



District of Timiskaming
Social Services Administration Board
Conseil d'administration des services
sociaux du district de Timiskaming



10 Year Housing & Homelessness Plan

2014-2024

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Introduction

The District of Timiskaming Social Services Administration Board (DTSSAB) acts as the Service Manager for Public Housing under the Housing Services Act. The District of Timiskaming is located in Northeastern Ontario and is comprised of 23 municipalities and a population of 32,634. The Board is comprised of nine Board members of which seven are appointed municipal councillors and two Board members are elected, representing the Territories without Municipal Organization (TWOMO), with one member from the south and one from the north as outlined in the District Social Services Administration Board Act.

The Housing Services Act requires Service Managers to develop Local Housing and Homelessness Plans with a specific inclusion of an assessment of current and future housing needs of the service area. The Plan is a ten year plan with a review every 5 years. While the province will review the Plan, the Service Manager will approve the Plan and the accountability for identifying and addressing need is between the Service Manager and the public it serves. The Province has outlined the direction they would like the Plan to address in their Ontario Housing Policy Statement and we have tried to address these directions in this Plan.

As part of the data collection, the DTSSAB has met with a variety of community groups, municipalities, non-profit providers, realtors and landlords. We have also used information from Census Canada, Ontario Municipal Social Services Association (OMSSA) and Housing Services Corporation (HSC). We have looked at the historic trend in Timiskaming to try and project what the future need and demand will be. We have also tried to determine the difference between the perceived need and the actual need in the district.

In the Plan, we will identify a higher than provincial average of senior population. This poses a problem in the district. As the seniors continue to age, there is no avenue to address the housing situation when seniors can no longer live in their home but they are not in a position to go into a nursing home. There is no actual assisted living facility in the district which makes it difficult to handle senior concerns. Many people view the DTSSAB public housing as senior homes and we are working to try and correct this misconception.

The other challenge that we are facing is a declining population. With a declining population, there is less municipal tax dollars to maintain existing housing stock and little need for new stock to be built. It is also difficult to attract new development which leads to an aging housing stock which needs to be upgraded. The district also needs to receive support from both senior levels of government if those levels of government truly wish to reduce the issue of housing and homelessness.

Population and Employment

A district's long-term health and sustainability relies in part on its social and economic diversity. In rural Northern Ontario, this usually means a dependence on natural resources and in the District of Timiskaming this is definitely the case. The district is clearly separated in a south and north economy. The south end of the district relies on agriculture and retail and the north end relies on mining and forestry. The economic factors in the district are also outlined in the same fashion with the south end being more stable due to less swings in the agriculture industry, while in the north end it is more a boom and bust economy due to the cyclical swings of mining and forestry.

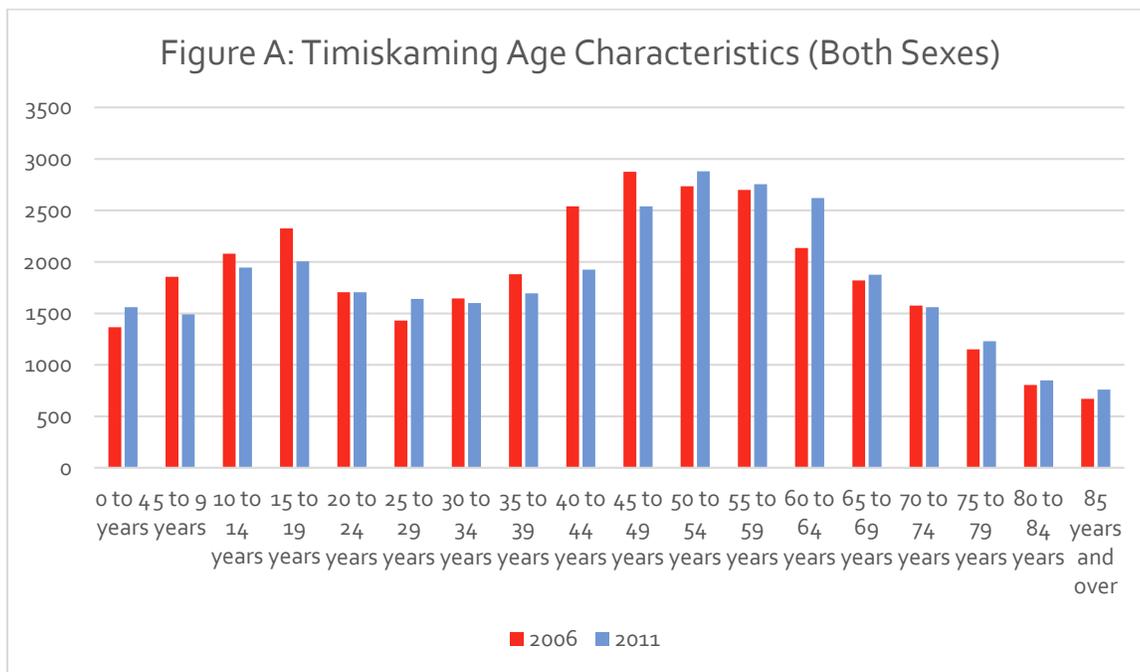
The economy also dictates the population growth or decline in a district. Like most Northern Ontario districts, Timiskaming has seen a long slow decline in population. In 1996, the population was 37,510 and this has decrease to 32,635 in 2011 which translates into a 13.0% decrease. The decline has been felt more in the north end due to the decline of the mining industry in the 1990's and the forestry industry in the 2000's. However, the agricultural industry has also



experienced a decline in employment numbers due to consolidation of farms into larger units to experience economies of scale.

The population decline has slowed down between the 2006 census and the 2011 census with only a 2.0% decline. This is mostly attributed to the growth in the mining industry due to the price of gold. However, how long this slowdown in population decline will continue will depend on the price of gold and the ability of the mines to continue to make a profit. The Ministry of Finance projects that the population of Timiskaming will continue to decline to 29,850 by 2031 or 10.3% over the next 20 years.

It is interesting to note from Figure A where certain segments of the population are actually increasing from the 2006 census to the 2011 census. The 25 – 29 age bracket increased by 14.7% and the 0 – 4 bracket increased by 14.3%. This increase is due to the explosion of mining jobs and we are assuming that this is translating into the increase in the 0 – 4 bracket. We have also seen an increase in the 50 and over bracket. Overall, the median age has increased from 44.7 in 2006 to 47 in 2011.



Youth out-migration is always a challenge due to a lack of post-secondary education opportunities. The youth leave to obtain their education then do not return due to a lack of job opportunities outside the natural resource industries. The above mention growth in the 25 – 29 age bracket is due to the sudden growth in the mining sector but once this growth is over there will be limited opportunity once again. Furthermore, due to the limited opportunities people tend to stay in their job for long periods of time and limiting the opportunities created in normal labour markets by turnover.

In Timiskaming, it is assumed that due to an aging population, the proportion of homeowners 45 and older will continue to increase while the proportion of homeowners under the age of 45 will continue to decline. This suggests that the number and proportion of empty-nester households is likely to be increasing in the District. Empty-nesters typically choose housing that is smaller (fewer bedrooms) due to the absence of children living at home. They also tend to choose housing that requires less ongoing maintenance. Thus townhouses and condominiums may be the growing housing choice for these household types, but these type of choices within the District are very limited. This could create an opportunity for private development in the District.



Household Characteristics

While population and the economy are important parameters in housing markets, housing need is more directly related to the number and type of households in a community and the range of dwelling units required. Examining the trends in household characteristics and economic indicators informs both the demand for different housing types and the economic capacity for housing.

