



District of Parry Sound
Housing and Homelessness Plan
2013



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SUMMARY

Background

The Ontario *Housing Services Act* requires all municipalities in the province to develop by the end of 2013 a 10 year plan to address housing and homelessness and the development of affordable housing and supports for those with inadequate housing. This responsibility falls to the Social Services Administration Board in the District of Parry Sound (PSDSSAB). The Board contracted with the Social Planning Council of Sudbury and PC Human Resources to conduct a needs study and develop a plan for the Board’s approval and submission to the Ontario Municipal Affairs and Housing Ministry in fulfillment of the Government’s requirements.

“Housing First”

Homelessness needs to be understood more broadly than strictly a completely shelter-less existence on the street. The definition applied in this study and plan is framed by the Ontario Municipal Social Services Association (OMSSA) to cover the following three situations:

- *Absolutely homeless:* People sleeping in indoor or outdoor public places not intended for habitation;
- *Lacking permanent housing:* People who live in temporary accommodation not meant for long-term housing; and
- *At risk of homelessness:* Households whose current housing is unaffordable, unsafe, overcrowded, insecure, inappropriate, inadequately maintained or without service supports required by the occupants.

“I was spending 80% of my income on shelter before getting into social housing. Without social housing, I couldn’t live like a human being.”
(Burk’s Falls consultation participant)

The Ministry expects municipal housing plans to address homelessness through a “Housing First” approach, which is centred on the “basic underlying principle that people are better able to move forward with their lives if they are first housed.” (Homeless Hub)

Housing Challenges in Northern Rural Communities

Affordable housing and homelessness are often perceived as primarily urban issues. But rural communities are also struggling with housing and homelessness issues. Research shows that “on a per capita basis, poverty, housing need and homelessness are as acute in northern communities as in the southern regions of Canada” (Kauppi, NOSDA, 2012).

The unavailability of affordable rental housing, housing stock in poor state of repair, the high costs of building new housing, and the lack of service supports for special needs populations are reported as major concerns in northern communities.

“Hidden homelessness” is more common in rural areas where at risk individuals stay in motels or rooming houses, couch-surf with family or friends, or live in overcrowded environments (Skott-Myhre, Raby & Nikolaou, 2008; Whizman, 2006; Toomey & First, 1993). Homelessness in rural areas is often compounded by large geography and a scattered population with “weak public transit infrastructure, social isolation and low-quality social services” (Whitzman, 2006, p. 395).

“A well-connected network of communities socially and culturally vibrant, grounded in a stable and more diverse and inclusive economy, and committed to full sustainability.”
(Vision, Parry Sound Community Development Collaborative)

High unemployment rates, a weak and declining economic base, extremely low vacancy rates, youth outmigration and an aging population further exacerbate poor and limited housing conditions (Slack, Bourne and Gertle, 2003; Stewart et. al., 2011).

The District of Parry Sound

Although proudly part of Northern Ontario, the District of Parry Sound (population 42,162) is distinctive in terms of its composition of many small towns, villages and rural communities dispersed

across a vast geography (9,300 kms) lacking any major urban-centred population.

In the west, the Town of Parry Sound (population 6,000), serves somewhat as an urban focal point for a number of smaller, surrounding rural communities. In the east, a number of small towns and villages are strung along the Highway #11 corridor and the “pulls” are less toward any one urban centre and more towards neighbouring districts such as Nipissing/North Bay to the north and Muskoka/Bracebridge to the southeast. In an area without a large urban centre and with 22 municipal authorities, this presents a challenge to District-wide planning or framing a unified voice to speak to senior governments about the area’s needs.

The District’s economy differs as well in terms of relying more on tourism and retail trade than the typical resource extraction industries of Northern Ontario. Economic activity and employment are highly seasonal, and the labour market is increasingly polarized with greater opportunities for those with skills and professional qualifications but relatively few jobs for low-skilled workers (Suttor, 2012).

The District’s population fluctuates dramatically seasonally, with in-migration of tourists and vacationers in the summer months. The population is expected to grow minimally over the next 10 years, driven largely by the “boomer” phenomenon as formerly seasonal residents make the choice to relocate to the area in their retirement years.

Large distances and lack of public transportation present major challenges for both employers and workers, and for delivery of health and social services.

Still, small scale, rural living in the District is highly valued and also attractive to migrants to the area transitioning from seasonal to permanent residents.

Major Housing and Homelessness Issues

Research for this study and plan was collected in a variety of ways. In addition to study of available documentation on housing issues in the District, the research team conducted a survey of housing providers and community service stakeholders (28 respondents) followed by stakeholder focus group consultations (25 participants), meetings with low income people and clients (62 participants), interviews with leaders and practitioners in the social, health, education, civic and economic sectors (32 key informants), and two open public consultations in West and East Parry Sound.

The stakeholder survey identified three major issues for the focus of a housing and homelessness plan, which were validated and reinforced in community consultations:

- 1) Unaffordability of housing
- 2) Unavailability of housing
- 3) Poor quality and substandard housing.

“We need more affordable housing for people in the district. We also need to provide more support to the people living in affordable housing so that they can maintain what they have”
(Survey respondent)

Additional issues identified as important if not as critical as the above were: lack of suitable housing (i.e. size), insufficient support and in-home services and little choice with respect to owning or renting.

Housing Affordability

Median after-tax household income in the District of Parry Sound (\$41,089) is about 22% lower than for Ontario as a whole (\$52,117). Looking at family incomes at 50% of the median, which is low income territory, the highest numbers are among couple families with older family heads (more than 800 at 55 years and older) and older persons living alone (more than 1000 at 65 years and older). More than 200 lone parent families with heads between 35 and 54 years old live on low incomes (less than \$20,000).

Housing unaffordability is measured in terms of housing costs (mortgage/rent plus utilities) that are greater than 30% of household income. Based on the most recent data for average market rents in West and East Parry Sound and the latest tax filer data (2009):

- Couple households (1,360) with less than \$30,000 household income in WPS pay 37% of their gross household income in WPS and 33% in EPS for a one-bedroom apartment;
- Single person households (2,900) on less than \$20,000 income pay 51% in WPS for a bachelor apartment and 49% in EPS for a one-bedroom apartment (no data for bachelor apartment in EPS); and
- Lone parent households (370) with less than \$20,000 income pay 61% in WPS and 54% in EPS for a two-bedroom apartment.

The maximum shelter allowance for people on Ontario Works (OW) and Ontario Disability Support Program benefits (ODSP) is well short of housing affordability in the marketplace for the great majority of recipients. The OW caseload is 873 and the ODSP caseload is almost 1,300 in the District of Parry Sound.

“I no longer own a home because I couldn’t afford it and couldn’t get assistance to keep it.”
(Callander consultation participant)

Altogether the latest core housing need data from the 2006 census indicates that just over 3,000 households spend more than 30% on housing costs. This is 18% of all households in the District, which is lower than the provincial average (24%). Still, much higher percentages of renters in particular experience housing unaffordability, especially in Parry Sound Centre (58%), McKellar (50%) and the Town of Parry Sound (44%) in WPS and in Sundridge (57%), McMurrich/Monteith (56%), Powassan (54%), South River (52%), and Ryerson (50%) in EPS.

In terms of household characteristics, lone parent families (33%) and single person households (31%) have unaffordable housing costs, which in the latter case include 635 renters, 645 homeowners (380 with a mortgage and 265 without). Interview and consultation participants often indicated that many home owning seniors and senior couples were struggling on fixed incomes to pay utility, property tax and upkeep costs on their longstanding homes in the District.

Of the 4,700 persons living alone in the District, almost half (46%) are seniors, of which 390 report unaffordable housing costs greater than 30% of their income. In West Parry Sound, more than three-quarters (77%) of these single seniors live in the Town of Parry Sound and Parry Sound Centre. In East Parry Sound, the highest percentages of single seniors with unaffordable housing are distributed among six communities, Joly (32%), Sundridge (26%), Ryerson (26%), South River (23%), Burk’s Falls (22%) and Perry (22%).

The other major identifiable group among single person households in the District are single OW recipients (545), including 198 youth between 18 and 29 years old and 194 adults between 30 and 49 years old, and 959 ODSP recipients (age breakdown not available). Although some of these people may be in subsidized housing, many are dependent on the private market for living accommodation.

Housing Availability

Two distinctive features of the District of Parry Sound compared to the rest of the province are the very high proportion of homeowners (84%) to renters (16%), and the huge weighting toward single family dwellings (88%) compared to other types of dwelling structures (12%). More than six out of ten renters occupy detached, semi-detached or row housing. Only 1060 rental units are available in apartment buildings and few multiple rental unit buildings have been built in the last six years.

“At one time, there were rent controls in place . . . Rents have just skyrocketed in the last few years – creates homelessness and makes it difficult for folks on OW/ODSP to find safe, decent places to live.”
(Sundridge participant)

The problem of affordability is compounded for people on low incomes

when rental housing supply is limited. When thinking of the housing needs of people on low income and/or with other vulnerabilities, the following Housing Continuum can be a useful way to conceptualize resource requirements.



Emergency – Crisis	Transitional Housing	Special Needs Housing	Social & Affordable Housing	Private Rental Housing	Home Ownership
Hotels/Motels, Out of the Cold, Hostels, Women’s Shelters, Safe Beds, Detox, Treatment	Second Stage Housing	Group Homes, Supports in own home	Social Housing, Rent Geared to Income (RGI), Non-Profit	Subsidized & market rent apartment bldgs., houses	Mortgage, renovation, repair assistance for houses, condominium units

A detailed account of the housing support assets or resources in West and East Parry Sound is portrayed in the full report (Figures 4.2 and 4.3). In summary:

Emergency/Crisis and Transition Housing

Minimal capacity exists with one 10 bed limited stay women’s shelter (Esprit Place) in Parry Sound and no men’s shelter. PSDSSAB and community service agencies rely heavily on short-term and seasonal stay arrangements with local motels and hotels for individuals and families with no shelter. This option is really only available in the non-tourist season of the late fall and winter months.

Mostly, transitional support is provided through casework managers of various agencies advocating with landlords for access to apartment units, sometimes with the use of rent supplements.

West Parry Sound Health Centre (WPSHC) maintains a regular monthly patient list of between 20-25 individuals designated as “Awaiting Long Term Care” (ALTC), who are subject to the waiting list for the three main Long Term Care (LTC) facilities in the District.

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“Very few housing and apartment options exist in this area and opportunities do not come up very often. [There are] long wait lists for appropriate, safe and affordable housing. The wait lists for low rental housing are very long, several years”
(Survey respondent)

Special Needs Housing

For population groups with special needs, specifically dependent seniors and persons with disabilities, more housing infrastructure is evident. Four LTC facilities are operating at full capacity to provide housing and care to 405 senior residents. Several community service agencies provide housing with service supports to 90 persons with physical and/or developmental disabilities. These organizations report increasing demand for supportive housing backed up on waiting lists and no capacity for unit expansion in the foreseeable future.

Social and Affordable Housing

There are a total of 321 Rent-Geared-to-Income units distributed across the District, 194 in more than 20 sites in the Town of Parry Sound and the remaining 127 distributed across six communities in East Parry Sound. Private and non-profit housing providers administer 118 of the RGI units, while the PSDSSAB administers 209 as public or social housing. There has been no increase in public housing units since 2007 because of lack of funding.

Three housing sites with 32 *affordable* units (80% of average market rent) are located in Parry Sound, Seguin and Trout Creek.

In terms of other investment in social housing infrastructure, PSDSSAB has distributed provincial capital repair and improvement funding amounting to \$1.3 million through several programs in the last four years.

Rental and Home Ownership Support

Rent supplements paid to private market landlords are the main way that PSDSSAB helps subsidize low income residents in the private rental market. PSDSSAB provides 14 rent supplements in West Parry Sound and an additional 3 in East Parry Sound and also 14 rent subsidies directly to tenants through a provincial Housing Allowance Program. The North East Local Health Integration Network (NELHIN) also provides 36 rent supplements through several community agencies for people with mental health and addictions issues.

In support of home ownership for low income residents, in 2012-13 PSDSSAB provided \$16-\$17,000 grants to 27 households for upgrading renovations and \$10,000 home down payment grants to six households. There remain 57 outstanding home renovation applications. In 2012, PSDSSAB also provided relief for arrears in rent and utility bills to 131 households through a Social Assistance Restructuring Fund, which also funded a food security program in 2012 (\$138,500).

Combining all the above including the more than 400 seniors in LTC facilities, just over 1,000 District residents receive housing support, which pales in comparison to the numbers indicated earlier experiencing unaffordable housing costs. Not surprisingly, then, wait lists for social and affordable housing are measured in the hundreds of people and in years before vacancies open up. Housing providers are not optimistic about securing the funding needed to add social or affordable housing units anytime soon.

Housing Quality

The housing stock in the District of Parry Sound is relatively old compared to the provincial average housing stock age. More than 80% of owned housing was built prior to 1991, with three out of five dwellings more than thirty years old. Rental housing stock is even older, 89% built prior to 1991.

More than 9% of the total housing stock was in need of major repair in

“Slumlords, they ignore problems such as having no heat and major repairs. There is no accountability for landlords.”
(South River participant)

2006 with rental housing accounting for a higher proportion of major repair need (15.7%) than owned housing (7.9%).

There were two main issues repeated in consultations with tenants with respect to the quality of rental accommodations available: the condition of rental units available and the lack of recourse tenants had with respect to issues and conflicts with landlords.

First, the convergence of limited supply and increased demand in the context of a low wage economy were seen as creating a vicious cycle. Because there are so few affordable market rental units available, landlords are able to charge higher rents which leaves working poor populations and those on social assistance forced to settle for housing in poor and even unsafe condition.

Secondly, there are barriers to tenant remedies for lack of upkeep and repairs to rental units or for unfair evictions, a major issue being the location of the landlord and tenant tribunal in Bracebridge, which many low income tenants cannot get to because of the cost of transportation.

Community consultation participants and key informants to the study, however, also indicated that the lack of upkeep and maintenance of older residential properties owned by seniors was a risk factor in their ability to stay living in their communities.

“Crisis First” Response

The “Housing First” approach to homelessness depends on the existence of the necessary affordable housing infrastructure in order to ensure a stable base out of which low income and/or vulnerable people may establish their place in the community. Housing First assumes stability not crisis in occupants’ lives, and, in fact, sees additional service supports for those who require them as ancillary and complementary to secure, affordable homes.

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“It’s a crisis-based system instead of homelessness prevention”
(Survey respondent)

As in many other jurisdictions, crisis services have become the default response to homelessness broadly defined in the District of Parry Sound. There are a range of service providers within and outside the District that support individuals and families with inadequate, poor or unstable living accommodations. These supports are a critical part of the District’s community asset base.

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“People get lost in the ‘shuffle’...Nobody brings all the issues together; there is a need for a wrap-around program...a holistic approach.”

(Housing service provider)

Some community services are directly tied to housing by providing in-home support to vulnerable community members. A major reported barrier to responsive in-home support is the large geography of the District with widely dispersed communities and costly transportation in terms of both car travel and staff time. Certainly, low income consultation participants expressed strong appreciation for community workers and agencies that helped them deal with instability and crisis situations.

Lack of coordination and “silo” thinking were frequently mentioned in

the survey response and key informant interviews as major barriers to more effectively working together across the District. Frustration was expressed about attempting to meet people’s needs in a “non-system.”

The “Crisis-First” as opposed to “Housing First” approach that drives the current system relies on the resourcefulness and ingenuity of community service organizations and their practitioners, doing their best with limited budgets, oftentimes utilizing informal networks to piece together temporary solutions. Overwhelmed providers acknowledge that despite their best efforts, the solutions are more complex and require systemic redress for real progress to be made.

Priority Housing Needs

In terms of the three dimensions of the broad definition of homelessness described earlier, the following identifies the priority housing need populations in the District:

- a) Single persons, especially men, experiencing “*absolute homelessness*”, unemployed or precariously employed, living rough in the bush and dependent on shelters out of District or short-term stays during the winter in motels and hotels as arranged by PSDSSAB and other community service agencies.

“[We received a call from] one person who lived in a trailer all winter, 12 miles out of town, with no transportation, no hydro, no septic, no wood for the wood stove and no running water.”
(Survey respondent)

More than 1,300 single adults living alone in the District in their early and prime working years have less than \$20,000 in annual income, which means unaffordable housing costs between 40% and 50% of their incomes.

More than 1,500 single adults with no dependents make up the largest part of the OW (65%) and ODSP (74%) caseloads. Single OW recipients are distributed across all age groups with the great majority (73%) in their early and prime working age years:

“As soon as girls have a boy, they can’t couch surf or CAS will get involved. [This leads to] secretive, abusive relationships – going back and forth between living with friends and returning to an abusive relationship.”
(Community service provider)

- 198 youth (18 to 29 years) entering the workforce (37%);
 - 194 individuals (30 to 49 years) of prime working and family raising age (36%); and
 - 143 individuals (50 years and older) at later working age and in pre-retirement (27%).
- b) Other single persons, couple families and lone parent families “*lacking stable and permanent housing*”, that are paying high rents for poor quality housing and are at the mercy of landlords and the market in terms of maintaining their housing.

Concern about the housing affordability and stability of lone parent families and couple families on low incomes was raised by key informants, especially with respect to the impact on the children living in unstable and poor housing conditions.

More than 200 lone parent families make up the second highest group on the OW caseload (26%). About three out of every five lone parent families live on low incomes.

Geographically, the Town of Parry Sound has 350 lone parent families, which is one quarter of one parent families in the whole District. Just over half the lone parent families in the District (52%) live in East Parry Sound distributed among the larger number of small communities with the highest percentages residing in Callander (17%) and Powassan (15%), followed by Perry (10%), Burk's Falls (8%), and South River (8%).

- c) Seniors living alone or as couples and persons with disabilities *"at risk of homelessness"* because of inability to pay for the upkeep of their homes and/or limited in-home supports and care with few alternative living opportunities to stay in the community.

Almost one-third of single person households (31%) in the District compared to 18% for all households struggle with unaffordable housing costs above 30% of gross income. More than 2,100 seniors make up almost half (46%) of all one-person households in the District. There are more than 1,000 seniors living alone with less than \$20,000 in annual income, which means unaffordable housing costs in the 40% to 50% range of their incomes for senior renters and can also be an economic stressor for senior homeowners. Another 500 people in their pre-retirement years live alone at less than \$20,000 income with the same housing affordability issues.

In addition to seniors living alone in the District, almost 1,000 people on the ODSP caseload live alone. A range of community service agencies address both housing and service support needs for this population, but as noted earlier, less than 100 persons with physical and/or developmental disabilities have assistive or supportive community housing. Community agencies supporting persons with disabilities reported that the main barriers to living in the community for their clientele are a combination of inadequate incomes, insufficient supportive housing and lack of access to additional support services to meet the challenges of their extraordinary needs.

Strategic Priorities

A District made up of a constellation of 22 small municipalities and several unincorporated communities is presented with a major challenge in terms of developing and implementing a coordinated affordable housing strategy and plan. There has been no lack of leadership from all sectors across the District – municipalities and civic leaders, community service agencies, non-profit housing groups and even private developers – in affordable housing initiatives as opportunities present themselves. These developments, however, are community and site specific and lack a District-wide vision and plan.



"Low income seniors living in remote areas can't afford to maintain (their) house. [When converting into full time residences], they can't afford to make them accessible (wheelchair, etc.) because of the cost."
(Community service provider)

The question is whether it is possible to frame a District-wide strategy on housing and homelessness that optimizes the use of existing resources, generates additional capacity, equitably addresses need across the widely dispersed communities, and preserves the distinctiveness of small scale, rural community living.

Given the high need populations identified in the previous section, a comprehensive strategy on housing and homelessness in the District of parry Sound would encompass:

- a) **Homelessness reduction** to serve the interest of younger residents, many living on their own, with no or only precarious employment and without access to even emergency or crisis shelter except for Esprit Place for women, which has not expanded from its 10 bed capacity since 1997.
- b) **Housing stabilization** to assist young families and lone parents struggling with high rent costs for poor quality housing and frequently dependent on social assistance to support their families.
- c) **Homelessness prevention** to address the needs of older community members, many living alone, challenged to maintain their independence in the community because of the cost of maintaining their homes and/or the need for access to health and social support services. As well, many persons with disabilities, mental health issues, and seniors require housing connected to supportive services in order to maintain a stable home base, to avoid institutionalization and to function effectively in the community.

“The municipality could consider making municipal surplus properties available to promote affordable housing projects.”

(Municipality of Callander Affordable Housing Study Final Report, 2009)

Formulating and coordinating a multi-pronged comprehensive housing and homelessness strategy presents a challenge to a District made up of more than 20 municipal jurisdictions. But all share a common interest in creating a more precise database on the housing needs of the people in their own communities.

Strategic Priority #1 – Homelessness Reduction and Stabilization

Focus a homelessness reduction and stabilization strategy for the next five years on the non-senior single adults and lone parent families in the District.

The huge increase in non-senior single adults on the social housing wait list (35.7%) since 2007 is doubtless connected to the economic recession and the tremendous loss of jobs in the District in the last five years. Therefore, linking a homelessness reduction strategy with economic recovery is recommended, since employment creation enables low income people to become more self-reliant and able to meet the costs of daily living including housing.

