion of existing housing to rental accommodation. The DSSAB Manager has asked, in presentations to Ministry staff in August 2009, that the policy be changed to allow such conversions. However, to date no policy change has been approved. Given the potential to expand the supply of affordable housing at reasonable cost and revitalize existing underutilized buildings, the DSSAB should continue to request the Ministry to approve this policy change.

## 5.0 Upgrading Existing Housing Stock

### 5.1 Introduction

As noted earlier, it is important to ensure the existing social housing stock meets the physical needs of current and future residents. This would not only better meet the housing needs of residents, but also ensure the units are attractive to potential tenants and help keep them fully occupied, thereby avoiding potential vacancy losses. At the same time, changing regulations on accessibility are requiring owners of portfolios such as the DSSAB's social housing portfolio to become aware of and set in place new accessibility requirements.

Further, increasing utility costs make it imperative that the DSSAB continue its efforts towards upgrading the energy efficiency of its portfolio wherever possible in order to reduce operating costs and help achieve financial sustainability.

Further, the Phase One report noted that a higher proportion of ownership units in Manitoulin-Sudbury than in the province as a whole are in need of repair. Initiatives are required to help put these repairs in place.

Below we examine approaches for achieving these objectives.

It should be understood that the public housing stock was not transferred from the Province to the DSSAB in pristine condition. The transferred units often required basic repairs. At the time of transfer they lacked accessibility features. The DSSAB must work within this context to maintain and improve this portfolio where possible.

### 5.2 Enhancing Accessibility

Barriers to accessibility are defined as obstacles affecting the quality of life for a person in any way: these can be positioned in the architecture or physical environment; information or communications; attitudes; technology; or the wider system of policies, programs, and practices. This year, accessibility has been a widely discussed topic in the provincial legislature with the arrival of new legal requirements in areas like customer service, transportation, information and communication, and the built environment.

The new laws are able to explain and advise how to accommodate various needs. Though the draft building standards released earlier in 2009 for public input did not have much information on housing, this will soon change as more members of the community provide their knowledge and experience in order to ensure this legislation goes through. The aim of this legal process is to ensure that all areas will be accessible to everyone by the year 2025.

As a result, the DSSAB will need to consider changes to its portfolio of social housing units in order to comply with the new legislation in a timely fashion. As previously mentioned, none of the DSSAB buildings have elevators and it has proven to be a big

problem for many seniors and individuals with disabilities, particularly for those in wheelchairs or with canes.

The first changes should be made where it has been noted that there is difficulty in filling seniors' units in communities that are otherwise highly sought after, such as Espanola (Rainbow Apartments) and any other area of demonstrated need. Enhancing accessibility will also include making other parts of the buildings and units more accessible with features such as wider hallways and doorways.

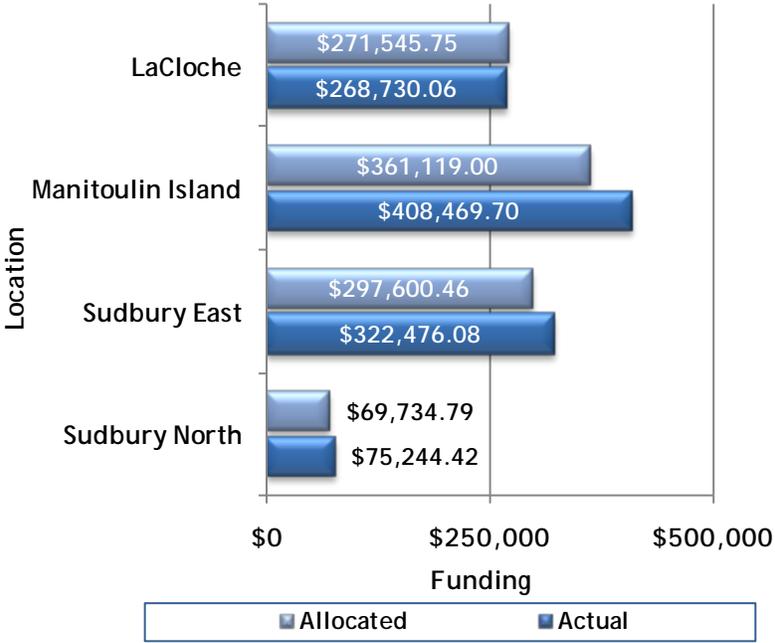
Additionally, timely building audits are recommended so that the DSSAB can monitor its progress in this regard, allowing it to constantly maintain and modify projects for preventative measures that ensure minimized risks for all tenants and applicants. Unfortunately, despite the DSSABs efforts, there has been no commitment of Provincial funding to complete building audits or funding upgrades.