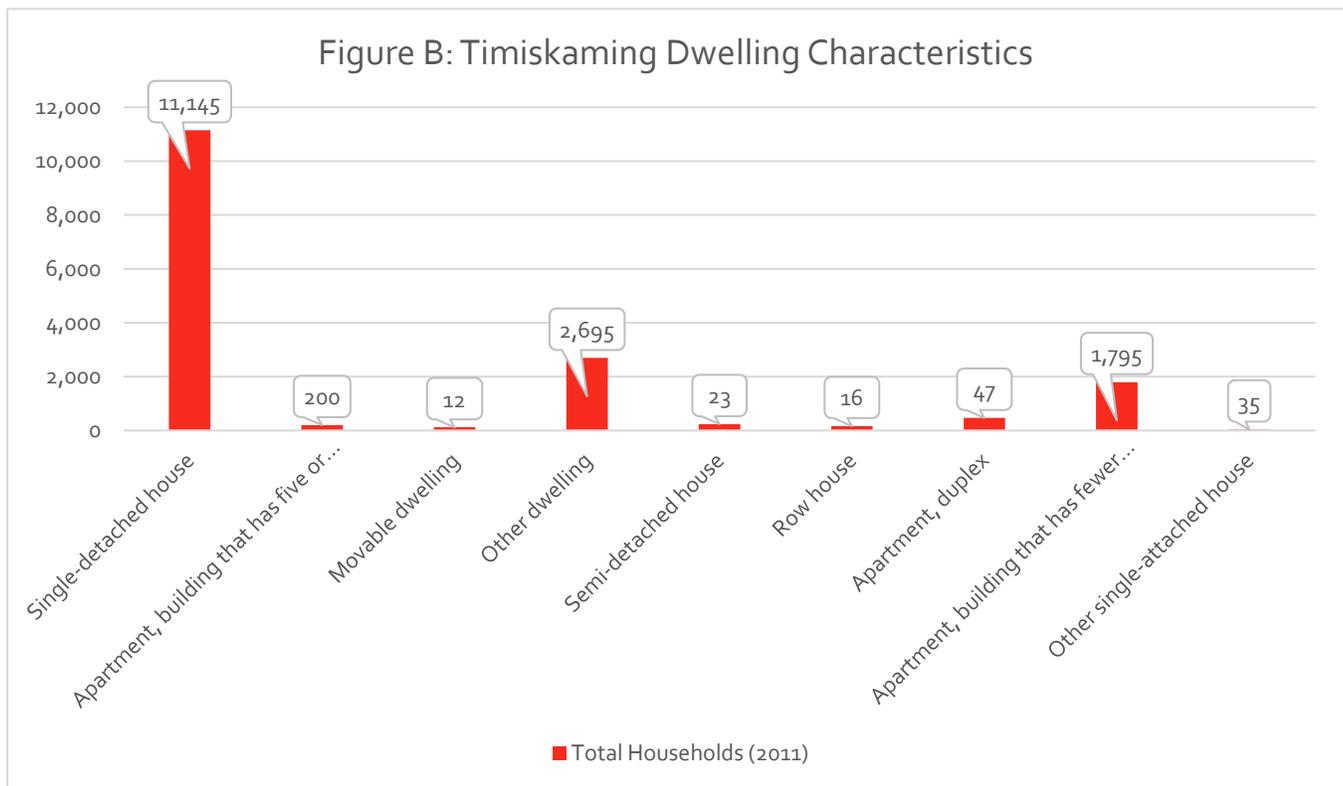
Similar to its population, Timiskaming has experienced a steady decline in the number of households residing in the District over the past 15 years. The number of households in 1996 was 14,850 and by 2011 the count was 14,165 or a decrease of 4.6%. The household decrease is not as large as the 13.0% decrease in population which is mainly due to the aging population and housing being reduced to more single resident housing. Of the total households, 75.4% were owners and 24.5% were renters. There were two reasons for this: we are mainly a rural district and the availability of rental units are restricted and due to the past depressed economy the price of housing is much more affordable than in surrounding districts.

The percentage of dwellings that are rented in Timiskaming has significantly decreased from 4,310 in 1996 to 3,495 in 2006 or an 18.9% decrease over that 10 year period. This decrease will certainly become an issue for senior households as they look to downsize or are no longer able to take care of their traditional home. An indication is that 15.1% of renter households are in the 75 and over age group.

Public housing and non-profit corporations make up 20.7% of the rental market in Timiskaming as they total 724 units of the 3,495 that are available. If you look at the entire housing stock of 14,165 units then public housing and the non-profit corporations comprise 5.1% of the market. So public/social housing has a significant impact on the housing market of our district.

Family structure has important implications for housing needs. The household sizes in Timiskaming average 2.3 people which are below the provincial average of 2.6. This is once again due to the aging population, as one and two person households have grown to represent 68.9% (9,760) of all households in 2011. As Table 1 indicated, Timiskaming is experiencing a decline in children which is also contributing to the decline in household size. Therefore, the need for smaller housing units will increase in the future as household sizes decrease with the aging population and a decreasing proportion of families with children.

Figure B shows the household type by structural type of dwelling. It clearly shows that single-detached dwellings are the predominant form of housing for all household types in the district. Of the total households about 17.5% are some form of apartment structure. Apartments are dominated by one person households.



Household income is one of the primary determinants of what households can afford in terms of housing (rent and mortgage) in the district. It is also a significant factor in the unit type and price ranges of the housing demanded. The level of affordable housing fluctuates not just with the price of housing, but with the level of income of its population.

Timiskaming's average household in 2006 was \$56,426. The district's income profile is significantly lower than the provincial average of \$81,329. In the 2006 Census, the average homeowner income was \$64,084 and the average tenant household income was \$32,780. In 2006, 72.3% of the residents of the District's income came from employment, 14.9% were government transfers and 12.8% were from other sources.

Municipalities

There are 23 municipalities in the District of Timiskaming with a total population of 32,634. There are two main centers which are the City of Temiskaming Shores (10,400) and the Town of Kirkland Lake (8,133). The other 21 municipalities have a population ranging from 1,520 to 123 in mostly a rural setting. The District also has townships that are unincorporated (without municipal government) and there are 2,925 people living in these areas.

The biggest challenge that the municipalities are facing is the declining population that has been outlined in the Population and Employment section. The municipalities are trying to maintain the same infrastructure despite a declining tax base. This is especially challenging for public housing. The majority of public housing structures were built in the 1970's and major capital dollars are needed to maintain the structures. This also makes it challenging to even consider a new build project as municipalities are focussing on their core functions of roads, water and sewers. Furthermore, they do not want to burden their declining tax base with a major capital project where over the next twenty years the cost will be shouldered by even a smaller number of taxpayers as the decline is predicted to continue.



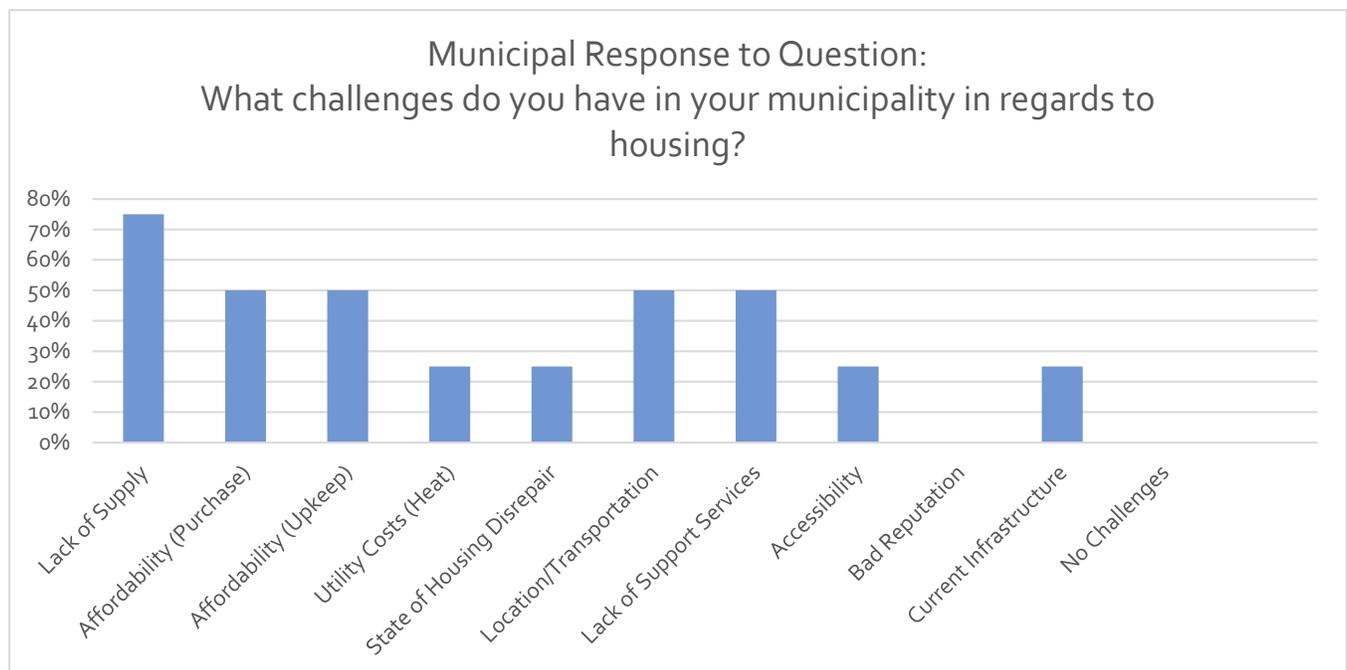
The reduction of population is due to the lack of employment opportunities. In the north end of our district the employment picture has changed drastically due to the boom in the mining industry. However, this has not translated to any increase in population due to the shift work implemented by the mines. The 7 on and 7 off shift means that workers are relocating to Kirkland Lake for the week and going home for their seven days off. This has put a strain on the rental market and has increased the rent for a one bedroom apartment to approximately \$800 per month.

In November 2012, a meeting with the municipalities was organized. However, it was cancelled due to poor interest as only one municipality committed to attend the meeting.

In January 2013, an online survey was circulated to all 23 Municipalities in the Timiskaming district in hopes to receive some input from our municipal partners. Four (4) responses from three (3) municipalities were received: Kirkland Lake, Matachewan and Temiskaming Shores had two respondents.