A District-wide vision based on collaboration and partnerships could support affordable housing developments at the local level in the following ways:

- conversion and renovation of old municipal buildings, schools, hospitals, etc. into affordable or social housing, by minimizing land and building acquisition costs;
- municipal land surveys to identify prospective affordable housing sites and to donate or provide low cost land for affordable housing development by non-profit housing developers and private developers;
- municipal incentives to developers (e.g. bonus or development charges exemptions, tax holidays, etc.) to include affordable units for low income tenants in condominium developments in return for higher density building, relaxation of zoning requirements such as number of parking spaces, etc., which legislation now being debated in the Ontario legislature may soon facilitate; and
- amendments to any unnecessary existing municipal by-laws or zoning restrictions to the development of affordable housing through secondary suites or co-housing models.

The PSDSSAB clearly carries the lead responsibility for any homelessness reduction strategy that focuses on adults and families on the OW caseload. Achieving these ambitious objectives, however, can only be accomplished via collaborative action with other important public authorities and organizations in the non-profit and private sectors.

Strategic Priority #2 – Homelessness Prevention

Focus on developing housing alternatives and support services for seniors living alone, senior couples, and persons with disabilities in the District at risk of losing their place in the community.

There is a strong consciousness among the human services leadership in the District of Parry Sound about the main components of an affordable and appropriate housing and care continuum for the growing population of seniors in the District, which include:

- support to home owning seniors for the upkeep of their residential properties as physical demands and repair and maintenance costs put pressure on their fixed incomes;
- in-home health and social support for seniors requiring less intensive services to maintain independent community living (e.g. Eastholme Community Support Services provides community dining opportunities for seniors in the northeast District);
- supportive and assisted living options for seniors requiring greater support to remain living in the community;
- more affordable alternative housing for seniors ready to leave their homes; and
- facility-based residential and nursing care as appropriate for seniors unable to maintain community living.

“Aging in Place” models of community living and support are increasingly favoured and emphasize investment and development that supports seniors to maintain living in community rather than institutional facilities.

“Aging in Place in Community” strategies should consider the development of affordable and supportive housing not only in the larger towns but also dispersed in smaller communities throughout the District in order to help seniors to live as long as possible in their communities of preference.

A range of smaller scale housing options are viable for development if land acquisition and construction costs can be kept low:

- Conversion or renovation of public buildings (e.g. former public schools)
- Assembly of pre-fabricated modular housing units suitable to seniors living is also a relatively lower cost option in new construction.
- Shared home ownership (co-housing) is an option, especially appropriate in rural communities with a high proportion of single detached dwellings.
- “Second units” or “secondary suites” in detached, semi-detached and row housing.

“Especially in stable, slow growing and retirement communities, seniors are recognized as a valuable part of the local social life and economy – as residents and as generators of stable employment.”
(Canada Mortgage and Housing Corporation, 2003)

One measure of success in a strategy to maintain seniors in their own homes and communities is reduced pressure on the LTC admissions and wait list. Based on projected demand for LTC beds in the District in the next eight years, the North East LHIN calls for a diversion strategy that creates and supports non-institutional, community-based living alternatives for seniors.

Seniors and persons with disabilities are clearly situated at the intersection of housing and health and social services. Especially in areas like the District of Parry Sound where the population is aging so dramatically and will continue to do so over the next decade, strategies for housing and health and social services must be closely integrated for success. There are many players involved but collaboration on this issue and for this part of a homelessness prevention strategy does demand leadership from the health sector.

Developing and implementing a plan for an “Aging in Community” strategy in the District of Parry Sound will require:

- the closer collaboration and planning of stakeholders from both the housing development and the health and social service sectors;
- collaborative planning for the development of a range of affordable and suitable housing options in communities across the District; and
- joint planning and collaborative delivery of in-home and community supports to seniors in multiple living arrangements by the District’s network of health and community service providers.

“Relatively small supportive housing units may be viable, making them suitable for non-urban locations, and . . . could take advantage of existing housing stock. . . . [O]ther models of ‘housing plus services’, such as cluster-care and attendant care . . . may also achieve many of supportive housing’s benefits for particular target populations.”
(NELHIN, Aging at Home Strategy Final Report, 2009)

Strategic Priority #3 – Housing Risks/Needs Data Base

Creation of a central database on the affordable housing needs and homelessness risks at the District, sub-District (WPS and EPS) and community levels to enable coordinated planning for the reduction and prevention of homelessness among high priority groups within the population.

Strategic Priorities 1 and 2 propose priority groups within the District’s population with high housing needs as indicated by income and housing affordability data and wait lists of the various organizations involved in the housing and housing support field. It is proposed that PSDSSAB take leadership on housing reduction and stability for working age single adults and lone parent families and that the NELHIN assume leadership for the homelessness prevention strategy related to at risk seniors and persons with disabilities.

Success in each case, however, will depend on cooperation and collaboration from other critically important players in the system, the municipalities, community health and social service providers, non-profit and private sector housing developers and providers and even economic development agencies in the District.

It will be important, however, to move beyond aggregate statistical data in order to act effectively on the high priority need populations in the District. Research shows that effective targeting of housing and homelessness strategies demands accurate data on the need within the population (Burt et al., 2007).

Therefore, a first level of coordination across all the District’s municipalities and health and social services would be to create a common client database on housing needs. Several risk assessment tools are suggested for consideration in this report.

Conclusion

The risk of homelessness in the District of Parry Sound has extended far beyond the typical social assistance recipient, however, especially with the burgeoning demographic trend of seniors on fixed incomes and with additional support needs already putting pressure on the system and projected only to increase. PSDSSAB remains a key player in developing a strategy to deal with these environmental dynamics, but it must work in concert and collaboration with other major actors in the field for a truly comprehensive plan.

“Developing better data and using existing data more strategically can improve performance, identify and fill gaps, and further the development of a community’s approach to homelessness prevention.”
(Burt, Pearson and Montgomery, *Journal of Primary Prevention*, 2007)

For this reason, the development of a long-term District-wide plan for housing and homelessness in the District of Parry Sound must actively engage all the stakeholders in order to pursue the Strategic Priorities proposed here.

PSDSSAB is mandated by the Ontario Government to develop a 10 year Housing and Homelessness Plan for the entire District. To assume the leadership needed to effectively implement the 10 year Housing and Homelessness Plan, the PSDSSAB must appeal to the Ontario Ministry of Municipal Affairs and Housing for three (3) critical conditions;

- a) provision of a clear and explicit housing mandate to the DSSAB in relation to municipal authorities; and
- b) stable affordable housing base funding renewable at five-year intervals to enable longer-term planning and plan implementation.
- c) additional ongoing funding for staffing to implement the plan. Without additional funding, implementation will be limited to what can be accommodated within the existing staffing compliment and time.

In addition, the PSDSSAB must join with housing and municipal authorities in other regions across the province to advocate for the federal government to commit to and provide essential funding for a National Housing Strategy.

1. Overview and Focus of a Housing and Homelessness Plan for the District of Parry Sound

*“I was spending 80% of my income on shelter before getting into social housing. Without social housing, I couldn’t live like a human being.”
(Burk’s Falls participant in consultation)*

1.1 Introduction

Affordable, safe, good quality housing and rising homelessness are consistently identified as priority issues in communities across Ontario. The Ontario Non-Profit Housing Association (ONPHA) and the Co-operative Housing Federation of Canada (Ontario Region) reported that in 2009 very little rental housing was being built, and that, although vacancy rates had stabilized, rents were rising at three times the rate of inflation. Plus, waiting lists for affordable, rent-geared-to-income (RGI) housing continued to grow reaching 156,358 households in Ontario by the end of 2011, an increase of 26% since the start of the current economic downturn in 2007 (Ontario Non-Profit Housing Association, 2012).

A National Shelter Study released in May 2013 reports that in 2009, “147,000 people, about one in 230 Canadians, stayed in an emergency homeless shelter”, which is only a partial indicator of the scale of homelessness across the country (Human Resources and Skills Development Canada, 2013). The Study notes that, although the level of shelter use is about the same as in 2005, the increase in the length of stays at shelters was statistically significant ranging from 30 to 50 nights longer for family shelters to two to three nights longer for other types of shelters. Shelter study surveys, of course, are primarily urban based and do not convey with any accuracy the scale nor the particular “face” of homelessness in rural communities.

Affordable housing and homelessness are often perceived as primarily urban issues. But research shows that rural communities are also struggling with housing and homelessness issues. In the summer of 2012 the Northern Ontario Services Deliverers’ Association (NOSDA) conducted a two-day workshop at Nipissing University in North Bay on homelessness in the North. Research findings at this event reported that “on a per capita basis, poverty, housing need and homelessness are as acute in northern communities as in the southern regions of Canada” (Kauppi, NOSDA, 2012). The unavailability of affordable rental housing, housing stock in poor state of repair, the high costs of building new housing, and the lack of service supports for special needs populations requiring housing were reported as major concerns in northern communities (Suttor, NOSDA, 2012).

Similar to other northern communities, housing and homelessness are major issues in the District of Parry Sound as well. At a community meeting on social development in June 2011, more than 50 civic and community leaders from across the District of Parry Sound identified affordable and transitional housing as the top priority for development as a critical resource in the District’s communities (Social Planning

Network of Ontario, 2011). Research reported in the *Canadian Journal of Nursing Research* establishes not only similar housing and homelessness pressures in rural communities compared to urban centres but also that service supports for homeless individuals and families and those at risk of homelessness are less accessible in rural areas (Forchuk et al., 2010).

1.2 Policy Responses

Recognizing the severity of the housing issue, provincial and municipal governments have begun to respond with policy frameworks and local strategies and plans. In 2008, the Alberta Government adopted a Housing First policy framework to support long-term housing and homelessness plans at the municipal level. Ten-year plans were subsequently developed in Calgary and Edmonton and the first reviews and progress reports are already showing some positive results (Calgary Homeless Foundation, 2010; Edmonton Committee to End Homelessness, 2009). The City of Vancouver launched its 10-year Housing and Homelessness Strategy last year (City of Vancouver, 2012) with the mid-term target to end street homelessness in the City by 2015.

The Ontario Government has made its own commitment to the issue with the release of its Long-Term Affordable Housing Strategy called *Building Foundations, Building Futures* and the *Housing Services Act, 2011*, which directs all municipalities in the province to develop a 10-year Housing and Homelessness Plan by January 1, 2014. In summary form, the policy directions for local plan development set by the Ministry of Municipal Affairs and Housing are:

- a) Local Housing Service Managers are responsible for developing and securing municipal approval for plans addressing housing needs and homelessness and integration of related social and health services for special populations.
- b) Use of a Housing First approach and development of innovative strategies to end and prevent homelessness in the jurisdiction.¹
- c) Inclusion of the non-profit sector in delivering affordable housing and preserving existing social housing capacity.
- d) Engagement of the private market sector in developing affordable home ownership and rental housing stock.
- e) Indication of progress toward integrated human services planning and delivery.
- f) Addressing the housing and support needs of special needs and vulnerable populations.
- g) Demonstration of energy efficiency in existing and future publicly funded housing stock.

¹ “‘Housing First’ is an approach to ending homelessness that centers on quickly providing homeless people with housing and then providing additional services as needed. . . . The basic underlying principle of Housing First is that people are better able to move forward with their lives if they are first housed. This is as true for homeless people and those with mental health and addictions issues as it is for anyone.”

The Homeless Hub, <http://www.homelesshub.ca/topics/housing-first-209.aspx>

In most of Northern Ontario the responsibility for Housing and Homelessness Plans falls to the District Social Services Administration Boards (DSSABs) and are operationalized through their Housing and Community Services Managers.

This study and plan, then, has been produced under the auspices of the Parry Sound District Social Services Administration Board (PSDSSAB).

1.3 Housing Challenges in Northern Rural Communities

Housing and homelessness issues manifest themselves differently in rural/remote settings as compared to urban settings, although the weight of the research to date is set within urban contexts (Cloke, Widdownfield & Milbourne, 2000; Stewart & Ramage, 2011). For example, there tends to be a distinct bias towards ‘demand for service’ – the most common way that homelessness is captured and measured at present. This disadvantages nonurban and rural populations insofar as emergency shelters, support services and hospitals do not readily exist beyond the city lights (Toomey & First, 1993). So, when there are no service sites where homeless people can present themselves in small, rural communities, the assumption is that homelessness does not exist.

Also, homelessness needs to be understood more broadly than a completely shelter-less existence on the street. In the province of Ontario, the definition of homelessness as set out by the Ontario Municipal Social Services Association (OMSSA) in its 2008 *Strategy to End Homelessness Report* covers the following three situations:

- *Absolutely homeless*: People who sleep in indoor or outdoor public places not intended for habitation (i.e. streets, parks, abandoned buildings, stairwells, doorways, cars, or under bridges);
- *Lacking permanent housing*: People who live in temporary accommodation not meant for long-term housing. Examples include: emergency shelters, hospitals, time-limited transitional housing programs, residential treatment programs or withdrawal management centres and more informal arrangements such as staying with family, friends, or acquaintances; and
- *At risk of homelessness*: Households whose current housing is unaffordable, unsafe, overcrowded, insecure, inappropriate or inadequately maintained; it also refers to situations where the person lacks support to maintain housing stability (i.e. with activities of daily living, life skills training, conflict resolution).

Assessing homelessness without looking at the stability of one’s housing situation can also be problematic. Although shelter use can speak to the need for housing services and programs, it does not apply to many non-urban settings where one is likely to find ‘hidden homelessness’, where at risk individuals stay in motels or rooming houses, couch-surf with family or friends, or live in overcrowded environments (Skott-Myhre, Raby & Nikolaou, 2008; Whizman, 2006; Toomey & First, 1993). In addition to being less visible, the

experience of homelessness in rural areas is often compounded by “weak public transit infrastructure, social isolation and low-quality social services” (Whitzman, 2006, p. 395).

Rural communities face unique challenges when it comes to housing primarily because of geographic and/or capacity issues (U. S. Department of Housing & Urban Development, 2006; Stewart et. al, 2011). It is not unusual for rural areas to report access to fewer public services including social and health services, which is compounded by large geographies within the context of a scattered population base. When added to other predisposing factors – such as mental health/addictions, physical disability, violence, family breakdown, and unemployment, to name but a few – a case can be made that there are many circumstances in which one can end up homeless (OMSSA, 2008).

In the north these circumstances are compounded by high unemployment rates, extremely low vacancy rates, a relative lack of economic diversification, including a weak and declining economic base within the context of a small, low-density and often declining rural service hinterland (Slack, Bourne and Gertle., 2003; Stewart et. al., 2011).

A recent report pertaining to affordable housing and homelessness in Northern Ontario speaks to the confluence of social, demographic and economic trends. Most particularly, the region’s declining overall population statistics highlight a rapidly growing seniors’ population. This stands in stark contrast to a burgeoning and young Aboriginal population, many of whom face housing issues as they migrate between First Nation reserves and off-reserve, primarily urban communities (Suttor, 2012). Five urban areas in Northern Ontario attract people looking for employment opportunities, and also serve as regional centres for education, health care and various other government services.²

From a policy and planning perspective, new provincial legislation on housing places local and regional authorities at the centre, with District Social Services Administration Boards (DSSABs) and Municipal Services Managers (SMs) tasked with preparing a 10 year plan by January 2014 at the same time as various homelessness programs are being consolidated in the context of local needs (Suttor, 2012). All of these changes are occurring while federal-provincial funding is being decreased.

Particular trends and dynamics as experienced by Northern municipalities are more or less congruent with those of the District of Parry Sound, although there are some distinct differences. For example, although most of Northern Ontario reports an economic base tied to resource-extractive industries (primarily mining and to a lesser extent forestry), the District of Parry Sound reports tourism/vacation, retail and light industry as primary economic drivers.

Most other trends being reported across Northern communities are likely to be within the range of possibilities for the Parry Sound District. For example, similar to global, national and provincial trends, the District is reporting an increasingly polarized labour market with unlimited opportunities for those with

² Sudbury, Sault Ste. Marie, Thunder Bay, Timmins, and North Bay

skills and professional qualifications but relatively few, or primarily seasonal, jobs for low-skilled workers (Suttor, 2012).

In addition, though not necessarily an urban centre, the Town of Parry Sound seems to be showing similar migration patterns as other northern urban centres such as Greater Sudbury, Thunder Bay, Sault Ste. Marie, etc. It is often the case that northern residents leave rural areas in search of work or social and/or health services most often located in more populated areas of the region. In the District of Parry Sound, the Town of Parry Sound serves as a 'magnet' which has implications in terms of capacity to provide a wide range of services. This challenge mirrors what is being experienced across the north in terms of a reported lack of capacity to meet the needs of a growing number of seniors requiring support services or assisted living options (Stewart et. al., 2011).

A high percentage of existing housing stock across the north is in need of significant repair. At present, northern municipalities face barriers in adequately responding to this issue insofar as funding for both new affordable housing and repair and energy retrofit programs has been reduced significantly in the last several years; a situation which is not expected to change anytime soon.

Finally, transportation is emerging as a significant barrier for individuals residing in Northern Ontario who need to access health, social, employment or education services/opportunities; this is particularly true of rural residents, including working poor populations and those on social assistance (O'Leary, 2008).

1.4 Research and Plan Development

The PSDSSAB Housing and Community Services Manager issued a Request for Proposals in the fall of 2012 leading to the selection of the Social Planning Council of Sudbury (SPCS) to undertake research and plan development for the District.

The SPCS is a community based non-profit organization with a mandate to provide social research and community development services in order to plan for and deliver social services in an effective and efficient manner. The SPCS works with various sectors in the community, providing data and assisting in the development of plans and strategies that have allowed for the successful implementation of community-based work plans for over 20 years. More recently SPCS has been extensively involved in the development of the Housing First Strategy in the City of Greater Sudbury and has just completed the Housing and Homelessness Plan for the Manitoulin-Sudbury District Services Board.

In contracting with the PSDSSAB for its Housing and Homelessness Plan, the SPCS engaged Peter Clutterbuck, PC Human Resources, to assume Project leadership. Peter has worked for the last several years on social development strategies in Northern Ontario communities and has led planning and development initiatives in 2011-2012 in the Parry Sound District. He guided the community process leading to the formation of the District's Community Development Collaborative in 2012 and conducted community asset base research in the North East part of the District. The full research and development team for the

District's Housing and Homelessness Plan is identified in Appendix A. As well, a Housing and Homelessness Plan Committee comprised of designated PSDSSAB members was set up to oversee the work of the research team. Committee members are listed in Appendix A.

1.5 Research Model and Methods

The major elements of the research team's approach to development of the housing and Homelessness Plan were:

- Reliance on local civic and community leadership to guide the research process, interpret research evidence, and design the strategy and final plan.
- Quantitative and qualitative research to determine the existing capacity and asset base in the District and to identify the need for capacity development.
- Soliciting input from civic leadership (political and bureaucratic), stakeholders (housing and service provider agencies) and community (homeless and at-risk, advocates, general public) for both input to the planning process and feedback on models and plans produced.
- A Plan with goals, objectives, support model, implementation strategy staged over 10 years, success measures, ongoing monitoring (e.g. "client" satisfaction surveys), progress review (every 2 years), and public reporting.
- A person-centred affordable housing and homelessness model that establishes secure, stable homes for individuals and families integrated with other essential service supports.
- Clear definition of civic and community collaboration required for success and accountability expectations.

The preceding was implemented through:

- a) An initial meeting and orientation with the PSDSSAB and follow-up meetings with the Housing and Homelessness Advisory Committee.
- b) Research and analysis of existing data sets provided by the Ministry of Municipal Affairs and Housing (MMAH) and other available statistics through Statistics Canada census data (2001, 2006 and 2011), the Ministry of Economic Development and Innovation, and the Ministry of Finance.
- c) A review of the literature on housing and homelessness, policy frameworks and models from other jurisdictions with comparable characteristics to the District of Parry Sound.
- d) Creation of a PSDSSAB Housing and Homelessness web site to introduce the project to the community and update it on research progress (www.parrysoundhousingplan.ca).
- e) Design and administration of on-line survey instruments to identify issues and collect data on the status of affordable housing from service providing stakeholders, elected municipal councillors, and the general public.
- f) Collection and review of secondary research previously done on housing and homelessness in Parry Sound District.
- g) Two stakeholder consultations, one each in West Parry Sound and East Parry Sound engaging 25 community leaders from the housing, health, social service and civic sectors.

- h) Six consultations with a total of 62 low income community members with affordable housing issues and either experiencing or at risk of homelessness (sessions in the Town of Parry Sound, Burk's Falls, South River, Sundridge, Powassan and Callander).
- i) Interviews with 32 key informants in a cross-section of fields representing leadership in the housing provider, social services, health, civic and economic development fields.
- j) Two open community consultations in the Town of Parry Sound and Sundridge to offer a chance for public response to and input on a proposed Housing and homelessness Plan for the District. (See Appendix B for a schedule of activity in the research and development of the Plan)

1.6 Major Issues Identified by Contributors to the Plan

Deciding how to present findings of both quantitative and qualitative research as the basis for a human service plan is always a challenge. Often a number of sections or chapters of data are detailed before any analysis or conclusions are drawn upon which to formulate the plan. For this initiative the research team prefers to start with the issues as compellingly conveyed by community members and stakeholders in affordable housing as the framework for presenting the research findings, identifying priorities and formulating strategies and action plans.

Community input to the research consistently identified unaffordability, unavailability and the poor quality of housing stock as the dominant issues in the District of Parry Sound. This was most clearly shown in the survey response of housing and community service providers and was supported by the qualitative data. Table 1.1 shows that unaffordable, unavailable and substandard housing represented the most frequently selected categories when service provider respondents were asked to identify "major housing issues" faced by people that their organizations serve. When asked to rank order the issues selected from "most to least serious", these three issues far outstrip others offered as shown in the right hand column of Table 1.1.

