

CURRENT STATE AND FUTURE NEEDS OF THE WINDSOR ESSEX HOUSING AND HOMELESSNESS SYSTEM



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A REPORT TO INFORM THE WINDSOR ESSEX HOUSING AND HOMELESSNESS MASTER PLAN

2019-2028

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September 2019

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INTRODUCTION

The City of Windsor is conducting a five-year review of the Windsor Essex Housing and Homelessness Plan, originally completed in 2013. The Plan guides the work of the City as Service Manager, and the community, in delivering housing and homelessness services. Under the Housing Services Act Service Managers are required to update their plans every five years.

The review of the Plan provides an opportunity to assess current and future housing needs and update the Plan based on current data and best and promising practices. It also provides an opportunity to ensure efforts are aligned around key goals.

PURPOSE

The purpose of this document is to review the current state of housing and homelessness in Windsor Essex and identify future needs based on existing data. The document also reviews achievements attained over the past five years under the original Plan.

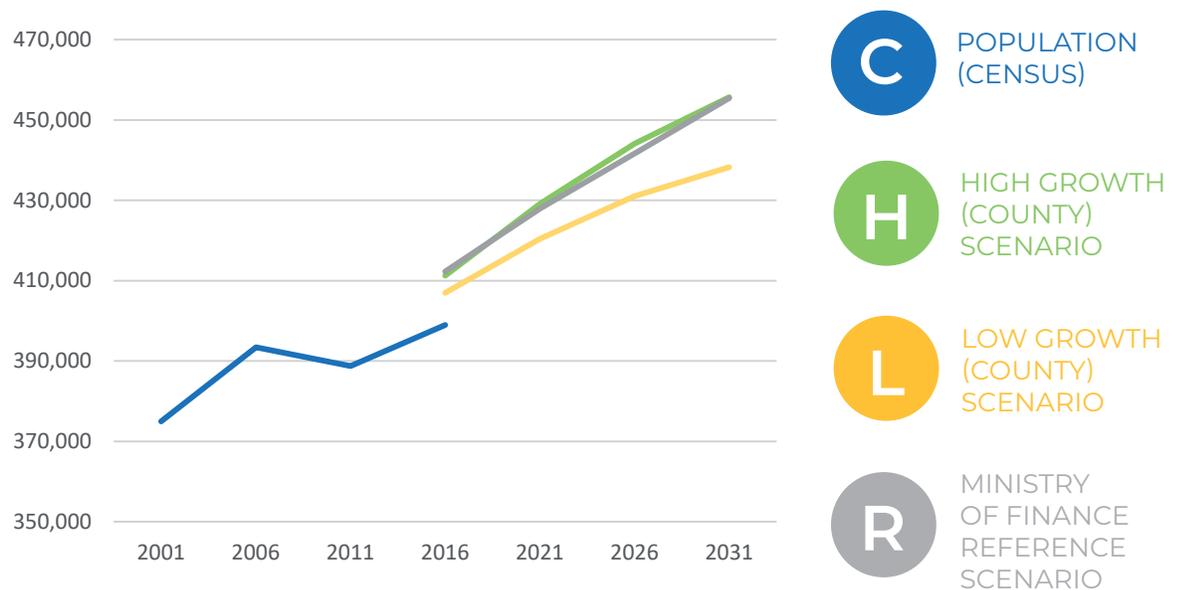
DEMOGRAPHIC AND ECONOMIC CHARACTERISTICS OF HOUSEHOLDS

A number of factors contribute to demand, and changes in demand, for housing. Demographic factors, and household growth in particular, are the most important¹. The main contributors to household growth are population growth and age composition of the population. In this section we explore how these factors are influencing demand for housing and will influence demand over the next 10 to 15 years.

POPULATION

The population of Windsor Essex stood at 398,953 in 2016, increasing modestly over the five year period since 2011 (2.6% growth rate). Following a shrinking population from 2006 to 2011 (1.2% decrease), and a recent period of growth, Windsor Essex’s population is anticipated to continue to grow over the next 15 years, to 2031. The area’s population is anticipated to grow by between 7.7% and 10.8% over the 15 year period, or by between 31,000 and 43,000 people. This will contribute to an increase in demand for housing over the period.

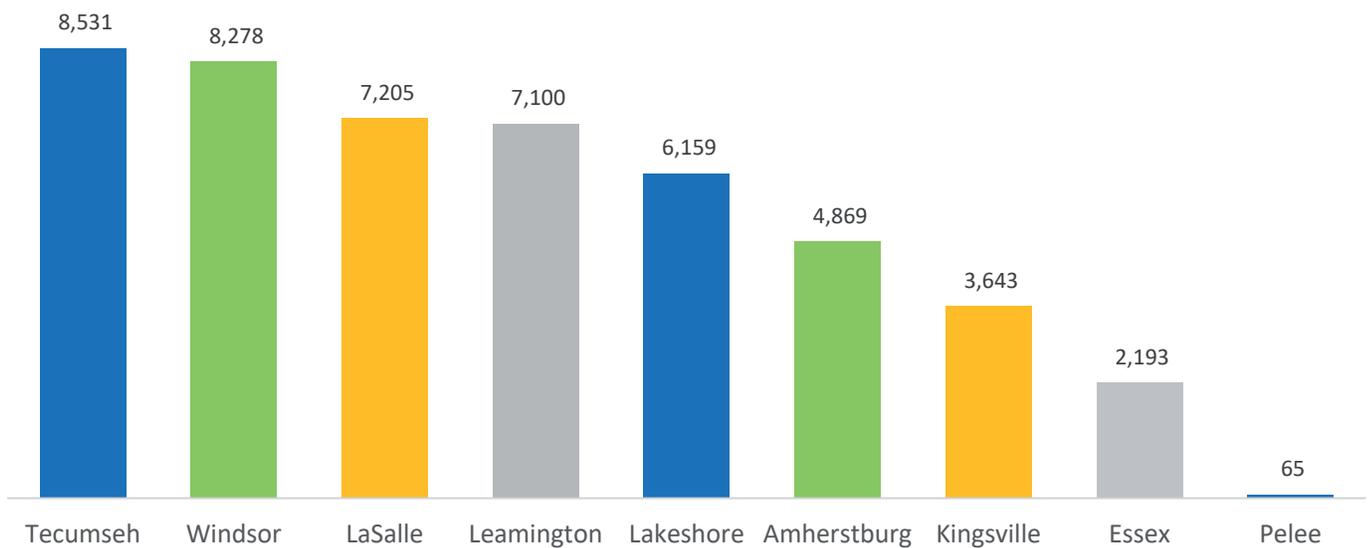
HISTORICAL AND PROJECTED POPULATION, WINDSOR ESSEX, 2001-2031



Source: Statistics Canada Census, MHBC Consulting (2018)- Appendix D to Council Report: S97/2018, N. Barry Lyon Consultants Ltd., (2011), Ontario Ministry of Finance Population Projections (2018)

The City of Windsor is anticipated to see its population increase by approximately 8,300 people over the next 15 years (4% increase). The City’s growth may be rivaled by some municipalities within the County of Essex, which are anticipated to see an overall population increase of between 10.0% and 14.0% or about 40,000 people. Assuming the mid-point between the County’s high and low growth scenarios, Tecumseh would see its population increase by 8,500 people, LaSalle would grow by 7,200 people, and Leamington would grow by 7,100 people. Lakeshore would grow by about 6,200 people. The scale of growth is anticipated to be lower in Amherstburg (4,900 people), Kingsville (3,600), Essex (2,200), and Pelee (65).

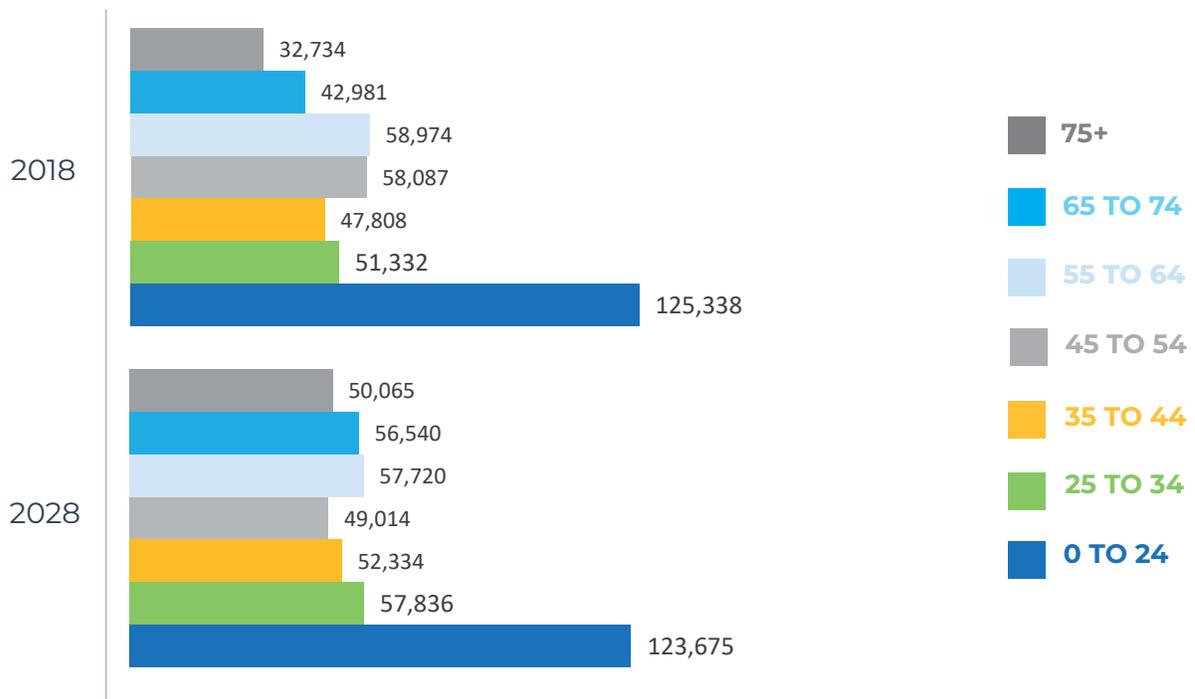
PROJECTED POPULATION GROWTH 2016-2031



Source: Statistics Canada Census, MHBC Consulting (2018)- Appendix D to Council Report: S97/2018, N. Barry Lyon Consultants Ltd., (2011)

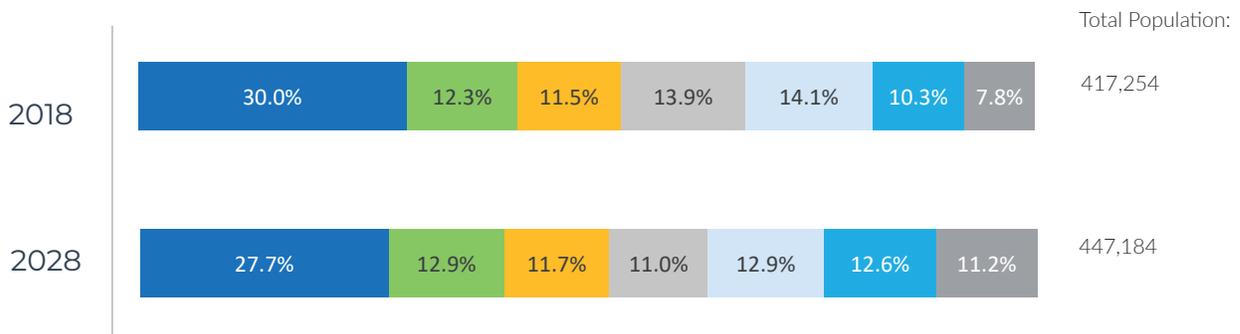
Like other parts of the province, Windsor Essex will shift to an older age structure over the next 10 years². The share of seniors is anticipated to increase from 18.1% to 23.8%, based on the Ontario Ministry of Finance’s population projections. The number and share of people 25 to 34, the prime years for household formation, is anticipated to increase by 2028 (from 12.3% to 12.9%). Both the number and share of people 0 to 24 are projected to decrease by 2028 (from 30.0% to 27.7%).

WINDSOR ESSEX CURRENT AND PROJECTED POPULATION DISTRIBUTION BY AGE (NUMBERS), 2018 AND 2028



Source: Ontario Ministry of Finance Population Projections (2018)

WINDSOR ESSEX CURRENT AND PROJECTED POPULATION BY AGE (PERCENT OF TOTAL POPULATION), 2018 AND 2028



Source: Ontario Ministry of Finance Population Projections (2018)

Note: Percentages may not sum to 100 due to rounding

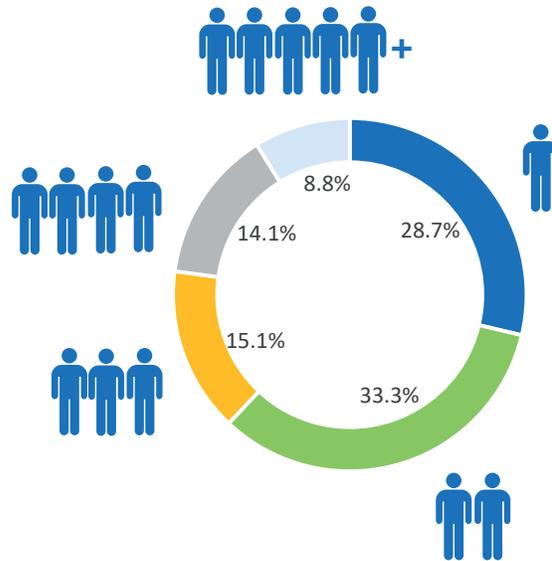
HOUSEHOLDS

The number of households directly correlates with the number of dwellings demanded. There were 159,050 households in Windsor Essex in 2016 (and the same number of occupied dwelling units). The number of households in the area is projected to increase by between 22,300 and 30,300 by 2031³. This represents a 14.0% to 19.0% increase over the 15 year period.

Household Size

The majority (62.0%) of households have one to two persons. 15.1% have three persons and 14.1% have four persons. Relatively few households (8.8%) have five or more persons.

HOUSEHOLD SIZE, WINDSOR ESSEX, 2016



Source: Statistics Canada Census, 2016

Note: Percentages may not sum to 100 due to rounding

The average household in Windsor Essex had 2.5 people in 2016. On average, household sizes are larger in the County (2.6 people per household) than the City (2.3). The average household size has been decreasing over the past ten years (average household size was 2.6 in 2006), a trend that is anticipated to continue into the future, although it is likely to slow⁴.

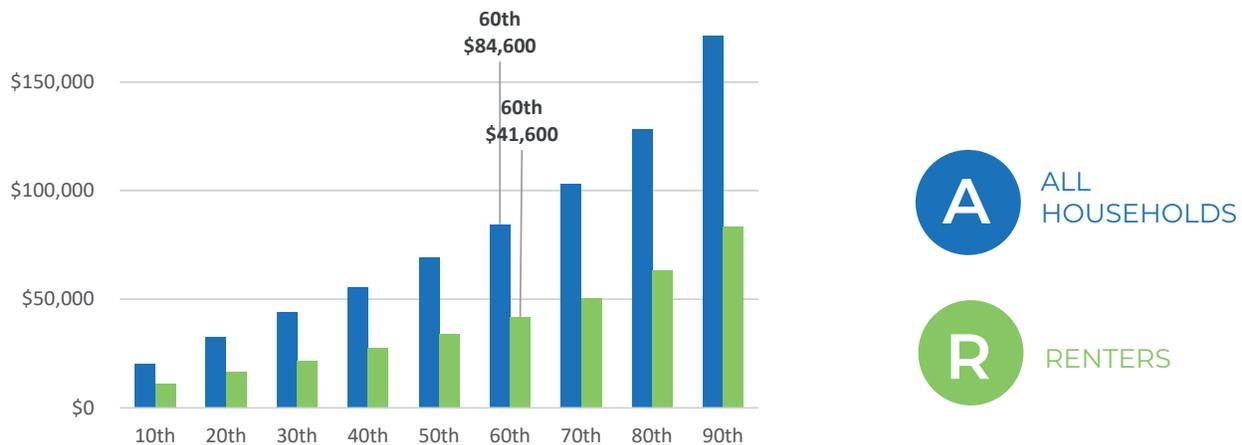
HOUSEHOLDS INCOME AND ECONOMY

Besides demographic factors, some of the other key factors influencing the demand for housing are economic. Changes in demand for housing are influenced by income and employment growth or loss.

After stagnant incomes between 2006 and 2011, Windsor Essex saw strong income growth between 2011 and 2016⁵. Median household incomes rose by 14.0%, while average household incomes rose by 18.1%. This compares to inflation at 9.4%⁶. Over the next few years, household income per capita in the area is anticipated to increase at a rate above inflation, between 2.3% and 3.2% per year between 2019 and 2022⁷.

For housing policy purposes, we are particularly concerned about low and moderate income households, as the private market tends to meet the housing needs of higher income households without any policy intervention. Based on the Provincial Policy Statement (2014), we define low and moderate income renters as households with incomes in the lowest 60% of income distribution of renter households. We define low and moderate income owners as households with incomes in the lowest 60% of income distribution of all households. In Windsor Essex, the estimated income of renters at the 60th income percentile (i.e. threshold of the lowest 60% of the income distribution) was \$41,600 in 2017. The estimated income of households at the 60th income percentile of all households was \$84,600 in 2017.