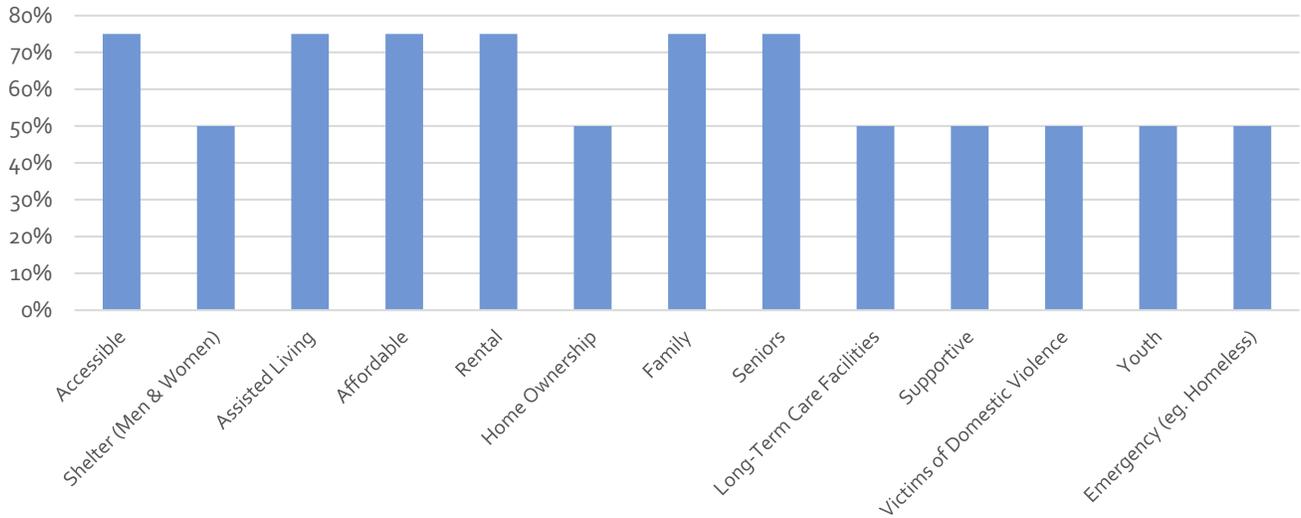
Although only three of the 23 municipalities surveyed provided a response, the results were not considered inconclusive as these three municipalities represent approximately 75% of the district's population. However it is important to note that the needs of the smaller population base of the 20 other municipalities can only be speculated at this time.

The graphs below illustrate the responses to some key issues presented in the survey.

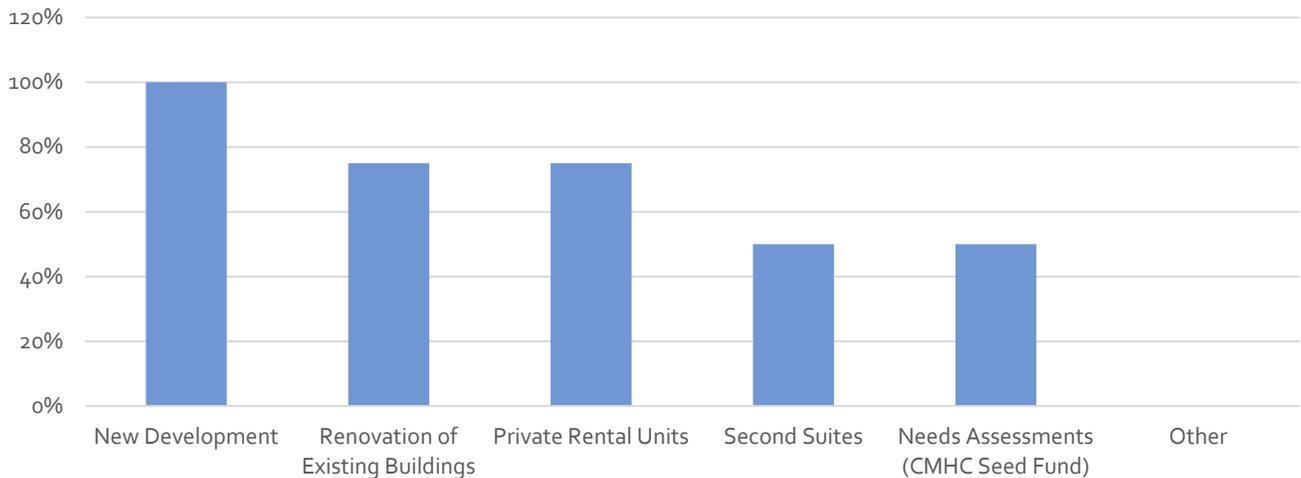


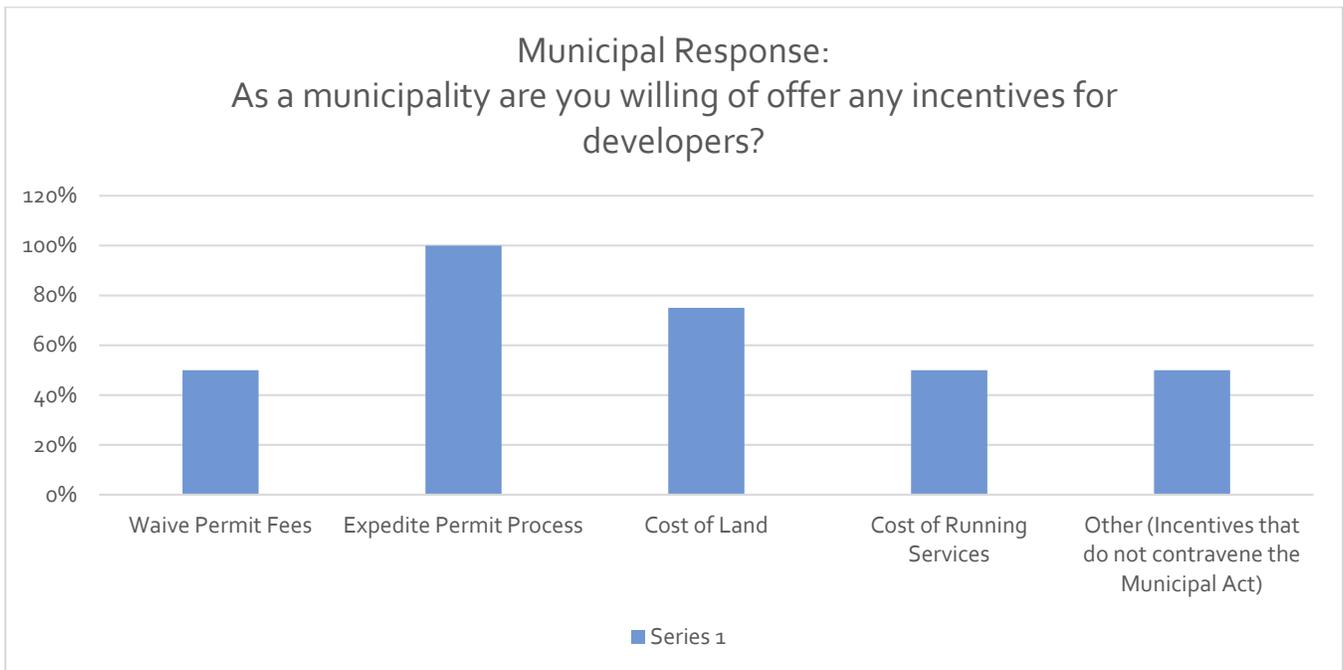


Municipal Response: What types of housing does your community need?



Municipal Response: How is your municipality currently working on improving housing in the community?





The DTSSAB is limited in assisting municipalities in finding solutions to the challenges they face as the DTSSAB does not have influence over infrastructure and the development of housing stock, except public housing, throughout the district. However the DTSSAB will continue to promote and support our municipal partners in accomplishing their goals to meet their identified needs regarding housing.

Definitions (Timiskaming)

The following terms have been defined as interpreted by the DTSSAB and do not necessarily reflect the definitions used by the community and community organizations in general;

Affordable Housing: "Affordable" means that rent is set at the low end of the average market rents for the area OR households are paying less than 30% of their gross monthly income on rent. This definition is not targeted to those in most need but at those households that are ineligible for rent-geared-to-income housing (due to the annual income being above the HILs.)

Assisted Living: Assisted Living Services support people with special needs who require services at a greater frequency or intensity than home care but without the medical monitoring or supervision that would be provided in a long-term care home (LTCH). These services vary according to need, but consist essentially of attendant services, personal care, essential homemaking and an emergency response system. The program aims to promote wellness and improve the health of clients by providing a level of services that enables them, despite their illnesses or conditions, to live in the community with a high degree of independence, and to be integrated into community life as much as possible. It enables the individual to remain independent, and prevents or delays institutionalization.

District Social Service Administration Board (DSSAB): Special agencies created by the Province and given the funding and administrative responsibilities of a Service Manager. These were created, in the north, where there is no existing municipal government with the legal jurisdiction to act as a Service Manager.



Homelessness: Individuals and families with no fixed address - people who do not have safe, affordable, appropriate permanent housing.

Individuals and families who are in a precarious housing situation and are unable to maintain their home or residence – this could be for economic reasons or the inability to physically perform the work to maintain their home and do not have access to support services.