Table 1.1
Major Housing Issues Identified by Housing and Community Services Providers
in the District of Parry Sound (No. = 28)

Major Housing Issue	% of Respondents Selecting the Issue	No. (%) of Respondents Ranking the Issue 1 st – 3 rd
Unaffordability of housing	92.9	18 (64.3%)
Unavailability of housing	85.7	16 (57.1%)
Poor quality of housing stock (state of disrepair)	71.4	14 (50.0%)
Lack of suitable housing (1 bdrm/2bdrm/etc.)	67.9	6 (21.4%)
Lack of other support services	42.9	5 (17.9%)
Lack of choice re renting or owning	53.6	2 (7.1%)
Lack of access to in-home support services.	35.7	1 (3.5%)
Other (specify)	14.3	1 (3.5%)

Comments by stakeholder survey respondents elucidate these results:

We need more affordable housing for people in the district. We also need to provide more support to the people living in affordable housing so that they can maintain what they have.

Neither social assistance nor minimum wage jobs pay enough for a family to afford a decent home in this market. Clients can also not save enough for first and last month's rent if they wish to move to a better home. Clients dream of getting into subsidized housing but the wait list is much too long.

Minimum wages or income support does not provide the income needed to provide both housing and food; also high unemployment and lack of jobs.

Because the employment is mostly minimum wage, our clients find it almost impossible to find safe and affordable housing. The housing that is within their reach is often not safe (falling apart, mould, in bad neighbourhoods).

Landlords buy old houses, and rent them out and do little to no maintenance. There is so much demand that they can get away with this.

Availability of housing – very few housing/apartment options exist in this area and opportunities do not come up very often. Long wait lists for appropriate, safe and affordable housing. Wait lists for low rental housing is very long, several years.

There needs to be a broader range of housing options. . . We do not have the diversity of housing stock we need to deal with a growing aging population.

Service providing stakeholders reinforced these major issues throughout the consultations. Participants cited rising rents and high utility costs as major problems, especially for heating in the winter as many communities are still dependent on oil for heating fuel. Also, people on social assistance can't often afford first and last month's rent when they have to move.

In terms of availability, service provider stakeholders indicated that, in general, the social or affordable housing that exists is good but that there is not enough of it and waiting lists are very long. Some agencies have relationships with private market landlords that facilitate access to rental units for low income persons and families. Most low income people, however, struggle to find affordable and suitable accommodation in the private rental market. Many landlords will not rent to people on social assistance or unemployed persons. A number of those who do provide very substandard units in a poor state of repair and with problems like unreliable heating.

These issues were also repeatedly identified by participants in the community sessions organized for low income people who are tenants and clients of community service agencies without stable housing or at risk of homelessness, as illustrated by the following contributions:

We pay our rent, buy food and then you are broke. We rely on Harvest Share, but it's closed over the summer and the Salvation Army.

(Town of Parry Sound participant)

I was spending 80% of my income on shelter before getting into social housing. Without social housing, I couldn't live like a human being.

(Burk's Falls participant)

\$600 from OW doesn't cover the cost of living.

(South River participant)

No longer own a home because I couldn't afford it and couldn't get assistance to keep it.

(Callander participant)

[Regarding quality of housing stock] *Just drive around and you can see the dilapidation.*

(Burk's Falls participant)

Slumlords, they ignore problems such as having no heat and major repairs. There is no accountability for landlords.
(South River participant)

The response of elected civic officials to the Housing and Homelessness survey indicates some consensus with the major issues identified by service provider stakeholders and low income people struggling with housing issues, at least with respect to the affordability issue. When asked to identify the “factors [that] account for problems with housing affordability/homelessness in your community”, the survey response of civic officials primarily points to seasonal employment, low incomes, inadequate rental supply, and house and energy costs, even though issues related to addictions, disability, and mental health problems were offered as response options.

Table 1.2
Elected Civic Officials Response on Factors Accounting for Problems with Housing Affordability/Homelessness in Their Communities (No. Respondents = 33)

Factors	Major Factor (%)	Some Factor (%)	Little/No Factor (%)
Low/Insufficient Incomes (N=32)	68.8	28.2	3.1
High/seasonal unemployment (N=32)	68.8	28.2	3.1
Inadequate apt. rental supply (N=31)	61.3	29.0	9.7
High energy costs (N=31)	58.1	29.0	12.9
High house prices (N=32)	56.3	28.1	15.6
Seniors on fixed income (N=32)	50.0	46.9	3.1
Addictions (drugs/alcohol) (N=31)	45.2	45.2	9.7
Long Wait Lists for social hsg (N=29)	41.4	44.8	13.8
Disability (N=31)	22.6	64.5	12.9
Mental health problems (N=29)	24.1	65.5	10.3
Domestic violence (N=31)	16.1	58.1	25.8
Old/deteriorating housing stock (N=28)	25.0	46.4	28.6

1.7 Structure of This Study and Plan

Following an overview of the geographic, demographic and economic context of affordable housing challenges facing the District of Parry Sound, the study will develop factors related to the preceding issues. This will be followed by a discussion of certain populations within the District particularly subject to conditions of hardship with regard to safe, secure and affordable housing or are at risk of same.

Then, the report will discuss the paradox of what amounts to a Crisis Services response to the affordable housing issue in Parry Sound District while the Province of Ontario is promoting a “Housing First” approach.

Finally, the study concludes with strategic priorities and action necessary to assume a more systemic and proactive approach to housing and homelessness in the District. Importantly, even if unfortunately, this will depend more on collaboration and investment within the District than what can be confidently assumed to be secured from sources external to the District (e.g. senior levels of government), at least in the next three to four years. It is difficult to propose specific targets for affordable housing based on the information available at this time, but several key priorities and proposals for civic and community action will be proposed.

2. Context: The District of Parry Sound

A well-connected network of communities socially and culturally vibrant, grounded in a stable and more diverse and inclusive economy, and committed to full sustainability.
(Vision, Parry Sound Community Development Collaborative)

This section will provide an overview of the District context within which the issue of housing and homelessness will be analyzed and a plan developed.

2.1 Geography

The District of Parry Sound encompasses approximately 9,300 square kilometres with a population density of 4.5 persons per square kilometre, well below that which is reported for the province (14.1 per square kilometre) as a whole (PSDSSAB, 2013).

The Parry Sound District borders Georgian Bay (to the west), Nipissing District (to the north and east), Sudbury/Manitoulin Districts (to the west) and Muskoka (to the south). A population of just over 42,000 resides in the 22 municipalities, two unincorporated territories and five First Nation reserves within its boundaries (Ontario Trillium Foundation, 2008; PSDSSAB, 2013).

2.2 Political Structure

The Parry Sound District consists of: 22 towns, townships, municipalities, and villages; five First Nations reserves (population 2,415); and, two unorganized territories. Among these areas, the PSDSSAB services the towns, townships, municipalities, villages, and unincorporated territories. It does not service any of the First Nations reserves in the district, who have their own social services administrators.³

The District is characterized by municipalities located near its western border of Georgian Bay -- referred to as West Parry Sound as well as small, rural communities strung along the Highway 11 corridor -- commonly referred to as East Parry Sound. The largest municipality in the District, the Town of Parry Sound has a population of approximately 6,000.

The municipalities that make up the District exchange information and engage in informal communication through the Parry Sound District Municipal Association. In addition, the District boasts a number of economic development associations including but not limited to: Parry Sound and Area Chamber of Commerce, Parry Sound Regional Economic Development Committee (REDAC), Central Almaguin Economic Development Association (CAEDA), and Almaguin Highlands Economic Development Committee (AHED).

³ Data in this report that is said to represent the 'Parry Sound District' refers to the whole district (including First Nations reserves); not only to the areas serviced by the PSDSSAB, unless explicitly broken down by municipality, town, etc.

2.3 Population Change and Distribution

As of 2011, the District of Parry Sound had a population of 42,162, an increase of 2.2% since 2006; this figure falls below the provincial average increase of 5.7% (Statistics Canada, 2006; Statistics Canada, 2011). Particular municipalities stand out in terms of population share with the Town of Parry Sound (14.5%), Seguin Township (9.5%) and the Town of Callander (9.2%) comprising approximately 33% of the District's total population (PSDSSAB, 2013).

As shown in Table 2.1, among the communities in East Parry Sound, Callander (18.9%) and Perry (15.3%) report the highest percentage increase in population with Armour (9.8%) following closely behind. In West Parry Sound, Carling (11.1%) and the Town of Parry Sound (6.4%) show the largest population increases since 2006. Several communities in the District report declining populations; most notably, Whitestone (-10.9%), Magnetawan (-9.7%) and both Parry Sound Unincorporated areas (-9.3% in PS Centre and -8.1% in PS North East) (PSDSSAB, 2013).

In contrast, First Nations communities within the District are growing at an unprecedented rate reporting a combined population growth of 17.5% and representing 13% of the District of Parry Sound's total population in 2011 (PSDSSAB, 2013).

The District's population fluctuates dramatically seasonally, with in-migration of tourists and vacationers in the summer months. This is particularly true for West Parry Sound, where the majority of seasonal residences are located. It is reported that the total population in West Parry Sound communities more than doubles from 6,953 permanent residents to 16,631 in the summer period (Regional Economic Development Advisory Committee (REDAC), 2011).⁴ This has repercussions in terms of capacity and service demands as well as having implications in terms of housing.

The District's population is expected to grow moderately over the next 10 years, driven largely by the "boomer" phenomenon as seniors continue to surge ahead of other age groups. The District's senior population is expected to grow by 26% in the next decade as former vacationers retire to the area. This aging population trend counters what is seen to be a declining child and youth population; in particular, the District's 15 to 24 year age cohort is expected to significantly decrease (-15.4%) over the next ten years (compared to -5.8% provincially). The projected decrease in 0 – 14 year olds for the Parry Sound District stands in stark contrast to the 11% growth anticipated provincially for this age group (PSDSSAB, 2013).

⁴ <http://www.cityfree.ca/pagesmith/121>

Table 2.1
District of Parry Sound 2011 Population Change since 2006 and Age Breakdown
by Municipality/Area*

Municipality/ Area	Total Population	% Change from 2006	0-14 yrs (%)	15-24 yrs (%)	25-64 yrs (%)	65+ yrs (%)
Parry Sound (Town)	6190	6.4	13.4	12.0	51.2	23.4
Seguin	3990	-6.7	13.7	9.8	54.3	22.2
McDougall	2705	0.0	14.4	10.2	54.7	20.3
Parry Sound (Ctr)	2200	-9.3	7.3	7.3	52.5	33.0
Carling	1250	11.1	11.2	10.0	52.0	26.4
McKellar	1145	5.9	8.3	9.5	55.9	26.2
Whitestone	920	-10.9	8.7	7.1	55.4	28.3
The Archipelago	565	-1.7	9.7	7.1	54.0	28.3
West Parry Sound	18,965	-3.5	12.1	10.0	53.1	24.8
Callander	3865	18.9	15.7	9.7	58.0	16.6
Powassan	3380	2.1	15.7	9.3	52.2	22.8
Perry	2315	15.3	14.3	9.9	56.8	18.8
Nipissing	1705	3.8E	13.2	10.9	57.2	19.1
Magnetawan	1455	-9.7	9.3	9.6	53.3	27.8
Armour	1375	9.8	10.6	9.1	56.4	23.6
Strong	1340	1.1	12.7	12.3	53.0	22.4
South River	1050	-1.9	16.1	12.4	51.0	20.5
Sundridge	986	4.6	13.7	9.1	47.7	28.9
Burk's Falls	965	8.3	15.5	11.9	51.3	21.8
Machar	925	6.6	11.9	8.7	54.1	25.6
Kearney	840	5.4	7.7	9.5	57.7	25.0
McMurrich/Monteith	780	-1.5	14.1	9.0	55.1	21.8
Ryerson	635	1.4	8.7	11.8	55.9	23.6
Joly	285	-7.6	12.3	12.3	59.7	15.8
Parry Sound (NE)	215	-8.1	23.3	9.3	53.5	14.0
East Parry Sound	22,116	5.5	13.7	10.1	54.8	21.5
1st Nation Reserves						
Wasaukasing	420	19.7	19.1	19.1	53.6	9.5
Shawanaga 17	210	10.4	23.8	16.7	54.8	7.1
Dokis 9	205	4.6	17.1	7.3	56.1	17.1
Henvey Inlet	135	38.4	25.9	18.5	51.9	7.4
Magnetawan 1	95	19.2	15.8	10.5	57.9	15.8
Parry Sound, District	42,160	3.0	13.2	10.2	54.1	22.3
ONTARIO	12,851,821	5.7	16.9	13.3	55.0	14.6

Source: Percentage population by age groups calculated from Appendix A in *District of Parry Sound Demographic Profile. 2011 Census Population* (PSDSSAB and District of Parry Sound Community Development Collaborative), April 2013 as derived from 2011 Census Statistics Canada 98-311-XCB2011023.

Population rate increases by community drawn from Statistics Canada. *Census Profile. 2011 Census*. Statistics Canada Catalogue no. 98-316-XWE. Ottawa.

* Blue highlighted cells indicate the municipalities that are above the WPS or EPS average share of population for the younger age cohorts with bold font indicating more than 2% above the average, while yellow highlighted cells indicate municipalities that are above the WPS or EPS average for the older age cohorts with bold font indicating more than 2% above the average.

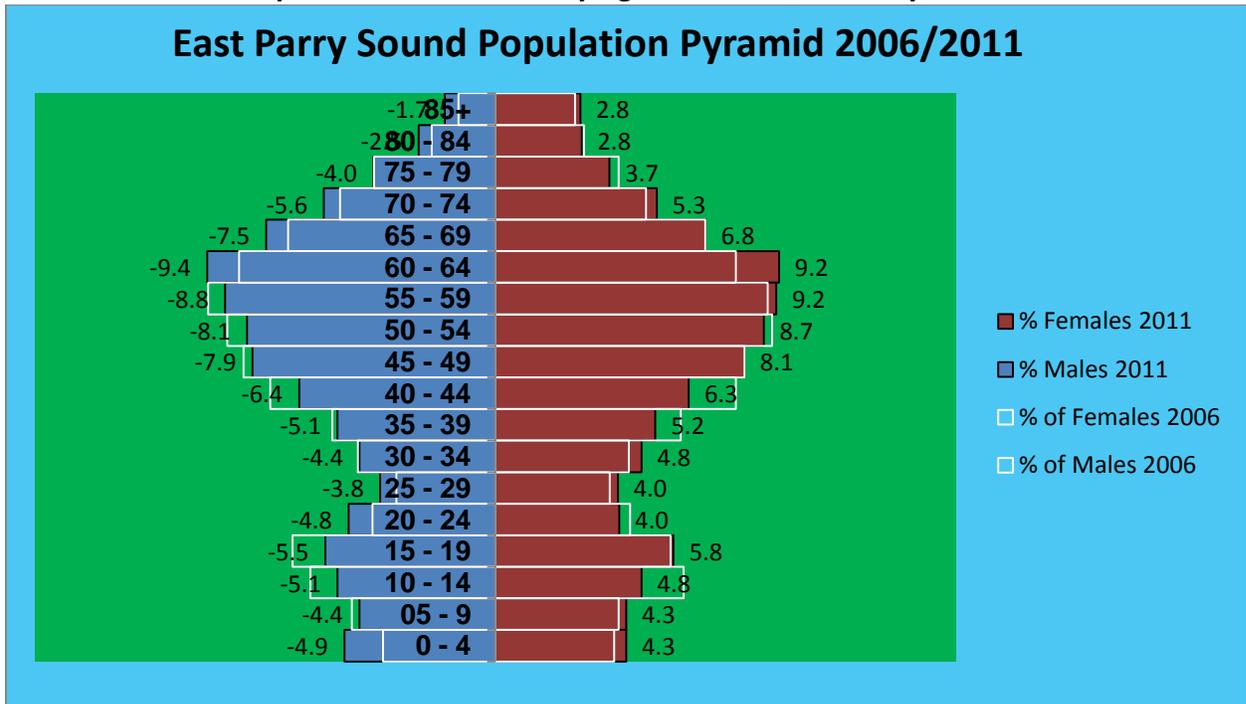
2.4 Aging Population

At 49.8 years, the District's median age is higher than both Northeastern Ontario (45 years) and Ontario as a whole (40.4 years). There is tremendous variation across the District with First Nations communities reporting a much younger median age (29.5 years) (PSDSSAB, 2013).

Figure 2.1 and 2.2 show the population pyramids for the Parry Sound District in 2006 and 2011. Both the East and West Parry Sound population pyramids show a 'bulge' beginning around the 40 – 44 year age cohort, before contracting slightly at the 65 to 69 year cohort (these contractions continue within the most senior age cohorts). This 'bulge' represents the tail end of the boomer generation, the effects of which are expected to continue well into the future. In general, there are more females than males depicted in both the East and West Parry Sound population pyramids.

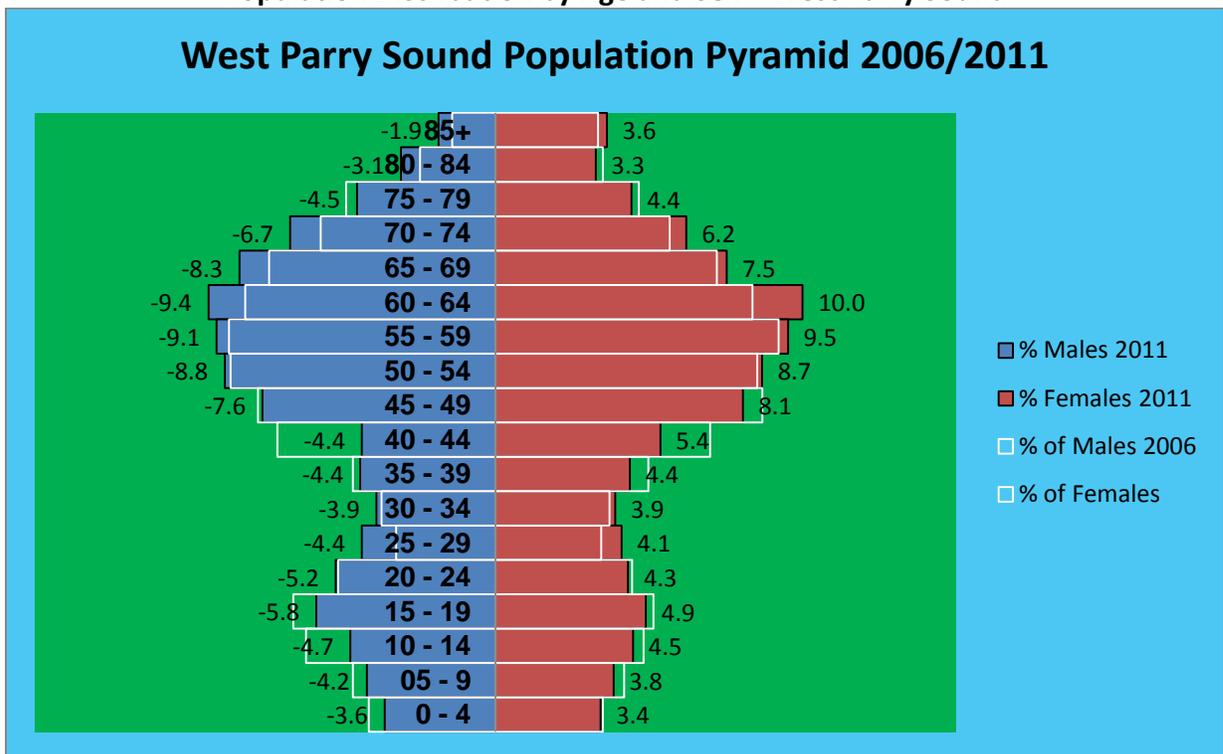
For the very top age cohort categories (80 years plus), females outweigh their male counterparts by a ratio of two to one. The narrowing in the pyramids occurring within the younger population base will have implications for the economic health of the region and suggests an increased 'dependency ratio', as a smaller number of younger working age people support a greater number of seniors retired from the labour market. The dependency ratio is a measure of those not in the labour force (the dependency part) compared to those who are labour force participants (the productivity part). Dependency ratios speak to the health of an economy and labour force inasmuch as it places pressure on labour force participants to maintain those not in the labour market (<http://www.scalloway.org.uk/popu13.htm>).

Figure 2.1
Population Distribution by Age and Sex – East Parry Sound



Source: Social Planning Council of Sudbury (Statistics Canada, 2006 & 2011 Census of Population)

Figure 2.2
Population Distribution by Age and Sex – West Parry Sound



Source: Social Planning Council of Sudbury (Statistics Canada 2006 and 2011, Census of Population)

2.5 Economic Conditions

Labour force data on the District of Parry Sound is collected for Parry Sound and Nipissing Districts combined, although some information is broken down by District. Positive economic trends include the fact that the Parry Sound District is increasingly being seen as an ‘amenity destination’, that is, “people migrate and settle [in] regions based on their environmental characteristics, natural resources and rural lifestyle” (Solomon, 2012, p. 61). In addition to a strong tourism base and the influx of seasonal residents into the District, cottage owners are converting their cottages into full time residences. A fluctuating seasonal population challenges local businesses in terms of staffing and service delivery. It also means seasonal employment, which has an impact on the level and stability of the incomes of working people in the District. Finally, it raises capacity issues with respect to the delivery of health, social and community-based services -- including housing options -- for an aging population.