### 5.3 Utilizing Existing Programs to Help Meet Needs

There are some available housing programs that can provide infrastructure dollars to help upgrade existing housing stock. One such program is the one time, short term Canada-Ontario Affordable Housing Program. The last AHP round in the DSSAB was officially completed at the end of March 2009. The primary focus of the AHP funding for the DSSAB was from the Northern Repair Program component, with an initial funding allocation of \$1,200,000 for rehabilitating homes in need of capital repairs to address issues of health and safety.

Eligible repairs included remediation of major structural, electrical, plumbing, heating, fire safety, septic and water system deficiencies; while accessibility modifications such as wheelchair ramps and lifts were also eligible. More money was rolled in from the Home Ownership component and residual amounts were taken from the Rent Supplement component, to help 63 approved applicants. As illustrated, most of the allocated money was provided where intended.

Figure 7: Allocated and Actual Funding from the Affordable Housing Program in Manitoulin-Sudbury Districts by Region, 2009



Source: Manitoulin-Sudbury District Services Board, Social Housing Program, April 2009

Approximately 99.4% of the funding granted to the DSSAB was approved by the Ministry of Municipal Affairs and Housing (MMAH) by May 2009. The program is being maintained and an allocation similar to the first round’s \$1,200,000 is being requested in order to meet similar targets.

Further funding is being pursued and next steps are being taken, as discussed later on in this report.

**5.4 Upgrading Energy Efficiency of DSSAB Social Housing Stock**

The DSSAB social housing portfolio consists primarily of former OHC public housing projects that were built 30 and 40 years ago. Many of these units were built to modest levels of energy efficiency. Accordingly, as energy costs continue to rise, upgrading the energy efficiency of DSSAB social housing stock is critical in reducing long term operating costs and maintaining the financial viability of the portfolio.

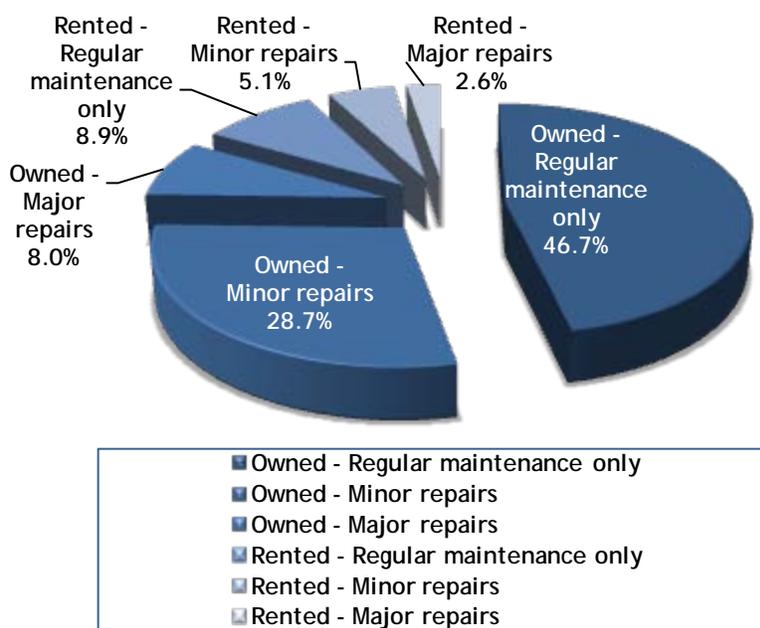
As a result, it is critical that the DSSAB continue to support an ongoing program of upgrading energy efficiency across its portfolio. Programs such as SHRRP and the Northern component of the Affordable Housing Program are offered at various levels of government to assist in such efforts. Staff should be encouraged to conduct energy audits of all DSSAB social housing projects and utilize available energy assistance programs to develop a program of energy upgrades in order to achieve this objective.



## 5.5 Upgrading Private Housing Stock

As previously mentioned, units are required to be at certain standards in order to ensure they can meet a variety of measures that indicate healthy levels of suitability, adequacy, and affordability. The Phase One report illustrated that there is a high incidence of units in need of repair throughout the DSSAB; approximately 44.3%, or almost half of all homes in the Districts, require some repairs. Figure 10 below shows the incidence of units requiring minor or major repair. It is important to note that a much higher proportion of ownership units than rental units require repair.