Households "at risk" of homelessness: Are generally considered to be those in *core housing need*. Households are considered in core housing need if they pay more than 30% of their income for housing, or if the housing is inadequate (poorly maintained) or unsuitable (too small for the family size).

Household Income Limits (HILS): Income levels for each unit size in each service area, set out in Regulation 370/11 of the *Housing Services Act*. The *Housing Services Act* requires Service Managers to have a specific number of RGI units in their service area, which are occupied by tenants whose incomes are below the HILS.

Housing Stability: Housing stability is defined as "people having a fixed address that is appropriate (affordable, safe, adequately maintained, accessible and suitable in size), and includes required services as needed (supportive), in addition to income and supports".

Social Housing: In Timiskaming social housing is technically defined as either non-profit rental or public housing rental funded by a legally-prescribed government program and the municipalities to offer rent subsidies to tenants.

Social Housing Market Rents: Social housing has maximum rents attached to units based on unit size. Social housing maximum rents are set at the low end of market rents charged by private landlords in the area.

Community Consultations

In November the District of Timiskaming Social Services Administration Board held public consultations with community partners. The meetings took place on two separate days with one held in the North of the District in Kirkland Lake and one held in the South in Temiskaming Shores.

Attendees from the community were concentrated on those agencies that provide support services such as CCAC, CMHA, Hospitals, ODSP, OW etc. The conversation was directed by providing questions for the purpose of discussion.

The following 8 questions were given to community partners regarding Housing and Homelessness;

1. What are your 3 top challenges in regards to housing?
 2. How are you addressing these challenges?
 3. What funding do you receive to address situations involving housing and homelessness?
 4. Is homelessness an issue for your agency and how are you addressing those issues.
 5. What would be the top 3 items on your wish list to improve housing in your community for your clients?
 6. What type of Housing is in need for your clients?
 7. Are there any partnerships you have within the community?
 8. Are there any barriers to housing for your clients?
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Organizations throughout the district shared common challenges and barriers in regards to housing and servicing their clients. It is important to note that the views and opinions shared were personal and are not necessarily backed up by facts.

A generalized summary would include but are not limited to the following;

- A need for more housing units within Timiskaming for seniors, families and single individuals including rent-geared-to-income housing units, assisted living accommodation, shelters and “affordable” market rent units
- It appears that funding received by the agencies is not sufficient to serve their clients and that agencies are reactive without the means/resources to provide a solution
- Timiskaming does not have a vast number of homeless persons however it was agreed there was a percentage of the population that has no fixed address
- A large percentage of the housing in Timiskaming is in a state of disrepair
- More accessible housing is needed

The DTSSAB would have limited input in finding solutions to the challenges mentioned above however the DTSSAB will continue to encourage, support and promote partnerships to address these challenges moving forward.

Social Housing

Social housing provides affordable rental housing for people whose income prevents them from obtaining housing that is affordable to them in the private market. The maximum rent in social housing is 30% of gross household income rent-geared-to-income (RGI) or market rent for the unit, whichever is lower.

Social Housing Portfolio

Despite expiring operating agreements and diminishing federal funding, the District of Timiskaming is still required to maintain its service level standards. This is an important consideration in developing housing policy; in addition to identifying opportunities to create new housing it is critical that the Timiskaming District maintain their existing supply of affordable housing.

The existing social housing stock consists of Public Housing and Non-profit Housing totaling 728 units throughout the District. Timiskaming has three Non-profit Housing Providers which contribute 188 units to the existing stock. 164 of these units are part of the service level standards as mandated in the Housing Services Act (HSA). Cochrane-Temiskaming Native Housing has 24 units funded by the DSSAB in our district which are not a part of the service level standards and it is anticipated that when the mortgages are paid and the operating agreement ends Cochrane-Temiskaming Native Housing will no longer be in partnership with the DTSSAB.

Cochrane-Temiskaming Pro-Native Non-profit Housing, an Aboriginal housing provider manages 15 affordable housing unit located in Cobalt created under the Affordable Housing Program in 2012. The rents for these 15 bachelor units is set at 80% of market rent for the area and must remain at 80% of market for 20 years. The provider does not receive any subsidy for these affordable housing units.

Public Housing has units in 7 of our 23 Municipalities; Larder Lake, Kirkland Lake, Elk Lake, Englehart, Earleton, Temiskaming Shores and Cobalt.



In addition to the supply of public and non-profit housing, there is a handful of rent supplement housing in Timiskaming funded through the Strong Communities Rent Supplement Program. In total there are 16 rent supplement units all located in the south end of the district. The funding for these units ends in March 2023. The loss of these units will put additional stress on the wait list for those looking for affordable housing.

Figure C: Summary of Social Housing Portfolio

	Rent Supplement	RGI	Low End Market Rent	Affordable Housing Units	TOTAL
DTSSAB - Public Housing	5	488	16	0	509
DTSSAB - Rent Supplement	16	0	0	0	16
Kirkland Lake Non-profit Housing	0	69	16	0	85
New Liskeard Non-Profit Housing	0	44	10	0	54
Zone K-1 Veterans Home Corporation	0	18	7	0	25
Cochrane-Temiskaming Native Housing	0	24	0	0	24
Cochrane-Temiskaming Pro-Native Housing	0	0	0	15	15
TOTAL	21	643	49	15	728

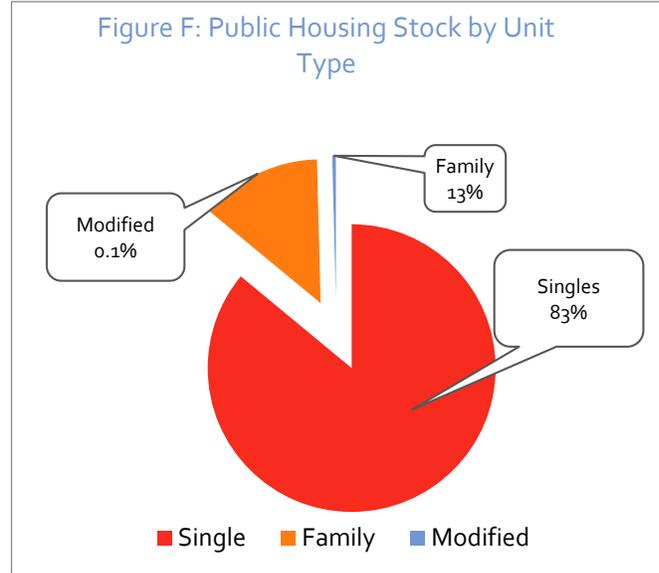
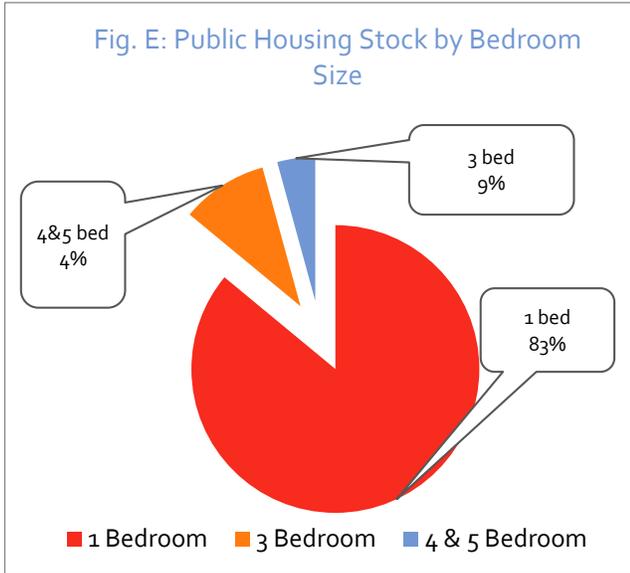
Figure D: Social Housing, Accessible and Special Needs Units

Community	# of Accessible Units	Unit Size
Larder Lake	0	-
Kirkland Lake	5	1 Bedroom= 2 2 Bedroom= 3
Elk Lake	0	-
Englehart	0	-
Earlton	0	-
Temiskaming Shores	4	1 Bedroom= 2 2 Bedroom= 2
Cobalt	0	
TOTAL	9	

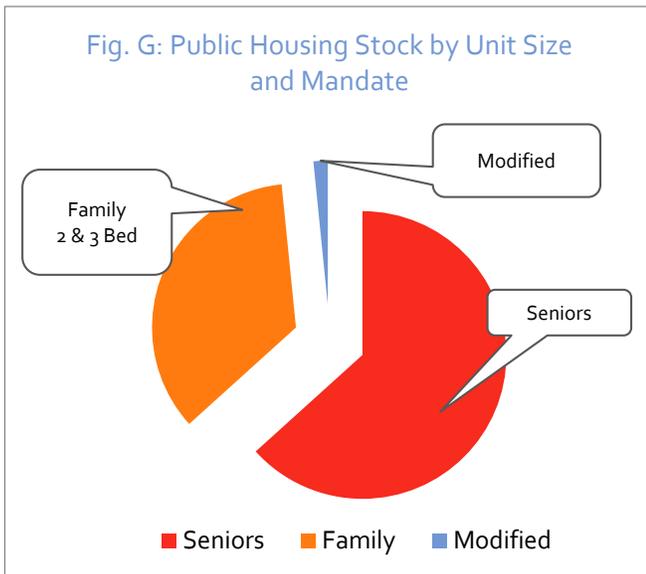
Note there are a number of 1-bedroom units throughout the district that have walk-in showers or other small modifications for persons to live independently that are not indicated. Other modifications include; ramps, feather door closures, grab bars, high toilets.