In general, according to North American Industry Classification System (NAICS) data, Food Services and Drinking Places are among the top five industries reported for the Districts of Nipissing and Parry Sound. This growth is reflected in the 9% of total area labour force participants who report working in sales and service occupations (Labour Market Group, 2011). The remaining four top industries in order of importance are Speciality Trade Contractors; Professional Scientific and Technical Services, Accommodation Services and finally, Construction of Buildings (LMG, 2013).

In terms of job losses reported between 2006 and 2011 the Parry Sound District reported a reduction in higher paying jobs associated with the professional, scientific and technical NAIC categories and more lower-paying jobs as experienced in the food services and related NAIC categories (LMG, 2013). Tourism, which is a significant economic driver has been adversely impacted by changes in exchange rates, fuel costs, and a variety of other factors such that tourism numbers appear to be down (LMG, 2013). Tourism joins speciality trades, construction and professional/technical categories in reporting job losses since 2006.

Community consultations held by the Labour Market Group (2013) in the last year indicate that with the exception of Accommodation Services and Food Services/Drinking Places categories, losses were evident in all of the other lower paying sectors in addition to those higher paying sectors such as Specialty Trade Contractors, the Construction sector and Professional/Technical categories.

Furthermore, the Labour Market Group (2013) reports that “the trend towards out-migration of young people and workers, who have lost their jobs due to cutbacks, precipitated by global economic conditions, appears to be contributing to the challenges that employers are noting in finding suitable people to fill a range of positions that require specific skills” (p. 9). This is particularly true for the District of Parry Sound which has lost 19% of its Small-Medium Size Enterprise employees since 2009 compared to 2% for Nipissing District (LMG, 2013). Other issues as reported by employers include attracting and retaining management-level staff in addition to staffing concerns in general.

Most recent information on the health of the local labour force in Parry Sound District shows that between June 2011 and June 2012, approximately 1,237 jobs were lost across all of the categories reported on, with the exception of businesses employing between 20 – 49 persons, which experienced a 5% increase (LMG, 2013).

Census data in 2006 for the District of Parry Sound reported a participation rate for persons aged 15 years and older of 58%, more than 10% lower than the provincial average of 67%, and an unemployment rate of 8%, higher than the provincial average of 6.4% at the time (North Bay Parry Sound District Health Unit, 2010). The south east part of the district was particularly challenged on both of these fronts.

Although 2011 census data on employment has not yet been released, recent labour market data for the Muskoka-Kawarths, which includes the District of Parry Sound indicates an unemployment rate still at 8.1% in 2012 and increasing to 8.7% as of February 2013 (HRSDC, 2013).⁵

Most recent census data (2006) suggests that the district tends to report lower percentages of paid workers compared to the province (85.8% versus 90.6% respectively) (Statistics Canada, 2006). In terms of self-employment, males in the District are two times more likely to report being self-employed than their provincial counterparts (NBPSDHU, 2010). ‘Self-employment’ can be either positive or negative – for example, self-employment is often referred to in the literature as an indication of precarious employment. On the other hand, it is also an indication of entrepreneurial capacity and/or economic diversity.

Unemployment levels by age category show youth (15-24 years) as most disadvantaged, reporting an average unemployment rate of 17% compared to both seniors and those aged 25 to 34 years in the district (NBDHU, 2010).

2.6 Transportation

A recurring theme in the literature on human services and housing relates to transportation. Not surprisingly, it has emerged as an issue in local labour market reports and is proving to be a common theme in most recent community consultations with respect to housing.

From an economic development and labour force perspective, locally, employers who were surveyed in the Labour Market Group (2013) consultation identified transportation as an issue for many of their employees. For a District as geographically expansive as Parry Sound, transportation can and does negatively impact on job seekers and those wishing to upgrade their skills. For example, 20% of District residents report having to commute 30 kilometres or more to work. The Southeast part of the District is particularly disadvantaged in this respect reporting 39% of its residents having to commute 30 kilometres or more, compared to 26% and 12.6% of the District and province respectively (District of Parry Sound Poverty Reduction Network, 2010).

⁵ <http://www.hrsdc.gc.ca/eng/jobs/lmi/publications/bulletins/on/mar2013.shtml>

The rural nature of the District provides unique challenges in terms of transportation. Those without adequate incomes often do not have or cannot afford to maintain a vehicle, limiting not only their employment options but their ability to contribute to the community (DPSPRN, 2010).

Transportation issues as experienced by residents living in rural areas speak to the extent to which various services can be accessed, including social, health, and a broad range of community services and amenities (including grocery stores) not to mention negatively impacting on one's ability to participate in community life (O'Leary, 2008).

2.7 Social Development

Increasingly, governments and other key stakeholders are recognizing the importance of integrating and building social planning capacity in conjunction with economic development locally and regionally. In this light, the PSDSSAB worked with community leaders on a social development capacity building project in 2010-11 which led to the creation of a Community Collaborative model to address a number of social development issues broadly categorized across three major areas. Respondents to a stakeholders' survey and participants in a community workshop in June 2011 selected the following top three priorities selected in each of the three areas:

a) Broad-Cross-Cutting Issues:

- Large and Dispersed Geography
- No Clear and Compelling District-wide Common Voice
- Poverty/Inequality arising from Economic Structure

b) Resource & Development Issues Related to Critical Support Systems:

- Affordable Housing and Transitional Housing
- Transportation
- Service Coordination

c) Priority Populations for Attention:

- Low Income Populations
 - Training and Employment for Youth
 - Services and Supports for Seniors
- (SPNO, 2011)

Although each priority issue is discrete, there clearly are critical linkages among them. Specifically relevant to this study and plan are connections between affordable and transitional housing and low income populations, services and supports to seniors and service coordination.

Reflecting the rural nature of the district, it's not surprising that participants overwhelmingly identified issues associated with the "large and dispersed geography", including the fact that there appears to be no "clear and compelling district-wide common voice". Participants recognized that a weak economy is resulting in poverty and economic inequality for a growing number of residents.

In terms of resource and development issues related to critical support systems, participants identified affordable and transitional housing, transportation and service coordination issues as priorities for any social development strategy. Finally, in terms of specific populations, participants identified low income, youth (particularly employment and training supports) and seniors as most vulnerable and in need of attention.

The consensus that affordable and transitional housing needs to be addressed suggests opportunities for both a 'placed-based' approach (housing by nature is located in community) as well as representing a District-wide opportunity. Understanding community-specific as well as shared District-wide housing concerns was put forward as a possible first area of attention for an emerging social planning/community development council.

2.8 Conclusion

Although proudly part of Northern Ontario, the District of Parry Sound is distinctive in terms of its composition of many small towns, villages and rural communities dispersed across a vast geography lacking any major urban-centred population. Its economy differs as well in terms of relying more on tourism than resource extraction industries. This feature is even contributing to the acceleration of the aging of the District's population as baby boomers formerly seasonal residents make the choice to relocate for their retirement years to the area.

There is a dual dimensional character to the District that also makes it unique in the northern context. In the west, the Town of Parry Sound, serves somewhat as an urban focal point for a number of surrounding smaller rural communities. In the east, a number of small towns and villages are strung along the highway corridor and the "pulls" are less toward any one urban centre and more towards neighbouring districts such as Nipissing/North Bay to the north and Muskoka/Bracebridge to the east. In an area without a large urban centre and with more than 20 municipal authorities, this presents a challenge to District-wide planning or framing a unified voice to speak to senior governments about the area's needs.

Small scale, rural living, however, is highly valued in the District of Parry Sound and obviously attractive to migrants to the area transitioning from seasonal to permanent residents. This was reflected in the vision endorsed by community leaders gathered in Sundridge in April 2011 to launch the Parry Sound District Collaborative on Community Development. They expressed their support for a future that sees the District as:

A well-connected network of all communities socially and culturally vibrant, grounded in a stable and more diverse and inclusive economy, and committed to full sustainability. Our vision recognizes the need for change, but holds fast to preserving the best of distinct cultures and historical resilience of the many peoples and communities that make up the District of Parry Sound.

(SPNO, 2011)

3. Housing Affordability

“At one time, there were rent controls in place Rents have just skyrocketed in the last few years – creates homelessness and makes it difficult for folks on OW/ODSP to find safe, decent places to live.”

(Sundridge consultation participant)

Housing is the major component in the cost of living for most people. Housing affordability for individuals and families is determined by the incomes they have and the cost of suitable living accommodations in terms of rents or mortgage payments. The cost of housing, of course, is partly determined by the availability of housing stock for rent or purchase, which is an issue in the District of Parry Sound and will be dealt with in section 4.

The District of Parry Sound shows a lot of variability in terms of income across its many communities. With a very high proportion of homeowners versus renters and an older population, one would expect the District to reflect some degree of affluence. In some communities across the District this would appear to hold. Still, the loss of jobs over the last decade or more and the apparent migration of many people to other areas in search of work suggest more economic stress among residents in their prime working age years that remain in the District.

As well, there is some evidence that older residents are experiencing economic pressure in terms of maintaining stable homes in the District. Living on fixed incomes in an area with a high cost of living can stretch the resources of seniors even though they may have built up property and assets over the years. The high cost of living presents even greater challenges when individuals live alone in their own homes or are renting, even before taking into consideration their access to health and social services, which will be discussed in a later section.

These are some of the factors requiring consideration in a discussion of housing affordability in the many communities in the District of Parry Sound.

3.1 Housing Costs

The District of Parry Sound has a very high proportion of homeowners compared to renters. The 2011 census shows that more than four out of five residents are homeowners (83% compared to 16% renters). Homeownership is a little higher in West Parry Sound than in East Parry Sound, although the Town of Parry Sound itself has only 64% home ownership. In East Parry Sound, Burk’s Falls shows the lowest proportion of home ownership (66%) compared to other communities. Overall though, housing tenure in the District of

Parry Sound is significantly different from the provincial figures of 71% homeowners and 29% renters (Ministry of Economic Development and Innovation, 2012; Statistics Canada, 2011).

Housing values in the District reported through the census have increased in the last decade or so, rising 66% between 2001 and 2006 compared to the provincial average increase of 49%. Most recent 2011 census data suggests the average reported house value hovers around \$325,000 compared to the \$228,000 reported for the District of Parry Sound in 2006 (MEDI, 2012; Statistics Canada, 2006).

According to Canadian Real Estate Association data reported by Canadian Mortgage and Housing Corporation (CMHC), the average resale value of existing homes in the District rose from \$260,952 in 2007 to spike at \$299,852 in 2009 before settling down to \$268,155 in 2011. In contrast, average new house prices significantly increased during this same timeframe, rising steeply from \$254,867 in 2007 to \$381,320 in 2011. (Canadian Real Estate Association, 2011).

In general, West Parry Sound communities tend to report significantly higher than average house values, although there were a few communities in East Parry Sound that fell into this category. For example, reported house values in West Parry Sound in 2011 were highest in Seguin Township (\$524,849) followed closely by the communities of Whitestone (\$517,388) and The Archipelago (\$516,032). Reported house values then fall off to below \$400,000 in McDougall (\$391,763) and McKeller (\$394,298). In East Parry Sound, census reported average house values don't reach the \$400,000 level, the closest being the communities of Kearney (\$391,946), Magnetawan (\$381,529), Ryerson (\$368,331) and Armour (\$337,908) (MEDI, 2012).

At 88% of all occupied dwellings, single detached houses remain by far the predominant form of occupancy by both home owners and renters. New housing construction continues to favour single detached homes averaging 28 housing starts annually between 2007 and 2009 and rising to 38 and 46 housing starts in 2010 and 2011 respectively. Only two semi-detached and 11 multiple unit housing starts have been built during the 2007 to 2011 period (CMHC, 2011a).

Again, an older settled population suggests a lot of equity in private residential property and homeowner housing costs that would be made up primarily of property taxes, utilities, and maintenance and repair. The Ministry of Economic Development and Innovation (2012) reports the median monthly payments for owned dwellings in West Parry Sound to be \$969 and for East Parry Sound to be \$791. These house payments seem reasonable compared to monthly home ownership payments in larger urban centres, although there are additional higher cost factors associated with homeownership in northern communities such as utilities and transportation. Still, as heard in interviews with several key informants, if a down payment can be arranged, the monthly cost of home ownership is a serious alternative to the cost of renting.

With respect to renting, the median payment in West Parry Sound is \$948 monthly, higher in the Town of Parry Sound at \$1,019. Communities in East Parry Sound show a significantly lower median monthly payment of \$778, ranging from \$615 in Sundridge to \$1,173 in Callander. Table 3.1 shows the median monthly payments for both owned and rented dwellings by community in West and East Parry Sound as reported for 2011 by the Ministry of Economic Development and Innovation.

Table 3.1
Median Monthly Payments for Owned and Rented Dwellings in Selected Communities
for West and East Parry Sound, 2011

Municipality/Area	Median Monthly Payment for Owned Dwellings (\$)	Median Monthly Payment for Rented Dwellings (\$)
Parry Sound (Town)	936	1,019
Seguin	956	1,043
McDougall	1,005	1,252
Parry Sound (Ctr)	982	664
Carling	1,018	811
McKellar	1,145	653
Whitestone	665	729
The Archipelago	0	1,085
West Parry Sound	969	948
Callander	703	1,173
Powassan	815	805
Perry	844	787
Nipissing	935	926
Magnetawan	776	737
Armour	924	816
Strong	821	734
South River	489	745
Sundridge	759	615
Burk's Falls	782	796
Machar	1,211	734
Kearney	476	796
McMurrich/Monteith	896	653
Ryerson	921	769
Joly	0	692
Parry Sound (NE)	711	907

East Parry Sound	791	778
Parry Sound, District	870	762

Source: Ministry of Economic Development and Innovation, 2012.

SuperDemographics 2011 – Community Demographic Report (Population, Labour Force, Income, wages, Major Employers, Community Facilities)

Communities with median monthly payments of \$100 or more higher than the medians for West and East Parry Sound are highlighted in yellow in Table 3.1 to identify communities where housing costs seem to be higher for homeowners and renters.

3.2 Household and Family Income

Household income data from the 2011 census was not available at the time that this study was prepared. The 2006 census data indicates that the median after tax household income for the District of Parry Sound was 21.6% lower than the median Ontario household income in 2005. Table 3.2 shows median household income for the District compared to Ontario for different types of households. Notably, couple households without children and one-person households have lower after tax median incomes than couple households with children and are also more distant from the provincial figures for those household types. In the District of Parry Sound, both single-person households and those without children are more likely to be older individuals and couples.

Table 3.2

Median After-Tax Household Income for the District of Parry Sound and Ontario by Type, 2006

Household Type	Median After Tax Income		Difference in Median A-T Income %
	Parry Sound (D) (\$)	Ontario (\$)	
All private Households	41,079	52,117	-21.6
Couple households with children	61,562	74,095	-16.9
Couple households without children	44,341	58,755	-24.5
One-person households	20,535	26,473	-22.4

Source: Statistics Canada. 2007. *Parry Sound, Ontario (Code 3549)* (table). *2006 Community Profiles*. 2006 Census. Statistics Canada Catalogue no. 92-591-XWE. Ottawa. Released march 13, 2007.

Income data from income tax filing are more recent, although available for family income rather than households. Table 3.3 shows annual median incomes in 2009 for couple families headed by members of different ages. Compared to Ontario couple families, median incomes in the District of Parry Sound remain lower by 18% overall for all couple families using tax filer data. At the District level, median family income for the youngest couples is 45% higher than that which is reported provincially. Notably, couple families

with heads 45 years and older lag furthest behind the Ontario median family income comparator, especially families with heads in their pre-retirement years (-27.9%).

Table 3.3
Median Family Incomes for Couple Families by Age of Family Heads
for the District of Parry Sound and Ontario, 2009

Families by Age of Older Partner	Median Couple Family Income		Difference in Median Couple Family Income %
	Parry Sound (D) (\$)	Ontario (\$)	
All ages family heads	62,950	77,060	-18.3
0-24 yr old family head	40,460	27,900	+45.0
25-34 yr old family head	63,080	65,870	-4.4
35-44 yr old family head	73,460	83,870	-14.2
45-54 yr old family head	79,340	95,250	-20.0
55-64 yr old family head	69,040	88,270	-27.9
65 yrs and over family head	49,010	57,730	-16.9

Source: Statistics Canada: SAAD 2009 Family Tables 1 to 18 Level of Geo 21 to 51 (Table F-4A)

For one person households reported in tax filer data as “persons not in census families”, the total income picture is more grim. Table 3.4 shows that median income for one person households falls from \$27,660 from the prime earning years to \$22, 560 in retirement years. Again, the largest gaps between the District of Parry Sound and Ontario median income figures for one-person households begin to show up in the middle and later working years, which may also reflect the impact on 2009 incomes of the economic downturn that started in 2008.

Table 3.4
Median Family Incomes for Persons Not in Census Families by Age
for the District of Parry Sound and Ontario, 2009

Age of Family Head	Median Total Income		Difference in Median Total Income %
	Parry Sound (D) (\$)	Ontario (\$)	
All ages	22,600	25,090	-11.0
0-24 yr old family head	10,820	9,660	+12.0
25-34 yr old family head	27,660	30,380	-9.8
35-44 yr old family head	27,100	35,080	-29.5
45-54 yr old family head	23,840	32,270	-35.4
55-64 yr old family head	23,450	28,840	-23.0
65 yrs and over family head	22,560	24,940	-10.6

Source: Statistics Canada: SAAD 2009 Family Tables 1 to 18 Level of Geo 21 to 51 (Table F-4C)

Another at-risk population is lone parent families. Tax filer data for 2009 shown in Table 3.5 indicate a relatively favourable comparison of lone parent families in the District of Parry Sound with their Ontario counterparts on median income in 2009. As in the previous couple families and one person households the greatest disparities with the Ontario median income data start in the middle to late working years for lone parent families in the District of Parry Sound, although median income for lone parent families with a family head over 65 years is also well below the Ontario average. In relation to the overall District average, however, median family income for lone parent families does continue to rise by age cohort from younger to older family heads.

Table 3.5
Median Family Incomes for Lone Parent Families by Age of Family Heads
for the District of Parry Sound and Ontario, 2009

Lone Parent Families by Age of Family Head	Median Lone Parent Family Income		Difference in Median Lone Parent Family Income %
	Parry Sound (D) (\$)	Ontario (\$)	
All ages family heads	33,280	36,780	-10.5
0-24 yr old family head	17,060	16,070	+6.2
25-34 yr old family head	25,770	25,190	+2.3
35-44 yr old family head	32,260	33,780	-4.7
45-54 yr old family head	38,560	44,590	-15.6
55-64 yr old family head	47,010	59,390	-26.3
65 yrs and over family head	49,030	57,770	-17.8

Source: Statistics Canada: SAAD 2009 Family Tables 1 to 18 Level of Geo 21 to 51 (Table F-4B)

In order to get some sense of the scale of need based on low income, which has bearing on individuals' and families' ability to secure and maintain stable housing, tax filer data can be used to identify the number of couple families and single person households in very low income categories. Table 3.6 uses a set of benchmarks for lower income levels at which individuals and families would likely struggle with the cost of housing. For couple families \$30,000 is chosen as the benchmark since it is about 50% of the median couple family income (\$62,950) for the District of Parry Sound.⁶ A \$20,000 benchmark is used for one-person households and lone parent families. This is higher than 50% of the median incomes for their respective groups but would certainly challenge household budgets in terms of meeting housing costs.

⁶ In its Poverty Reduction Strategy in 2008, the Ontario Government adopted the Low Income Measure, 50% of median income, as its official poverty line. This rubric is being applied to the District's median couple family income in this instance, which is about \$14,000 lower than the Ontario median couple family income. Ministry of Children and Youth Services (2008). *Breaking the Cycle of Poverty. Ontario's Poverty Reduction Strategy*. Toronto <http://www.children.gov.on.ca/htdocs/English/breakingthecycle/report/index.aspx>

More than half of couple families (60%) and one-person households (54%) at low income levels are in their pre-retirement (55-64 yrs) and retirement (65yrs and older) stages in the District.⁷ Clearly, these low income levels would put severe stress on their ability to cover housing costs. Several hundred lone parent families in their 30s and 40s find themselves in the same situation with respect to securing and maintaining affordable housing based on their low incomes.

Table 3.6
Distribution by Age of Family Head of Median Incomes Below \$30,000 for
Couple Families and Below \$20,000 for One-Person Households and Lone Parent Families
for the District of Parry Sound (DPS) and Ontario, 2009

Age of Family Head	Below 50% of Median Family Income					
	Couple Families <\$30,000		One-Person Households <\$20,000		Lone Parent Families <\$20,000	
	DPS No. / %	Ont %	DPS No. / %	Ont %	DPS No. / %	Ont %
0-24 yrs	430 / 31.5	6.2	360 / 12.4	22.0	50 / 13.5	14.6
25-34 yrs	120 / 8.8	21.0	190 / 6.5	13.0	80 / 21.6	25.0
35-44 yrs	150 / 11.0	16.9	250 / 8.6	9.5	100 / 27.0	30.0
45-54 yrs	240 / 17.6	20.0	530 / 18.2	13.9	110 / 29.7	21.6
55-64 yrs	390 / 28.6	16.0	510 / 17.5	14.6	20 / 5.4	5.5
65 yrs and over	430 / 31.5	19.5	1070 / 36.8	26.7	10 / 2.7	2.6
TOTALS	1360/100.0	100.0	2900 / 100.0	100.0	370 / 100.0	100.0

Source: Statistics Canada: SAAD 2009 Family Tables 1 to 18 Level of Geo 21 to 51 (Table F-4B; Table F-4C)

3.3 Affordability and Core Housing Need

Tables 3.7 and 3.8 show the average market rents for West and East Parry Sound as of January 2013 and the affordable rents for different size apartment units as set by the Service Manager while participating in the Canada-Ontario Affordable Housing Programs. The average market rents and affordable rents are shown both with and without utility costs.