ESTIMATED HOUSEHOLD INCOME PERCENTILES, WINDSOR ESSEX, 2017



Source: MMAH, Common Local Indicators, based on Statistics Canada Census, 2016; adjusted to 2017 using Consumer Price Index (CPI)

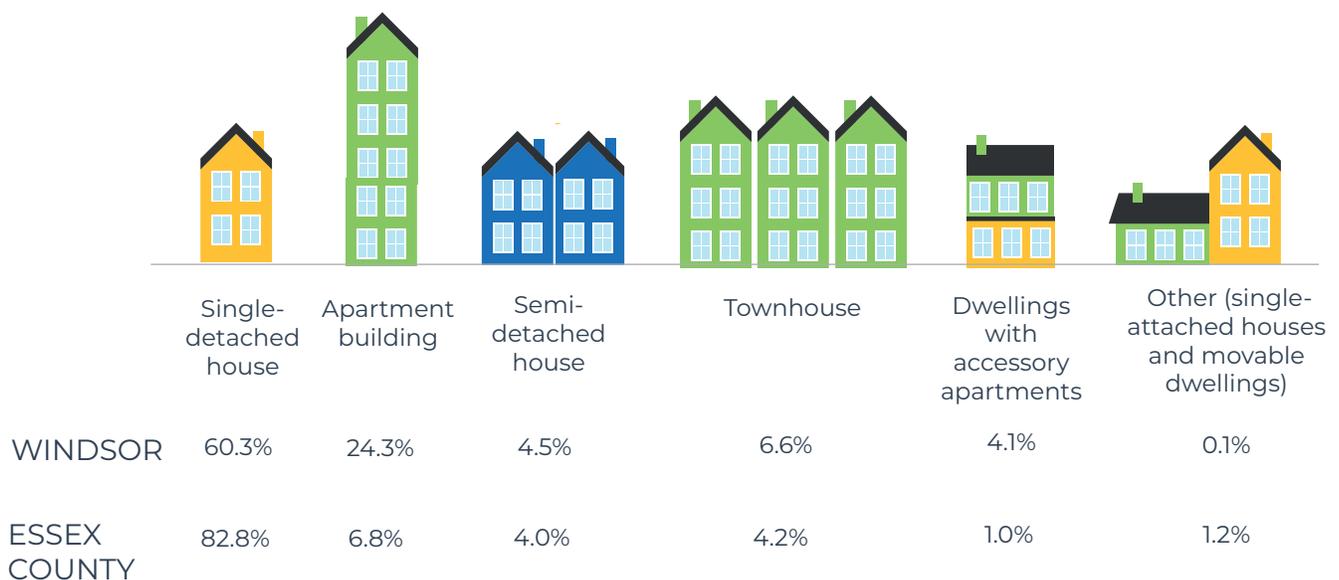
The economy is anticipated to continue to grow, but at a slower rate than the recent past⁸. Real GDP growth in Windsor is forecasted to slow from between 3.3% and 3.9% from 2015 to 2017, (2.0% in 2018), to 1.5% from 2019 to 2022. Employment is projected to increase modestly to 2022, at an annual rate of between 0.4% and 1.2% between 2019 and 2022, with an increase of about 6,000 jobs over the next four years. Despite this job growth, the unemployment rate is still expected to rise, increasing from 5.8% in 2018 to 6.3% by 2019, and gradually back down to 6.0% by 2022.

PROFILE OF EXISTING HOUSING STOCK

OVERALL HOUSING TYPES IN WINDSOR ESSEX

The overall housing stock in Essex County is primarily comprised of single-detached houses (82.8%). Fewer than one in six dwellings are in multiple dwelling structures, such as an apartment (6.8%), townhouse (4.2%), semi-detached house (4.0%), or dwellings in houses with an accessory apartment (1.0%). 60.3% of the housing stock in the City of Windsor is single-detached houses, while almost one quarter (24.3%) are units in apartment buildings. Townhouses account for 6.6%, semi-detached houses make up 4.5%, and dwellings in houses with an accessory apartment account for 4.1%.

OVERALL HOUSING STOCK BY DWELLING TYPE, CITY OF WINDSOR AND COUNTY OF ESSEX, 2016



Source: Statistics Canada Census, 2016

Note: Numbers may not sum to 100 due to rounding

TENURE

Over one third (36%) of households in Windsor are renters, while only 15% of households in Essex County rent their homes. In Windsor Essex as a whole, 27.2% of households are renters.

RENTAL RATE, CITY OF WINDSOR AND COUNTY OF ESSEX, 2016

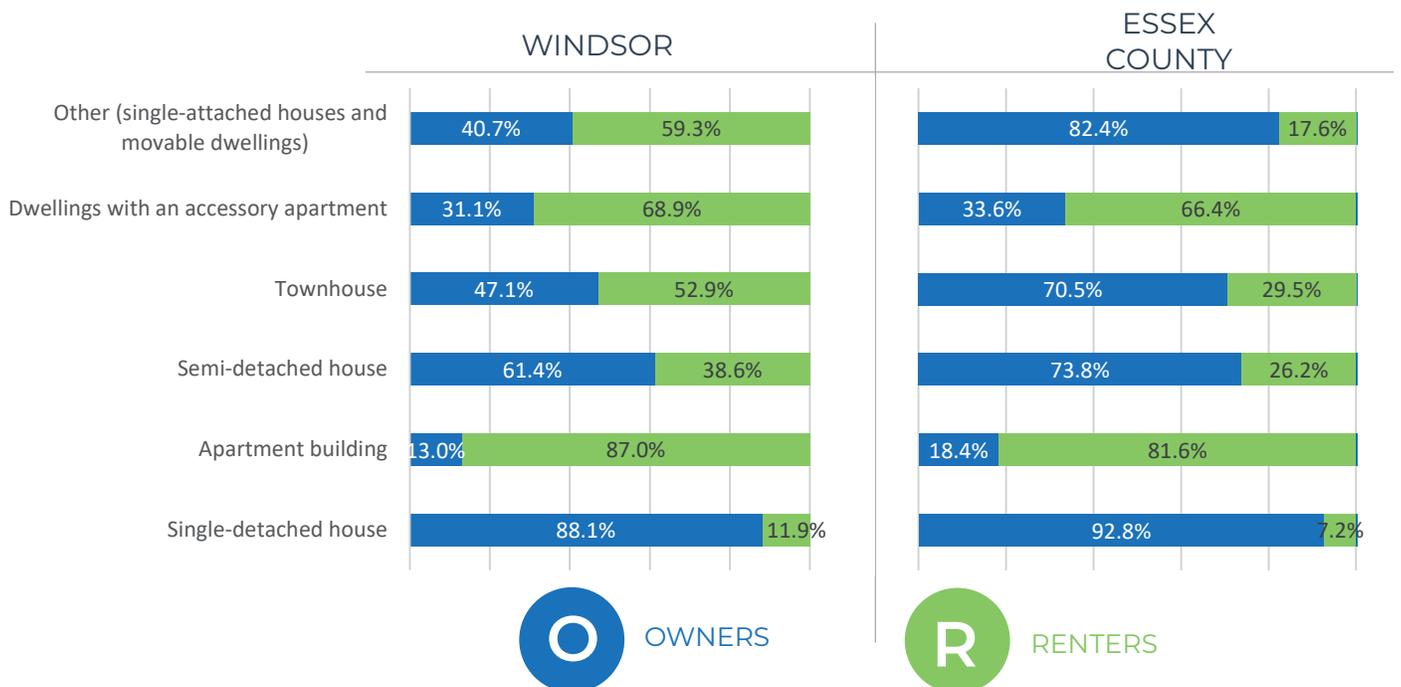


Source: Statistics Canada Census, 2016

Owners live primarily in single-detached units (83.7% in Windsor and 90.0% in Essex County), while renters in the City are more likely to live in apartment buildings (58.1%) (not shown in a figure). The largest group of renters in the County live in single-detached houses (40.8%). Condominium apartments (5.0%) are helping meet the demand for ownership housing in Windsor; in fact more owners live in condominium apartments than townhouses (4.9%) or semi-detached houses (4.4%). Condominium apartments play a smaller role in the ownership housing market in Essex County, meeting the demand for only 1.5% of ownership housing.

More renters than owners occupy apartment units, townhouses, and dwellings with an accessory apartment in both Windsor and Essex County (shown in the figure below). The vast majority of single-detached units are occupied by owners.

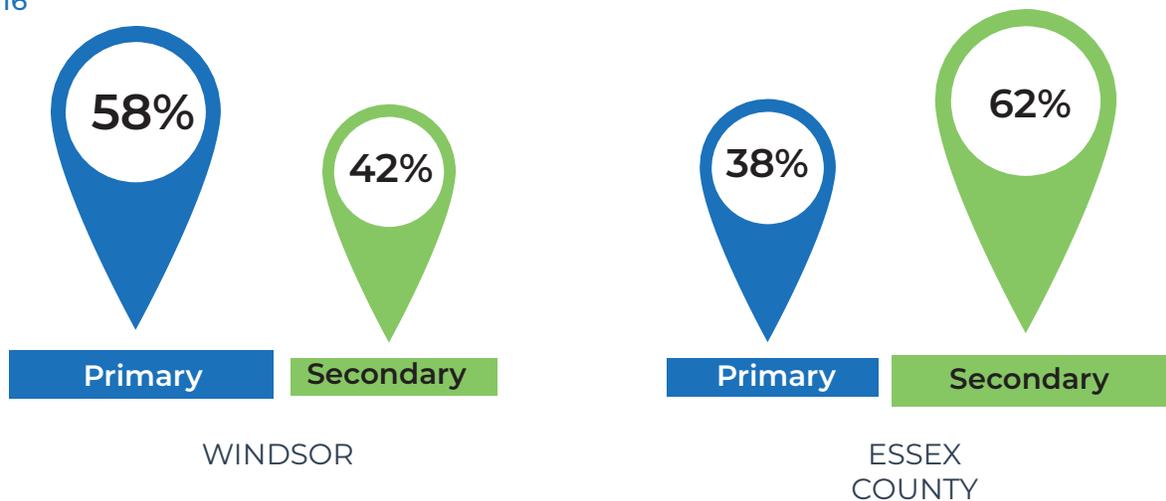
DWELLING TYPES OCCUPIED BY OWNERS AND RENTERS (PERCENT RENTERS VERSUS OWNERS OF EACH DWELLING TYPE), CITY OF WINDSOR AND COUNTY OF ESSEX, 2016



Source: Statistics Canada Census, 2016

Primary purpose built rental housing (i.e. apartment units and townhouse units built for the purpose of renting them out) meets the majority (58.1%) of the rental housing demand in Windsor, while the secondary rental market (i.e. rental properties with only one or two rental units) meets 40.2% of the demand. The secondary rental market includes rented single-detached houses, semi-detached houses, townhouses, rented condominium apartments, and accessory apartments. In Essex County the situation is reversed where the secondary rental market meets the majority (62.3%) of the demand for rental housing, and primary purpose built rental housing meets a smaller share (37.6%) of the demand.

PRIMARY VERSUS SECONDARY RENTAL HOUSING, CITY OF WINDSOR AND COUNTY OF ESSEX, 2016



Source: Calculations based on Statistics Canada Census, 2016 and CMHC, Rental Market Survey

Accessory apartments, meaning an apartment that is within or attached to another single dwelling unit, are meeting 7.5% of the rental housing demand in Windsor and 4.6% of the rental housing demand in Essex County. (Statistics Canada captures accessory apartments in the category of “apartment or flat in a duplex”).

AGE AND CONDITION OF HOUSING

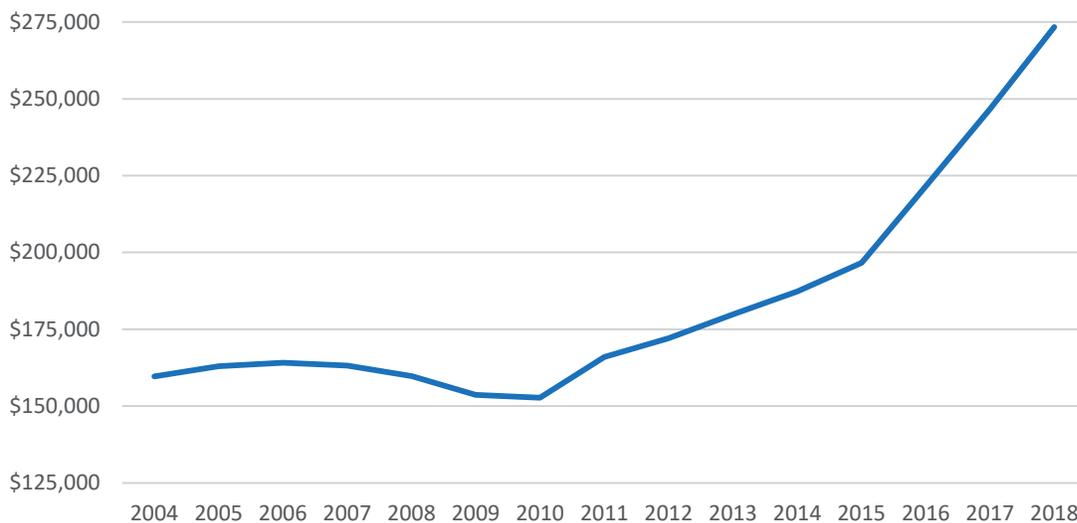
The housing stock in Windsor is older than Essex County and the province in general. 41.3% of Windsor’s housing stock was constructed in 1960 or before, compared to about one quarter of the housing stock in Essex County and Ontario⁹. Despite its age, housing stock in Windsor is in relatively good condition. 7.4% of all dwellings (including social housing) in Windsor were reported as requiring major repairs, compared to 5.3% in Essex County, and 6.1% for the province as a whole. It should be noted that there are concerns with the condition of some of the social housing stock.

HOUSING PRICES

The average resale housing price in Windsor Essex was \$273,364 in 2018¹⁰. The average price of resale single-detached houses was \$282,668, compared to \$229,336 for townhouses, \$233,739 for semi-detached houses, and \$201,221 for condos. The average price of new single-detached houses and semi-detached houses in the Windsor CMA was \$532,010¹¹. If a household were searching for the lowest priced units available, the realistic bottom end of the market (10th percentile) was \$159,785 for semi-detached houses, \$144,654 for single-detached houses, \$130,591 for townhouses, and \$117,857 for condo apartments¹².

The area has seen strong price growth since 2010. Average house prices increased by 79% from 2010 to 2017, while the inflation rate was 16%. The RE/MAX 2019 Housing Market Outlook report predicts that prices will increase a further 10% in 2019 due to the strong local economy.

AVERAGE RESALE HOUSING PRICES, WINDSOR CMA, 2004 TO 2018



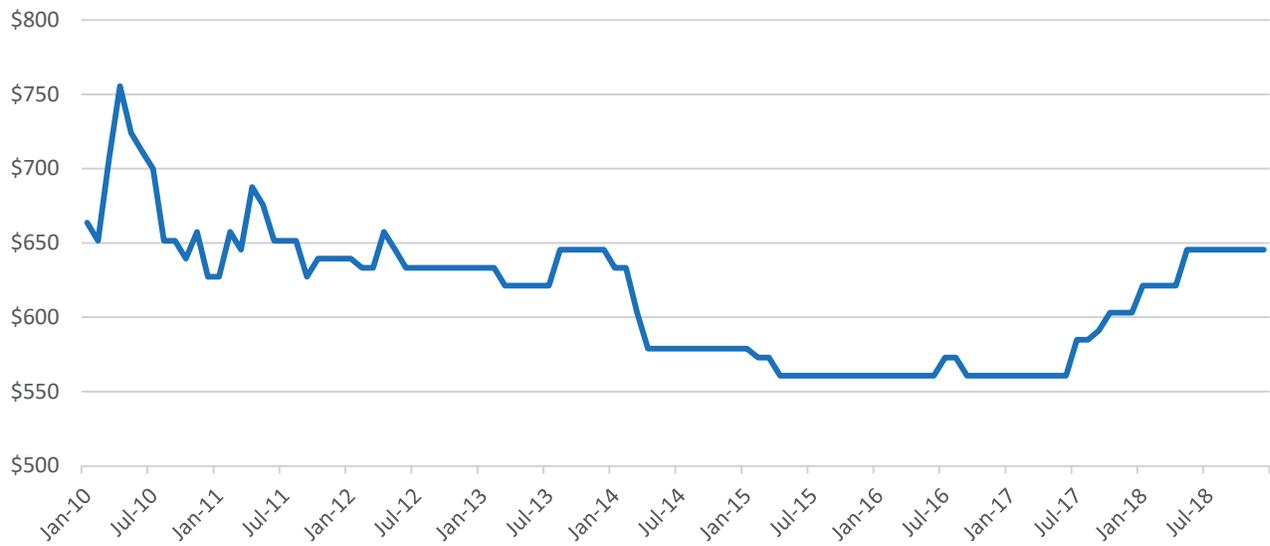
Source: CMHC – Housing Market Outlook

Note: The above chart currently shows Windsor CMA for 2004-2016, 2017 and Windsor Essex for 2017, due to lack of available data for the Windsor CMA for 2017

MONTHLY MORTGAGE EXPENSES

Changes to mortgages rates have been responsible for some changes to ownership housing costs. Assuming a \$145,000 mortgage (95% of the average house price in 2010), monthly mortgage expenses for a fixed rate mortgage would have ranged from a high of \$755 in April 2010 to a low of \$561 for much of 2015 and 2016 and the early parts of 2017.