The following diagrams, Figure E and Figure F, show the breakdown of units by size and mandate for the current Public Housing Portfolio owned by the DTSSAB totaling 525 units.



The following figure shows the breakdown of unit size and mandate for the non-profit providers in Timiskaming totaling 204 units.





Role of Non-profit Housing Providers

The DTSSAB as service manager has entered into agreements with housing providers giving them the authority to perform certain tasks on the service managers' behalf. These service agreements were reviewed with the implementation of the Housing Services Act in early 2011 to ensure the integrity and consistency of the delivery of housing in Timiskaming.

Applicants are able to contact any of our providers or the DTSSAB offices and receive the same information regarding housing. Applications are available at each location and providers are able to assist applicants in completing applications and accept completed applications to forward to the Central Wait List Clerk for eligibility determination.

Our Providers are able to do their own rent-geared-to-income calculations and annual reviews for their tenants. The Providers are required to complete the RGI Course through ONPHA prior to being able to perform the calculations without a review from the service manager.

Housing providers in Timiskaming work in conjunction with the DTSSAB in the delivery of seamless services regarding social housing. This would include but not limited to items such as collaborating on projects, sharing knowledgeable staff, sharing of policies & procedures, review of local rules etc.

Ontario Aboriginal Housing Services oversees rent-geared-to-income units in Timiskaming under their portfolio and Cochrane Temiskaming Pro-Native Non-profit Housing is the provider who locally manages the units. These units do not follow the Housing Services Act but are governed by Aboriginal Housing Services legislation, policies and procedures.

Based on 2006 census information the Aboriginal population in Timiskaming is not very high (5.6% of the total population) and consequently has not had a huge impact on housing demand. There is a reserve in Matachewan and a non-recognized band in Kirkland Lake known as Beaver House.

The DTSSAB as the service manager hosts quarterly meetings with the area providers to discuss relevant issues, provide updates in legislation, share best practices and discuss current issues they may be having. Cochrane Temiskaming Native Pro-Native Non-profit Housing participates in these quarterly meetings to benefit all providers bringing consistency and understanding for all social housing and Aboriginal housing throughout the district.

Social Housing Wait List

The total number of eligible applicants on the wait list has increased significantly over the past five years from a low of 118 Applicants in 2008 to 533 Applicants as at December 31, 2012. The number of new applications received each year has remained relatively consistent with an average of 314 new applications received each year.

What has changed over the past five years is the number of new applications from seniors (those over the age of 60) has declined becoming negligible in 2011 and 2012. However the number of seniors on the wait list steadily accounts for about sixty percent (60%) of the total eligible applicants.

Over the past 5 years the number of applications cancelled on an annual basis averaged around 133. The number ranged from as high as 171 in 2009 to a low of 87 in 2012. It is important to note that the administration of the central wait has undergone some changes and applicants that need to be cancelled were not occurring in a timely manner allowing them to remain on the wait list and be offered a unit. This has put undue pressure on the wait list. However, moving forward applicants who do not meet the eligibility criteria will be cancelled in a timely manner. To ensure that the wait list is as accurate as possible, we are presently doing a review that will be completed by the spring of 2014.



A number of variables have an impact on the wait times of Applicants in being offered a unit. Individual preferences including but not limited to; requires parking for a vehicle, ground floor only, location/municipality, refusals and the number of move outs in any given year all affect the Applicant wait time. The more preference an Applicant has the longer their wait time.

There are other housing options available for Applicants in Timiskaming such as The Manor, the Lodge, Place Sainte Marie and private landlord rentals. Tenants would pay market rents to live in these unit should they qualify.

Figure H: Social Housing Wait List (December 31st each year)

	2008	2009	2010	2011	2012
Number of Eligible Applicants					
With Dependents	30	19	48	55	70
Without Dependents	25	37	73	105	136
Seniors	63	92	191	289	327
Total	118	148	312	449	533
Number of Applicants Housed					
With Dependents	34	36	33	27	47
Without Dependents	36	35	38	26	41
Seniors	30	55	48	73	51
Total	100	126	119	126	139
New Applications Received					
Without Dependents	100	101	88	55	94
No Dependents	75	95	203	254	213
Seniors	113	136	38	4	1
TOTAL	288	332	329	313	308



Figure I: Eligible Applicants on Wait List

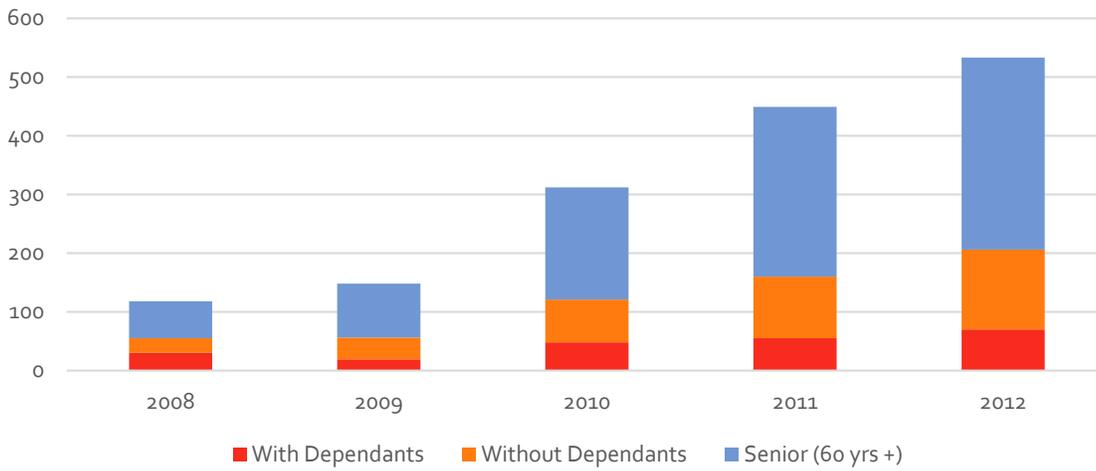
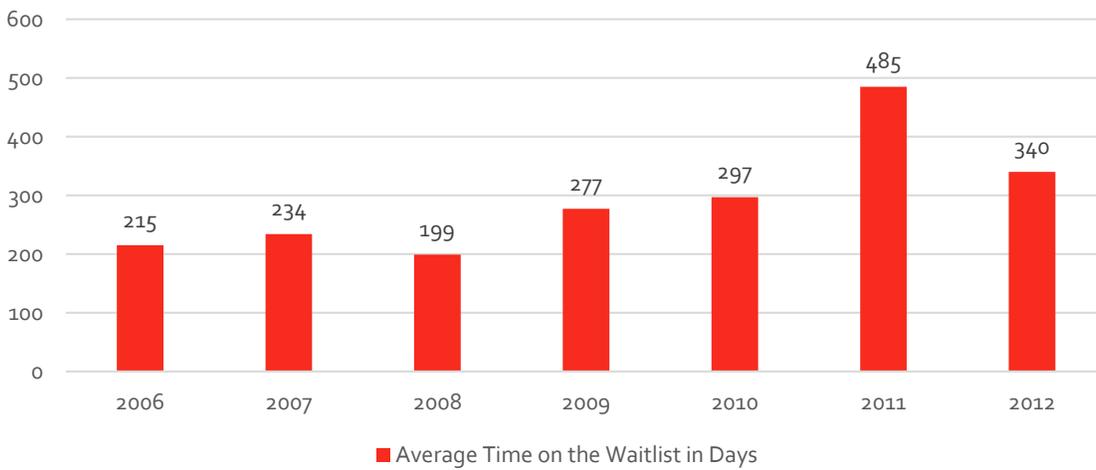
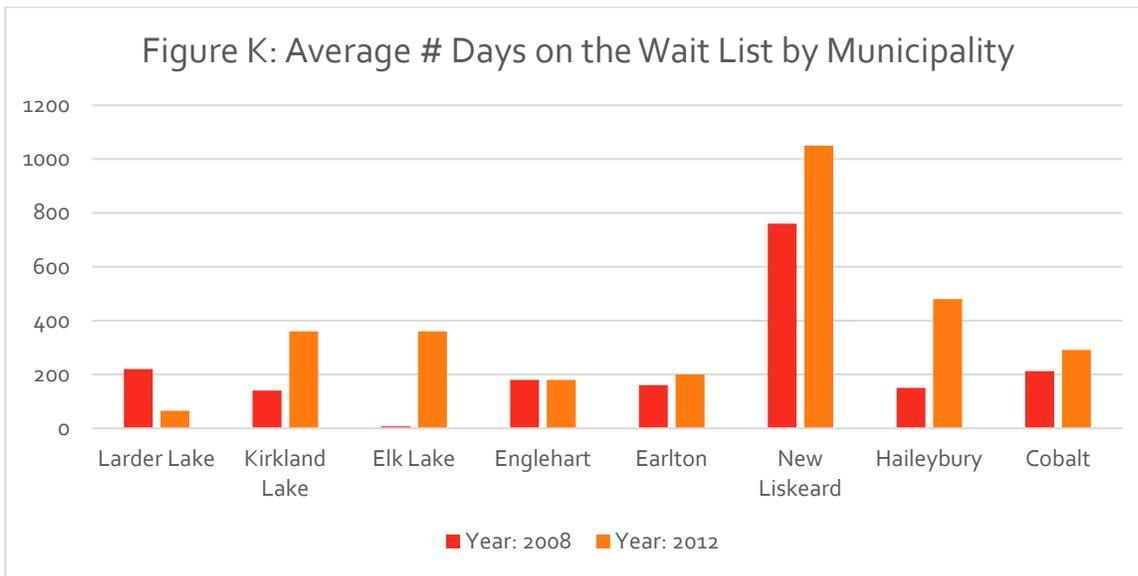