Notably, average monthly base market rents and affordable rents without utilities are 25% higher in West Parry Sound than East Parry Sound and remain 12%-14% higher in West Parry Sound when utilities are added to the base average rents.

The average market rents in 2013 are relatively consistent with the median monthly rental payments showing in Table 3.1, which reports data for two years earlier (2011) not updated to account for rent

⁷ Further investigation shows that 960 of one person households at 45 years old and over reported total incomes below \$15,000.

inflation (3.1% rent guideline increase for 2012).⁸ Median monthly payments showing in Table 3.1 for both homeowners and renters is 22% higher in WPS than EPS, which is comparable to the differential in average market rents in Tables 3.7 and 3.8.

Table 3.7
Average Market Rents and Maximum Affordable Rent – West Parry Sound

	Average Market Rents (AMR) for Apartments			
Utilities in Rent	Bachelor (\$)	1 Bedroom (\$)	2 Bedroom (\$)	3 Bedroom (\$)
None	735	803	855	1009
Heat	796	877	944	1115
Hydro	788	859	923	1089
Both	849	933	1012	1194
	Affordable Rents (20% below AMR)			
	Bachelor (\$)	1 Bedroom (\$)	2 Bedroom (\$)	3 Bedroom (\$)
None	588	641	684	808
Heat	636	701	755	892
Hydro	630	686	738	870
Both	678	746	810	955

Source: Canada-Ontario Affordable Housing Program extension (2009) and PSDSSAB, 2013.

Table 3.8
Average Market Rents and Maximum Affordable Rent – East Parry Sound

	Average Market Rents (AMR) for Apartments			
Utilities in Rent	Bachelor (\$)	1 Bedroom (\$)	2 Bedroom (\$)	3 Bedroom (\$)
None	n/a	688	748	895
Heat	n/a	761	836	999
Hydro	n/a	744	815	972
Both	n/a	819	903	1078
	Affordable Rents (20% below AMR)			
	Bachelor (\$)	1 Bedroom (\$)	2 Bedroom (\$)	3 Bedroom (\$)
None	n/a	550	599	716
Heat	n/a	609	668	798
Hydro	n/a	595	652	778
Both	n/a	656	723	861

Source: Canada-Ontario Affordable Housing Program extension (2009) and PSDSSAB, 2013.

Just more than 60% of couple families in the District are over 54 years of age. Even taking the lowest median family income from Table 3.3, \$49,010 for couples with family heads at 65 years and over, these

⁸ Landlord and Tenant Board. 2012 Rent Increase Guideline
http://www.ltb.gov.on.ca/en/Key_Information/STDPROD_089489.html

families would have no difficulty paying average market rents for a one-bedroom apartment as shown in Table 3.9. These families' housing costs are well below 30% of their family incomes.

The family couples with median incomes less than \$30,000, 820 of which are in their pre-retirement and retirement years, however, would struggle with average market rents in that their monthly payments in both West and East Parry Sound would take up more than 30% of their incomes.⁹ At the affordable rent for a one-bedroom apartment (MAR – 20% below Market Rent), however, couple families below \$30,000 achieve housing affordability.¹⁰

Table 3.9
Average Market Rents (AMR) and Maximum Affordable Rent (MAR)
for Selected Family/Household Situations in WPS and EPS, 2009

Couple Families					
Unaffordability: Greater than 30% of monthly income	No. Couple Families	West Parry Sound – One Bedroom Apartment		East Parry Sound – One Bedroom Apartment	
		\$933 AMR ¹¹	\$746 MAR	\$819 AMR	\$656 MAR
\$49,010 Median Income - \$4084/mo.	9,770	22.9%	18.3%	20.1%	16.1%
\$30,000 Income -\$2500/mo	1,360	37.3%	29.8%	32.8%	26.2%
One Person Households					
	No. One Person Households	West Parry Sound – Bachelor Apartment		East Parry Sound – One Bedroom Apartment	
		\$849 AMR	\$678 MAR	\$819 AMR	\$656 MAR
\$22,600 Median Income - \$1883/mo	4,160	45.1%	36.0%	43.5%	34.8%
\$20,000 Income -\$1667/mo.	2,900	50.9%	40.7%	49.1%	39.4%
Lone Parent Families					
	No. Lone Parent Families	West Parry Sound – Two Bedroom Apartment		East Parry Sound – Two Bedroom Apartment	
		\$1012 AMR	\$810 MAR	\$903 AMR	\$723 MAR
\$33,280 Median Income - \$2773/mo	1,290	36.5%	29.2%	32.6%	26.1%
\$20,000 Income -\$1667/mo	370	60.7%	48.6%	54.2%	43.4%

⁹ As will be discussed later in this section on the Affordability Component of Core Housing Need, households paying more than 30% of their gross incomes for housing costs are considered to be living in unaffordable housing.

¹⁰ Again, explained in footnote 2 with respect to one-person households, 490 of the couple families included in the below \$30,000 income threshold actually have total incomes below \$20,000.

¹¹ Average Market Rent (AMR) and Maximum Affordable Rent (MAR) figures include both rent and utilities.

Source: Canada-Ontario Affordable Housing Program extension (2009) and PSDSSAB, 2013.
Statistics Canada: SAAD 2009 Family Tables 1 to 18 Level of Geo 21 to 51 (Table F-4A; Table F-4B; Table F-4C)

Table 3.9 also shows that the median income for one person households in both West and East Parry Sound does not allow housing affordability either in terms of the average market rent or the affordable rental rate 20% below it. At the median income for all ages of \$33,280, lone parent families require the affordable rental rate to avoid spending more than 30% of their income on housing. For the 370 lone parent families under \$20,000, however, mostly in their middle working and family raising years, the rental market offers only severe housing unaffordability to them. In fact, 240 of these lone parent families are dependent primarily on social assistance (see Tables 3.10 and 3.12 following) and have incomes less than \$15,000, which puts them at an even greater distance from housing affordability.

A significant number of lone parent families and single person households are dependent on social assistance rates for both housing costs and all other daily living needs. Clearly, average market rents are out of reach of most people dependent on social assistance (Ontario Works or Ontario Disability Support Program). Tables 3.10 and 3.11 show the difference between average market rents and the maximum shelter allowance part of monthly OW and ODSP benefits for individuals in different family circumstances.

In both West and East Parry Sound OW and ODSP recipients are well below the affordability level provided by their shelter allowances, ranging from a relatively low 29% shortfall for a single parent with two children in a three-bedroom apartment in EPS to a high of 61% below average market rent for a single recipient in a one-bedroom apartment in WPS. The differences are smaller for ODSP recipients who receive a higher benefit and shelter allowance, but still remain 35% to 50% below the average market rent for single recipients.

The ODSP shelter allowance for couples gets within affordability range for a two bedroom apartment in West Parry Sound, and for two and three bedroom apartments in East Parry Sound as highlighted in Tables 3.10 and 3.11. Notably, the shelter allowance for a couple in a two bedroom apartment in EPS approaches affordability at just 21% below average market rent (highlighted in light blue), while the allowance is 31% below average market rent and, thus below the 20% affordability threshold for a couple in a two-bedroom in WPS.

Table 3.10
Average Market Rents and Shelter allowance Available through Social Assistance Rates (West Parry Sound)

Avg. Market Rents (AMR) 2013	Bach. Apt. (\$)	SA-Max Shelter Allowance (\$)		Difference \$ (% below AMR)		1-Bed room (\$)	SA-Max Shelter Allowance (\$)		Difference \$ (% below AMR)		2-Bed room (\$)	SA-Max Shelter Allowance (\$)		Difference \$ (% below AMR)		3-Bed room (\$)	SA-Max Shelter Allowance (\$)		Difference \$ (% below AMR)	
		OW	ODSP	OW	ODSP		OW	ODSP	OW	ODSP		OW	ODSP	OW	ODSP		OW	ODSP		
	West Parry Sound					West Parry Sound					West Parry Sound					West Parry Sound				
None	735	376	479	-359 (49%)	-256 (35%)	803	376	479	-427 (53%)	-324 (41%)	855	590	753	-265 (31%)	-102 (12%)	1009	641	816	-368 (36%)	-193 (19%)
Heat	796	376	479	-420 (53%)	-317 (40%)	877	376	479	-501 (57%)	-398 (45%)	944	590	753	-354 (38%)	-191 (20%)	1115	641	816	-474 (43%)	-299 (27%)
Hydro	788	376	479	-412 (52%)	-309 (39%)	859	376	479	-483 (56%)	-380 (44%)	923	590	753	-333 (37%)	-170 (18%)	1089	641	816	-448 (41%)	-273 (25%)
Both	849	376	479	-473 (56%)	-370 (44%)	953	376	479	-577 (61%)	-474 (50%)	1012	590	753	-422 (42%)	-259 (26%)	1194	641	816	-553 (46%)	-378 (32%)

Sources: Income Security Advocacy Centre, *Fact Sheet: Social Assistance Rates – November/December 2012*

Canada-Ontario Affordable Housing Program Extension (2009), *Maximum Affordable Rents & AMR 2013, District of Parry Sound – East Parry Sound (January 28th, 2013)*

Table 3.11
Average Market Rents and Shelter allowance Available through Social Assistance Rates (East Parry Sound)

Avg. Market Rents (AMR) 2013	Bach. Apt. (\$)	SA-Max Shelter Allowance (\$)		Difference \$ (% below AMR)		1-Bed room (\$)	SA-Max Shelter Allowance (\$)		Difference \$ (% below AMR)		2-Bed room (\$)	SA-Max Shelter Allowance (\$)		Difference \$ (% below AMR)		3-Bed room (\$)	SA-Max Shelter Allowance (\$)		Difference \$ (% below AMR)	
		OW	ODSP	OW	ODSP		OW	ODSP	OW	ODSP		OW	ODSP	OW	ODSP		OW	ODSP		
Utilities in Rent	East Parry Sound	OW	ODSP	OW	ODSP	East Parry Sound	OW	ODSP	OW	ODSP	East Parry Sound	OW	ODSP	OW	ODSP	East Parry Sound	OW	ODSP	OW	ODSP
None	na	376	479	na	na	688	376	479	-312 (45%)	-209 (30%)	748	590	753	-158 (21%)	+5 (+.7%)	895	641	816	-254 (28%)	-79 (9%)
Heat	na	376	479	na	na	761	376	479	-385 (51%)	-282 (37%)	836	590	753	-246 (29%)	-83 (14%)	999	641	816	-358 (36%)	-183 (18%)
Hydro	na	376	479	na	na	744	376	479	-368 (49%)	-265 (35%)	815	590	753	-225 (28%)	-62 (8%)	972	641	816	-331 (34%)	-156 (16%)
Both	na	376	479	na	na	819	376	479	-473 (56%)	-340 (42%)	903	590	753	-313 (35%)	-150 (17%)	1078	641	816	-437 (41%)	-262 (24%)

Sources: Income Security Advocacy Centre, *Fact Sheet: Social Assistance Rates – November/December 2011*

Canada-Ontario Affordable Housing Program Extension (2009), *Maximum Affordable Rents & AMR 2013, District of Parry Sound – East Parry Sound* (January 28th, 2013)

Section 6 will describe which groups in the District of Parry Sound are on the Ontario Works and Ontario Disability Support Program and are thus subject to the severe housing affordability challenges evident by the gaps between income and rents shown in Tables 3.10 and 3.11.

CMHC defines a household as in “core housing need” when:

its housing falls below at least one of the adequacy, affordability or suitability standards and it would have to spend 30% or more of its total before-tax income to pay the median rent of alternative local housing that is acceptable. (CMHC, 2013)¹²

Adequacy refers to housing that does not require major repairs. Suitability refers to housing of appropriate size for the number of occupants (i.e. suitable number of bedrooms for adults and children).

Affordability is defined as “housing costs less than 30% of before-tax household income” including utilities and property taxes for municipal services for both homeowners and renters. Therefore, households spending more than 30% of their gross income on housing costs satisfy one component of what is considered core housing need according to CMHC’s definition.¹³

CMHC provides information on households in core housing need for Ontario and its communities based on 2006 census data. Table 3.12 indicates that the District of Parry Sound had a lower proportion of households in core housing need in 2006 (12.1%) than the province as a whole (14.5%) and indicates that the District's proportion of households in core housing need fell by several percent from 14.8% in the 2001 census. It is important to caution, however, that the 2006 census reporting 2005 data was prior to the economic downturn that the province and the country has taken since 2008. The 2011 census will not report out the latest figures on core housing need until later in 2013.

Although a lower proportion of residents in the District of Parry Sound overall are in core housing need compared to the provincial household population, it is interesting that a higher proportion of both owners and renters in the District of Parry Sound are in core housing need compared to the province as a whole. In terms of actual numbers, in 2006 there were several hundred more homeowners (1,085) living in core housing need than renters (870).

Table 3.13 breaks out the *affordability component* of core housing need, which is also available from Statistics Canada, for the whole District of Parry Sound by each of its 24 municipal areas and organized into West and East Parry Sound.¹⁴

¹² http://cmhc.beyond2020.com/HiCODefinitions_EN.html

¹³ http://cmhc.beyond2020.com/HiCODefinitions_EN.html#_Affordable_dwellings_1

¹⁴ The affordability component of core housing need reflects the number of households that pay between 30-99% of income on shelter regardless of suitability and adequacy and does not take into account whether people could get cheaper housing or not.

Table 3.12
Households in Core Housing Need by Type and Tenure 2006 and Compared to 2001
District of Parry Sound and Ontario

Household Type	District of Parry Sound				Ontario
	2001	2006			2006
	In Core Need %	In Core Need No. (%)	Not in Core Need No. (%)	Households No. (100%)	In Core Need %
All Households	14.8	1,955 (12.1)	14,210 (87.9)	16,165	14.5
Owners	9.1	1,085 (8.0)	12,510 (92.0)	13,595	6.9
Renters	40.1	870 (33.9)	1,700 (66.1)	2,570	33.5

Source: CMHC, *Canadian Housing Observer*, based on Statistics Canada Census data, 2001 and 2006.

On the affordability issue, Table 3.13 shows that 3,060 households in 2005 paid more than 30% of their gross household income on housing costs, about equally divided between West and East Parry Sound. Studied by community, however, one finds a good deal of variability with the Town of Parry Sound (26%) and The Archipelago (25%) indicating higher levels of unaffordability. More communities in East Parry Sound show significantly higher proportions of housing unaffordability compared to the EPS and overall District average: Joly (32%), Sundridge (26%), Ryerson (26%), South River (23%), and Perry, Burk's Falls and McMurrich/Monteith all at 22%.

Table 3.13
Affordability Component of Core Housing Need
by Community and Tenure in the District of Parry Sound, 2006

Municipality/Area	Total Household Affordability No.	Households Spending 30% to 99% of Household Income on Housing Costs, 2006 No. (%)	Households Spending 30%-99% on Housing Costs, 2006	
			Own* %	Rent %
Parry Sound (Town)	2515	650 (26)	30	44
Seguin	1720	235 (14)	24	6
McDougall	1005	135 (13)	18	24
Parry Sound (Ctr)	1105	230 (21)	33	58
Carling	485	20 (4)	7	0
McKellar	475	70 (15)	29	50
Whitestone	460	75 (16)	18	18
The Archipelago	255	65 (25)	34	0
West Parry Sound	8020	1480 (19)	24	25

Callander	1300	160 (12)	13	38
Powassan	1200	225 (19)	20	54
Perry	835	185 (22)	32	38
Nipissing	640	80 (13)	24	0
Magnetawan	690	115 (17)	32	35
Armour	540	100 (19)	37	31
Strong	540	85 (16)	26	30
South River	455	100 (23)	14	52
Sundridge	430	110 (26)	30	57
Burk's Falls	425	95 (22)	17	41
Machar	380	60 (16)	24	43
Kearney	350	65 (19)	30	0
McMurrich/Monteith	335	75 (22)	40	56
Ryerson	285	75 (26)	38	50
Joly	110	35 (32)	38	0
Parry Sound (NE)	90	15 (17)	40	0
East Parry Sound	8605	1580 (18)	28	33
Parry Sound, District	16,625	3060 (18)	27	30
ONTARIO	4,501,245	1,062,395 (24)	25	37

Source: Statistics Canada 2006. *2006 Census of Population*. Statistics Canada catalogue no. 97-554-XCB2006039. *Owned with mortgage only.

Table 3.13 also shows the proportion of owners with mortgages and renters in unaffordable housing for each of the 24 municipal areas in the District.¹⁵ Communities with higher levels of unaffordability in relation to the median for WPS and EPS are highlighted. Home owners with mortgages in The Archipelago (34%), McDougall (33%), the Town of Parry Sound (30%) and McKellar (29%) have higher proportion of households in unaffordable housing in WPS, but the level of unaffordability is even higher among renters Parry Sound Centre (58%), McKellar (50%), and the Town of Parry Sound (44%) in this part of the District.

In East Parry Sound, housing affordability issues in 2006 were highest among homeowners with mortgages in the communities of McMurrich/Monteith (40%), Parry Sound, Northeast (40%), Joly (38%), Ryerson (38%), and Armour (37%). Communities in EPS with housing unaffordability affecting half or more of the renters were Sundridge (57%), McMurrich/Monteith (56%), Powassan (54%), South River (52%) and Ryerson (50%).

Deeper study of this data reveals certain household characteristics have a higher incidence of housing unaffordability, specifically, single person households, couples without children, and lone parent family households. Table 3.14 illustrates this pattern for the whole District of Parry Sound.

¹⁵ The unaffordability percentages for the District, WPS and EPS show much lower than for the breakdown by Owners and Renters columns because the Owners column does not report home owners *without* mortgages.

A higher proportion of lone-parent families and non-family households had housing affordability issues in 2006 compared to the District's household population as a whole. The District has a very high population of single person households. Notably, almost a third of the District's one person households reported unaffordable housing costs in the 2006 census.

Table 3.14
Affordability Component of Core Housing Need by Household Characteristics
for the District of Parry Sound, 2006

Household Type	Total Housing Affordability No.	Spending 30% to 99% Household Income on Housing Costs (Affordability component of Core Housing Need)	
		No.	%
Total Households	16,635	3,065	18.4
Family Households	12,125	1,675	13.8
• One family only hshlds	11,330	1,545	13.6
➤ Couple family Hshlds	10,315	1,210	11.7
○ Without children	6,270	790	12.6
○ With children	4,045	420	10.4
➤ Lone-parent family hshlds	1,015	330	32.5
• Other family households	795	130	16.3
Non-family households	4,510	1,390	30.8
• One person households	4,085	1,280	31.3
• Two/more person hshlds	420	110	26.2

Source: Statistics Canada 2006. *2006 Census of Population*. Statistics Canada catalogue no. 97-554-XCB2006039.

Regardless of housing tenure, whether renting or owning with or without a mortgage, single person households and lone parent families consistently show higher levels of housing unaffordability as indicated in Table 3.15.

Table 3.15
Affordability Component of Core Housing Need by Form of Tenure
for Single Person and lone parent Households in the District of Parry Sound, 2006

Type of Household Tenure	Spending 30% to 99% of Household Income on Housing costs					
	Non-Family One Person Households		Lone Parent Family Households		All Affordability Households	
	No.	%	No.	%	No.	%
All Tenure Types	1,280	31.3	330	32.5	3,065	18.4
Rent	635	56.9	140	54.4	1,090	40.0
Own with Mortgage	380	41.7	170	43.0	1,550	24.7
Own without Mortgage	265	12.8	20	6.3	425	5.6

Source: Statistics Canada 2006. *2006 Census of Population*. Statistics Canada catalogue no. 97-554-XCB2006039.

While high levels of unaffordability for single person and lone parent household renters may not be surprising and the struggles of lone parent homeowners with affordability would be expected, housing unaffordability for single person homeowners without a mortgage at 12.8%, more than double the overall rate of all District households, is noticeable. Mortgage-free households are more likely made up of older residents of which a significant number may be struggling on fixed incomes to maintain the upkeep and property taxes on their established homes.

3.4 Conclusion

Based on their experience providing housing and community service supports, survey respondents ranked housing affordability as the top issue for their clients, and reinforced this message to the research team in two stakeholder consultations. More than 60 low income participants in six community consultations across the District confirmed that inadequate incomes combined with high housing costs make securing and keeping suitable living accommodations a continuing challenge.

Census data (2006) and tax filer data (2009) indicate that the scale of the housing affordability issue in the District is ominous:

- One person households, including a very high proportion of persons 65 years and older, are struggling with housing costs. More than 1500 single person households in their pre-retirement decade (55 to 64 years) and retirement years (65 and older years) have incomes less than \$20,000 (Table 3.6), well below what they need to pay the average market rents for suitable accommodation. While a large number of these older persons are likely homeowners, living alone on a fixed income combined with the cost of property upkeep stretches their means beyond the limits of housing affordability at least for several hundred of these residents (Table 3.15). More than 1000 homeowners in the District of Parry Sound reported housing conditions in the 2006 census that indicated they were in core housing need and 645 homeowners living alone indicated that their housing costs were beyond affordability levels (Tables 3.12 and 3.15).