Figure8: Condition of Dwellings by Tenure in Manitoulin-Sudbury Districts, 2006



Source : Statistics Canada, Community Profiles, 2006

As illustrated above, a significant proportion of ownership units (approximately 36.7%) are in need of repair.

The Northern Repair Program can help bring these homes up to an acceptable standard through providing assistance with home repair. It is important to understand, however, that the Northern Component has an income test and that the total allocation to the DSSAB of \$1.2 million (\$400,000 in year 1 and \$800,000 in year 2) has been unilaterally set by the Province; therefore, its applicability is limited. Nevertheless, it can be of assistance to many residents across the DSSAB jurisdiction.

## 6.0 Collaboration and Communication

### 6.1 Encouraging Collaboration

It was noted in consultation sessions across the DSSAB that a lot of work done to address housing and social service needs is done in “silos”, with little or no collaboration of various stakeholders to achieve common goals and objectives. The consultation process undertaken in this study has found a great many local stakeholders interested and willing to work with the DSSAB to address housing-related issues in their areas as they arise.

Accordingly, DSSAB housing staff should maintain close communication with housing stakeholders across the DSSAB jurisdiction and consult with them on key local housing issues that arise over time. Specific task groups should be set up as the need arises to address housing-related issues.

### 6.2 Advocacy

Advocacy, as the “pursuit of influencing outcomes”, ensures that an issue of importance will receive the necessary financial, legislative, and/or active support it requires in order to realize aspirations and ideals. Clearly, advocacy for affordable housing will be needed in order to raise the financial and social investments required for successful initiatives. The DSSAB has a long history of such advocacy through the Association of Municipalities of Ontario, the Northern Ontario Service Deliverers Association, the Ontario Municipal Social Services Association, the Ontario Non-Profit Housing Association and the Social Housing Services Corporation.

Successful housing initiatives will require going beyond bricks and mortar, as supports and services are essential to any resident’s life. It is particularly important to be able to facilitate these connections for priority groups who are often more vulnerable to affordability and adequacy issues, such as seniors and persons with disabilities. It is highly recommended that the DSSAB continue to advocate to the LHIN and other agencies for support that will bring together the services necessary for residents to maintain their independence and their integration in the community.

### 6.3 Collaboration in Service Provision

Providing and participating in more opportunities for collaboration for services to support residents, such as transportation and social services, has become an important matter. Many of the problems cited by residents and agency representatives were related to the distance between services and the population, and the fact that much of the economy is resource-based with less emphasis on services.

Collaborations can address housing as one of many integral parts to the health and well-being of a community. Therefore, those in the housing sector need to work with others in order to ensure that residents are truly serviced. Within its staffing

limitations, the DSSAB should ensure that it takes the time to form these partnerships; and that other organizations are empowered and engaged within the process in which the DSSAB plays a facilitative role to bring everyone on board.

A process like this can bring together people who do not usually work together, which can be particularly essential to the mutual discovery and execution of creative solutions that enhance the work already being done. If partnerships result, they can aim to provide continuums of care for particular population groups, or address current loopholes in the policies and programs which govern and/or affect their work.

A creative alliance or agreement (be it formal or informal) for organizations and other professionals to connect relatively quickly can assist residents in the area. Discussions with each other can point out other obstacles and, if possible, creative ways to overcome barriers in the different policies, programs, and processes that affect the lives of lower-income and other disadvantaged residents.

Organizations should work collaboratively, particularly when their clientele face multiple challenges. This is complicated by the fact that the mandates, policies, and programs offered to take care of some of their needs may, in fact, work in contradiction to other services they may also require. This way, if organizations talk to each other, they can identify and potentially overcome these loopholes and barriers in order to ensure that the quality of life they are trying to provide for their clients is indeed attainable and made less difficult.

#### 6.4 Monitoring Progress

It is important that the DSSAB monitor housing programs that can assist in meeting local housing needs, including those providing assistance in energy efficiency and improving accessibility. Yet, it is recognized that the staff resources of the DSSAB are insufficient to permit this monitoring to be carried out on a regular basis. While a staff position is being added related to the delivery of the Affordable Housing Program with administrative funding assistance provided through the Program, this funding remains ad-hoc. The DSSAB should pursue ongoing funding from the Province for this key function.

#### 6.5 Funding Sources

Below we summarize funding programs that are currently available to assist the DSSAB and community stakeholders in meeting identified housing needs.