MONTHLY MORTGAGE EXPENSES ON A \$145,000 MORTGAGE, 2010 TO 2018

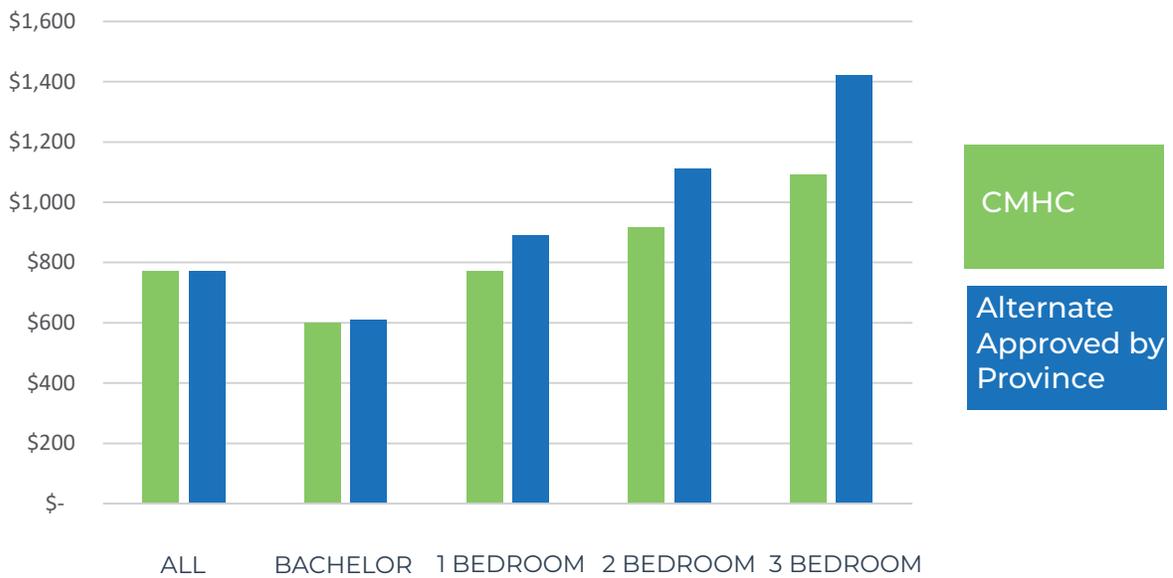


Source: Calculation based on 5-year fixed rate mortgage as reported by the Bank of Canada

RENTS

Average rents have been increasing in the Windsor CMA, (22% growth from 2010 to 2018), and although rent growth has not been as strong as the ownership housing market, it has still surpassed inflation¹³. In 2018, CMHC reported average rents ranged from a low of \$600 for bachelor units to a high of \$1,090 for three plus bedroom units. CMHC average rent for a one bedroom unit was \$772, while a two bedroom unit was \$915. If a household were searching for the lowest price unit available it would be unlikely to find a bachelor unit for less than \$415, one bedroom unit for \$550, \$650 for a two bedroom, and \$700 for a three bedroom unit (which represent the 10th percentile of rents)¹⁴. Ontario’s Ministry of Municipal Affairs and Housing approves Alternate Average Market Rents (AAMRs) for Service Managers to use in some of their programs if the Service Managers are of the opinion that CMHC AMRs do not reflect the actual AMRs in the local market area. The alternate AMRs for Windsor Essex (with the exception of Amherstburg) are shown in the following figure in the blue bars. The alternate AMRs are based on a market rental survey that is completed by the Service Manager and includes available multi-residential one, two, three bedroom apartments and four plus bedroom apartments, semi detached and single detached rentals.

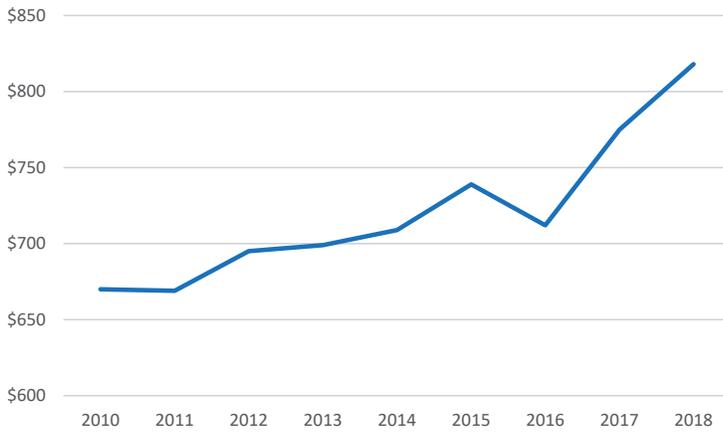
AVERAGE RENTS, APARTMENTS, WINDSOR CMA, 2018



Source: CMHC, Rental Market Survey, 2018 and Windsor Essex Housing Services Market Rent Survey, 2018

Note: Windsor CMA includes Windsor, Lakeshore, LaSalle, Tecumseh and Amherstburg

AVERAGE MARKET RENT, ALL UNIT SIZES, WINDSOR CMA, 2010 TO 2018

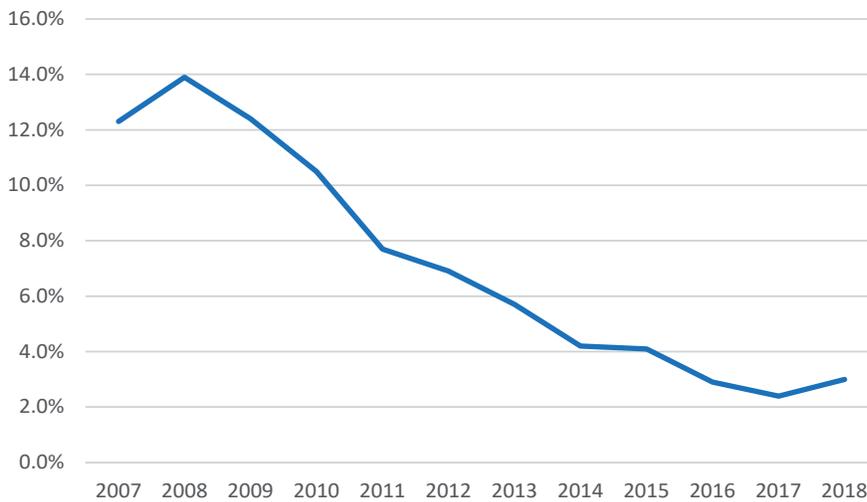


Source: CMHC, Rental Market Survey

VACANCY RATES

The average vacancy rate in the Windsor CMA was 3.0% in 2018, which was higher than 2017 (2.4%), but still historically low. The market was particularly tight for two bedroom (1.9% vacancy rate) and three bedroom units (1.5%). One bedroom units had a vacancy rate of 3.4%, while the vacancy rate for bachelor units was higher at 6.0%. The vacancy rate is anticipated to continue to decline, due to an undersupply of new rental apartment units and a growing population of seniors and temporary workers¹⁵ as well as anticipated increases in post secondary enrollment. The low vacancy rate creates challenges for renters, beyond affordability, in finding suitable rental housing.

VACANCY RATES, ALL UNITS, WINDSOR CMA, 2007 TO 2018



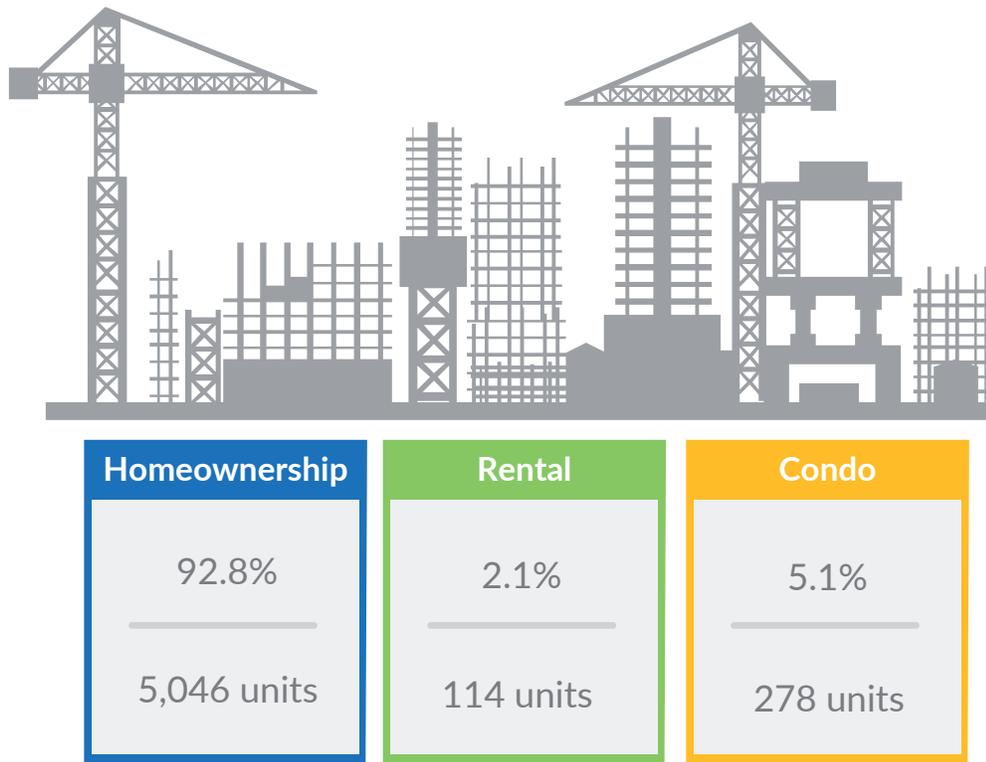
Source: Calculation based on 5-year fixed rate mortgage as reported by the Bank of Canada

RECENT HOUSING MARKET ACTIVITY

About 1,600 new dwelling units were added to the housing stock in Windsor Essex in 2017, higher than other years in the recent past¹⁶. New housing construction is anticipated to be lower over the next few years, but still similar to the earlier part of the decade¹⁷.

The vast majority (92.8%) of new housing construction in Windsor Essex over the past five years has been geared towards freehold homeownership¹⁸. Just 5.1% was intended for the condominium market and 2.1% was intended for the rental market. Only 114 dwelling units completed between 2013 and 2017 were purpose built rental units – amounting to less than 1% of Windsor’s primary rental apartment stock. This means that almost all increases in demand for rental housing have been met by the secondary rental market.

NEW HOUSING CONSTRUCTION BY INTENDED MARKET, WINDSOR ESSEX, 2013-2017

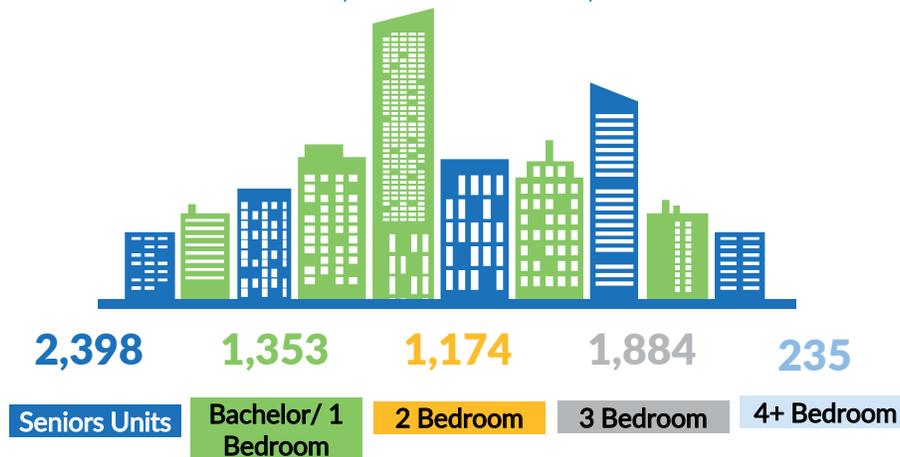


AFFORDABLE AND SPECIAL NEEDS HOUSING

SOCIAL HOUSING

As of December 2018, there were 7,044 social housing units in Windsor Essex¹⁹. Approximately 5,231 of the households in social housing are receiving rent-geared-to-income assistance, which results in rents that are typically set at 30% of the household’s income²⁰. About one third (34%) of social housing units are targeted specifically towards seniors and the rest are available to all households. 145 units are modified for persons with physical disabilities.

SOCIAL HOUSING STOCK, WINDSOR ESSEX, 2018

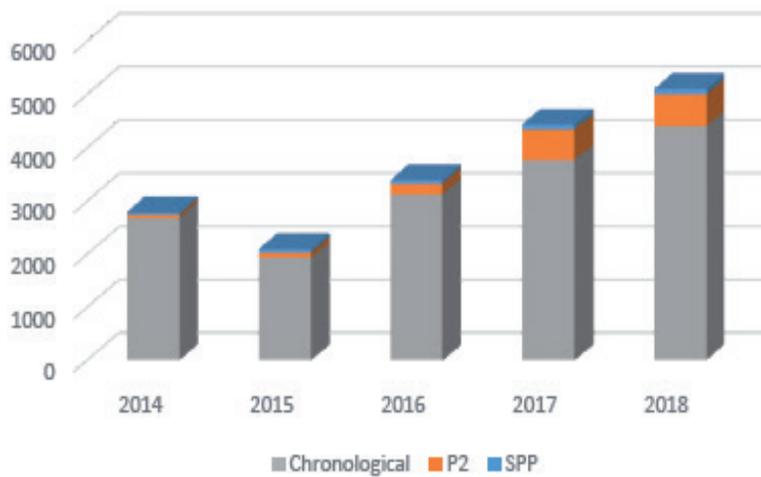


In addition to the 7,044 social housing units, the City of Windsor administers rent subsidies that reduce rent costs for another 1,200 households. These households are typically, but not always, housed in the private rental market.

There were 5,099 families, seniors, single adults and couples on the Central Housing Registry – Windsor Essex County (CHR-WEC) for Rent-Geared-to-Income (RGI) housing in Windsor Essex in 2018²¹. More households (2,324) were waiting in 2018 than 2014. This represents an 84% increase in the number of households waiting for RGI housing. The number of applicants on the wait list has increased significantly over the past three years, and is now well above historical averages. The 10-year average leading up to and including 2014 was 2,100 applicant households.

Windsor Essex would need 75% more RGI housing units as it currently has to house all of the applicants on the wait list.

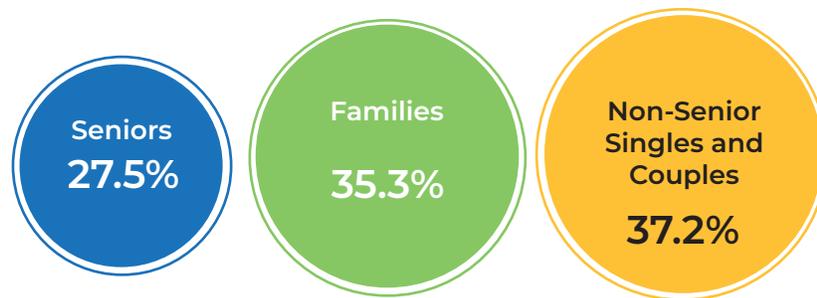
CENTRAL HOUSING REGISTRY WAITLIST, 2014-2018



Source: Windsor Essex Annual Report to the Community on the 10 Year Housing and Homelessness Plan, 2018

The largest group of applicants waiting for RGI housing was single adults and couples (37% of all households), though this is closely followed by families with children (35%). There were 1,895 single adults and couples on the wait list for RGI housing and 1,801 families. There were also 1,403 senior households on the wait list.

PROPORTION (%) OF TOTAL ACTIVE HOUSEHOLDS ON THE RGI WAITLIST BY HOUSEHOLD TYPE, 2018

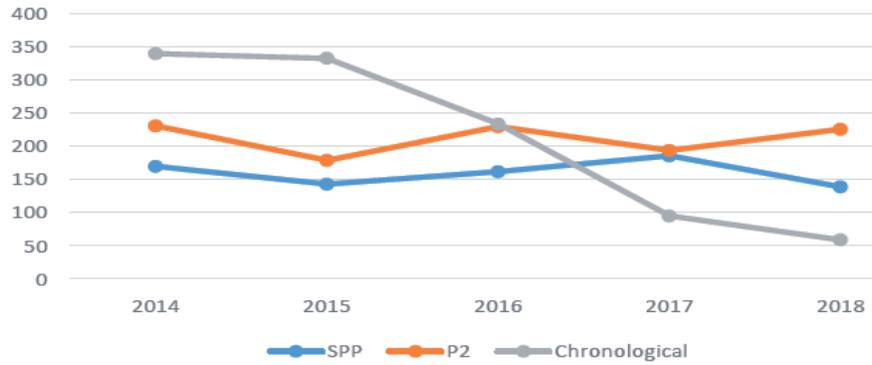


Source: Central Housing Registry – Windsor Essex County

As of December 2018, there were 96 people fleeing domestic violence or trafficking, waiting under the Special Priority Policy (SPP) category for RGI housing. These applicants represent 1.9% of the households on the wait list. There were 602 households waiting under the local priority (PII) category “Homeless or At Risk of Homelessness” (11.8% of applicants). There were 4,401 applicants waiting chronologically for RGI housing in 2018. These applicants account for 86% of all households on the wait list. Fifty-nine applicants were waiting for housing units modified for people with disabilities as of December 2018.