Figure J: Average Time on Wait List (Days)





Social Housing Market Rents

Average market rents in social housing projects in Timiskaming have experienced some increases since the 2009. Average social housing market rents remain, in general, slightly higher in the larger municipalities such as Kirkland Lake and Temiskaming Shores compared to other areas within the District which is reflective of the local conditions. Overall, rents increased by approximately 12% for one-bedroom units from 2009 to 2013. However, in two municipalities the market rents increased by 28% for a one-bedroom unit to bring the rent in line with local private landlords. Currently, rents for one-bedroom units went from \$400 - \$514 in 2009 to \$513 - \$574 in 2013.

Townhouse and semi-detached units have increased since 2009 as well. On average for a three-bedroom townhouse or semi-detached subsidized unit the maximum rents ranged from \$634 to \$673 in 2009 increasing to \$684 to \$726 in 2012

Over the past three years (since 2010) there have been significant increases in the private market rents with the decreasing vacancy rate.

It is noted, that Private Landlords in our communities were not consulted with. This was an oversight. Private Landlords make up a large percentage of rental units within our communities both multi-residential buildings and private homes. They fill a need in the community.

Household Income Limits

Household Income Limits (HILs) establish eligibility for rent subsidy. Canada Mortgage and Housing Corporation (CMHC) establishes Household Income Limits (HILs) for rent-geared-to-income eligibility across the province. Periodically the HILs are reviewed and revised by CMHC based on current market conditions. Historically there has been a significant difference in the established HILs for the north and south areas of Timiskaming. Currently the HILs are as follows:

HILs - High Need Households				
	1-Bedroom	2-Bedroom	3-Bedroom	4+-Bedroom
South & Central	\$15,900	\$19,200	\$21,900	\$25,800
North	\$30,300	\$32,400	\$36,600	\$42,000



HILs - RGI Households				
	1-Bedroom	2-Bedroom	3-Bedroom	4+-Bedroom
South & Central	\$26,500	\$32,000	\$36,500	\$43,000
North	\$50,500	\$54,000	\$61,000	\$70,000

Currently, the average income for households is similar throughout the district and it appears that with no significant difference in household income than there need not be a significant difference in the HILs to determine eligibility for subsidized housing.

Long Term Care Beds and Assisted Living Services

Timiskaming district has 366 long term care beds and 70 retirement home beds available to seniors in the community. There is a wait list for both types of care beds. Unfortunately if a patient is unable to return to his/her home after hospitalization they will remain in the hospital until a bed becomes available. This can sometimes take up to 6 months.

Agencies, such as Timiskaming Home Support, offer to seniors community services to enable them to remain living in their homes longer. Seniors are also supported to be able to return to their homes after hospitalization should they be deemed fit to do so. Currently Home Support has 1750 active clients that they assist providing a number of services in the clients' homes in order to enable them to remain living outside of a long-term care residence or retirement home facility.

In addition to the long term care and retirement home beds, Timiskaming has 135 designated seniors units. These apartments are with four non-profit housing providers offering 94 subsidized units, 16 low-end of market units and 25 market rent units to eligible seniors 60 years of age or older.

Timiskaming Home Support offers a number of Adult Day programs throughout the district in order to serve the needs of their clients. DTSSAB and the non-profit providers partner with Timiskaming Home Support to provide space, free of cost, to run the programs for their tenants.

The Aging at Home Strategy funded by the Ministry of Health and Long-Term Care strongly supports the provision of supportive housing as a significant supply option for seniors' housing.

The two great advantages of supportive housing are the independent living environment widely preferred by most seniors and the lower cost vs. long-term care, hospitalization, or other institutional forms of accommodation. However, despite the widespread support for the concept, there are still relatively few supportive housing units designed and developed for seniors in the North.

Homelessness in Timiskaming

It is impossible to give an accurate count of the number of homeless individuals in Timiskaming. It is too difficult to quantify the number of people who are "homeless" or those individuals living in precarious housing situations (those without a fixed address, couch surfing, living in their vehicle etc.) as many individuals do not access social services available in the area. According to Ontario Works, we have very little requests to assist with homelessness issues. We also asked our community partners, who stated that they were aware of some instances but not an ongoing problem.



The following section explores available services in Timiskaming and core housing need data. This information helps to paint a picture of who are the homeless and the scope of the problem. The caveat is that many individuals do not access social services. For a variety of reasons, they live “under the radar” (e.g. couch surfing, camping, sleeping in cars and abandoned sheds)

Preventing homelessness and promoting housing stability can be achieved in Timiskaming, through:

- Preventing evictions through short-term financial assistance;
- Linking at-risk people to support agencies;
- Working collaboratively with community partners to proactively address service gaps; and
- Understanding risk factors and indicators that lead to homelessness.

Emergency Shelter Usage

“Absolute” homelessness is often measured in terms of shelter bed usage. At present, there are no emergency shelter beds located in Timiskaming. Timiskaming offers a Women’s Shelter with 10 beds for those who are victims of violence but there is nothing available for males, youth or families.

Over the past five years the Pavilion in Temiskaming Shores has housed an average of 100 women annually some with children. It is important to note that in 2008 the number of women who stayed at the Pavilion was 142 steadily decreasing to 79 in 2012. The Pavilion offers counseling services to those who stay in the shelter as well as to those women needed ongoing counseling and do not ever stay.

With domestic violence (DV), there are so many dynamics and not all DV women access a shelter (good research says maybe 5-10% will access). In our area of Timiskaming we have many geographic barriers as well:

- Rural women don’t want to access the shelter (too far, they may be an integral part of the farm business, etc.)
- Women from Kirkland Lake have a hard time leaving their supports/schools/family etc. to seek shelter and services in Temiskaming Shores over an hour away
- In urban centres where services are more centralized you will see higher admissions and higher occupancy rates
- Shelters in Sturgeon, Matheson, Haileybury and Mattawa typically have lower occupancy rates but high rates for counselling (outreach) as this is how women prefer to be served perhaps due to the reasons listed above or due to children (pulling them from their school/peers/activities).
- Geography factors into the Pavilion’s experiences in service the clientele within Timiskaming.

Anyone in need of shelter services that does not meet the criteria for the Women’s Shelter must travel outside of the District to North Bay or Timmins, which is approximately 1.5 to 2.5 hours away depending where you are in the district.



Community Homelessness Prevention Initiative (CHPI)

The Community Homelessness Prevention Initiative (CHPI) combines funding from five previous homelessness-related programs into a single funding program. The CHPI also includes a portion of the provincial funding previously provided under the Community Start-Up and Maintenance Benefit. Ontario's 47 Service Managers can use this funding to create services that address local priorities and meet the needs of individuals and families who are homeless or at risk of becoming homeless.

The Consolidated Homelessness Prevention Initiative (CHPI) program, established by the Ministry of Municipal Affairs and Housing, provides resource flexibility to the District of Timiskaming Social Services Administration Board. Through the CHPI's framework, the DTSSAB has created a financial assistance program focused on Re-Housing, Services and Supports, and Homeless Prevention. The CHPI front line services is currently delivered by the DTSSAB's Ontario Works staff.

Timiskaming's CHPI assistance includes an array of activities including:

- housing arrears costs in order to prevent loss of housing;
- utility and energy costs in order to prevent disconnection;
- moving costs, security deposits;
- and essential household items for those in crisis and transitioning from homelessness.

Furthermore, the DTSSAB has created an Outreach Services program within the agency to deliver one on one assistance related to:

- community drop in;
- landlord mediation/assistance;
- information and referrals;
- family support services;
- and integration with both internal and external services, and organizations.

Over the course of the next year, the DTSSAB will continue assess its CHPI delivery design through collection of applicant data and assess the key aspects related to the service delivery of CHPI financial assistance. The District's CHPI program design depends on a number of factors, including the specific gaps or needs within the district's and municipalities' existing homeless services system, the target population, and local capacity for delivering assistance. Despite all of these variables, the goal is to meet the Province of Ontario's two CHPI objectives:

People experiencing homelessness obtain and retain housing; and,

People at risk of homelessness remain housed.