- Older couples without children are experiencing housing pressures similar to older one person households. There are more than 400 couples with a family head at 65 years or older and another 390 in their pre-retirement years with family incomes less than \$30,000. At this level of income, renters are paying unaffordable housing costs (Tables 3.6 and 3.9). While older couples may not be in the rental market, there is some evidence that the cost of maintaining homes may be pushing them into the housing unaffordability range as well.
- In addition to older one-person households, many younger persons living alone struggle in the private rental market. Section 6 will show almost two-thirds of the Ontario Works caseload and three-quarters of the Ontario Disability Support Program caseload are single persons without dependents. That is more than 1500 persons with income assistance who fall severely short of housing affordability without subsidized housing support (Tables 3.10 and 3.11).
- Thankfully, the scale of the affordability issue among lone parent families in the District does not seem to be as high as it is for single persons and older individuals and couples. Still, 370 lone parent families in 2006 had incomes below \$20,000 (Table. 3.6), which is a figure close to the 330 spending more than 30% of their incomes on housing (Table 3.14), and also about equivalent to the 318 lone parent families on social assistance in the District. These figures suggest the possibility of targeting housing supports to these families, all the more important since children are involved, on which the literature indicates that homelessness and housing instability can have serious health and educational impacts.

The affordability issue seems to be slightly more critical in West Parry Sound where housing costs are about 12% to 14% higher than East Parry Sound. But, as Table 3.13 indicates, there are some communities within each part of the District where a higher than average proportion of residents struggle with housing affordability.

There is no way to actually put a hard number to the scale of homelessness in the District of Parry Sound. Homelessness in rural areas has its particular face, usually revealed through the accounts of low income people themselves and the community service practitioners that work with them in the District of Parry Sound as described in section 6. But, it is important to recall that the definition of “homelessness” being used in this report and plan is broader than strictly “absolute homelessness”. It includes individuals and families that “lack permanent housing” and also those that are in unstable living situations and “at risk” of losing their housing (OMSSA, 2008).

The preceding findings and discussion on the issue of housing affordability in the District clearly establish that many people are in uncertain and at risk situations with respect to maintaining stable housing, including a number of older home-owning residents whose ability to stay in their longstanding homes and communities is becoming more difficult.

One factor in housing affordability, of course, is the availability of housing stock in the District. Stakeholders and community members that have made input to the research ranked both the lack of housing availability

and the poor quality of the housing stock as the second and third major issues in the District of Parry Sound. The next section looks at housing availability in terms of the existing stock of public and affordable housing and its quality for people living on low incomes in the District.

4. Housing Availability and Quality

“If you are renting from a slum landlord and you need a repair done, who do you go to? Landlords get away with a lot because of the shortage of housing ... people are desperate”

(Town of Callander participant)

Shortage of safe, accessible housing for individuals who do not require personal care? This will only increase in a seniors-based population.

(Survey respondent)

4.1 Type and Tenure of Households in the District

The unavailability of housing and the poor quality of existing housing were identified as the second and third major issues for people at the lower end of the housing market in the District of Parry Sound. Before investigating this further, an overview of the structure of residency in the District is required.

Table 4.1 shows that The District of Parry Sound had a significantly higher percentage of homeowners versus renters compared to the province as a whole in 2006, with the level of home ownership being a little higher in East Parry Sound (85.3%) compared to West Parry Sound (82.3%). More than 900 renters live in the Town of Parry Sound, almost two-thirds (65.8%) of all renters in West Parry Sound. The other communities in the District with significantly higher proportions of renter populations dwell in East Parry Sound: Burk’s Falls (34%), Sundridge (27%), and South River (25%) (Statistics Canada Community Profiles, 2006).

Table 4.1
Dwellings by Type of Tenure in the District of Parry Sound, 2006

Dwellings in Municipal Area	Total Dwellings ¹⁶	Owners		Renters	
		No.	%	No.	%
District of Parry Sound	16,775	14,085	83.9	2,690	16.1
West Parry Sound	8,065	6,660	82.3	1,405	17.7
East Parry Sound	8,710	7,425	85.3	1,285	14.7
Province of Ontario			71		29

Source: Statistics Canada Community Profiles, 2006

Table 4.2 shows that almost nine out of ten of the District’s residents live in single detached dwellings, including almost half of all renter households (48%). Only about 1,307 households occupy apartment

¹⁶ Values in Table represent off-reserve areas only.

buildings, including duplexes, which make up 7.6% of all household types; just over 1,000 of the apartment dwelling households are renters.¹⁷

**Table 4.2
Household Tenure by Type of Structural Dwelling
in the District of Parry Sound, 2006**

Structural Type of Dwelling	Total Structural Types No. = 16,869		Owners No. = 14,140		Renters No. = 2,775	
	No.	%	No.	% ¹⁸	No.	%
Single detached	15,149	88.1	13,760	91.0	1,355	9.0
Semi-detached/Row	413	2.4	130	26.5	360	73.5
All Apartments	1,307	7.6	250	19.1	1,060	80.9

Source: Constructed from data provided by MMAH from Statistics Canada Census Series, 2006

The Canada Mortgage and Housing Corporation does not document vacancy rates for census areas with populations as small as the District of Parry Sound. The District is blessed with an abundance of lakes and provincial parks, which buoys its attraction to tourists and vacationers in the spring-summer seasons and also attracts workers, albeit to relatively low paying service jobs. As a result, permanent residents must compete for scarce rental accommodation in the summer months; scarcity of supply matched with high demand serves to drive up market rents in the District.

Private sector housing development in the District is primarily focused on single-family residential dwellings. Of 180 housing starts between 2007 and 2011, less than ten were for apartments (CMHC, 2011b). There is some indication that developers are responding to certain niche populations. For example, condominium buildings for seniors are being constructed in the Town of Parry Sound in response to the migration of people wanting to retire in the District and former seasonal residents choosing to convert their vacation property assets into condominium units in order to live closer to the services and amenities offered in the Town of Parry Sound. This could potentially worsen the apartment rental market as some existing apartment owners show interest in converting their apartment buildings into condominiums for sale.

Considering the affordability issues presented in section 3 that many people including some homeowners contend with in order to maintain a stable home base, what forms of housing are available to District residents of limited means? One way to approach the issue of housing

¹⁷ About 250 owner households report living in apartment duplexes or apartments fewer than five stories suggesting condominium style of ownership.

¹⁸ The Owner-Renter breakdown by structural type of tenure do not arrive at the same totals as in the column on “Total Structural Type” in the data provided by the MMAH, so that the percentages calculated for the Owner-Renter breakdown are based on the sum of the numbers on the Owner and Renter columns.

availability is to conceptualize the issue as a range of housing options along a continuum described following and then applied to the District of Parry Sound.

4.2 The Housing Continuum

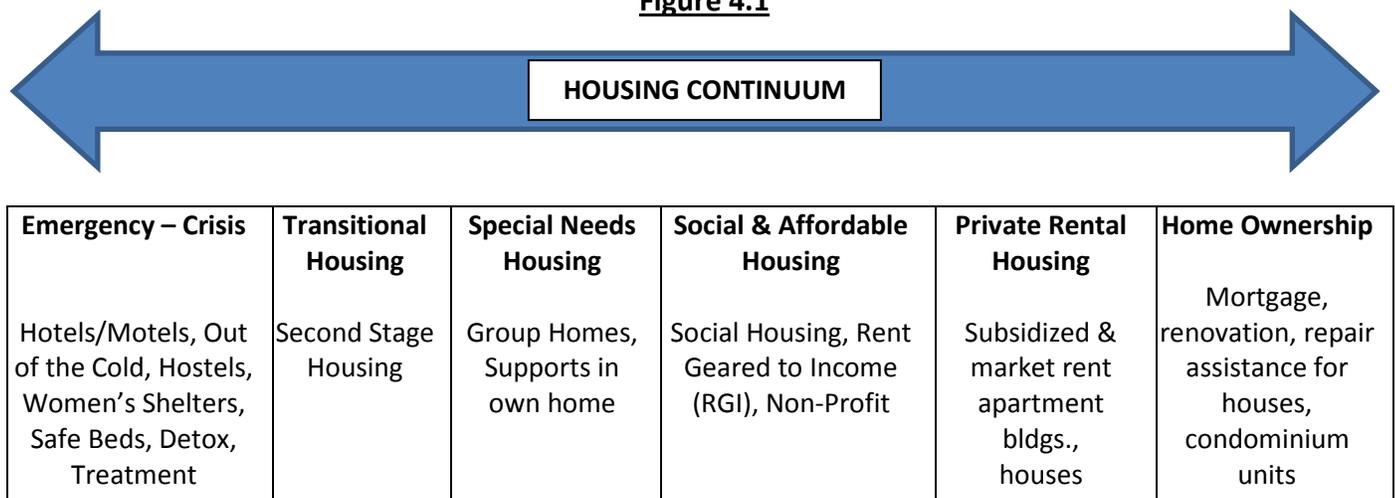
Recognizing that individuals and families have varying means and opportunities to establish themselves in affordable, safe and stable housing and that resources and strategies for such housing must be organized to provide for a range of community needs, a housing continuum serves as a useful tool for measuring the existing asset base against what is required to accommodate wide-ranging housing needs adequately.

Although there are some variations in the stages portrayed along the housing continuum by different groups, generally it moves as graphically shown following:

- a) from crisis housing needs requiring emergency shelters and
- b) special temporary facilities and transitional programs through
- c) housing for people with more dependent special support needs to
- d) social and affordable housing programs to
- e) private market rental, and finally,
- f) home ownership.

There are programs and supports that can assist residents in all stages of the continuum, even in the private market and home ownership stages, as will be seen.

Figure 4.1



4.2.1 Emergency/Crisis and Transition Housing

Figures 4.2 and 4.3 portray the information collected on the affordable housing assets in West and East Parry Sound that are available to residents with limited means. Clearly, the emergency and crisis ends of the continuum in both West and East Parry Sound show the least capacity, with only one relatively small shelter, Esprit Place for women only. PSDSSAB, non-profit community service providers such the Salvation

Army and the Muskoka-Parry Sound Community Mental Health Services (M-PSCMHS) provide some crisis support through short-term and seasonal stay arrangements with local motels and hotels, an option really only available in the late fall and winter months of the non-tourist season. Single men without housing depend on the short-term stay arrangements locally. Their only other choice, besides living rough in the bush, is to go to North Bay for emergency shelter as reported by consultation participants and key informants.

Again, very little is evident in terms of transitional support that assists individuals and families in crisis to stabilize themselves before moving into permanent, stable housing. Esprit Place has a small pilot that it is testing as a support model for women moving out of the emergency shelter into a stable living situation. Mostly, transition is supported through casework managers of various agencies advocating with landlords for access to apartment units, sometimes with the use of rent supplements.

West Parry Sound Health Centre (WPSHC) maintains a regular monthly patient list of between 20-25 individuals designated as “Awaiting Long Term Care” (ALTC), who are subject to the waiting list for the three main LTC facilities in the District. Although these “patients” may stay on the ALTC list for some time, this is not a permanent placement for them, so that it is included here as temporary “transitional” housing until discharge into an LTC facility.

4.2.2 Special Needs Housing

For population groups with special needs, specifically dependent seniors and persons with disabilities, more housing infrastructure is evident in both West and East Parry Sound through Long Term Care facilities in Powassan and the Town of Parry Sound and also group homes and apartments with service supports provided by non-profit organizations such as the Almaguin Highlands and Parry Sound Community Living Associations and The Friends. Still, these organizations report increasing demand for supportive housing backed up on waiting lists and no capacity for unit expansion in the foreseeable future.

4.2.3 Social and Affordable Housing

Figures 4.2 and 4.3 appear to reflect a more impressive picture on the social and affordable housing front in both West and East Parry Sound. There are a total 321 Rent-Geared-to-Income units distributed in the District of Parry Sound, 194 provided in more than 20 sites in the Town of Parry Sound and the remaining 127 distributed across six communities in East Parry Sound.¹⁹

¹⁹ Rent-Geared-to-Income (RGI) or Rent Subsidy: The subsidy paid to a social housing provider named under the Housing Services Act to allow a defined number of units to be rented to low-income tenants on a rent-geared-to-income basis. The RGI or Rent Subsidy equals the difference between the actual rent paid by the qualifying tenant (paying approximately 30% of their income), and the government-approved market rent of a unit. Ontario Non-Profit Housing Association, <http://onpha.on.ca/AM/Template.cfm?Section=Glossary>.

Private and non-profit housing providers administer 118 of the RGI units, while the PSDSSAB administers 209 as public or social housing.²⁰ Since public housing was downloaded to municipal authorities in 2000, the PSDSSAB has assumed responsibility for the public housing portfolio in the District of Parry Sound. In the 2005 to 2009 period, through the jointly funded Canada-Ontario Affordable Housing Program (AHP), the District of Parry Sound was able to secure more than \$4 million to build and renovate 21 rental units and an additional \$350,000 for five rental units for persons with dual diagnosis. There has been no increase in these public housing units since 2007. Three housing sites with 32 *affordable* units (AHP requirement that rents are 80% of average market rent) are located in Parry Sound, Sequin and Trout Creek. The Trout Creek apartments were recently constructed by conversion of a closed public elementary school.

In terms of capital fund support to social housing infrastructure, during the past four years, PSDSSAB has distributed provincial capital repair funding as follows:

- a) A Social Housing Capital Repair Fund of \$175,430;
- b) A Social Housing Repair and Regeneration Program of \$945,318; and
- c) A Renewable Energy program of \$243,530.

4.2.4 Rental and Home Ownership Support

PSDSSAB has received annual funding in the order of half a million dollars through the Investment in Affordable Housing Program from the Ministry of Municipal Affairs and Housing. The amounts in 2012 and 2013 are \$537,530, but this is scheduled to be reduced to \$233,437 in 2014.

This base Ministry funding will be supplemented by \$314,000 annually from 2013-2016 by the new Community Homelessness Prevention Fund (CHPI) with an additional \$207,000 on a one-time basis from the phasing out of the province's Community Start-Up and Maintenance Benefit (CSUMB) fund.

In 2012-13, PSDSSAB has applied its Investment in Affordable Housing monies in the following programs:

- a) Ontario Renovates – 27 households (20 in EPS and 7 in WPS) received an average of \$16-17,000 to upgrade their housing. This fund was accessed by 14 seniors, 5 single mothers, 2 couples with no children, 2 families, 3 single women, 1 single man. As of March 2013, there were 57 outstanding applications for Ontario Renovates assistance.
- b) Home Ownership – six households received grants of \$10,000 towards down payments for house purchases.

²⁰ Public Housing: Housing developed predominantly by the Ontario Housing Corporation (OHC) in the 1960s after CMHC's mandate broadened to housing for low-income families. Managed by Local Housing Authorities with local boards; OHC set policy and provided services (such as legal and technical support). The projects were 100% RGI housing . . . Ownership was downloaded from the Province to the Municipal Service Managers in 2001. The Social Housing Reform Act renamed public housing "Local Housing Corporations." Ontario Non-Profit Housing Association <http://onpha.on.ca/AM/Template.cfm?Section=Glossary>

- c) Housing Allowance (2011-15) which provides an allowance of \$180.00 per month for the duration of the program for eligible applicants. Fourteen people are currently benefiting from this program, which is fully allocated through to March 31, 2015 when the program ends.
- d) Strong Communities Rent Supplement Program – PSDSSAB pays private sector landlords the difference between an RGI calculation and market rent for low income tenants in private rental situations. There are currently 16 households in the Rent Supplement Program with some of them having supports from several external agencies: 4 rent supplements with Community Living Parry Sound, one with Almaguin Highlands Community Living and one with Esprit Family Resource Centre. This program continues until 2023.

PSDSSAB also administers four “commercial” rent supplements carried forward from the period prior to downloading of housing onto the local level and paid for out of its municipal levy.

Through the Ministry of Health and Long Term Care, Addiction Outreach Muskoka Parry Sound and Muskoka-Parry Sound Community Mental Health Services also administer a total of 36 rent supplements for persons with substance abuse and mental health problems respectively as shown in Figures 4.2 and 4.3 following.

Additional resources and assistance to low income community members is provided through PSDSSAB’s Social Assistance Restructuring Fund. This fund helps households with rent or energy bill arrears. In 2012, 131 households across the District were assisted through such crises at a cost of \$73,900. Part of the Social Assistance Restructuring Fund is applied to a Food Security Program, supporting individuals and families struggling with hunger and nutrition. The Food Security funding has grown from \$63,000 in 2009 to \$138,500 in 2012 when it served 23,045 adults and 5,997 children, an increase of 54% and 83% respectively over that three year period.

In addition to the preceding managed through PSDSSAB, the Ontario Ministry of Municipal Affairs and Housing directly delivers the Short term Rent Support Program which distributed \$116,630 to Parry Sound District households in need between 2009-2012.

Figure 4.2



Emergency – Crisis	Transitional Housing	Special Needs Housing	Social & Affordable Housing	Private Rental Housing	Home Ownership
ASSETS					
<p>PSDSSAB</p> <ul style="list-style-type: none"> - Esprit Place Women’s Shelter - 10 beds for victims of domestic violence (80% from WPS) - Use of motels for emergency/temporary hsg on wkly/mnthly basis – from Sept-April (e.g. Travellers’ Motel; Georgian Inn; Mid-town Motel; El-Mar Motel) - OW credits available to OPP to put people without shelter in motels (mostly single men) - One rent supplement to agency for individual/family needing housing with service supports - CHPI funding – rental arrears, energy arrears; 	<p>PSDSSAB</p> <p>Esprit Pilot</p> <ul style="list-style-type: none"> - Use of rent supplement for two bdrm apartment serves one family or 2 individuals transitioning from Shelter to permanent place <p>West Parry Sound Health Centre</p> <ul style="list-style-type: none"> - Regularly 20-25 on Awaiting LTC ward in the hospital 	<p>Seniors Housing:</p> <p>Belvedere Heights HFA</p> <ul style="list-style-type: none"> - 101 LTC beds (lost respite bed because needed to have 100% occupancy to keep funding) <p>Lakeland LTC</p> <ul style="list-style-type: none"> - 110 LTC beds(100% occupancy) <p>The Friends</p> <p>(30 assisted living units)</p> <ul style="list-style-type: none"> - Forest St. apts – 30 RGI for adults with physical disabilities & seniors - respite program - In-home support to seniors & disabled <p>Community Living Parry Sound – (13 housing units)</p> <ul style="list-style-type: none"> - 24 dev. disabled housed in one 6-plex apt (6 occupants), two group homes (13), one condo unit 	<p>RENT GEARED-TO-INCOME (RGI) – Total of 194 RGI units in WPS via three public & non-profit housing providers:</p> <p>Parry Sound District Housing Corp (PSDSSAB) – (100 social housing units)</p> <ul style="list-style-type: none"> - Georgian Sunset Crt (Belvedere St.) - 50-one-bdrm units for seniors* - Goldenview Apts (Church St.) –20-one-bdrm units –mixed* - William St. – 8 semi-detached three-bdrm houses - Addie St. – 6 semi-detached two-bdrm houses - Mapleview St. – 12 semi-detached three-bdrm plus 4 semi-detached four-bdrms <p>Parry Sound Non-Profit Housing Corp – (61 RGI units)</p> <ul style="list-style-type: none"> - Beaucrest Apts. – seniors bldg. – 20 RGI apts plus 20 low rent market (LMR) apts* - Railway/McFarlane – 14 two-bdrm; 10 three-bdrm* RGI apts - 14A Parry Sound Rd. – 1 one-bdrm; 	<p>Rent Supplements (total of 14 paid to private landlords – mostly expires 2023)</p> <ul style="list-style-type: none"> - PSDSSAB – 9 administered directly - Additional rent supps arranged for service support from: - Esprit Place - 1 - CLPS – 4 <p>North East LHIN –</p> <p>Rent supps to landlords arranged through:</p> <ul style="list-style-type: none"> - M-PSCMHS – 11 - Addiction Out Outreach MPS– 8 <p>Housing Allowances – 14 rent subsidies paid directly to tenants</p>	<p>PSDSSAB</p> <ul style="list-style-type: none"> - Home Ownership – \$10,000/home to 6 households to assist with home purchase - 15 HO grants in previous years. - Ontario Renovates -- \$16-17,000 grants to 7 households for upgrading <p>Habitat for Humanity</p> <ul style="list-style-type: none"> - Town of PS donated land

<p>other crisis situations – case coordination for persons with more complex issues & housing referrals to other agencies</p> <p>- Low income energy assistance for low income families in utility bill arrears</p> <p><u>Salvation Army</u></p> <p>- use of hotels for overnight emergencies</p> <p><u>Community Living Parry Sound</u></p> <p>- emergency funding for short-term housing of persons with developmental disabilities</p>		<p>(Life Lease) & 5 rent supplements</p>	<p>6 two-bdrm; 11 three-bdrm RGI apts plus 6 LMR apts.</p> <p><u>Georgian Bay Native Non-Profit – (33 RGI units)</u></p> <p>- 8 sites – apt bldgs., town houses and 4 detached homes – 33 RGI units – 2 one-bdrm and 31 multi-bdrm family units</p> <p><i>AFFORDABLE RENTAL UNITS (80% of Average Market Rent– Total of 38 affordable units via three private housing developers/operators:</i></p> <p><u>Parry Sound – James St. – (6 affordable units)</u> -- disabled/seniors; 2 one-bdrm, 4 two-bdrm</p> <p><u>Seguin– (10 affordable units)</u>– 4 one-bdrm; 6 two-bdrm (seniors)</p> <p><u>G.K. York – (22 affordable units)</u></p> <p>- Mixed income housing in converted former hospital via Affordable Housing Program – 63 total units</p> <p>*includes some modified units for accessibility</p>	<p>by PSDSSAB (expires 2015)</p>	<p>for one HH single family house (in process)</p> <p><u>Service clubs, Ont. March of Dimes</u></p> <p>- Contribution for retrofit/renovation support to seniors housing</p>
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Figure 4.3