The number of households from the CHR-WEC waitlist housed in RGI housing in Windsor Essex has continued to decline year over year. There were 424 applicants housed in 2018, 41% less than in 2014 (290 fewer households). In 2018, only 8% of the RGI units in Windsor Essex became available for new households on the CHR-WEC waitlist.

HOUSEHOLDS HOUSED BY APPLICANT CATEGORY, 2014-2018



Source: Central Housing Registry – Windsor Essex County

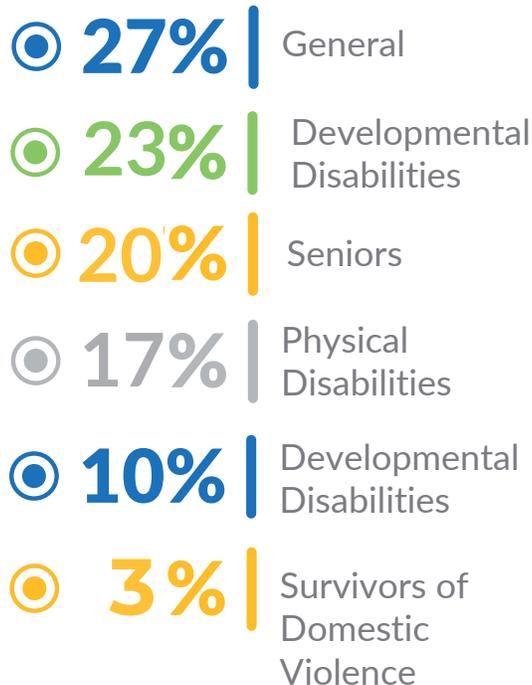
AFFORDABLE HOUSING PROGRAMS

Various versions of affordable housing capital programs have been used to increase the supply of affordable rental housing in Windsor Essex since 2006. There have been 56 developments funded under these programs, generating 459 new affordable rental housing units²². 57% of these units are located in the City of Windsor and 43% are located in the County of Essex. The average rents in the developments are required to be a maximum of 80% of the Alternate Average Market Rent in Windsor Essex for units with the same number of bedrooms. Of the 459 units, 199 (43%) have community services and supports provided on-site, and another 107 (23%) are linked with community supports. The majority of the units are targeted at specific population groups with the breakdown shown below.

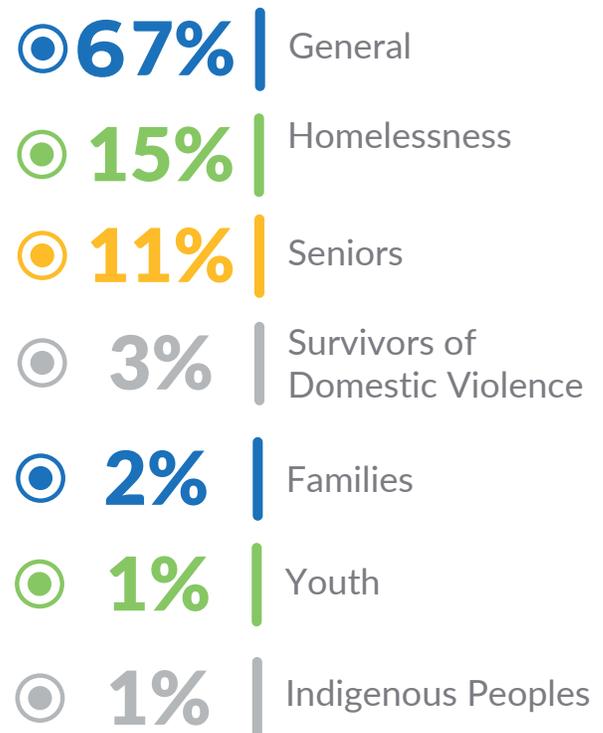
RENT SUBSIDIES

Various rent subsidy programs have also been used to increase the availability of affordable rental housing in Windsor Essex. Since 2006, approximately 500 rent subsidies have been added, for a total of close to 1,200 subsidies. The breakdown of all rent subsidies by population group is shown below.

AFFORDABLE HOUSING UNITS BY POPULATION GROUP



RENT SUBSIDIES BY POPULATION GROUP



Source: City of Windsor

Source: City of Windsor (percentages based on take up of number of units)
Note: Percentages may not sum to 100 due to rounding

SUPPORTIVE HOUSING

There are several supportive housing options for people within Windsor Essex. Support services include both clinical and non-clinical services that help people to remain stably housed. These services may take a variety of forms and may vary in intensity based on people’s needs. Overall there are, at a minimum, 1,719 supportive housing units/ beds for people living with mental health illness, people with physical and developmental disabilities, people leaving correctional facilities, and people experiencing homelessness across the area. Where information is available, it has been summarized below.

Provider	Population	Beds/Units	Access	Assessment Tool
Canadian Mental Health Association (CMHA) (Homeless Initiative Supportive Housing Program)	Persons living with mental health illness	287	By Name Priority List (BNPL)	VI-SPDAT
Assisted Living Southwestern Ontario (ALSO)	Persons with physical disabilities, people with acquired brain injury (survivors)	80 (rent supplements)	Agency or self-referral	Telephone intake for housing
		95 (supported living units)		RAI-CHA (personal care assessment)
		6 (congregate living)		
		7 (congregate living – persons with acquired brain injury)		
Community Living Windsor	Children, youth and adults with an intellectual (developmental) disability	157 (supported independent living)	Developmental Services Ontario (DSO)	n/a
		121 (supported residentially)		
Community Living Essex County	Children, youth and adults with an intellectual (developmental) disability	59 (supported independent living)	DSO	n/a
		178 (supported residentially ²³)		
Christian Horizons	Persons with developmental disabilities	44 (group living units)	DSO	n/a
		9 (semi-independent living)		
		11 (host family)		
Windsor Residence Inc. (RGI)	Persons experiencing homelessness	136	Agency or self-referral	VI-SPDAT
St. Leonard's House Windsor	Male federal parolees	28	n/a	n/a
Housing with Supports (City)	Individuals who can no longer live on their own and require supports with activities of daily living	339 (subsidized beds)	Referrals from Home Administrators, hospitals, shelters, individuals	Initial eligibility assessment intake form
		10 homes		
Housing with Supports (County)	Individuals who can no longer live on their own and require supports with activities of daily living	226 subsidized beds	Referrals from Home Administrators, hospitals, shelters, individuals	Program intake form
		12 homes		
St. Francis	Adults with autism and other developmental disabilities	18 beds	DSO	n/a

Waiting Lists for Supportive Housing

Overall there is no centralized waitlist for supportive housing in Windsor Essex. Some supportive housing providers do maintain waiting lists. Data from Assisted Living Southwestern Ontario (ALSO) shows that as of December 2018 there were 160 people waiting for assisted living, 268 people waiting for personal support, and 54 waiting for acquired brain injury services.

For Community Living Windsor, Community Living Essex County, Christian Horizons and St. Francis, referrals come from Development Services Ontario (DSO). Information provided by DSO shows that as of July 2019, there were 451 people waiting for supported independent living, and 491 waiting for group living in Windsor Essex (some people may be on both lists). The number of people on DSO's waiting list has been consistently increasing. The number of people waiting for supported independent living increased by 115 people from January 2017 to July 2019, while the number of people waiting for group living increased by 101 people.

HOUSING AFFORDABILITY

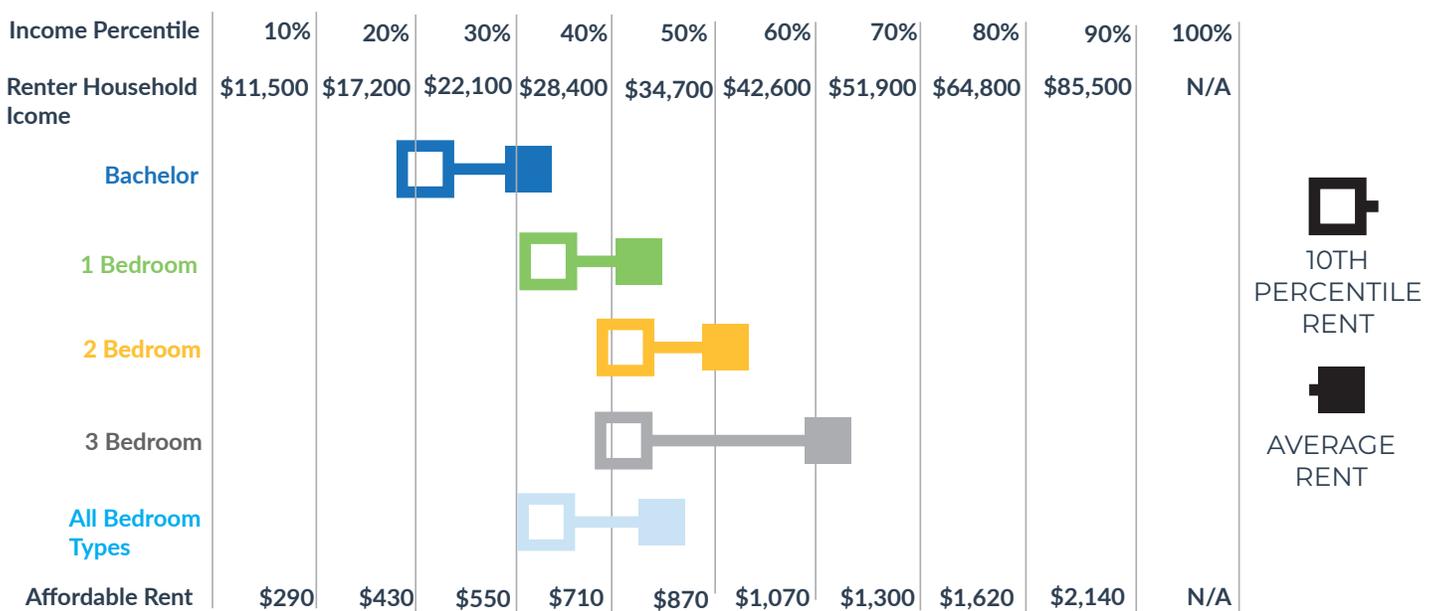
RENTAL HOUSING AFFORDABILITY

In Windsor Essex, 44% of renters were spending 30% or more of their income on housing costs in 2016 (19,025 households)²⁴. Among renters who are not in subsidized housing, 45.2% were spending 30% or more of their income on housing (16,115 households). Households spending 30% or more of their income on housing are considered to be living in housing that is not affordable to them.

30.8% of renter households (12,435 households) were in core housing need in 2016, meaning that their housing falls below at least one of the adequacy, affordability or suitability standards and it would have to spend 30% or more of its income to pay the median rent for housing in the area that is acceptable²⁵. The number of renters in core housing need is the highest it has been in the past 20 years. Affordability was the primary issue of renters in core housing need.

Some 47% of renter households cannot afford the average apartment rent²⁶. 62% of renters cannot afford the average three bedroom unit, 52% cannot afford the average two bedroom unit, and 44% cannot afford the average one bedroom unit. About 34% of renter households cannot even afford the average bachelor unit. **Households in the bottom third of renters income distribution (households with incomes below \$23,990) are essentially entirely priced out of the rental market, with only 10% of available units affordable to them.**

RENTAL HOUSING AFFORDABILITY, WINDSOR ESSEX, 2018



Source: MMAH, Common Local Indicators, 2018

About 20,339 renter households (47% of renters) in Windsor Essex fall into the group of low and moderate income households who cannot afford the average rent, and therefore require affordable housing. These households have incomes below \$32,800. However, some households in this group already have their housing needs met either through subsidized housing (approximately 7,535 households²⁷) or through affordable rental housing offered by the private market (an estimated 1,935 households²⁸). Still, an estimated 10,869 renter households are living in housing that is unsuitable, inadequate, or unaffordable, are not receiving subsidized housing, and are in need of affordable rental housing. This is the minimum gap in the supply of affordable rental housing as it does not include the owner households in core need, discussed below. It does, however, include the households currently residing in Windsor Essex that are on the wait list for Rent-Geared-to-Income housing.

Current minimum gap in the supply of affordable rental housing: 10,869 units²⁹

The availability of affordable housing is a key driver in addressing homelessness. It plays a significant role in preventing homelessness. Further, people in emergency shelters need appropriate exit strategies that include affordable housing. With lower availability of affordable housing the number of people using emergency shelters increases and their stays are longer.

OWNERSHIP HOUSING AFFORDABILITY

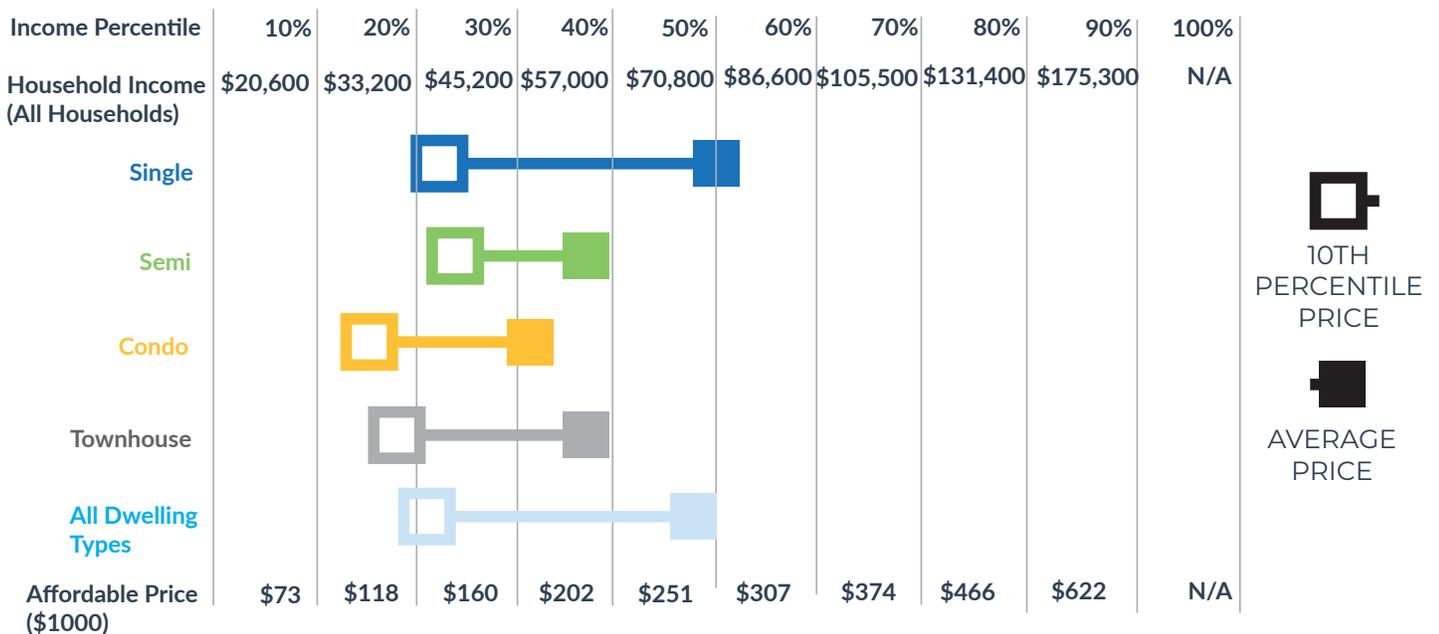
In 2016, 12.7% of homeowners (14,515 households) in Windsor Essex were spending 30% or more of their income on housing costs³⁰. Among homeowners with a mortgage, 17.7% (11,995 households) were spending 30% or more of their income on housing.

There were 4.3% of owner households (4,885) in core housing need in 2016, meaning that their housing falls below at least one of the adequacy, affordability or suitability standards and it would have to spend 30% or more of its income to pay the median rent for housing in the area that is acceptable³¹. In 2016, the number of owner households in core housing need was the lowest it has been in the past 20 years. As with renters, affordability was the primary issue of owners in core housing need.

About 54% of households in Windsor Essex cannot afford the average resale house price in Windsor Essex³². 55% of all households cannot afford the average single-detached house, while 46% cannot afford the average semi-detached house, 45% cannot afford the average townhouse, and 39% cannot afford the average condo apartment.

Households in the bottom 25% of Windsor Essex’s income distribution (households with incomes below \$39,200) are virtually priced out of the ownership market, with only 10% of available units affordable to them. These units are primarily condominium apartment units and townhouse units.