##### 6.5.1 Canada-Ontario Affordable Housing Program (AHP)

This is a time-limited program that is scheduled to terminate in 2011. The Canada-Ontario Affordable Housing Program is a result of the two governments signing an agreement in 2005 to bring together \$734 million over the life of the program that would be dedicated to affordable housing. The purpose of this funding is economic stimulus and, as a result, staff are concerned that timelines are unrealistic. In that

particular wave of funding, the DSSAB was initially allocated approximately \$1 million to repair and upgrade 50 existing units. They then rolled in almost \$74,920 for an additional 13 units.

Table 3: Previous Affordable Housing Program Allocation and Actual Units Repaired and Costs for Manitoulin-Sudbury Districts

Service Location	Allocated			Actual		
	\$	Units	%	\$	Units	%
LaCloche	\$271,545.75	13.58	27.2%	\$268,730.06	15	23.8%
Manitoulin Island	\$361,119.00	18.05	36.1%	\$408,469.70	24	38.1%
Sudbury East	\$297,600.46	14.88	29.8%	\$322,476.08	19	30.2%
Sudbury North	\$69,734.79	3.49	7.0%	\$75,244.42	5	7.9%
<b>Total</b>	<b>\$1,000,000.00</b>	<b>50</b>	<b>100.0%</b>	<b>\$1,074,920.26</b>	<b>63</b>	<b>100.0%</b>

Source: Manitoulin-Sudbury District Services Board, Social Housing Program, April 2009

The AHP program has now been extended and three of its components have also been renewed. All components will end in March 2011.

### 6.5.1.1 New Rental Housing Component

This is another temporary time-limited program. This extension is meant to increase the supply of rental housing while ensuring safe, adequate, and affordable rental housing is available. A total of \$540 million will be provided to construction-ready projects in all corners of Ontario. The majority of the funding, or approximately \$307 million, is dedicated to units for low-income seniors, while another \$58 million is for persons with disabilities. There is then a priority set aside for housing projects targeted at other priority groups. These priorities coincide precisely with the most urgent needs of the Manitoulin-Sudbury Districts.

Capital grants of up to \$150,000 per unit are provided through this component of the Program to assist in the development of new rental housing, by means of new builds or conversion and renovation of existing structures. Rents in these projects must average no more than 80% of average market rents for the area in which they are built. Incomes of tenants cannot exceed four times the rent.

This Program is ideally suited to meeting many of the needs outlined in this report and should be pursued by the DSSAB and local stakeholders to expand the supply of seniors housing, housing for persons with disabilities and housing for low and moderate income families. This capital funding can be combined with support funding potentially available through the NE LHIN's Aging at Home Strategy to expand the supply of supportive housing for seniors, one of the key targets in this strategy.

As the new funding for the Canada-Ontario AHP was just announced, the DSSAB needs to quickly take advantage of the newly available funds to undertake new projects

recommended over the course of this study. Proposals for the next round of funding are due on September 30, 2009 and then on November 2, 2009. The Year 2 rounds will then be due for proposals submitted after February 1, 2010.

The DSSAB should invite proposals from outside providers, especially from groups serving seniors and persons with disabilities, for new AHP projects, as these are priority groups that require the housing most needed in Manitoulin-Sudbury. They should also consider applying for funds to add family housing units in Manitoulin Island and Sudbury East.

### *6.5.1.2 Homeownership Component*

This is also a temporary time-limited program. The Homeownership Component assists households with low to moderate incomes to purchase affordable homes with payments in cash to help with the down-payment. Homeowners have to be purchasing their sole and principal residence with this money and must fall in the 60<sup>th</sup> percentile income.

The service managers in question provide this assistance to eligible purchasers at the time of closing; and so will only provide estimated allocations to the Ministry. They are also allowed to estimate the maximum income level, rules, and asset limits as the program is very flexible. The Ministry then can reallocate the amount, but this component can be used with other rent supplement programs to apply to a unit.

Homeownership is not viable for persons who may periodically be without employment and end up on Ontario Works as the OW shelter allowance is insufficient to support home mortgage and operating costs. Disabled persons in receipt of the Ontario Disability Support Program (ODSP) and seniors on basic Old Age security will have similar difficulties. For this reason many of the DSSABs had their Homeownership funding allocation moved to the Northern Component to assist existing homeowners.