Homelessness & Housing Continuum – East Parry Sound

Emergency – Crisis	Transitional Housing	Special Needs Housing Groups	Social & Affordable Housing	Private Rental Housing	Home Ownership
ASSETS					
<p><u>PSDSSAB</u></p> <ul style="list-style-type: none"> About 10% of Esprit Place admissions for women come from from EPS Some use of Algonquin Motel – short-term rooms Muskoka-Parry Sound Mental Health Services (EPSMHS) outreach support CAS for under 16 in crisis CHPI funding – rental arrears, energy arrears; 	<p><u>Muskoka-Parry Sound Mental Health Services</u></p> <ul style="list-style-type: none"> Housing Support Worker uses rent supplements to help mental health clients make transition to stable housing 	<p><u>Eastholme Home</u></p> <ul style="list-style-type: none"> 128 LTC beds for seniors (located in Powassan) <p><u>Lady Isabella</u></p> <ul style="list-style-type: none"> 66 LTC beds (located in Trout Creek) <p><u>Almaguin Highlands Community Living (AHCL)</u></p> <ul style="list-style-type: none"> 16 people with developmental disabilities in three group homes and apts in Powassan and Sundridge. <p><u>Christian Horizons</u></p> <ul style="list-style-type: none"> 20 persons with physical disabilities supported in 2 group homes in South River and 1 group home in Sundridge. 	<p><i>RENT GEARED-TO-INCOME (RGI) – Total of 127 RGI units in EPS via four public, non-profit and private housing providers/operators:</i></p> <p><u>Parry Sound District Housing Corp– (108 social housing units)</u></p> <p>Callander</p> <ul style="list-style-type: none"> Main St – 23 RGI units in two-story apt building <p>South River</p> <ul style="list-style-type: none"> Dublin St. – 8 semi-detached houses (3 bdrm RGI units) Broadway St. – 4 semi-detached houses (4 bdrm RGI units) Roselawn – 12 units in one story apt building (one bdrm RGI units) <p>Sundridge</p> <ul style="list-style-type: none"> Main St – Lake Bernard Manor – 15 RGI units in two-story apt building (one bdrm units) <p>Burk’s Falls</p> <ul style="list-style-type: none"> Queen St – 4 semi-detached houses 	<p><u>Rent Supplements (total of 3 paid to private landlords – mostly expires 2023)</u></p> <ul style="list-style-type: none"> PSDSSAB – 2 administered directly Additional rent supps arranged for service support from: AHCL - 1 <p>North East LHIN</p> <p>Rent supps to landlords arranged through:</p> <ul style="list-style-type: none"> M-PSMHS – 9 Addiction Out Outreach MPS– 8 	<p><u>PSDSSAB</u></p> <ul style="list-style-type: none"> Ontario Renovates -- \$16-17,000 grants to 20 households for upgrading

<p>other crisis situations – case coordination for persons with more complex issues</p>		<p>-</p>	<p>(three bdrm RGI units);</p> <ul style="list-style-type: none"> - Main St – 2 units attached units (three bdrm)* - Dimsdale St. (Burks Falls) –5 unit townhouse – 3 three-bdrm RGI units; 2 four-bdrm RGI units - Yonge St.– 23 units in two-story apt building (one bedroom RGI units)* <p>Magnetawan</p> <ul style="list-style-type: none"> - Queen St– 12 units in one story apt building (one bdrm RGI units) <p><u>Golden Sunshine Municipal Non-Profit Housing Corp– (9 RGI units)</u></p> <ul style="list-style-type: none"> - “The Pines” – Catherine St. – Powassan – 9 RGI apts plus 11 LMR apts for seniors* (expansion planned for seniors but not RGI – will be market rent) <p><u>Fell Homes– (10 RGI units)</u></p> <ul style="list-style-type: none"> - Mary St (Burks Falls) – two story apt building - 10 RGI apartments for seniors in plus 19 LMR apts. <p>*includes some modified units for accessibility</p> <p><u>West Estates Seniors Apts – (5 Affordable units)</u></p> <ul style="list-style-type: none"> - Private dev’t through conversion of old school – room for additional units – Trout Creek 		
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4.3 Challenges Facing Affordable Housing Providers

Eleven respondents to the stakeholders' survey conducted by the research team were social, affordable, or alternative housing providers. When asked to identify the main challenges that their organizations have now in providing affordable and suitable housing, six of the eleven say that funding is the main issue they face in terms of both creating new housing units and maintaining existing housing as costs such as utilities rise.

Most non-profit housing providers indicated a willingness to build more affordable units and some even had done some planning and taken action in that regard. In Powassan, an expansion of The Pines for seniors is under development and further expansion is expected with additional land donated by the municipality. The private developer who converted the Trout Creek elementary school into five apartments has space to build some additional units if funding assistance becomes available. The Parry Sound Non-Profit Housing Corporation is interested in converting out of commission public buildings into affordable housing units in the Town of Parry Sound. Currently, major factors stalling most plans for adding units are lack of capital funding or delays in acquiring municipal land or public buildings at no or low cost to make creation of additional affordable units feasible.

Without additional affordable housing capacity, demand goes unmet and wait lists build. Non-profit housing providers and LTC residential facilities in the District reported long wait lists in various forms:

- 15 years for the Parry Sound Non-profit Housing Corporation
- Minimally 200 individuals with developmental disabilities in the District reported by Community Living organizations
- One to two years for Aboriginal applicants to Georgian Bay Native Non-Profit Housing
- 75 people at risk of hospitalization on The Friends wait list for personal support workers (30) or homecare (45)
- 90 seniors on wait list for The Pines in Powassan, including 45 applicants for current expansion under development
- 110-140 wait listed at Eastholme LTC, which is effectively at 100% occupancy
- Lakeland LTC's wait list is 50+, about 30 beds become available annually

When asked about what other challenges housing providers can anticipate encountering in the next five to ten year period, most housing provider respondents expressed concern about the particular housing and support needs of the groups that they serve and demographic trends that promise only to heighten housing and support needs for certain populations as indicated in the following comments:

Barrier-free design for people as they age.

We are seeing more tenants/individuals with mental health issues, and anticipate this need to increase with no supportive housing programs. Shortage of safe/accessible housing for

individuals who do not require personal care – this will only increase in a seniors-based population.

With continued changes to social assistance it is difficult to see the situation improve. Women find it difficult to leave the shelter as they don't have the support and resources.

I am responsible for a caregiver's program for seniors who care for a spouse/parent at home. Their numbers are steadily increasing.

There are two significant challenges – individuals with disabilities who were born in the 80's and later have come through an integrated school system and have much different expectations vis-à-vis housing than their older counterparts. These individuals are not as likely to live in supportive housing and more likely to live in an integrated environment. Also, aging population will change the demands of the existing supportive housing.

In terms of opportunities for meeting these challenges, survey respondents identify the need for more resource investment, for which they are not very hopeful. Several, however, also refer to the need for more community partnerships and collaborations and for building affordable housing stock through the conversion of public buildings no longer used for their originally designed purposes.

4.4 Aging Housing Stock with High Repair Needs

The housing stock in the District of Parry Sound is relatively old compared to the provincial average housing stock age. Table 4.4 shows that more than 80% of owned housing was built prior to 1991, with three out of five dwellings more than thirty years old. Rental housing stock is even older, 89% built prior to 1991.

More than 9% of the total housing stock was in need of major repair in 2006 with rental housing accounting for a higher proportion of major repair need (15.7%) than owned housing (7.9%).

**Table 4.4
Period of Housing Construction and Major Need of Repair by Owned and Rental Housing
in the District of Parry Sound**

Period of Construction	Type of Dwelling				Need of Major Repairs			
	Owned		Rental		Owned		Rental	
	No.	%	No.	%	No.	%	No.	%
1920 or before	950	7.4	275	9.8	160	15.9	40	9.0
1921-1945	1,030	8.1	415	14.8	135	13.4	100	22.5
1946-1960	1,540	12.1	305	10.9	140	13.9	80	18.0
1961-1990	6,825	53.4	1,525	54.4	460	45.8	200	44.9
1991-2006	2,440	19.1	285	10.2	110	11.0	25	5.6
Totals	12,785	100.0	2,805	100.0	1,005	100.0	445	100.0
% of Total Stock in Need of Major Repair – 9.3%					7.9% Owned		15.7% Rental	

Source: Constructed from data provided by MMAH from Statistics Canada Census Series, 2006

There were two main issues repeated in consultations with tenants with respect to the quality of rental accommodations available: the condition of rental units available and the lack of recourse tenants had with respect to landlords.

First, the convergence of limited supply and increased demand in the context of a low wage economy were seen as creating a vicious cycle. Because there are so few affordable market rental units available, landlords are able to charge higher rents which leaves working poor populations and those on social assistance forced to settle for housing in poor condition and even unsafe. Tenants in community consultations but especially community service respondents to the stakeholder survey identified this problem:

*“Market housing is a horror story”
(Town of Callander participant)*

*“The [private landlord operated low income housing] is \$640/month and is not a nice place to live. [There is] no hot water, the walls are paper thin [with] loud neighbours ... it’s a flop house and party zone. ”
(Town of Parry Sound participant)*

*“At one time, there were rent controls in place Rents have just skyrocketed in the last few years – creates homelessness and makes it difficult for folks on OW/ODSP to find safe, decent places to live.”
(Sundridge participant)*

*“There are slumlords in Powassan. Landlords are making money where they can. No restrictions in place for apartments and what a landlord can charge.”
(Survey respondent)*

*“Because the employment is mostly minimum wage, our clients find it impossible to find safe and affordable housing. The housing that is within their budget is often not safe (falling apart, mould, bad neighbourhoods).”
(Survey respondent)*

*“In our area no one is building new homes. Landlords buy old homes and rent them out and do little to no maintenance. There is so much demand they can get away with this.”
(Survey respondent)*

*“Neither social assistance (ODSP/OW) nor minimum wage jobs pay enough for a family to afford a decent home in this market. Clients also cannot save enough for first and last month’s rent if they wish to move to a better home”
(Survey respondent)*

Secondly, there are barriers to tenant remedies for lack of upkeep and repairs to rental units or for unfair evictions, a major issue being the location of the landlord and tenant tribunal in Bracebridge, which many low income tenants cannot access because of the cost of transportation.

*“Addressing landlord/tenant issues is a joke ... if you complain or refuse to pay rent because the landlord is not making repairs you get evicted because you can’t get to the tribunal”
(Town of Parry Sound participant)*

*“Parry Sound landlords can easily evict people because the tribunal are in Bracebridge and most tenants can’t afford the transportation to get there.”
(Town of Parry Sound participant)*

*“If you are renting from a slum landlord and you need a repair done, who do you go to? Landlords get away with a lot because of the shortage of housing . . . People are desperate”
(Town of Callander participant)*

The Lake Country Community Legal Clinic confirms these tenants’ complaints and reports that during 2012 and the first six months of 2013, 26 summary advice cases and six case files were handled at the Ontario Housing Tribunal on issues related to landlord failure to make apartment repairs.

Community consultation participants and key informants to the study, however, also indicated that the lack of upkeep and maintenance of older residential properties owned by seniors was a risk factor in their ability to stay living in their communities. Although many seniors own their homes, fixed incomes and other issues related to living in more isolated areas presented challenges.

“Maintenance is a big issue . . . heating . . . lots of older people in remote areas rely on wood. As they age, they can’t get wood into the house (and) there is a risk of fire because of dementia.”

“Low income seniors living in remote areas can’t afford to maintain (their) house. [When converting into full time residences], they can’t afford to make them accessible (wheelchair, etc.) because of the cost.”

“[There is a] shortage of safe, accessible housing for individuals who do not require personal care? This will only increase in a seniors-based population”

4.5 Conclusion

Currently, roughly 760 individuals and households benefit from the existing public, affordable, and special needs housing infrastructure in the District of Parry Sound. Forty-five percent (339 people) reside in LTC facilities.

More individualized household support through rent supplements, utility subsidies, home renovation and ownership grants currently provide important supports to an additional 76 households.

While critical to the well-being of the individuals and households that are supported, these numbers pale in contrast to the scale of the affordability problem described in section 3. Not surprisingly then, wait lists for public and affordable housing are measured in the hundreds of people and years before vacancies as also reported above. Housing providers are not optimistic about securing the funding needed to add affordable units any time soon.

In addition to the inadequate supply of public housing and affordable housing built by non-profit organizations, the rental units in the private market are scarce, especially during tourist and vacation seasons. Scarcity drives up rents and reduces incentives on private landlords to maintain units in a good state of repair. Tenants at the low end of the rental market and community service providers report poor quality and even unsafe rental units.

One way to reduce pressure on the public and affordable housing supply in the District is to help seniors stay in their own homes with proper outreach and service supports. Since the stock of housing in the District is old and requires maintenance and repair, this presents a challenge to many seniors on fixed incomes and unable to manage upkeep and home repairs on their own. Even good in-home support is compromised when the physical conditions in which many seniors live are substandard or even unsafe.

The affordable housing that has been built in the last decade has mostly benefited seniors, which is partially reflected in the decline in the senior wait list. Families and especially non-senior singles, however, are increasingly in distress with respect to their housing needs. When affordable housing supply is absent and unlikely to improve in the near future and when housing conditions are poor for many low income individual and family renters, the prospects of a Housing First approach to affordable and stable housing for all are not promising. Amidst the huge and growing demand for affordable and stable living accommodations, the public and non-profit service sectors in the District of Parry Sound are treading water through the provision of crisis service interventions to individuals and families. This is the subject of the next section to this report.

5. Crisis Services First

“It’s a crisis-based system instead of homeless prevention.”

(Agency survey respondent)

5.1 Important Role of Appropriate Crisis Response

The literature on community capacity as it pertains to crisis response speaks of community connectedness and inclusion – in other words, proactive systems must go “beyond the individual and his or her family ... (such that) situations that give rise to crises must be seen as the responsibility of the community” (Community Living British Columbia, 2004).

An integrated and proactive crisis response model favours a community-oriented approach rather than immediate institutional involvement, the goal being to stabilize the crisis “in the least restrictive and most natural setting possible and to provide the necessary ... supports that will allow [for] long-term community tenure” (Day, Hyde, Mulkern and O’Brien, 2005, p. 8). A well designed community-based approach can effectively back up other less formal community supports “by connecting first time users to appropriate services” and ensuring and facilitating less intrusive responses (Day et. al, 2005, p. 8).

The following elements are considered as particularly key to an effective community-based crisis response system

- Taking a preventative and cross-sectoral approach to community crisis, which could include strengthening access to peer support or creating/building on flexible family supports for people in life transitions;
- Maintaining communication and continuous role clarification of service provider networks;
- Developing creative, collaborative and community-based strategies built on a range of response options;
- Providing timely, respectful, accountable services within the context of a continuous learning environment inclusive of individuals, families, service providers and caregivers.

(CLBC, 2004)

5.2 Crisis Responses to Homelessness

Crisis services have become the default response to homelessness in many communities. Economic forces have pushed many individuals and families into homelessness, including a disproportionately large number of persons with mental health and/or substance abuse problems (Day et al., 2005). In his research Gaetz concludes that relying heavily on a crisis response to homelessness not only “has a negative impact on

health and well-being” but also is tremendously costly, amounting to \$4.5 to \$6 billion annually in Canada in 2007 (Gaetz, 2013, p. 4).

The “Housing First” approach to homelessness depends on the existence of the necessary affordable housing infrastructure in order to ensure a stable base out of which low income and/or vulnerable people may establish their place in the community. Housing First assumes stability not crisis in occupants’ lives, and, in fact, sees additional service supports for those who require them as ancillary and complementary to secure, affordable homes.

In many jurisdictions, people in crisis rely on a number of institutions, including public health/mental health, law enforcement, hospital emergency wards to name but a few, often perceived as costing more but delivering less. Actually, “crisis response systems seem to be in crisis” (Cross-System Crisis Response Task Force, 2004, p. 4).

Researchers in other jurisdictions have pointed out the paradox of responding to instability just with crisis responses. In 2007, the Oregon Homelessness Advisory Council noted that housing instability will most likely continue for extremely low income households until the supply of affordable housing increases substantially. It pointed out further that it is common practice for public institutions such as “hospitals, prisons, jails, mental health facilities, [and] child welfare”, intended to resolve and manage crisis, to discharge people into homelessness, which only activates a range of community based crisis services from emergency shelters to food banks (Oregon Housing and Community Services, 2007). Thus, a vicious cycle from community emergency to stabilizing institutional care to community crisis supports, all enacted because of an individual’s or family’s lack of a stable home base in the community.

Clearly, there are other important stabilizing factors and conditions in life, such as an adequate income, decent employment, and family and friendship networks. The challenge, however, for any effective human service system addressing the needs of low income and vulnerable community members is to provide safe, secure, affordable housing with access to essential health and social supports as needed by the individual and family occupants, and to ensure appropriate and responsive crisis interventions to *restore* stability as needed, not presume to create it.

5.3 Community Service Support in the District of Parry Sound

The District of Parry Sound does have a range of service providers that support individuals and families with inadequate, poor or unstable living accommodations. These supports are a critical part of the community asset base in the District as well.

Of the 28 respondents to the housing and community service providers’ survey conducted by the research team, 17 do not provide housing directly but do deliver supports and services to persons in need in their own homes and living situations.

When asked to identify the “major strengths and weaknesses of the housing situations of the people you are serving”, survey responses clustered as shown in Table 5.1 following.

Table 5.1
Major Strengths and Weaknesses of Community Service Clients’ Housing Situations
(No. Respondents = 20²¹)

Major Strengths	Major Weaknesses
<ul style="list-style-type: none"> ✓ Home ownership advantage/independence (financial means & ability to provide for themselves) ✓ Supportive, small communities with good volunteer base ✓ Access to rent supplements and/or rent-geared-to income housing ✓ Access to support services (e.g. community relations worker) ✓ Availability of Seniors’ and some Accessible units (though limited) ✓ Creativity/flexibility ✓ Well maintained social housing units 	<ul style="list-style-type: none"> ➤ Cost of Housing and utilities vs. Income (COLA not keeping pace with high food & energy costs) ➤ Lack of affordable housing ➤ Lacking services for seniors (including wheel-chair accessible units) ➤ Lack of transportation & rural nature of District causing physical & emotional isolation ➤ Sub-standard/poor quality housing (safety & health issues - fire; mould; poor insulation, etc.) ➤ Weak economy & lack of good jobs ➤ Food Security issues & lack of programs

Some community services are directly tied to housing by providing in-home support to vulnerable community members. For example, The Friends, although it operates its own residential facility for persons with physical disabilities in the Town of Parry Sound, also provides in-home assistance to seniors and persons with disabilities. Meals-on-Wheels and other in-home supports are also delivered to seniors through agencies like East Parry Sound Community Support Services based at Eastholme LTC and a similar community service offered in West Parry Sound through the municipally operated Belvedere HFA. Some community support agencies with head offices outside the District provide critical community and in-home support services such as The Victorian Order of Nurses operating out of North Bay.

In both their survey responses and key informant interviews, in-home service providers do report that a major barrier to responsive in-home support is the large geography of the District with widely dispersed communities and car travel as the primary mode of transportation, which is costly in terms of both travel expenses and use of home support staff time.

²¹ Three of the survey respondents reported providing both affordable housing and other community and in-home service supports to community members.

In consultations held in March for tenants and agency clients, low income community members reported positive working relationships with community-based staff in the service system especially with respect to crisis situations. Housing or crisis support staff of the PSDSSAB, the Muskoka-Parry Sound Community Mental Health Services, The Friends and Community Living Parry Sound all were identified as important resources to people in unstable housing or crisis situations.

While community service providers are heavily involved in supporting individuals and families through crisis situations, most activity appears to be on the basis of bi-lateral working relationships with selected other organizations. Stakeholder survey respondents were asked to identify up to three organizations that they work with on housing and homelessness issues (i.e. make or receive referrals, joint planning, collaboration, etc.). In terms of total number of reported working relationships, the PSDSSAB was most frequently identified by 20 of the 28 survey respondents. Next most frequently identified was the Muskoka-Parry Sound Community Mental Health Services (M-PSCMHS) named by 10 respondent organizations. The Friends is next specified as named by five respondents.

An example of working together is the involvement of the M-PSCMHS' "housing specialist" in situations involving crisis interventions or stabilization of persons with mental health problems in the community that often involves collaboration with the PSDSSAB.

The survey response to this question also indicates that the PSDSSAB is the major link between service providers in West and East Parry Sound. Survey respondents in West Parry Sound do report more working relationships among each other than do the respondents from East Parry Sound with each other. This probably reflects the fact that agencies in West Parry Sound are centred in the Town of Parry Sound while in East Parry Sound agencies are dispersed over several communities along Highway #11.

5.4 Service Coordination Issue

Lack of coordination and "silo" thinking were frequently mentioned in survey respondent comments and in key informant interviews as major barriers to more effectively working together across the District. Some frustration was expressed about attempting to meet people's needs in a "non-system." Several respondents identify development of a shared strategy on affordable housing and more effective coordination as capacities that could be mobilized in the District for the benefit of their clients.

The lack of investment in community capacity was noted, leaving more expensive institutional care as the only option or hope for service for many.

*Health care System – homecare is at the bottom vs. acute care at the top. Disease-care model [is] not working – all the money that's [being] put into the acute care portion [of the health care system] that could be better invested at the community level...
(Housing service provider)*

[With reference to persons with developmental disabilities] Some clients are inappropriately placed into Long Term Care because of the lack of support to keep them living independently (Community services provider)

Most of [our] clients are on the Awaiting Long Term Care wait list – not an appropriate placement but it's the only housing that's available... (Mental health service provider)

In the absence of clear coordinating mechanisms, some survey respondents indicated that there can be multiple responders to local crisis situations, which can create service redundancies and confusion for consumers trying to navigate the support system, and yet others can fall through the cracks.