OWNERSHIP HOUSING AFFORDABILITY, WINDSOR ESSEX, 2018



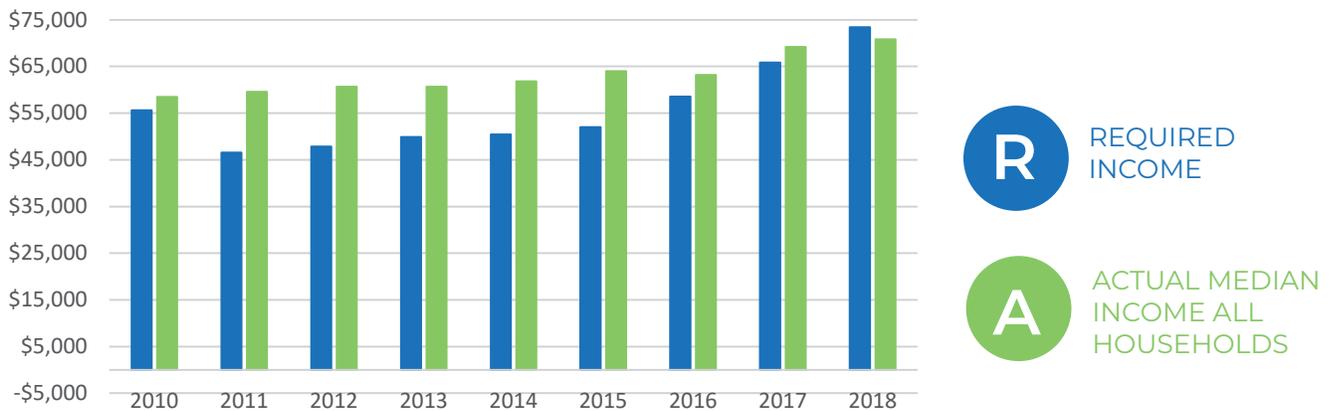
Source: MMAH, Common Local Indicators, 2018

In Windsor Essex, for households at the 60th income percentile, the average housing prices are affordable. When this is the case, the Provincial Policy Statement (2014) defines affordable ownership housing as housing that is 10% below the average house price – in 2018, this number was \$246,000. Households with incomes of approximately \$69,400 can afford housing priced at \$246,000³³. About 49% of households have incomes below this amount.

Trends in Income Compared to Rents and Ownership Housing Costs

While income growth has kept pace with rent increases in recent years, incomes have not kept pace with the ownership market, reducing the affordability of ownership housing in recent years. Between 2010 and 2018, the required income to afford the average resale home rose from a low of \$46,600 in 2010 to \$73,400 in 2018 (a 57% increase). Between 2011 and 2018 median incomes of all households in Windsor Essex only increased from \$59,600 to \$70,800 (a 19% increase).

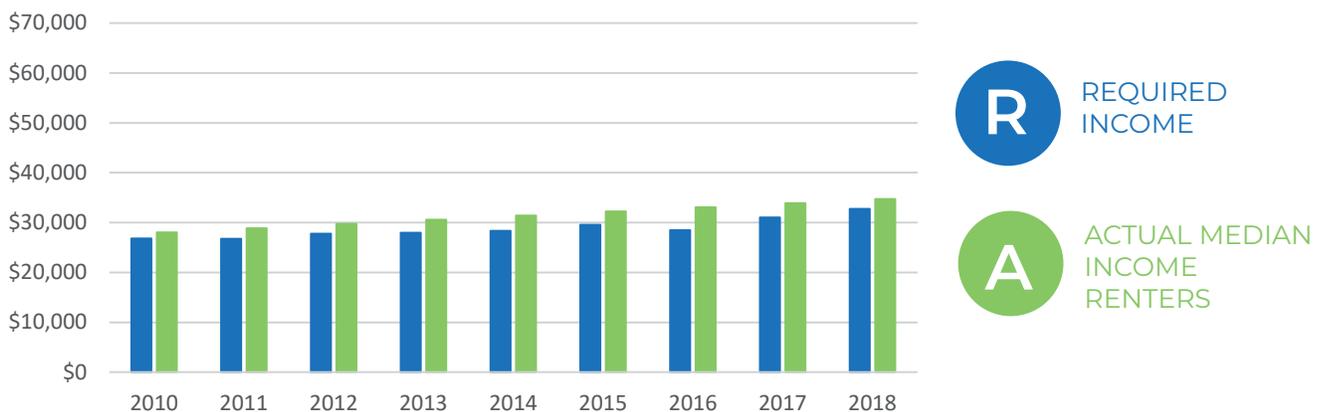
MEDIAN INCOME AND REQUIRED INCOME TO AFFORD AVERAGE RESALE HOUSE, WINDSOR ESSEX, 2010 TO 2018



Source: Calculation based on 5-year fixed rate mortgage as reported by the Bank of Canada, 4% mortgage insurance premium, property taxes of 1.25%, debt servicing of 30% of income, and 5% downpayment

The required income to afford the average rental housing rose from \$26,800 in 2010 to \$32,720 in 2018 (a 22% increase). Over the same period median incomes of renters in Windsor Essex increased from \$28,000 to \$34,700 (a 24% increase).

MEDIAN INCOME AND REQUIRED INCOME TO AFFORD AVERAGE RENTAL HOUSING, WINDSOR ESSEX, 2010 TO 2018



Source: Calculation based on 5-year fixed rate mortgage as reported by the Bank of Canada

Comparative Affordability

Windsor Essex is relatively affordable compared to other markets in Ontario. Average rents were affordable to 53% of renters in Windsor Essex, while average house prices were affordable to the 46% of all households in 2017³⁴. For the province as a whole, average rents were affordable to 47% of renters, while average house prices were affordable to 19% of all households.

FUTURE HOUSING NEEDS

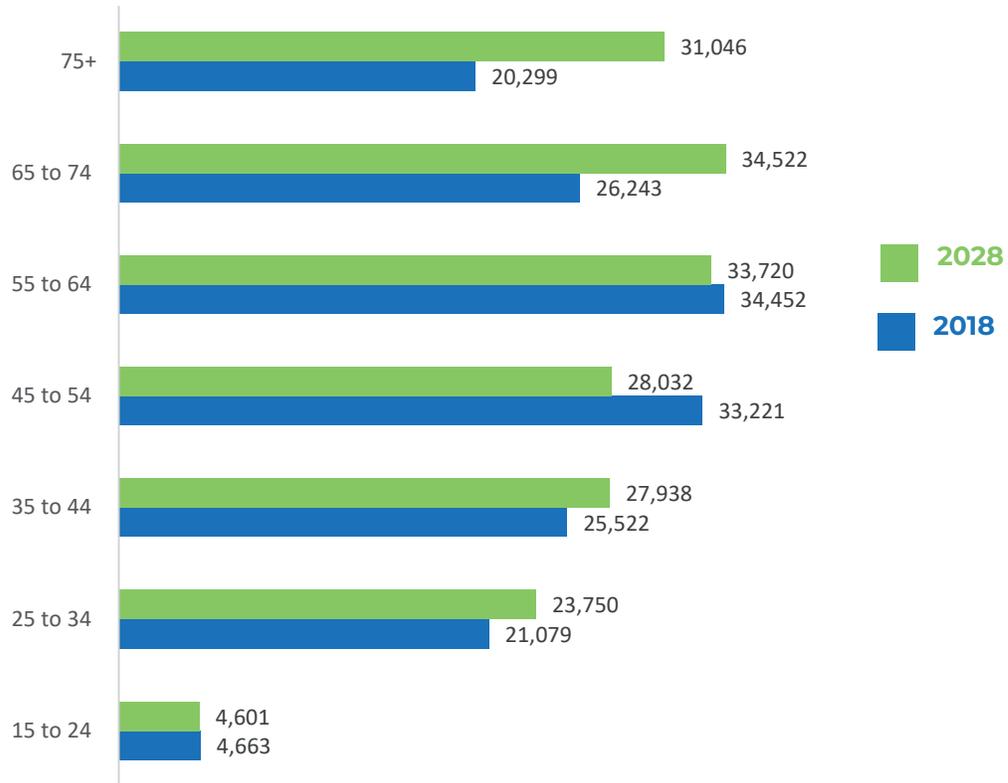
The proportion of individuals in each age group who form their own households is a particularly important factor in projecting housing demand. If the proportion of individuals in each age group who form their own households remains similar in 2028 compared to 2016, it is estimated that the number of households led by people age 65 and over and age 25-44 will increase, while the number of households led by people less than 25 years old, and ages 45-64 will decrease. **Population growth and changes to the age structure are anticipated to result in demand for an additional 18,150 housing units of all types in Windsor Essex over the next 10 years (between 2018 and 2028), including both ownership and rental housing³⁵.** This does not include current unmet needs, or gaps, in rental housing (10,869 units) or ownership housing (3,400 units).

People across Canada tend to be renters when they first form households, often between the ages of 18 and 29, and many later move to homeownership as they age. Homeownership rates increase with age until the age of 75, when there is a small shift back towards rental. Some people move back and forth between ownership and rental housing throughout their lives. Some also choose to move between housing with higher and lower costs as economic circumstances change. It is anticipated that the breakdown of the demand for 18,150 additional housing units will be approximately 13,680 ownership units and 4,450 rental units.

Additional demand for housing between 2018 and 2028 based on population changes:

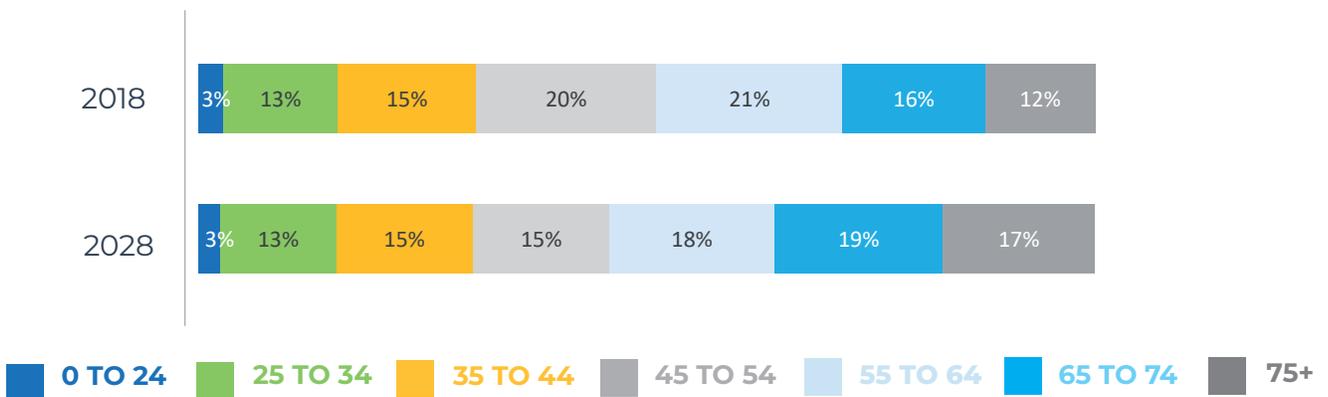
- **Increase in demand for all ownership housing: 13,680 units**
- **Increase in demand for all rental housing: 4,450 units**

ESTIMATED AND PROJECTED NUMBER OF HOUSEHOLDS LED BY HOUSEHOLDS IN EACH AGE RANGE, WINDSOR ESSEX, 2018 AND 2028



Source: Calculations based on Statistics Canada Census, 2016 and Ministry of Finance Population Projections, 2018

ESTIMATED AND PROJECTED PERCENT OF HOUSEHOLDS LED BY HOUSEHOLDS IN EACH AGE RANGE, WINDSOR ESSEX, 2018 AND 2028



Source: Calculations based on Statistics Canada Census, 2016 and Ministry of Finance Population Projections, 2018

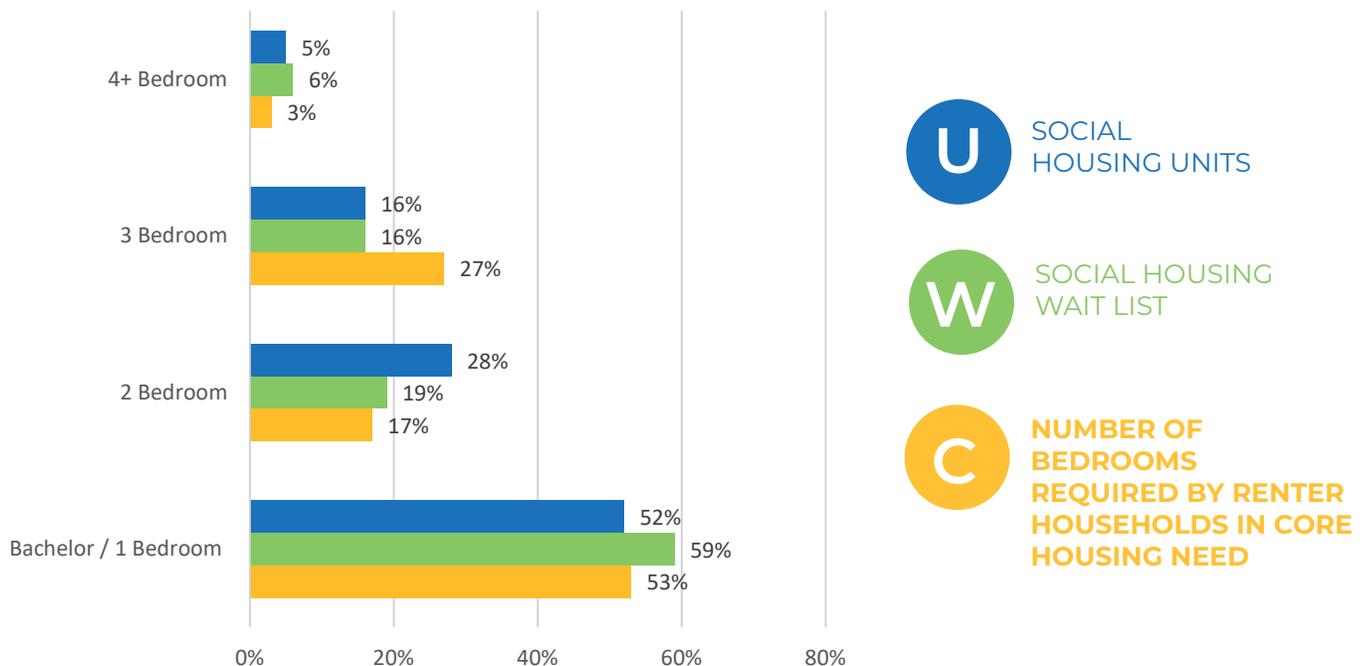
Assuming that dwelling type decisions of people in each age group remain constant over the next ten years, the projected changes to the population size and age composition will result in demand for an additional 11,500 single-detached housing units, 710 semi-detached housing units, 1,355 townhouse units, 4,110 apartment units, 320 apartment units in a flat or duplex (i.e. units with an accessory apartment), and 135 other units (single-attached houses or movable dwellings)³⁶. This would represent a modest shift away from single-detached housing towards multiple dwelling unit structures such as townhouses and apartment buildings.

To meet resident’s needs for affordable housing, it is anticipated that 2,000 of the additional rental units being demanded, or 45% of the additional rental units, would need to be affordable, meaning that they would have rents at or below Average Market Rent. A total of 12,900 additional affordable rental housing units are required to fill the existing gap between the demand and supply for affordable rental housing (10,900 units) and the projected needs over the next ten years.

Based on past trends, it is anticipated that 18% of the additional households (360 households) demanding affordable rental units would find units affordable to them in the market place, without incentives or subsidies. The remaining 1,640 units/households would require some form of incentive or subsidy to be affordable to the household. **To address the current gap (10,900) and projected future needs not met by the market place (1,640), incentives or subsidies would be required for a total of 12,540 units/households.**

Over half (52%) of the demand for affordable rental housing is for one bedroom units. Another 28% is for two bedroom units, while 16% require a three bedroom unit and 5% require four or more bedrooms. The following table shows how this compares to the current social housing stock and the social housing wait list.

COMPARISON OF SOCIAL HOUSING UNITS, SOCIAL HOUSING WAITING LIST, AND UNITS REQUIRED BY RENTER HOUSEHOLDS IN CORE NEED BY BEDROOM TYPE, WINDSOR ESSEX



Sources: City of Windsor; Central Housing Registry – Windsor Essex County; and Statistics Canada Custom Data, 2006 Census

Whether or not the current gap and future affordable rental housing needs are addressed also has implications for homelessness, as a lack of affordable rental housing is a key driver of homelessness. Affordable rental housing plays a significant role in preventing homelessness, but also provides a critical solution to allow people in shelters to regain housing. With lower availability of affordable housing the number of people using emergency shelters increases and their stays are longer.

Regarding affordable ownership, based on the income profile of Windsor Essex residents, it is estimated that about 36%, or 4,900, of the additional ownership units required between 2019 and 2028 will need to be priced in affordable ranges, i.e. 10% below the average resale housing price.