Ultimately, the DTSSAB plans to create, deliver, and maintain an outcomes based program that:

- Provides an appropriate level of financial assistance – enough to achieve successful outcomes;
 - Avoids excessive funding of individual households, which limits the number of households that can be served by the program; and
 - Responds to the variety of circumstances that create or threaten homelessness, with emphasis on serving those most in need of assistance.
-



Outreach Services for Homelessness Prevention

The development and implementation of Outreach Services within our CHPI programming is consistent with the following provincial priorities:

- Integrating housing services – matching up housing with human services and supports to optimize positive results for people in need,
- Housing the homeless, and
- Preventing homelessness.

This position will interact with other outreach workers as well as social services staff. The information this position provides may be on a one-on-one basis or be presented to groups seeking information. Many people in a housing crisis may not be aware of programs that could help them or their families. The outreach worker may learn of these people through referrals or general observance in the district. The position customarily analyzes a client's needs and helps him or her complete qualification forms for shelter and housing, review them, recommend appropriate resources, liaise, and make referrals for clients which includes those resources within the DTSSAB. Furthermore, this position may represent the DTSSAB at community meetings to increase public awareness and garner support for the DTSSAB's housing and homelessness prevention efforts. Ideally, the person in this position demonstrates success in community outreach efforts or social services programs, as well as strong ties with district human service agencies.

Under the Housing Services Act, District Social Services Administrations Boards (DSSABs) are responsible for providing housing. Drawing on six provincial homelessness funding programs, DSSABs can adequately address housing issues under typical conditions. However, sudden populations booms that increase vulnerable populations and rates of homelessness places pressure on the limited resources of the DSSABs and supporting organizations, such as community service agencies, Aboriginal organizations, and Local Health Integration Networks. Opportunities for funding and cooperation between these organizations must increase so that they may adequately assist and protect vulnerable populations within a boom community.

Most low-income people struggle to secure housing in lower-cost private rental housing as the vacancy rate is low and suitable accommodations (state of repair, size and location of unit) are extremely difficult if not impossible to find. Ensuring that people have stable tenancies can be challenging in some cases, for the landlord as well as the tenant.

As a first step toward improved outreach services in our district DTSSAB has created an Outreach Services Worker position within the organization that will advocate for the tenant and act as liaison between tenants at risk of being homeless for any number of reasons and the agencies involved.

The Outreach Services Worker (OSW) will be available to assist clients and members of the community in crisis situations where they are at risk of losing the stability of housing. Tenants could be at risk for any number of reasons and the OSW will provide the support, information, referrals and guidance that a client may need to access. Some of the services that the OSW would refer a client to in the intent to maintain housing would include but not be limited to; counseling services through either Canadian Mental Health Association (CMHA) or the Health Unit, Community Care Access Centre (CCAC), mediation with utility companies or the landlord and tenant board (LTB) or to Ontario Work for eligibility of funding available in the prevention of homelessness.

Such a program will be able to use finite resources in the most effective manner possible and utilizing the flexibility the program is designed around. By having a flexible approach it also makes it more likely that the needs of a household can be



met in a one-stop manner, avoiding the delays encountered by referring a household to another agency when its need does not fit a more narrowly-focused approach.

Investment in Affordable Housing Initiative (IAH)

An important aspect of meeting housing needs is the ability of the existing housing stock to continue to provide acceptable living standards to residents. An analysis of the age and the conditions of housing is an important measure in the identification of the quality of housing in the Timiskaming district.

The existing housing stock in Timiskaming is relatively old, due to the historic nature of some of the communities but also due to only small increases in new housing growth that has taken place in the past 15-20 years. Timiskaming has experienced two successive cohorts of housing construction boom (1921-1945 and 1946-1960), with about 48.3% of the stock built during these time periods. Only 11.6% of the housing stock has been built from 1986 to the present. The data is indicative of a slow and declining housing construction market.

The majority (82.9%) of the housing stock in the District of Timiskaming is over 30 years old constructed prior to the 1980s. The prevalence of the older housing stock signals the need for rehabilitation, retrofitting and community improvement programs designed to maintain dwellings in good repair.

Timiskaming households received \$2,061,216 in Residential Rehabilitation Assistance Program (RRAP) funding from 2008 to 2011 for much needed repairs to homes. The IAH Funding provides Timiskaming with \$1,055,894 over a four year period to provide homeowners with urgent repairs to their homes. The IAH allocation represents a significant shortfall (by almost half) in funds previously received under RRAP. This shortfall means that fewer households will receive funding for much needed repairs to bring their homes up to acceptable standards.

In 2012 Canada Mortgage and Housing Corporation (CMHC) ended funding of RRAP and subsequently home repair funding through Ontario Disability Support Program (ODSP). Social assistance regulations were also amended to remove the Community Start-Up and Maintenance Benefit (CSUMB) as a mandatory benefit under Ontario Works effective January 1, 2013. As per the 2012 announcement, 50% of provincial Ontario Works and ODSP municipal CSUMB expenditures will be invested in CHPI. Households in Timiskaming are able to access assistance for urgent repairs such as a "red tagged" furnace or a new septic system through the Ontario Works intake process to determine eligibility for assistance through the CHPI program. This elimination of options for low-income homeowners for urgent repairs to their homes to enable them to remain in their homes has put increased pressure on the DTSSAB in dealing with clients in precarious living conditions.

Households "at risk" of homelessness are generally considered to be those in **core housing need**. Households are considered in core housing need if they pay more than 30% of their income for housing, or if the housing is inadequate (poorly maintained) or unsuitable (too small for the family size). Typically Renters tend to be at higher risk of being precariously housed than homeowners, however, Timiskaming District has a higher percentage of homeowners who live in homes that are deemed to be in a state of disrepair.

Ontario Aboriginal Housing Services (OAHS) has funding available through the Federal and Provincial levels of Government under the Investment in Affordable Housing program (IAH) for members of the Aboriginal community to access. OAHS offers limited funding for eligible applicants for home repairs and home ownership.



Mining Industry - Impact on Housing Supply and Demand

Renewed interest and investment in the mining industry over the last 5 years has presented challenges in Timiskaming directly affecting the correlation of labour and housing. This industry growth presents obvious challenges to communities, chief among them is housing. While mining and extraction companies are committed to improve infrastructure, a strategy that addresses a housing deficit directly is necessary to meet increasing demand in the context of limited funding.

Owing to an aging workforce and the migration of young people to urban centres, mining companies are hiring a decreasing number of local residents resulting in a largely commuter workforce. This work force who temporarily reside in the area cause an increase in the demand for short-term accommodation. Demand for rental accommodation drives up cost of living, which places low-income residents at a disadvantage for securing affordable housing.

Insufficient housing has far-reaching implications; it undermines efforts to create and sustain safer communities and a more productive economy. When Northern Ontarians cannot afford or access adequate housing, they struggle to participate in the economy, leading to social challenges that drive up the cost of municipal services, such as healthcare, policing, and justice.

By the same token, affordable housing goes beyond providing shelter to low- to mid-income populations; it supports sustained socioeconomic growth through a healthier, stable workforce.

Without enough affordable housing this large transient workforce affects the communities' ability to attract and retain workers in non-mining related fields, such as public service and retail. The repercussions of such a population boom often escalate rates of vulnerability among residents and exacerbate associated socioeconomic issues.



Outcomes

Actions

▲ **ACTION:** THE DTSSAB WILL CONTINUE TO ENCOURAGE, SUPPORT AND PROMOTE COMMUNITY PARTNERSHIPS TO ADDRESS HOUSING CHALLENGES (MOVING FORWARD). THE DTSSAB WILL PROMOTE AWARENESS WITHIN THE COMMUNITY OF SERVICES PROVIDED THROUGH ITS OFFICE.

IT IS NOTED THAT THROUGH OUR CONSULTATION PROCESS COMMUNITY ORGANIZATIONS THROUGHOUT THE DISTRICT SHARED COMMON CHALLENGES AND BARRIERS IN REGARDS TO HOUSING AND/OR SERVICING THEIR CLIENTS. THE DTSSAB WOULD HAVE LIMITED INPUT IN FINDING SOLUTIONS TO THESE CHALLENGES BUT ARE COMMITTED TO GIVING SUPPORT AND CONTINUING COMMUNITY DIALOGUE.

▲ **ACTION:** ENGAGE THE MUNICIPALITIES TO INVEST IN HOUSING ACROSS THE HOUSING CONTINUUM IN TIMISKAMING.

A WIDE RANGE OF HOUSING CHOICES NEEDS TO BE OFFERED TO PROVIDE A RANGE IN AFFORDABILITY FOR THE RESIDENTS OF THE COMMUNITIES. A VARIETY IN HOUSING LEADS TO A MORE STABLE COMMUNITY OFFERING A RANGE OF SERVICES.