### *6.5.1.3 Northern Component*

This is also a temporary time-limited program. The Northern Component continues the work of its predecessor in two streams: homeowner repair and assistance for landlords to rehabilitate affordable rental units. The continuation of this program is the result of lobbying by this Board and the Northern Ontario Service Managers. The household should already own the home at or below the market value of the average MLS resale; should have an income at or below the 60<sup>th</sup> percentile, and should have a modest home. This criterion assures that residents who truly need assistance will be given priority.

Service Managers/DSSAB's submit a claim to the Ministry for the transfer of money upon reaching certain milestones and so all of the money will come back within 15 days. They also solicit and select households, register security agreements, make claims to the province for the costs, and then report to the province. Like the

homeownership component, this too requires estimated amounts when placing the proposal for funding.

Given the importance of repairing existing housing in all areas of the DSSAB, this Program is being pursued. A target of another \$1.0 million (similar to the previous successful initiative) has been established.

### ***6.5.2 Repair and Renovation***

#### ***6.5.2.1 Social Housing Renovation and Retrofit Program (SHRRP)***

New funding for repair and renovation is available under the Social Housing Renovation and Retrofit Program (SHRRP), which aims to fund social housing renovation and retrofit projects (rather than new builds). This is another temporary time-limited program. As pointed out earlier, the age of the DSSAB social housing portfolio makes it strongly in need of this funding. So far \$850,000 has already been approved out of the \$2,260,000 requested.

The DSSAB should continue pursuing this Program to the extent possible. A particular emphasis should be placed on continuing to upgrade energy efficiency and improving accessibility within DSSAB social housing projects.

Like the AHP, the SHRRP was also extended to March 31, 2011. The Province is investing \$704 million to repair social housing units and make them more energy efficient as a capital grant program. It aims to improve issues around health and safety; accessibility; the length of waiting lists, vacancies, and abandoned units; and project operating costs.

### ***6.5.3 LHIN/MCSS Dedicated Supportive Housing***

The Dedicated Supportive Housing program aims to provide subsidized rental accommodation and supportive services for special needs, and is funded by both the Ministry of Health and Long-Term Care (MOHLTC) and the Ministry of Community and Social Services (MCSS). The particular target groups - persons with special needs - include frail seniors, physically disabled, acquired brain injury, addictions, serious mental illness, and HIV/AIDS. Though there is income testing, there are no asset limits even if money generated from assets is included as income.

The funding is provided in-kind for agencies: they receive subsidies for the bricks and mortar, along with rent subsidies. Housing projects are owned and operated by community agencies (not Service Managers). This allows for clients to be serviced by the appropriate housing providers which will allow them to remain permanently housed, reducing homeless. Also, group homes are not the preferred method as the Ministries believe that support services are part of a larger support network, which need to be linked back to housing.

Approximately \$35 million is estimated to fund the bricks and mortar and will be paid for completely by the province. MMAH and CMHC both provided up-front capital contributions while the MOHLTC gives the subsidy payments to agencies bi-monthly. The provincial part of the program will end in 2022 while the federal flow of money will end in 2030.

This Program is of importance to local agencies such as CMHA in order to expand the supply of housing for persons with mental health issues.

This DSSAB receives no direct funding under this program.

#### *6.5.4 NE LHIN Aging at Home Strategy*

The NE LHIN operates a program known as the Aging at Home Strategy, which provides funds to support agencies and housing providers to provide support services to help seniors and persons with disabilities live independently at home in order to reduce the need for costly long term care beds. The LHIN is currently developing a program devoting a portion of these funds to new affordable housing projects in order to help meet the identified gap in affordable supportive housing. The DSSAB should participate actively in this Program and assist area providers in accessing these funds.

The intent of the LHIN is to coordinate the application process for these funds with the application process for affordable housing under the Affordable Housing Program. The DSSAB should work closely with the LHIN to facilitate the coordination of this process.

### **6.6 Partnerships**

There are many local partnerships which can be arranged, as suggested throughout this report. Community-based agencies in particular are more knowledgeable about the local context and places in which they work, as they are more familiar with the demographic which will eventually be consumers within the housing markets. These organizations and/or individuals do not need to work directly within the housing sectors to have a big impact.