CURRENT STATE OF HOMELESSNESS

PREVALENCE OF HOMELESSNESS

During Windsor's 2018 Point in Time (PIT) Count and Registry Week, 197 people were identified as experiencing homelessness through the surveys that were conducted. Analysis of Windsor Essex's By-Name Prioritized List of people experiencing homelessness suggests that a minimum of 930 people experienced homelessness in Windsor Essex in 2018³⁷. However, the number of people experiencing homelessness over the course of a year could be as many as 1,200, based on the number of people who were added to the BNPL as of August 2019.

Emergency Sheltered or Unsheltered Homelessness

The vast majority of people (137 people, 70%) identified through the surveys indicated they were staying in an emergency shelter, or shelter for victims of domestic violence, or in an unsheltered location. It should be noted, however, that not all individuals staying in shelters were surveyed. While some of the people who were surveyed indicated that they were staying with friends or family (49 people, 26%³⁸), it is difficult to measure all instances of hidden homelessness or those not staying in emergency shelters.

Hidden Homelessness

Hidden homelessness refers to those whose accommodation is temporary or lacks security of tenure. According to Government of Ontario figures, the vast majority of people experiencing homelessness – up to 80% – are experiencing hidden homelessness, and are inadequately reflected in standard homelessness statistics³⁹. Based on this, if we assumed that the 137 people who were identified as emergency sheltered or experiencing unsheltered homelessness represented only 20% of people experiencing homelessness, approximately 685 people could be experiencing hidden homelessness on **any given night** in Windsor Essex⁴⁰. Given that a relatively small number of people experiencing hidden homelessness were identified through the PIT Count, it could be assumed that the vast majority of these individuals would be above and beyond the estimate of 1,200 people experiencing homelessness **over the course of a year** as discussed above.

High Risk of Homelessness

There is no standardized measure of households at high risk of homelessness. However, low income households spending more than half of their income on rent is a good indicator of households that are at high risk of homelessness. 6,520 renter households were spending more than half of their income on rent and had incomes less than \$18,357 in 2015 (these households were in the lowest quartile of renters incomes⁴¹).

I FREQUENCY AND DURATION OF HOMELESSNESS

For most people, homelessness is experienced only once and for a short period of time and they will exit homelessness with minimal or no intervention⁴².

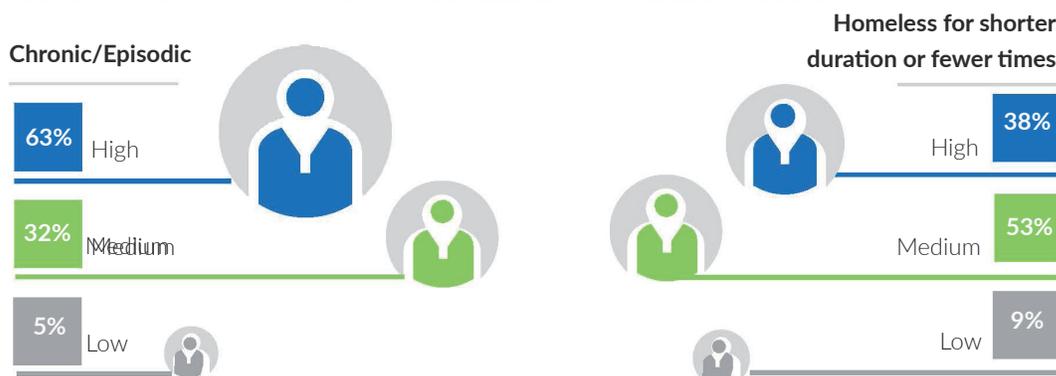
Chronic and Episodic Homelessness

Some people who experience homelessness experience recurring episodes (episodic). A small portion experience long-term and ongoing homelessness (chronic). People who are experiencing chronic or episodic homelessness are more likely to face more complex challenges involving addictions, mental health, and/or physical health. As of the end of 2018, approximately 170 people were experiencing chronic or episodic homelessness and were active on Windsor Essex’s By-Names Prioritized List, which provides coordinated access to homelessness services and supports. The By-Names Prioritized List was established February 28, 2018, and 425 people experiencing chronic or episodic homelessness were added to the list between that date and the end of 2018⁴³. Extrapolating this to an annual figure, it is estimated that Windsor Essex would have seen approximately 450 people experiencing chronic or episodic homelessness in 2018⁴⁴.

I ACUITY

Acuity is an assessment of the level of complexity of a person’s experience. It is used to determine the appropriate level, intensity, duration, and frequency of supports to sustainably end a person’s or family’s homelessness. In Windsor Essex, the Service Prioritization Decision Assistance Tool (SPDAT) suite of tools are used to determine acuity. The majority (63%) of the homeless population experiencing chronic or episodic homelessness have high acuity, suggesting that they require high intensity supports. Almost one third of this group has medium acuity, and likely require moderate intensity supports to end their homelessness. Among the individuals and families who have experienced homelessness only once or twice and for a short period of time, acuity levels suggest that about 38% still require intensive supports, while 53% require moderate supports. Based on a review of their risks and needs, it is anticipated that about 9% of this group could self-resolve their current homelessness with some or no assistance.

ESTIMATED DISTRIBUTION OF ACUITY LEVELS BY HOMELESSNESS DURATION



Source: Chronic/Episodic calculations based on BNPL Feb. 2018 – Dec. 2018, Transitional homelessness calculations based on the 2018 PIT Count and Registry Week - people homeless in the past 7 days.

TRAUMA, HEALTH AND WELLNESS

Many people experiencing homelessness have also experienced some form of trauma. Responses to the VI-SPDAT questionnaire conducted as part of the 2018 PiT Count and Registry Week provides some insight into experiences of trauma. 56% of people who completed the VI-SPDAT reported that their current period of homelessness was caused by an experience of emotional, physical, psychological, sexual or other type of abuse, or another trauma they have experienced.

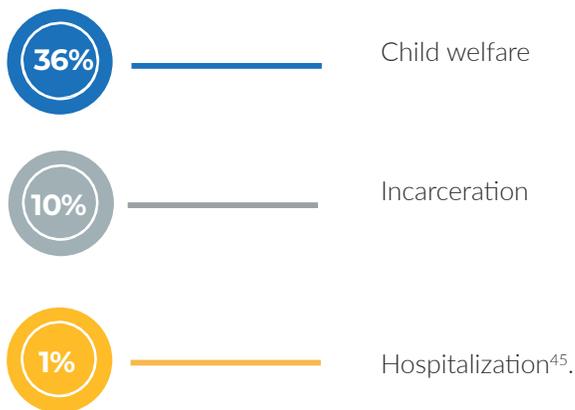
It is widely known that poor health and compromised wellness impact people experiencing homelessness. Among those surveyed during the 2018 PiT Count and Registry Week:

- » 37% reported a mental health condition, brain injury, or developmental disability
- » 25% reported a chronic health condition
- » 30% reported a substance use condition
- » 13% reported a physical disability, and
- » 16% were experiencing tri-morbidity; a physical health issue, a mental health issue and problematic substance use

TRANSITIONS FROM OTHER SYSTEMS

A notable number of people experiencing homelessness in Windsor Essex have transitioned from, or have had previous interactions with, provincially funded services systems, such as the health care system, justice system, or child-welfare system.

HOUSING LOSS AS A RESULT OF SYSTEMS INTERACTIONS IN WINDSOR ESSEX, 2018



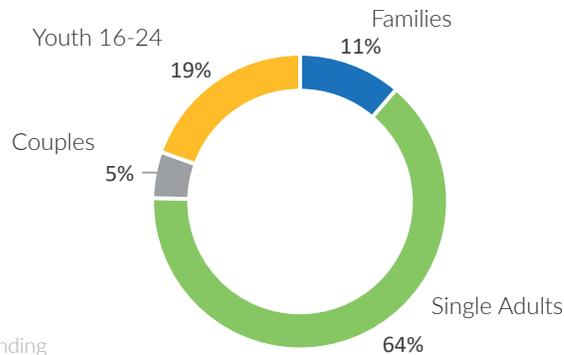
Source: Point in Time Count and Registry Week in Windsor Essex, 2018

People who have had involvement with the child welfare system are much more likely than the general population to experience homelessness.

HOMELESSNESS AMONG KEY POPULATION GROUPS

Based on the By-Names Prioritized List data in 2018, almost two thirds (64%) of people experiencing homelessness that access the homelessness service system are single adults without children⁴⁶. Another 5% are adult couples without children. Both youth and family homelessness are more likely to be hidden. 19% of people experiencing homelessness that access the homelessness service system are youth ages 16-24, unaccompanied by an adult. Families account for 11%.

HOMELESSNESS BY HOUSEHOLD TYPE



Source: BNPL Feb. 2018 – Dec. 2018
 Note: may not sum to 100 due to rounding

About 18% of Windsor Essex’s homeless population identify as having Indigenous identity⁴⁷. This compares to 2.5% of Windsor Essex’s population⁴⁸. The prevalence of Indigenous homelessness reflects the legacy of colonialism, intergenerational trauma, and residential schools, and results in both a physical loss of “home” and a sense of disconnection from social, spiritual, emotional, and physical relationships⁴⁹.

People identifying as Black or African Canadian are also over-represented amongst Windsor Essex’s homeless population. 19 people – or 9.6% of the people – surveyed during Windsor Essex’s PiT Count and Registry Week identified as Black or African Canadian. This compares to 3.6% of the general population of Windsor Essex⁵⁰.

Chronic and Episodic Homelessness Among Key Population Groups

Estimated numbers of adults, couples, families, youth and Indigenous peoples who were experiencing chronic or episodic homelessness in Windsor Essex in 2018, based on the people added to the By-Names Prioritized List from February 28, 2018 and extrapolated to an annual number are as follows:

- » An estimated 319 single adults were experiencing chronic or episodic homelessness in 2018
- » An estimated 24 couples were experiencing chronic or episodic homelessness in 2018
- » An estimated 28 families were experiencing chronic or episodic homelessness in 2018
- » An estimated 84 (unaccompanied) youth were experiencing chronic or episodic homelessness in 2018
- » An estimated 73 Indigenous people were experiencing chronic or episodic homelessness in 2018 (also included in above groups)

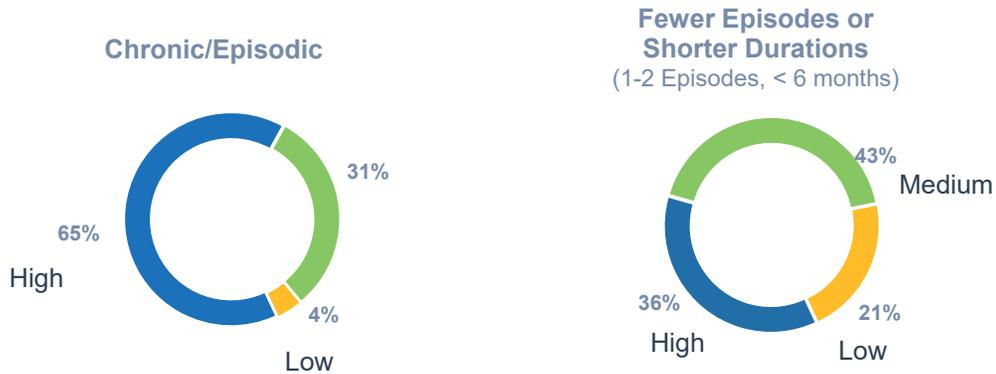
There is a need across the spectrum when analyzing the statistics. However, some groups will require distinct approaches to address their specific needs.

ACUITY AMONG KEY POPULATION GROUPS

SINGLE ADULTS AND COUPLES

Almost all of the single adults and couples experiencing chronic or episodic homelessness have mid (31%) to high acuity (65%). Only 4% have low acuity. This suggests that to end their experience of homelessness, almost all single adults and couples experiencing chronic or episodic homelessness will require moderate to high intensity supports. In general, acuity levels are lower among single adults and couples experiencing homelessness on a transitional basis (1-2 episodes for less than 6 months); 21% of this group had low acuity, 43% had moderate acuity, and 36% had high acuity.

SINGLE ADULTS AND COUPLES EXPERIENCING HOMELESSNESS IN WINDSOR ESSEX

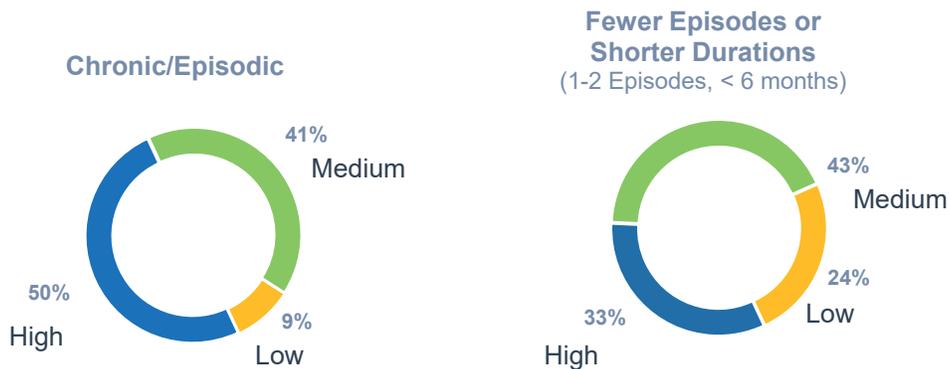


Source: BNPL Feb. 2018 - Dec. 2018

FAMILIES

More families experiencing chronic or episodic homelessness have moderate (41%) and low (9%) acuity levels compared to single adults and couples. Still, half of families experiencing chronic or episodic homelessness have high acuity, and are in need of intensive supports.

FAMILIES EXPERIENCING HOMELESSNESS IN WINDSOR ESSEX

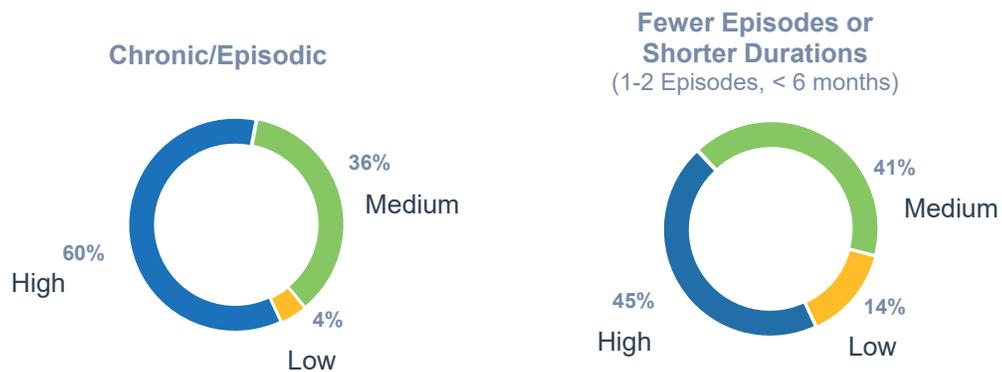


Source: BNPL Feb. 2018 - Dec. 2018

YOUTH

Based on the BNPL, 60% of youth experiencing chronic or episodic homelessness have high acuity, and are in need of intensive supports. In contrast, 45% of youth who have been homeless for a shorter length of time or fewer durations, have high acuity.

YOUTH EXPERIENCING HOMELESSNESS IN WINDSOR ESSEX

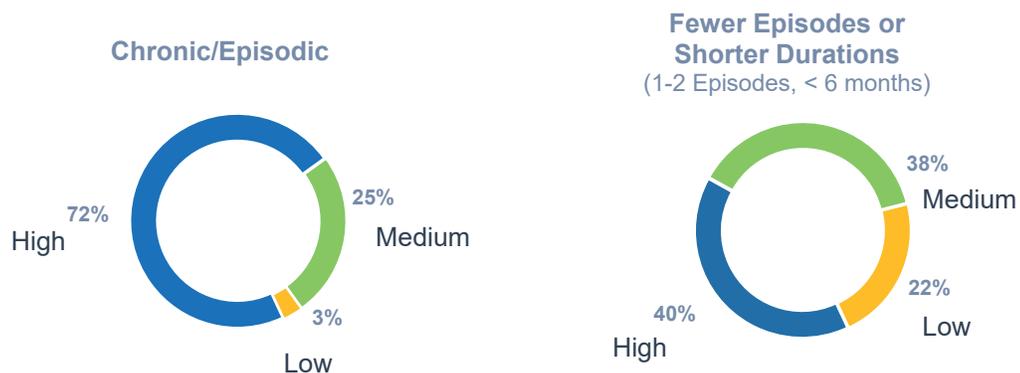


Source: BNPL Feb. 2018 – Dec. 2018

INDIGENOUS PEOPLES

Among Indigenous peoples experiencing chronic or episodic homelessness, 72% have high acuity, 25% have moderate acuity, and 3% have low acuity. This suggests that to end their experience of homelessness, the majority of Indigenous peoples experiencing chronic or episodic homelessness will require intensive supports. Based on the By-Names Prioritized List, 40% of Indigenous peoples experiencing transitional homelessness have high acuity, 38% have moderate acuity, and 22% have low acuity.