THIS WILL BE ACCOMPLISHED BY BEING AT THE TABLE WITH MUNICIPALITIES WHO HAVE PLANS TO DEVELOP ADDITIONAL HOUSING. THE INTENT IS TO ATTEMPT TO MEET ANTICIPATED HOUSING NEEDS OVER THE NEXT 10 YEARS BY INCREASING HOUSING IN MARKET RENT AND HOME OWNERSHIP MARKETS BY ATTRACTING PRIVATE DEVELOPERS.

▲ **ACTION:** ADVOCATE FOR FEDERAL AND PROVINCIAL GOVERNMENT FUNDING TO ACCESS FUNDING UNDER THE IAH PROGRAM FOR THE ONTARIO RENOVATES COMPONENT.

CURRENT FUNDING ALLOWS FOR 25 HOUSEHOLDS ANNUALLY TO RECEIVE MUCH NEEDED REPAIRS TO THEIR HOMES. IAH ALLOCATIONS FALL SHORT OF WHAT IS NEEDED FOR THE NEED IN TIMISKAMING AND THE FUNDING ENDS IN MARCH 2015. THE ELIMINATION OF RRAP PRESENTS TIMISKAMING WITH VERY DIFFICULT FINANCIAL CHALLENGES MOVING FORWARD WHEN ADDRESSING AFFORDABLE HOUSING MAINTENANCE REPAIRS FOR LOW-INCOME HOUSEHOLDS ALLOWING THE HOMES TO REMAIN LIVABLE.

IT IS NOTED THAT THESE FUNDING POTS ARE NOT DESIGNED TO PROVIDE EMERGENCY HOME REPAIR DOLLARS AND THAT THIS IS RECOGNIZED AS A GAP IN PROGRAM FUNDING THAT WILL NEED TO BE EXPLORED.

▲ **ACTION:** THE DTSSAB AS SERVICE MANAGER WILL ENGAGE HSC TO CONDUCT A STUDY ON THE END OF OPERATING AGREEMENTS (EOA) IN TIMISKAMING TO ASSESS THE CURRENT STATE OF THE SOCIAL HOUSING STOCK AND BE ABLE TO PLAN FOR ENSURING ITS VIABILITY INTO THE FUTURE.

THE MINISTRY HAS SET SERVICE LEVELS STANDARD IN REGARDS TO THE NUMBER OF RENT-GEARED-TO-INCOME (RGI) UNITS ARE AVAILABLE IN TIMISKAMING. MAINTAINING THE NUMBER OF RGI UNITS IN THE DISTRICT IS IMPORTANT IN MAINTAINING THE AFFORDABILITY OF HOUSING FOR LOW- TO MODERATE INCOME HOUSEHOLDS.



THIS STUDY WILL PROVIDE AN ACCURATE PICTURE OF THE CURRENT STATE OF SOCIAL HOUSING AND THE ANTICIPATED COSTS TO MAINTAIN SERVICE LEVEL STANDARDS POST EOA. IT IS IMPERATIVE TO ENSURE THAT THE NON-PROFIT PROVIDERS ARE SELF-RELIANT FINANCIALLY POST EOA TO MINIMIZE ANY IMPACT TO THE COMMUNITIES.

▲ ACTION: DELIVERY OF COMMUNITY HOMELESSNESS PREVENTION INITIATIVE (CHPI)

THE DTSSAB WILL DELIVER THE CHPI THROUGH PROGRAMMING AND ACTIVITIES THAT WILL SUCCESSFULLY MEET THE PROVINCE OF ONTARIO'S TWO CHPI OBJECTIVES:
PEOPLE EXPERIENCING HOMELESSNESS OBTAIN AND RETAIN HOUSING; AND,
PEOPLE AT RISK OF HOMELESSNESS REMAIN HOUSED.

▲ ACTION: THE DTSSAB AS SERVICE MANAGER WILL EXPLORE THE POSSIBILITY OF LOWERING THE HOUSEHOLD INCOME LIMITS (HILS) IN THE NORTH OF THE DISTRICT. THIS WILL ALLOW THE DTSSAB AS SERVICE MANAGER TO TARGET LOW TO MODERATE INCOME HOUSEHOLDS IN SOCIAL HOUSING UNITS. THERE IS CURRENTLY A DISCREPANCY IN HILS BETWEEN THE SOUTH AND NORTH OF TIMISKAMING DISTRICT WITH THE NORTH BEING APPROXIMATELY \$27,000 HIGHER.

A BUSINESS CASE WILL BE SUBMITTED TO MMAH REQUESTING A REVIEW OF THE HILS. THE REQUEST WILL BE TO HAVE THE NORTHERN AREA OF THE DISTRICT LOWERED TO MATCH THE SOUTH OF THE DISTRICT.

▲ ACTION: LOBBY SENIOR LEVELS OF GOVERNMENT FOR FUNDING THROUGH THE IAH PROGRAM FOR THE CREATION OF A HOUSING ALLOWANCE PROGRAM TO ADDRESS AFFORDABILITY OF HOUSING IN TIMISKAMING. WITHOUT GOVERNMENT FUNDING THE INITIATIVE WOULD BE 100% FUNDED BY THE MUNICIPALITIES AND WOULD BE SUBJECT TO BOARD APPROVAL.

▲ ACTION: LOBBY SENIOR LEVELS OF GOVERNMENT FOR CONTINUED FUNDING FOR THE STRONG COMMUNITIES RENT SUPPLEMENT PROGRAM PAST MARCH 2023.

▲ ACTION: IN PREPARATION OF THE 10 YEAR HOUSING AND HOMELESSNESS PLAN AND TO ALIGN WITH CHPI FUNDING THE DTSSAB AS SERVICE MANAGER CREATED AN OUTREACH SERVICES WORKER POSITION TO ADDRESS GAPS IN PROGRAMMING AND PROVIDE SUPPORT TO TENANTS AND CLIENTS TO ENSURE HOUSING STABILITY AND THE PREVENTION OF HOMELESSNESS. THE OUTREACH SERVICES POSITION WILL BE IN PLACE BY THE END OF OCTOBER 2013.

▲ ACTION: THE DTSSAB WILL CONDUCT A FORMAL REVIEW OF EXISTING POLICIES, LOCAL RULES AND PRACTICES ADDRESSING HOUSING AND HOMELESSNESS IN TIMISKAMING PERTAINING TO SOCIAL HOUSING UNITS.

▲ ACTION: INVESTIGATE THE NEED FOR SHELTER BEDS IN TIMISKAMING INCLUDING SHELTERS FOR WOMEN, MEN, FAMILIES AND YOUTH. THIS WOULD INVOLVE WORKING ALONGSIDE THE PAVILION TO ESTABLISH CURRENT LEVELS OF SERVICE AND IDENTIFY GAPS IN SERVICES OFFERED.

▲ ACTION: INVESTIGATE BARRIERS TO SENIOR HOUSING IN TIMISKAMING:



CURRENTLY THERE ARE 533 SUPPORTIVE HOUSING UNITS IDENTIFIED IN TABLE 12 ARE A FRACTION (11%) OF THE NUMBER OF LONG-TERM CARE BEDS AND JUST OVER A QUARTER OF RETIREMENT HOME BEDS/SUITES IN THE NORTH EAST LHIN. CLEARLY, THE SHORTAGE OF SUPPLY OF SENIORS' SUPPORTIVE HOUSING IS A MAJOR BARRIER IN PROVIDING A SUITABLE RANGE OF HOUSING OPTIONS FOR SENIORS IN THE NORTH EAST LHIN.

▲ **ACTION:** LOBBY SENIOR LEVELS OF GOVERNMENT TO OBTAIN FUNDING TO ENSURE OUR BUILDINGS MEET THE ACCESSIBILITY STANDARDS AS SET OUT IN THE ACCESSIBILITY FOR ONTARIANS WITH DISABILITIES ACT (AODA).

THIS WOULD REQUIRE DOLLARS TO MODIFY EXISTING DTSSAB BUILDINGS IN THE 2 STORY WALK UPS TO ALLOW FOR LARGER PUBLIC WASHROOMS AND LAUNDRY AREAS AS WELL AS PROVIDING FOR EITHER AN ELEVATOR OR CHAIR LIFT TO ACCESS THE SECOND FLOOR.

▲ **ACTION:** WORK WITH THE PRIVATE SECTOR AND COMMUNITY PARTNERS TO DEVELOP ASSISTED LIVING FACILITIES IN THE DISTRICT.

▲ **ACTION:** EXPLORE THE NEED FOR A RESPITE CARE BED FACILITY IN THE DISTRICT TO ADDRESS THOSE INDIVIDUALS TRANSITIONING BACK INTO THEIR HOME AFTER MAJOR MEDICAL TREATMENTS. THIS OPTION WOULD ALLOW FOR INDIVIDUALS TO KEEP THEIR HOMES WHILE TRANSITIONING INTO INDEPENDENT LIVING.

▲ **ACTION:** LOBBY SENIOR LEVELS OF GOVERNMENT TO PROVIDE FUNDING TO MAINTAIN THE EXISTING PUBLIC AND SOCIAL HOUSING STOCK IN A GOOD STATE OF REPAIR BY PROVIDING DOLLARS FOR CAPITAL WORK.