The LaCloche Manitoulin Business Assistance Corporation (LAMBAC) has been a prime example of how local economic development corporations can help facilitate partnerships that better the quality of life for communities with a look towards housing. One of LAMBAC's current projects is a partnership between developers, realtors, retailers and municipalities on Manitoulin Island to market the region in order to attract new residents, particularly young retirees. They received funding from Human Resources and Skills Development Canada (HRSDC) and the Federal Economic Development Initiative of Northern Ontario (FedNor) to create a marketing strategy, and review previous market studies and personal experiences of a growing number of retirees and knowledge and internet-based workers who could telecommute to work from the Island. Other such organizations include the Superior

East Economic Development Corporation (which serves Chapleau in this jurisdiction and Dubreuilville, Wawa, White River, and First Nations located in the Superior East Region in the Algoma jurisdiction), as well as Economic Partners (which serves Sudbury East municipalities).

# Appendices

## Appendix One: Off-Reserve Aboriginal Housing

The DSSAB does not have responsibility for meeting the housing needs of off-reserve Aboriginal households. Nevertheless, a wide range of interest was expressed on this subject during the consultation sessions. Below we provide information relevant to off-reserve Aboriginal housing for the benefit of organizations responsible for meeting these needs.

### *Aboriginal Housing Needs*

Most Aboriginal households, or approximately 85.3%, pay less than 30.0% of their income towards shelter costs with most paying less than 15.0%. However, the majority, or about 56.9%, of dwellings occupied by the Aboriginal community require minor or major repairs; compared to 44.3% of dwellings occupied by the general community at large. This may, however, be the “trade-off”: in order to find and retain housing that is more affordable, suitability and adequacy are sacrificed, which results in many Aboriginal households living in substandard accommodation off-reserve.

A recent initiative to expand the supply of adequate and affordable housing for the Aboriginal community is the Aboriginal Housing Trust, a funding program providing capital dollars to help expand the supply of affordable off-reserve Aboriginal housing. During the formulation of this Trust, an extensive consultation process across Ontario ensured that all stakeholders – community members, service providers, and housing providers – were involved and engaged. When asked about the barriers faced when looking for rental housing, many members of the Aboriginal community pointed to affordability as the main concern. Long waiting lists, unsuitable housing, and the lack of housing supports were also cited as barriers for the Aboriginal population looking for rental housing.

### *Off-Reserve Aboriginal Housing Trust Fund*

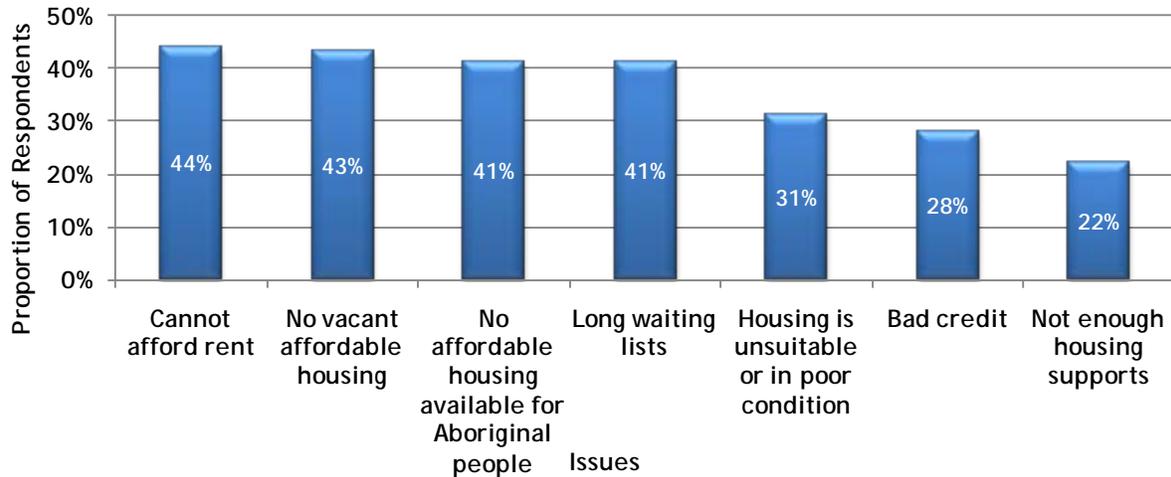
Approximately \$80 million has been set aside by the province in this Fund for urban and rural off-reserve Aboriginal housing and will include three components:

- Rent-geared-to-income and affordable rental housing
- Supportive and transitional housing
- Assisted homeownership

This Program will provide approximately \$140,000 per unit in capital grants. A total of \$60 million of the \$80 million in Program funds is aimed at assisting 500 off-reserve Aboriginal households outside of the Greater Toronto Area (the remaining \$20 million has been set aside for the GTA). Several application dates are anticipated over the next two years.