INDIGENOUS PEOPLES EXPERIENCING HOMELESSNESS IN WINDSOR ESSEX



Source: BNPL Feb. 2018 – Dec. 2018

WINDSOR ESSEX HOMELESSNESS SERVICE SYSTEM

Windsor Essex has made significant progress over the past five years adding some of the key foundational building blocks of an effective service delivery system. These include Housing First for people experiencing chronic or episodic homelessness and a coordinated access process for housing and supports for people experiencing homelessness, known as the By-Names Prioritized List (BNPL). However, there are still some key foundational building blocks that have yet to be added to Windsor Essex's housing and homelessness system. Examples include diversion, and supportive housing for people experiencing chronic or episodic homelessness with complex mental health, addictions, or cognitive challenges who have a higher level of need than can be served effectively through the community's Housing First programs. The community is also in need of Indigenous and youth-specific housing options to help address homelessness.

As of March 2019, 25 agencies were using this coordinated access system to assess people's level of need (i.e. acuity) using a common triage tool, the Vulnerability Index – Service Prioritization Decision Assistance Tool (VI SPDAT) and refer people experiencing homelessness to the By-Names Prioritized List. Each week, the partnering agencies come together to match people who are prioritized on the list with an organization that is able to provide housing and appropriate on-going supports needed to help that person retain their housing. There is a need to work towards expanding coordinated access to a broader range of community partners to ensure all those experiencing homelessness are identified, assessed and have their housing and support needs met.

The diagram on the following page presents the key components of Windsor Essex's housing and homelessness system. People experiencing homelessness or at risk of homelessness currently enter Windsor Essex's service system through one of several channels:

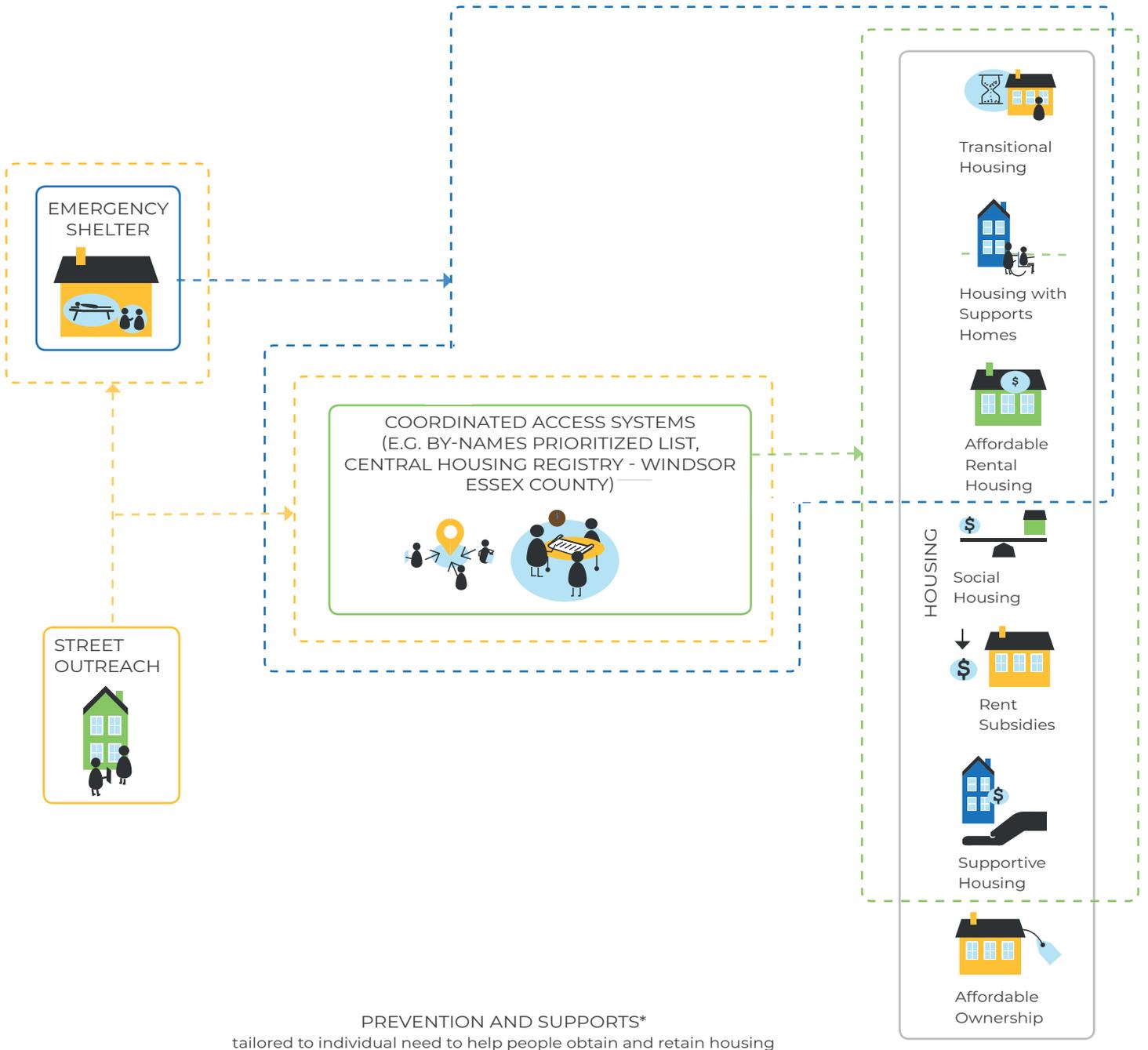
- » Prevention and support services;
- » Emergency shelter services;
- » Outreach for people sleeping rough;
- » Coordinated access for people experiencing homelessness;
- » Central Housing Registry – Windsor Essex County to access to social housing.

WINDSOR ESSEX'S HOUSING AND HOMELESSNESS SYSTEM

EMERGENCY RESPONSE

ACCESS PROCESSES

HOUSING



* Prevention and supports require collaboration from housing, homelessness, justice, health, education, child welfare and other systems

PREVENTION

The Windsor Essex community is involved in a range of measures to prevent homelessness. These include referrals and housing help services as well as financial assistance programs that can be categorized as eviction prevention and housing stabilization. This includes voluntary trusteeship, assistance for rental arrears or first or last month's rent, the provision of essential housing items and assistance for utilities arrears. Also, people at-risk of homelessness or experiencing homelessness obtain referrals, housing help, or service navigation with the assistance of Service Coordinators.

EMERGENCY SHELTER

Windsor Essex's emergency shelter services includes spaces for women, men and utilizes motels rooms for families. There are currently 149 emergency shelter beds. It is also recognized that there are additional shelters with varying funding sources that serve survivors of domestic violence, women, men, youth, families, and refugees. There are currently no emergency shelter beds located in the County of Essex. County residents have to access shelter services in Windsor.

WINDSOR ESSEX EMERGENCY SHELTERS, 2018

Shelter	Target Population	Beds	Occupancy Rate	Number of Clients	Average Length of Stay
Welcome Centre (Single Women)	Women 18 years and older	12 beds 5 overflow mats	122% (based on 12 beds)	648	9.4 days
Welcome Centre (Motel – Families and overflow)	-Families with dependants under age 18 -Couples -Overflow of single women when shelter is over capacity	10 rooms core-funded under contract, amounts over that per hotel availability	221% (based on 10 rooms)	528	14 days
Salvation Army	Men 18 years and older	24 beds	84.3% (based on average of monthly average occupancy)	872	9.2 days
Downtown Mission	Anyone over the age of 16	103 beds	13 days	n/a	

HOUSING THAT IS LINKED WITH SUPPORTS FOR PEOPLE EXITING HOMELESSNESS

As of December 2018, 12 organizations were participating in the Windsor Essex By-Names Prioritized List and providing housing and/or on-going supports to people they are matched with to help them retain their housing. The following table lists the organizations and programs, populations served, housing and supports provided, and information about service capacity.

WINDSOR ESSEX ORGANIZATIONS PROVIDING HOUSING AND SUPPORTS THROUGH COORDINATED ACCESS, 2018

Organization/Program	Target Population	Housing and Supports Provided	Capacity
ACCESS County Community Support Services – Windsor Essex Housing Connections – Housing Response	21 years of older, mid acuity	Bi-weekly visit, with up to 18 months of support	125 spaces
Housing Information Services – Windsor Essex Housing Connections – Housing Response	21 years or older, mid acuity		
Family Services Windsor Essex – Windsor Essex Housing Connections – Intensive Supports	21 years or older, chronic, high acuity	Weekly visit, with up to 3 years of support	40 spaces
Canadian Mental Health Association	16 years of age and older living with a mental illness and requiring/accepting of supports in housing and homeless or at risk	Permanent housing and supports	287 spaces (approximately 10% of clients come directly from homelessness and 90% are at risk of homelessness)
Legal Assistance of Windsor - WEFIGHT	Survivors of domestic and international human trafficking	Case management	N/A
New Beginnings - Youth Outreach Worker Program	Youth 16-21	Intensive case management (not housing specific)	Approximately 200 (approximately 44% are homeless)
St. Leonards House (Federal Half-Way House)	Male Federal Parolees	Transitional housing with case management	28
WETrans	Transgender population	Drop-in	N/A
Windsor Family Homes and Community Partnerships (previously Windsor Homes Coalition)	Tenants in their buildings, and sometimes extended beyond this on a case by case basis (various levels of acuity)	Tenant Liaison	N/A
Windsor Residence Inc.	Tenants in their buildings, and sometimes extended beyond this on a case by case basis (various levels of acuity)	Case management	20-25 case load 2 units of combined emergency and transitional housing
Windsor Residence for Young Men	Male youth 16-23	Case management / Outreach	12 beds of transitional housing + Aftercare / Outreach
Windsor Youth Centre – A Program of the Downtown Mission	Youth	Drop-in and outreach, including some housing supports	N/A

From February to December 2018, 127 people experiencing homelessness were housed through the coordinated access system (BNPL). Of these, 64 people were experiencing chronic homelessness, and 12 were experiencing episodic homelessness, but were not experiencing chronic homelessness (i.e. had not been homeless for six months of the past year). Over the six month period from July to December 2018, an average of 8.3 people per month experiencing chronic homelessness were housed through the coordinated access process and 5.5 people who were not experiencing chronic homelessness were housed per month.

An average of 41 people were added to the By-Names Prioritized List per month from July to December 2018. Of these, 33 were experiencing chronic homelessness. Many people who were added were already experiencing chronic homelessness. Over time, the intention is that the vast majority of people will be added to the list before becoming chronically homeless. However, these numbers also point to the need for the community to significantly increase its capacity to house individuals experiencing chronic homelessness to make progress with ending chronic homelessness.

FUTURE NEEDS OF PEOPLE WHO ARE HOMELESS

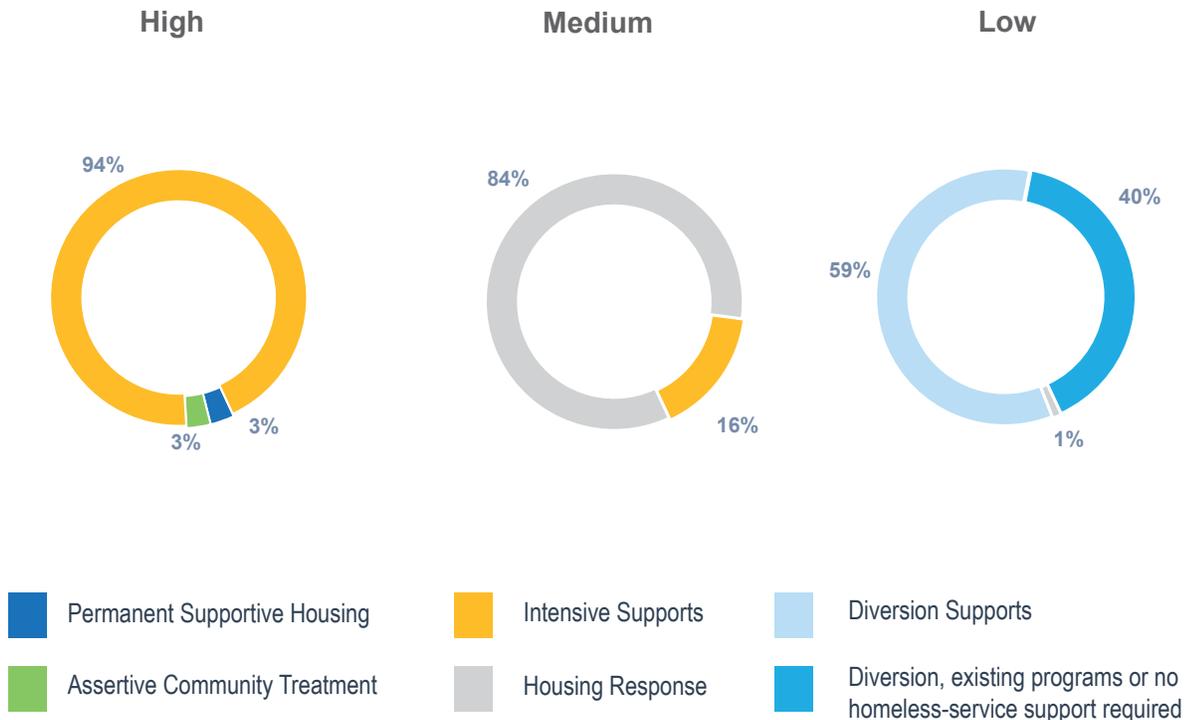
ESTIMATED DISTRIBUTION OF PROGRAM TYPES REQUIRED BASED ON DURATION OF HOMELESSNESS AND ACUITY LEVELS OF THE HOMELESS POPULATION

Information on demand and supply for homelessness services, as well as program suitability based on need/acuity and duration or frequency of homelessness, was used to estimate the future needs for housing and supports to help identify and plan for the interventions required to address homelessness.

The estimates recognize that individuals and families move in and out of homelessness over time. The analysis looks at both a particular point in time, and the movement of individuals into categories of at risk of homelessness, transitionally homeless, chronically homeless, and stably housed to project the number of program spaces required for individuals and families experiencing homelessness. For example, 197 individuals were identified as experiencing homelessness at a particular point in time in 2018 through surveys conducted as part of the Point-in-Time Count and Registry Week. However, it is estimated that 1,200 people experience homelessness over the course of a year based on the number of people who were added to the BNPL as of August 2019.

The estimates match each level of need/acuity and duration or frequency of homelessness with appropriate program types based on best practices. The figures below outline the estimated program types required to serve households with each level of acuity based on the estimated matching of different program types.

ESTIMATED PROGRAM TYPES REQUIRED BY ACUITY LEVEL



The Windsor Essex community has completed 52 out of its original 63 strategies that were outlined in the original Plan.

Highlights of some of the strategies that were completed or are in progress as a result of the goals and strategies in the original Plan are as follows:

- » Introduction of a Housing First Program, Windsor Essex Housing Connections, which has transformed the way the community supports people experiencing homelessness;
- » New health funded supports in the Housing with Supports program and new partnerships with health partners that will enhance the way that our community supports people;
- » Increase in the number of affordable housing units;
- » The Windsor Essex Community Housing Corporation's (CHC) 145 unit Meadowbrook development represents the regions first mixed income affordable housing development funded collaboratively by all three levels of government and represents the largest investment made in affordable housing by the City of Windsor in 30 years. The development will provide housing to people that are diverse in incomes, abilities, ages and supports.
- » Expansion of rent supplement and housing allowance programs;
- » Utilized funding from other levels of government to complete much needed capital repairs in our existing social housing stock, improving the long-term viability of these properties;
- » The Windsor Essex Community Housing Corporation (CHC) has undertaken a regeneration study of their social housing stock. This work will evolve over 2019 and will position CHC to be ready for future housing investments.

The following table provides a summary of key activities and outcomes that have been achieved since the launch of the Original Plan. Activities are outlined for each of the seven key goals of the Windsor Essex Housing and Homelessness Plan.

GOAL

Access

Activities

- Implemented Coordinated Access System (including common intake and centralized list to prioritize supports and services for people experiencing chronic and episodic homelessness)
- SPDAT training
- Dialogue with Erie St. Clair LHIN and health partners
- Creation and coordination of Windsor Essex Community Outreach Table (COT)
- Common referral process established for Housing Stability Fund
- Established Windsor Police Services Situation Table
- Participation in the Built for Zero Collaborative (focused on ending chronic homelessness and veteran homelessness)
- Established Portal for Housing Help website

Outcomes

- 8 agencies; 31 people trained in BNPL processes
- 4 agencies; 26 people trained in Vi-SPDAT (2017)
- 5+ agencies participating in COT
- 27+ agencies participate in Situation Table
- Monthly meetings with LHIN

GOAL**Housing Supports****Activities**

- Connections
- Trusteeship Program created (financial management assistance)
- Refinements to Housing Stability Plan
- Enhancements to Keep the Heat program
- Fidelity assessment on WEHC
- Creation of Indigenous Housing Advocate (2)

Outcomes

- 194 people received Intensive Support
- 360 people received Housing Response (or equivalent)
- 2,975 people received Service Coordination
- 632 people supported through Trusteeship Program
- 435 people supported through Housing Advocate program (may include duplicates for people supported in two different years)
- 75 people housed with assistance from Housing Advocate
- 219 people supported by Indigenous Advocate (may include duplicates for people supported in two different years)
- 14,049 people served through Housing Stability Plan

Interim Housing

- Downtown Mission opened 103 bed shelter for men, women, youth and families (not City funded)
- Reviewed interim housing policies and standards (including length of stay)
- Homeless Individual and Family Information System (HIFIS) training
- Shelter review (to be initiated 2019)

- 6,806 households accessed CHPI (may include duplicates)
- 2,273 women received shelter (Women's Centre)
- 1,247 families received shelter (Women's Centre)
- 3,289 men received shelter (Salvation Army)

Housing Linked with Supports

- Housing with supports standards review (underway)
- Implemented Housing with Supports Team
- New health funded supports (including Nurse practitioner and physiotherapy)
- Quality of Life funding enhancements
- Annual funding per diem increases

- Enhancements to Housing with Supports include van for ACCESS, outdoor furniture, appliances, exercise equipment and Mental Health First Aid and Applied Suicide Skills Training
- Average of 350 people subsidized in Housing with Supports in City
- Average of 229 people subsidized in Housing with Supports in County

GOAL**Rental Housing****Activities**

- Continued investments in affordable rental housing
- Capital investments in social housing through Social Housing Improvement Program (SHIP)
- Established Survivors of Domestic Violence Portable Housing Benefit Pilot Program (SDV-PHB)
- Two new pilot programs (SHARP & SHEEP) created through Ministry of Environment and Climate Change: Climate Change Action Plan
- Review of social housing policies completed
- Windsor Essex Community Housing Corporation Regeneration Study completed
- Implementation of Landlord Developers
- Secondary Suite policy and by-law approved

Outcomes

- 286 new affordable and accessible rental units created
- 34 households supported through SDV-PHB
- 2 housing providers received SHARP and/or SHEEP funding towards energy efficient initiatives to 5 social housing buildings
- 29 housing providers received funding through SHIP
- 2,669 people housed through social housing waiting list (as of 2017)

Ownership Housing

- Homeownership Downpayment Program Assistance and Ontario Renovates offered annually
- Continued collaboration with Habitat for Humanity

- 91 households assisted with Home Ownership Program (including 3 Habitat for Humanity households)
- 139 households assisted with Ontario Renovates Homeowners program
- 11 households assisted with Ontario Renovates Multi-residential program

Monitoring, Reporting and Evaluation

- Established Implementation Committee for Housing and Homelessness Plan (I-CHHP)
- Conducted Housing First Training
- Conducted Point in Time (Pit) Count and 20,000 Homes Campaign Registry Week
- Prepared annual report card
- 5-Year Review underway

- Annual Report Cards
- 240 volunteers participated in Pit Count

The status of each of the strategies in the original Plan are outlined in the following table. The table also identifies strategies that should be carried forward into the Updated Plan based on the current state of housing and homelessness and future needs in Windsor Essex.

STATUS OF STRATEGIES OUTLINED IN THE ORIGINAL PLAN

Goal/ Strategy	Recommendation	Status
GOAL 1: ACCESS		
1.1	Establish a single phone number and website for housing help that includes an after hours housing crisis line	Complete
1.2	Develop and maintain an education strategy for trusted access points, housing providers, and support service providers	Complete/ Ongoing
1.3	Ensure awareness of available services	Complete / Ongoing
1.4	Establish an effective referral and follow-up process among housing and service providers that is linked to a common intake and assessment process	Complete / Ongoing
1.5	Implement coordinated access and common assessment for individuals experiencing homelessness or at risk of homelessness with triaging to appropriate services, including interim housing where required	Complete
1.6	Dialogue with the Erie St. Clair Local Health Integration Network (LHIN) and LHIN funded organizations to investigate opportunities to expand coordinated access to health funded housing and supports	Complete
1.7	Implement a common application process for social housing, Ontario Works, and childcare subsidies	Incomplete
1.8	Establish an amalgamated communication and information sharing platform	Complete / Ongoing
1.9	Develop a practice of coordinated discharge planning from institutional facilities	Efforts underway
1.10	Support efforts to reduce transportation barriers that currently exist in the system and efforts to increase and improve transportation options	Efforts underway

STATUS OF STRATEGIES OUTLINED IN THE ORIGINAL PLAN (CONTINUED)

Goal/ Strategy	Recommendation	Status
GOAL 2: PERSON-CENTRED HOUSING SUPPORTS		
2.1	Refine and disseminate information on the changes to the Housing Stability Plan which offers financial assistance for housing stability and homelessness prevention	Complete
2.2	Refine the services funded through the Community Homelessness Prevention Initiative to better align with the strategies in the Plan	Complete
2.3	Enhance housing support worker roles to provide support, using a person-directed approach, to individuals with moderately complex challenges	Complete
2.4	Develop and implement a Housing First intensive support initiative for individuals experiencing chronic homelessness and/or who have the highest needs.	Complete
2.5	Dialogue and collaborate with health sector and community stakeholders to increase the number of people receiving a coordinated package of supports to maintain their housing and optimal health	Complete / Ongoing
2.6	Increase the number of trusteeships available to individuals voluntarily seeking a trustee	Complete
2.7	Identify and expand the services and supports available in different languages to meet the unique needs of newcomers and Francophones as well as those who are vision or hearing impaired and those with literacy issues	Efforts underway
2.8	Expand the number of Aboriginal support workers to meet the unique needs of Aboriginal individuals	Complete
2.9	Develop formalized relationships among housing and service providers, and with other sectors, by establishing protocols, agreements, information sharing, and collaboration opportunities to ensure coordinated supports	Complete / Ongoing

STATUS OF STRATEGIES OUTLINED IN THE ORIGINAL PLAN (CONTINUED)

Goal/ Strategy	Recommendation	Status
GOAL 3: INTERIM HOUSING		
3.1	Pilot an initiative where social housing units would be re-targeted to accommodation with an interim affordable rent for families, with the intention that the family would be able to stay in the unit on a permanent.	Incomplete
3.2	Right-size the shelter system, including beds for victims of domestic violence, by conducting an assessment of demand for shelter beds and adding and reducing beds where warranted	Complete / Ongoing
3.3	Re-evaluate the funding formula for emergency shelters to better achieve the strategies in the Plan	Complete
3.4	Review shelter policies and amend where required, to ensure policies are not supporting housing instability and inappropriate housing choices	Complete / Ongoing
3.5	Improve the accessibility of interim housing where required	Incomplete
3.6	Expand the supply of interim housing in the County of Essex by using the existing rental housing stock	Incomplete
3.7	Evaluate the need for interim housing for youth, and expand supply if appropriate	Efforts underway
3.8	Evaluate the need for interim housing for Aboriginal families, and expand supply of transitional housing if appropriate	Efforts underway
GOAL 4: HOUSING LINKED WITH SUPPORTS		
4.1	Expand the supply of housing with supports, which may be housing integrated with supports or housing linked with supports	Efforts underway
4.2	Implement coordinated access and common assessment to housing with supports funded through the Community Homelessness Prevention Initiative (CHPI)	Efforts underway
4.3	Develop interdisciplinary team roles to support individuals living in housing with supports funded through CHPI including: housing supports, quality of life programming, staff training and capacity building, and monitoring of services provided	Efforts underway
4.4	Establish partnerships with LHIN funded mental health and addictions organization(s) to offer mental health and addictions supports to individuals living in housing with supports funded through CHPI	Complete / Ongoing

STATUS OF STRATEGIES OUTLINED IN THE ORIGINAL PLAN (CONTINUED)

Goal/ Strategy	Recommendation	Status
4.5	Establish partnerships with educational institutions for community placements in housing with supports funded through CHPI	Incomplete
4.6	Conduct a review of policies and practices related to housing with supports funded through CHPI	Complete
4.7	Implement and establish consistent accountability for standards for housing with supports funded by CHPI to be developed by the Ministry of Municipal Affairs and Housing (MMAH)	Complete
4.8	Re-evaluate per diem rates for housing with supports funded through CHPI	Complete
GOAL 5: RENTAL HOUSING		
5.1	Review social housing policies to identify opportunities to remove barriers to accessing social housing	Complete / Ongoing
5.2	Regularly monitor the condition of the social housing portfolio and actively pursue funding to assist with energy efficiency and capital repairs	Complete / Ongoing
5.3	Conduct a rationalization assessment of the Windsor Essex social housing stock beginning with Windsor Essex Community Housing Corporation portfolio	Complete
5.4	Conduct an analysis of options and plan for ongoing viability and prevention of loss of social housing as operating agreements expire	Complete / Ongoing
5.5	Increase the number of households provided with rental assistance. This may include housing allowances, rent supplements, or head leases within private rental buildings to address the social housing waiting list	Complete / Ongoing
5.6	Increase the supply of rental housing in the County. This may include incentives to support the development of private market and non-profit development of affordable housing through funding from municipalities and senior levels of government	Complete / Ongoing
5.7	Target new development projects under affordable housing programs to meet specified needs, monitor changes in demographics and needs, and adjust targeting as required	Complete / Ongoing

STATUS OF STRATEGIES OUTLINED IN THE ORIGINAL PLAN (CONTINUED)

Goal/ Strategy	Recommendation	Status
5.8	In complying with legislative requirements for secondary suites, encourage and support flexible policies for community-wide inclusivity of secondary suites as an affordable rental housing alternative	Complete
5.9	Investigate opportunities to be more active in bringing rental units into compliance that do not meet standards	Incomplete
5.10	Review financial assistance for multi-residential rental housing repair to determine opportunities for improved take-up of funding	Incomplete
5.11	Move towards equalizing the residential and multi-residential tax rates for projects with a certain percentage of affordable units to enhance the affordability of the existing rental stock	Incomplete
5.12	Review income eligibility requirements for financial assistance for homeowner renovation and repair	Complete
GOAL 6: OWNERSHIP HOUSING		
6.1	Increase home ownership opportunities for renters by refining home ownership assistance initiatives	Complete / Ongoing
6.2	Provide supports, including education and outreach, for home ownership opportunities to social housing tenants	Incomplete
6.3	As part of (a) neighbourhood improvement initiative(s), identify areas in a community where home ownership and renovation assistance would be available to residents	Complete
6.4	Investigate social investment financing initiatives to support home ownership	Incomplete
6.5	Continue collaboration with community organizations offering home ownership assistance, such as Habitat for Humanity	Complete / Ongoing
6.6	Develop policies, and engage the building community, to support the creation of new barrier free housing	Incomplete

STATUS OF STRATEGIES OUTLINED IN THE ORIGINAL PLAN (CONTINUED)

Goal/ Strategy	Recommendation	Status
6.7	Make financial assistance available for accessibility renovations and repair to existing housing on an ongoing basis	Complete
6.8	Develop and implement an education strategy for Windsor Essex residents about available services and financial assistance to support people in maintaining their housing	Ongoing
GOAL 7: MONITORING, REPORTING AND EVALUATION		
7.1	The Housing Advisory Committee, a Committee of City of Windsor Council, will be responsible for championing the implementation of the Plan and for evaluating and monitoring progress towards meeting the goals and strategies of the Plan.	Complete / Ongoing
7.2	As the Service Manager, the City of Windsor will establish an implementation committee that will report to a committee of Windsor City Council to develop and recommend a work plan that identifies how each goal and strategy will be implemented, including actions and timelines; develop and recommend outcome measurement indicators to assess the progress in meeting the goals and implementation strategies and; develop and recommend outcome measurement indicators for key strategies in the Plan.	Complete
7.3	As the Service Manager, the City of Windsor will undertake an initiative to: engage in ongoing monitoring and reporting, including publishing an annual report card and semi-annual homelessness management information system reports once implemented and; ensure quarterly and annual reporting on municipally, provincially, and federally prescribed performance measures and; identify opportunities for continuous improvement of the housing and homelessness services on an annual basis.	Complete
7.4	Expand partnerships with educational institutions, including to provide community placements for person-centred housing support and research and evaluation.	Incomplete
7.5	Review the Plan in five years and revise strategies and targets as appropriate.	Complete
7.6	Develop a process and allocate resources for ongoing value-based training and professional development of staff and volunteers in the housing and homelessness system to ensure adherence to the person-centred principle	Complete / Ongoing
7.7	Develop a change management strategy to support stakeholders in embracing the principles and strategies of the Plan, ensuring awareness of changes in the housing and homelessness system, better service and resource coordination, and appropriate allocation of resources.	Complete / Ongoing
7.8	Pursue opportunities to leverage existing community resources and advocate for funding and to be able to deliver on the strategies in the Plan.	Complete / Ongoing

Endnotes

- 1 Source: Canada Mortgage and Housing Corporation, Long-Term Household Growth Projections – 2015 Update
- 2 Source: Ontario Ministry of Finance projections, 2018
- 3 Source: MHBC Consulting (2018)- Appendix D to Council Report: S97/2018, N. Barry Lyon Consultants Ltd., (2011)
- 4 Source: N. Barry Lyon Consultants Ltd., 2011
- 5 Source: Statistics Canada Census and National Housing Survey, 2006, 2011, 2016
- 6 Source: Statistics Canada, Consumer Price Index (Ontario)
- 7 Source: The Conference Board of Canada, Metropolitan Outlook 2. – Windsor, 2018
- 8 Source: The Conference Board of Canada, Metropolitan Outlook 2. – Windsor, 2018
- 9 Source: Statistics Canada Census, 2016
- 10 Source: CMHC, Housing Market Outlook
- 11 Source: CMHC, Starts and Completions Survey
- 12 Source: Real Property Solutions (RPS), 2017
- 13 Source: CMHC, Rental Market Survey
- 14 Based on 2017 data, Source: CMHC, Rental Market Survey
- 15 Source: CMHC, Rental Market Report, 2018
- 16 Source: CMHC, Starts and Completions Survey
- 17 Source: The Conference Board of Canada, Metropolitan Outlook 2. – Windsor, 2018
- 18 Source: CMHC, Starts and Completions Survey
- 19 Source: City of Windsor
- 20 Source: City of Windsor based on 2017 SMAIRs
- 21 Source: Central Housing Registry – Windsor Essex County
- 22 Some units are still under development
- 23 These are not Community Living Units, but Community Living provides 24-hour support in these units. They are not included in the total number of supportive units discussed in the paragraph above
- 24 Source: Statistics Canada Census, 2016
- 25 Source: Statistics Canada Census, 2016
- 26 Source: MMAH, Common Local Indicators, 2017
- 27 Number of renters in subsidized housing as reported by Statistics Canada, Census, 2016
- 28 Vink Consulting calculations based on Statistics Canada Census data and MMAH data
- 29 Vink Consulting calculations based on Statistics Canada Census data and MMAH data
- 30 Source: Statistics Canada Census, 2016 calculated based on households not in subsidized housing and not in core housing need but in the universe of households to which core need could apply (ie. cannot afford average rent)
- 31 Source: Statistics Canada Census, 2016
- 32 Source: MMAH Common Local Indicators, 2017 based on Statistics Canada Census, 2016 and Real Property Solutions (RPS), 2017
- 33 Source: based on MMAH Common Local Indicators, 2017
- 34 Source: MMAH Common Local Indicators, 2017
- 35 Source: Calculations based on Statistics Canada Census, 2016 and Ministry of Finance Population Projections, 2018
- 36 Source: Calculations based on Statistics Canada Census, 2016 and Ministry of Finance Population Projections, 2018
- 37 Not everyone who experiences homelessness for only a short period of time is likely to make it on to the By-Name Prioritized List, as service providers often wait a short period of time to see if the individual or family will self-resolve their homelessness before assessing them and adding them to the By-Name Prioritized List. Therefore we also look to other sources of information to estimate the number of people who experience homelessness over the course of a year.
- 38 The two percentages do not sum to 100 as it does not include the 3% of the people who were homeless, but whose sleeping location that night was unknown.
- 39 Source: Government of Ontario, Ministry of Municipal Affairs and Housing, A Place To Call Home: Report of the Expert Advisory Panel on Homelessness, Toronto: Queen's Printer for Ontario, 2015
- 40 30%, or 720 of the 2,400 people estimated to be experience homelessness over the course or a year
- 41 Source: <http://www.rentalhousingindex.ca> based on Statistics Canada, Census, 2016

- 42 Stephen Gaetz, Jesse Donaldson, Tim Richter, & Tanya Gulliver (2013): The State of Homelessness in Canada 2013. Toronto: Canadian Homelessness Research Network Press
- 43 Source: Calculations based on BNPL Feb. – Dec. 2018
- 44 Source: Calculations based on BNPL Feb. – Dec. 2018
- 45 Source: 2018 PiT Count and Registry Week surveys
- 46 Source: Calculations based on BNPL Feb. – Dec. 2018
- 47 Source: Calculations based on BNPL Feb. – Dec. 2018
- 48 Source: Statistics Canada Census, 2016
- 49 Source: Thistle, J. (2016). “Defining Indigenous Homelessness: ‘Listen and They Will Tell You’”. Homeless Hub. <http://homelesshub.ca/blog/definingindigenous-homelessness-%E2%80%9Clisten-and-they-will-tell-you%E2%80%9D>.
- 50 Source: Statistics Canada Census, 2016
- 51 Clients are not necessarily unique