As noted earlier, there is not strong evidence of a need to significantly expand the supply of off-reserve affordable rental housing for Aboriginal households in the DSSAB area. A greater emphasis needs to be placed on the homeownership component.

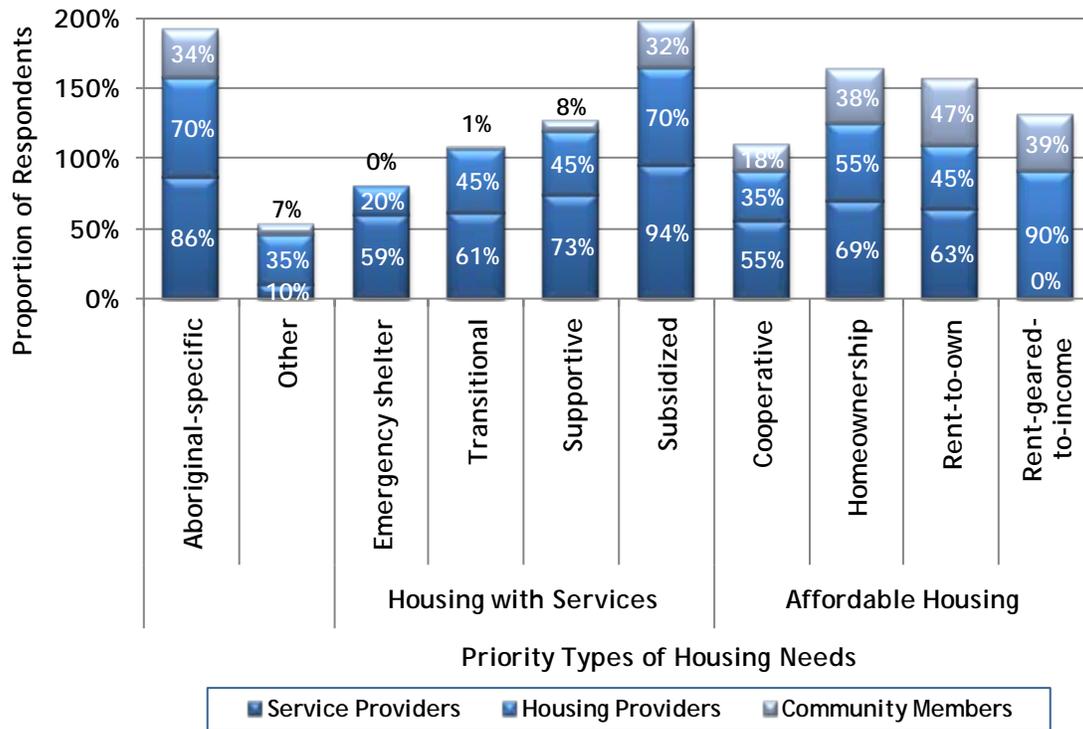
Appendix Figure 1: Issues that Prevent Aboriginal People from Finding and Maintaining Housing



Source: Ontario Off-Reserve Aboriginal Trust, 2009

As illustrated below, the housing types which were consistently considered most important in meeting Aboriginal housing needs by those consulted during the preparation of the Aboriginal Housing Trust Fund had to do with the affordability of stable housing. Subsidized housing, Aboriginal-specific housing, and homeownership were the most identified by at least two of the three groups of respondents. However, while the highest response from community members was rent-to-own housing, the highest proportions of responses from service providers and housing providers were around subsidized and rent-geared-to-income housing. It can be pointed out that community members prefer homeownership over renting, as it allows them to retain their independence. Though many community members did not feel that housing had to be Aboriginal-specific, housing and service providers felt it should be in order to ensure that access to housing was granted to the Aboriginal population, particularly if it was built by and for the community.

Appendix Figure 2: Identified Priority Types of Housing for Off-Reserve Aboriginal Population



Source: Ontario Off-Reserve Aboriginal Housing Trust, 2009

While affordability is the main challenge for many Aboriginal households, existing Aboriginal social housing providers in the Manitoulin-Sudbury DSSAB have been experiencing low levels of demand for their units, with waiting lists at modest levels and ongoing vacancies occurring. This observation corresponds with Figure A2, which shows that the greatest interest among the off-reserve Aboriginal community is for affordable homeownership units, rather than rental housing.

As noted in the Phase One report, many Aboriginal households are living in off-reserve ownership housing that requires extensive repairs. This number is not fully evident due to the low response rates for the Census from this particular group. Repairs are underway to many homes owned by Aboriginal households as funding programs, like the Aboriginal Housing Trust and the Rural and Native Housing programs, engage in projects designed to address concerns specific to the Aboriginal community. However, there is still much more to be done, particularly as the data fails to capture the full scope of the picture.

As a result, initiatives directed toward the off-reserve Aboriginal population should be aimed primarily at assistance in obtaining and repairing affordable ownership units, rather than expanding the supply of off-reserve affordable rental housing.

## Appendix Two: Bibliography

- Hurlock, D. et. al. (2008, February). *Testimonies of Dwelling: People with Physical Disabilities and [In]appropriate Housing in Calgary*. Retrieved August 12, 2009 from the Accessibility Housing Society Calgary Web site:  
[http://www.ahscalgary.ca/Disability\\_and\\_Housing\\_Report.pdf](http://www.ahscalgary.ca/Disability_and_Housing_Report.pdf)
- Government of Ontario, Ministry of Community and Social Services. (2009). *Accessibility Standards*. Retrieved August 12, 2009 from the Ministry of Community and Social Services Web site:  
[http://www.mcscs.gov.on.ca/mcss/english/pillars/accessibilityOntario/accesson/understand\\_barriers.htm](http://www.mcscs.gov.on.ca/mcss/english/pillars/accessibilityOntario/accesson/understand_barriers.htm)
- Government of Ontario, Ministry of Finance. (2007, May 02). *Population by Five-Year Age Group, Each Year, 2006-2031*. Retrieved February 17, 2009, from the Ministry of Finance Web site:  
<http://www.fin.gov.on.ca/english/economy/demographics/projections/2007/demog07t9ne.html>
- Government of Ontario, Ministry of Health and Long-Term Care. (2009, March 25). *Seniors' Care: Long-Term Care Homes*. Retrieved February 17, 2009 from the Ministry of Health and Long-Term Care Web site:  
[http://www.health.gov.on.ca/english/public/program/ltc/15\\_facilities.html](http://www.health.gov.on.ca/english/public/program/ltc/15_facilities.html)
- Jones, A. (2008, March 20). *The Role of Supportive Housing for Low-Income Seniors in Ontario*. Ottawa: Canadian Policy Research Networks - Réseaux canadiens de recherche en politiques publiques. Retrieved May 20, 2009 from Canadian Policy Research Networks (CPRN) Web site:  
[http://www.cprn.org/documents/49552\\_EN.pdf](http://www.cprn.org/documents/49552_EN.pdf)
- North East Local Health Integration Network (LHIN). (2009, January 8). *Seniors' Residential/Housing Options - Capacity Assessments and Projections*. Prepared by SHS Consulting in association with Balance of Care Research Group, University of Toronto.
- Ontario Federation of Indian Friendship Centres, Ontario Native Women's Association, and Métis Nation of Ontario. (2009, February). *The Ontario Off-Reserve Aboriginal Housing Trust Report*. Retrieved May 20, 2009 from Métis Nation of Ontario Web site:  
[http://www.metisnation.org/PDF\\_new/OAHT\\_Report\\_FINAL.pdf](http://www.metisnation.org/PDF_new/OAHT_Report_FINAL.pdf)
- Social Housing Program. (2009, May). *Social Housing CAO Report: April 2009*. Retrieved May 5, 2009 from MSDSB Web site:  
<http://www.msdsb.net/SH/reports/Housing-Report.pdf>

Statistics Canada. 2001 Census\_3551&3552.ivt (Community Profile). 2001 Census  
Statistics Canada. Created January 8, 2009. CD-ROM. Beyond 20/20.

Statistics Canada. (2009, May 11). 2006 Aboriginal Community Profiles. Retrieved April  
15, 2009 from the Statistics Canada Web site: [http://www12.statcan.ca/census-  
recensement/2006/dp-pd/prof/92-594/index.cfm?Lang=E](http://www12.statcan.ca/census-recensement/2006/dp-pd/prof/92-594/index.cfm?Lang=E)

Statistics Canada. 2006 Census\_3551&3552.ivt (Community Profile). 2006 Census  
Statistics Canada. Created January 8, 2009. CD-ROM. Beyond 20/20.

Statistics Canada. EO1347 Table 1.ivt (Custom Tabulations). 2006 Census - Statistics  
Canada. Created April 8, 2009. CD-ROM. Beyond 20/20.