[There are] overlaps [in] seniors services [i.e. if cognitively well but physically frail] - will get support from [Naming three service providers in the District] – homecare from [name of another agency] and . . . meals on wheels – lots of service redundancy. (Housing service provider)

People living in NE Parry Sound often go to North Bay to access services out of CMHA. It's a very complicated mental health system with many players ... there is regional health services such as Northeastern LHIN based in North Bay, [which also houses] the former Psychiatric Facility. (Mental health service provider)

Many clients do not fall within the criteria and therefore gaps and waiting lists are occurring. (Community service provider)"

Thirty percent of the youth population is at risk because they are wards of the [state] ... they are released from care and have nowhere to go. They struggle with inappropriate shelter while trying to complete school... they are on Ontario Works and cope with violence in the home. (First Nation service provider)

Actually, the perception that there are service redundancies is interesting, since multiple agency involvement in an individual's or family's situation does not necessarily mean service duplication if each is delivering services that address different needs. The problem is when service coordination is lacking and one agency does not know what the next is doing. Some key informants referred to agencies sometimes working at cross-purposes in this way.

People get lost in the "shuffle". . . Nobody brings all the issues together; there is a need for a wrap-around program . . . a holistic approach. (Housing service provider)

Lots of agencies in District do different things – no lead on how to work better.... Nobody ever gives [our agency] any insight on serving [our] clientele more effectively... it's a 'guessing game'.

(Service provider)

[Some agencies] are not as open to using ... multi-disciplinary teams such as social workers helping clients navigate their systems – philosophy of 'best fit at best time'. Sometimes, it's not homecare the person needs, they might just need assistance in connecting with informal supports – social services workers are better skilled to do this.

(Housing service provider)

There are various ways that public institutions respond to homelessness in the District of Parry Sound. In addition to providing housing vouchers to local police services so that homeless residents can be temporarily housed in motels, the PSDSSAB responds in various ways to try to meet needs – through rent supplements, etc. Sadly, local jails often serve as emergency housing according to some service providers who note that homeless individuals will knowingly break the law in order to put a “roof over their head.”

The ‘Crisis-First’ as opposed to ‘Housing First’ approach that drives the current system relies on the resourcefulness and ingenuity of community service organizations and their practitioners, doing their best with limited budgets, oftentimes utilizing informal networks to piece together temporary solutions. In the words of one local service provider, *“preventative programs are being starved out of existence.”* Most often, overwhelmed providers themselves acknowledge that despite their best efforts, the solutions are more complex and require systemic redress for real progress to be made.

6. Priority Housing Needs

“We do see a lot of couch surfing with singles and young people in particular, and constantly revolving extended households as various members move in and out of the household.”

(Key Informant Interview)

“Seeing people earn a wage that would allow them to pay rent and buy food at the same time is important, but the majority of our food bank clients are actually on social assistance [and it does] not provide sufficient funds to pay the high rents demanded in this area let alone buy food and pay bills.”

(Key Informant Interview)

“[We received a call from] one person who lived in a trailer all winter, 12 miles out of town, with no transportation, no hydro, no septic, no wood for the wood stove and no running water.”

(Agency survey respondent)

Sections 3 and 4 on housing affordability and availability respectively indicate a set of dynamics at play in the District of Parry Sound that suggest the following high need populations in terms of the broad definition of homelessness described in section 1:

- a) Single persons, especially men, experiencing “absolute homelessness”, unemployed or precariously employed, living rough in the bush and dependent on shelters out of District or short-term stays during the winter in motels and hotels as arranged by PSDSSAB and other community service agencies;
- b) Other single persons, couple families and lone parent families “lacking stable and permanent housing”, paying high rents for poor quality housing and at the mercy of landlords and the market in terms of maintaining their housing; and
- c) Seniors living alone, senior couples and persons with disabilities who are “at risk” of homelessness because of inability to pay for the upkeep of their homes and/or limited in-home supports and care with few alternative living opportunities to stay in the community.

The situation of these groups within the District’s population requires further investigation to establish priorities for an affordable housing and homelessness prevention plan for the District. Given the diversity that exists among the widely dispersed communities within the District, priority needs requiring attention may well vary across the many communities making up the District.

Although the full scale of need is not measured by wait lists, they may offer some guidance in shaping a housing and homelessness plan for the District. Notably, Table 6.1 indicates that annual waiting list for public RGI housing has decreased by 3.1% from 386 households in 2007 to 374 in 2011, entirely attributable to the seniors’ part of the wait list being halved since 2007.²² Several housing developments for seniors coming on stream since 2007 through the Canada-Ontario Affordable Housing Program would account for the reduction in this part of the wait list.

Families on the wait lists, however, have increased by 10.9% and the numbers of non-senior singles have ballooned since 2007 by more than a third, which is consistent with a province-wide trend reported by the wait list surveys of the Ontario Non-Profit Housing Association (ONPHA, 2012, p. 3). ONPHA also reports the average length of time on housing wait lists, which is two to five years for seniors and families, but for non-senior singles extends to seven to nine years as of 2011.²³

Table 6.1
Waiting List for Public Housing in the District of Parry Sound, 2007-2011

	2007 No.	2008 No.	2009 No.	2010 No.	2011 No.	% increase 2007-13
All Households	386	417	382	430	374	-3.1
Seniors	146	153	134	113	77	-47.3
Families	110	132	109	143	122	+10.9
Non-Senior Singles	129	132	139	174	175	+35.7

Source: Ontario Non-Profit Housing Association, Wait List Spreadsheets, 2008-2012

Each of these populations with their particular housing needs requires some further discussion following.

6.1 Low Income Seniors Living Alone

As noted previously, the District’s population base is heavily weighted toward older residents, the latest census showing 22.5% of the residents are at 65 years of age and older compared to 14.6% for the province as a whole. Table 6.2 shows that, within the District, West Parry Sound has a higher proportion of 65 and older residents (24.8%) than East Parry Sound (21.5%). Table 6.2 also indicates which communities in the District had the highest proportion of seniors in 2011 and the highest senior population growth between 2006 and 2011 (yellow highlights).

²² While PSDSSAB’s list for public housing for seniors shows a reduction in 2011 to 77, there are another 64 seniors on wait lists of other affordable housing providers in the District. Reported by PSDSSAB, May 2013.

²³ See http://www.onpha.on.ca/AM/Template.cfm?Section=Waiting_Lists_2011&Template=/CM/ContentDisplay.cfm&ContentID=10478

Low income combined with living alone are risk factors for homelessness. In its very thorough needs assessment on affordable housing in the Town of Parry Sound done for the Parry Sound Non-Profit Housing Corporation, Coolearth Architecture Inc. identifies seniors living alone in rental accommodations and especially female seniors as a priority high need population for affordable housing (Coolearth, 2011, p. 1).

Table 6.2
Population by Municipality/Area and Age (2011)
and Change since 2006

Municipality/Area	Total Population	% Change from 2006	0-14 yrs (%)	15-24 yrs (%)	25-64 yrs (%)	65+ yrs (%)
Parry Sound (Town)	6190	6.4	13.4	12.0	51.2	23.4
Seguin	3990	--6.7	13.7	9.8	54.3	22.2
McDougall	2705	0.0	14.4	10.2	54.7	20.3
Parry Sound (Ctr)	2200	--9.3	7.3	7.3	52.5	33.0
Carling	1250	11.1	11.2	10.0	52.0	26.4
McKellar	1145	5.9	8.3	9.5	55.9	26.2
Whitestone	920	--10.9	8.7	7.1	55.4	28.3
The Archipelago	565	--1.7	9.7	7.1	54.0	28.3
West Parry Sound	18,965	--3.5	12.1	10.0	53.1	24.8
Callander	3865	18.9	15.7	9.7	58.0	16.6
Powassan	3380	2.1	15.7	9.3	52.2	22.8
Perry	2315	15.3	14.3	9.9	56.8	18.8
Nipissing	1705	3.8E	13.2	10.9	57.2	19.1
Magnetawan	1455	--9.7	9.3	9.6	53.3	27.8
Armour	1375	9.8	10.6	9.1	56.4	23.6
Strong	1340	1.1	12.7	12.3	53.0	22.4
South River	1050	--1.9	16.1	12.4	51.0	20.5
Sundridge	986	4.6	13.7	9.1	47.7	28.9
Burk's Falls	965	8.3	15.5	11.9	51.3	21.8
Machar	925	6.6	11.9	8.7	54.1	25.6
Kearney	840	5.4	7.7	9.5	57.7	25.0
McMurrich/Monteith	780	--1.5	14.1	9.0	55.1	21.8
Ryerson	635	1.4	8.7	11.8	55.9	23.6
Joly	285	--7.6	12.3	12.3	59.7	15.8
Parry Sound (NE)	215	--8.1	23.3	9.3	53.5	14.0
East Parry Sound	22,116	5.5	13.7	10.1	54.8	21.5
Parry Island (1 st Nat)	420	19.7	19.1	19.1	53.6	9.5
Shawanaga 17	210	10.4	23.8	16.7	54.8	7.1
Dokis 9	205	4.6	17.1	7.3	56.1	17.1
French River 13	135	38.4	25.9	18.5	51.9	7.4

Magnetawan 1	95	19.2	15.8	10.5	57.9	15.8
Parry Sound, District	42,160	3.0	13.2	10.2	54.1	22.3
ONTARIO	12,851,821	5.7	16.9	13.3	55.0	14.6

Source: Percentage population by age groups calculated from Appendix A in *District of Parry Sound Demographic Profile. 2011 Census Population* (PSDSSAB and District of Parry Sound Community Development Collaborative), April 2013 as derived from 2011 Census Statistics Canada 98-311-XCB2011023.

Population rate increases by community drawn from Statistics Canada. *Census Profile. 2011 Census.* Statistics Canada Catalogue no. 98-316-XWE. Ottawa.

As reported in section 3, 1070 seniors comprise more than a third of one-person households in the District living at income levels that put them well short of meeting average market rents or even maximum affordable rents (80% of average market rents as set by CMHC).²⁴ Doubtless, a large number of these seniors may well be mortgage-free homeowners and not have to contend with market rents. But Table 3.15 shows that 265 homeowners without mortgages living alone spend more than 30% of their incomes on housing costs. Mortgage-free homeowners living on fixed incomes can find it challenging to cover property taxes and housing upkeep as they age and can be at risk of losing their longstanding homes.

The same may apply as well to a good number of the 510 residents living alone in their pre-retirement years (55 to 64) reporting incomes below \$20,000, which also reflects core need in terms of unaffordable housing costs.²⁵ Besides seniors living alone with housing affordability difficulty, there are 430 senior couple households and another 390 pre-retirement couples with similar housing pressures.²⁶

Almost one-third of single person households (31.3%) in the District compared to 18.4% for all households struggle with unaffordable housing costs above 30% of gross income.²⁷ Notably, as Table 6.3 shows by community almost half of all one-person households in the District are seniors (46%). Further, although West Parry Sound has a higher proportion of seniors (Table 3.1), East Parry Sound has a higher proportion of seniors living alone, especially in six of its 16 communities as highlighted in Table 6.3. Table 3.6 also indicates the proportion of households by community with housing costs at unaffordable levels, with those communities at significantly higher levels than the West Parry Sound and East Parry Sound averages highlighted in light blue.

²⁴ Refer back to Tables 3.6 and 3.9.

²⁵ Refer to Table 3.9.

²⁶ Refer to Table 3.9.

²⁷ Refer to Table 3.14

Table 6.3
Living Alone in Private Households by Municipality/Area and Age (2011)

Municipality/Area	Total Living Alone (No.)	65+ yrs		Households Spending 30% to 99% of Household Income on Housing Costs, 2006 (%)
		No.	%	
Parry Sound (Town)	1075	495	46.1	26
Seguin	355	165	46.5	14
McDougall	205	95	46.3	13
Parry Sound (Ctr)	300	160	53.3	21
Carling	115	60	52.2	4
McKellar	115	50	43.5	15
Whitestone	85	40	47.1	16
The Archipelago	65	30	46.2	25
West Parry Sound	2,315	1,095	47.3	19
Callander	285	115	46.4	12
Powassan	305	145	47.5	19
Perry	225	100	44.4	22
Nipissing	50	45	90.0	13
Magnetawan	180	95	52.8	17
Armour	145	70	48.3	19
Strong	135	65	48.2	16
South River	140	60	42.9	23
Sundridge	155	85	54.8	26
Burk's Falls	170	85	50.0	22
Machar	90	45	50.0	16
Kearney	95	45	47.4	19
McMurrich/Monteith	75	25	33.3	22
Ryerson	70	40	57.1	26
Joly	30	10	33.3	32
Parry Sound (NE)	25	10	47.8	17
East Parry Sound	2,175	1,040	47.6	18
Parry Sound, District	4715	2170	46.0	18

Source:

A higher proportion of seniors on fixed incomes, many living alone, and with higher health and social support needs make this a clear affordable housing priority for the District in terms of homelessness prevention (i.e. reducing the risk of losing stable housing).

6.2 Younger Single Adults

If living alone at low income is a risk factor for housing stability, Table 3.6 indicates that an additional 1,330 single person households from youth through the prime working age up to 54 years old also are in housing jeopardy since they fall below the \$20,000 income threshold. This group makes up about 45% of the one-person households below \$20,000 in income. Many are the victims of the most recent economic recession in 2008 and represent a residual unemployed or precariously employed workforce in the District after many likely left the area for employment prospects elsewhere.

Many of these single adults are on Ontario Works (OW) and the Ontario Disability Support Program (ODSP). The economic downturn and loss of jobs in the District explains the tremendous increase in the OW caseload in the District in recent years, rising by 55% from 518 in 2008 to 865 as of April 2013. While the increase in ODSP recipients has not been as high as for OW recipients, the heavy weighting of the ODSP caseload towards single adults is similar to the OW caseload as shown in Table 6.4 following.

Table 6.4
Ontario Works and Ontario Disability Support Program Caseloads
for the District of Parry Sound, April 2013

	Ontario Works			ODSP
	Total District No. (%)	West Parry Sound No. (%)	East Parry Sound No. (%)	Total ²⁸ No. (%)
Singles – no dependents	570 (65.3%)	274 (67.8%)	296 (63.1%)	959 (74.2%)
Single Parents	223 (25.5%)	98 (24.3%)	125 (26.7%)	95 (7.3%)
Couples – no dependents	27 (3.1%)	11 (2.7%)	16 (3.4%)	154 (11.9%)
Couples with dependents	53 (6.1%)	21 (5.2%)	32 (6.8%)	84 (6.5%)
Total Caseload	873 (100.0%)	404 (100.0%)	469 (100.0%)	1,292 (100.0%)

Source: PSDSSAB, Parry Sound, Ontario and Ministry of Community and Social Services ODSP Office, Bracebridge, Ontario, April 2013

Investigating the OW caseload further reveals that single males (63%) far outweigh single females (37%) among single adults on OW. Table 6.5 also shows that single adult OW recipients in their early and prime working and family raising years (18 through 49 years) make up almost three-quarters (73%) of all single adults in these three stages of the life cycle:

²⁸ Figures for ODSP caseload by West and East Parry Sound were not available. Since ODSP is administered by the Ontario Government and does not cover the District as a whole out of one regional office, only caseload data for ODSP recipients south of Trout Creek were available for his report.

- a) Youth entering the workforce (37.0 % - 42% of women and 34% of men);
- b) Individuals in their prime working and family raising years (36.2% -- 34% of women and 38% of men); and
- c) Individuals at later working age and in pre-retirement (26.7% - 24% of women and 28% of men).

Table 6.5
Ontario Works Single Adults Caseload by Gender and Life Cycle Stage
In the District of Parry Sound, May 2013

Life Cycle Stage	Single Males		Single Females		Total	
	No.	%	No.	%	No.	%
Youth (18 – 29 yrs)	115	34	83	42	198	37
Prime Working Age (30 – 49 yrs)	127	38	67	34	194	36
Late Wrkg/Pre-retirem (50 plus yrs)	95	28	48	24	143	27
TOTALS	337	100	198	100	535	100

Source: PSDSSAB, calculated based on the age breakdown of an 85% sample of the single OW caseload (535) drawn from the May 2013 Benefit Unit Summary, May 2013.²⁹

Consultation participants and key informants indicated that single adults of working age make up a good part of the “absolute homeless” in the District because of the lack of decent paying jobs and relative lack of affordable housing options. Most of the RGI and affordable housing units shown in section 3 (Figures 3.2 and 3.3) are designated for seniors or family occupancy. Esprit Place, the only emergency shelter in the District, is for women. Consequently, many single men without affordable apartments live rough during the warmer seasons in the bush, some get support from PSDSSAB for short-term stays in the winter season, and many leave the District for emergency shelters outside the District such as North Bay.

Clearly, single adults of working age and without affordable and stable housing make up another important priority population within the District of Parry Sound.

6.3 Lone Parent Families

Table 6.4 indicates a relatively small proportion of couple families dependent on OW. Lone parent families offer a clearer more concentrated target for action in an affordable housing strategy. Section 3 of this report established that lone parent families at the median income level of \$33,280 are just above core need in terms of affordable housing costs for a two-bedroom apartment in the market place.³⁰ This applies to more than 1200 lone parent families in the District.

²⁹ Varying single adult caseload size between Tables 6.4 and 6.5 is attributable to the one month difference in their reporting (April and May).

³⁰ Refer to Table 3.9

At the \$20,000 income threshold, however, 370 lone parent families spend well beyond the 30% of gross household income on housing costs, ranging from 43% of maximum affordable rent to 61% of average market rent.³¹ It is these kinds of rental rates that lead individuals and families to regular use of food banks in their communities. Notably, Table 6.4 indicates that 318 lone parents are dependent on OW (223) and ODSP (95) for their incomes. Altogether 210 lone parent families with incomes less than \$20,000 in the District are in the 35 to 54 year old age range – prime working and child raising years.³² That is almost three out of every five lone parent families living on low incomes.

These are informative and manageable numbers for targeting affordable housing supports. Their distributions suggest priority communities where housing support programs for lone parent families might be targeted. Table 6.6 shows that:

- the Town of Parry Sound has by far the highest proportion of lone parent families, 350 which is one quarter (25.4%) of all lone parent families in the whole District and more than half of those in West Parry Sound (53%); and
- just over half the lone parent families in the District (52%) live in East Parry Sound distributed among the larger number of communities but the highest proportions residing in Callander (16.7%) and Powassan (14.6%), followed by Perry (9.7%), Burk’s Falls (8.3%), and South River (8.3%).

Table 6.6
Lone Parent Families by Community in the District of Parry Sound, 2011

Area/Community	No. Lone Parent Families	% of Lone Parent Families in West Parry Sound	% of Lone Parent Families in District of Parry Sound
Seguin	90	13.6	6.6
Parry Sound (Town)	350	53.0	25.5
The Archipelago	15	2.3	1.1
Whitestone	30	4.5	2.2
Carling	20	3.0	1.5
McDougall	65	9.8	4.7
McKellar	25	3.7	1.8
Parry Sound (Centre)	65	9.8	4.7
West Parry Sound	660	100.0	48.1
		% of Lone Parent Families in East Parry Sound	
Kearney	25	3.4	1.8
Burk’s Falls	60	8.3	4.4
Armour	40	5.5	2.9

³¹ Refer to Table 3.9

³² Refer to Table 3.6

Perry	70	9.7	5.1
Ryerson	20	2.7	1.5
McMurrich/Monteith	25	3.4	1.8
South River	60	8.3	4.4
Sundridge	40	5.5	2.9
Joly	5	0.7	0.3
Machar	25	3.4	1.8
Strong	30	4.1	2.2
Magnetawan	40	5.5	2.9
Powassan	105	14.6	7.6
Callander	120	16.7	8.7
Nipissing	45	6.2	3.3
Parry Sound (Northeast)	5	0,7	0.3
East Parry Sound	715	100.0	51.9
District of Parry Sound	1,375		100.0

Source: Statistics Canada Census Profiles, 2011

Concern about the housing affordability and stability of lone parent families and couple families on low incomes was raised by key informants, especially with respect to the impact on the children living in unstable and poor housing conditions, as indicated by the following comments:

*“There is a high population of teen moms couch surfing with their children.”
(Town of Parry Sound service provider)*

*“Kids will act out right before the holidays because they have to be home for those period. . . Being home isn’t a good thing. It’s not that they’re being abused. They are cold or hungry.”
(School official)*

*“We do see a lot of couch surfing with singles and young people in particular, and constantly revolving extended households as various members move in and out of the household.”
(Community service provider)*

*“As soon as girls have a boy, they can’t couch surf or CAS will get involved. [This leads to] secretive, abusive relationships – going back and forth between living friend and returning to an abusive relationship.”
(Community service provider)*

*“There is a sense of hopelessness Far too many kids feel that they’ll never own their own home or be employed”
(Community service provider)*

An area of special need is low income mothers with children who are victims of domestic abuse. Section 4.2.1 shows that there is only one ten-bed shelter for abused women and their children in the District, Esprit Place Family Resource Centre, located in the Town of Parry Sound and owned and operated by the Parry Sound DSSAB. Table 6.7 indicates the demand on this critical service between 2009 and 2012.

Table 6.7
Esprit Place: Shelter Use, 2009-2012

Shelter Admissions	2009	2010	2011	2012
Including re-admissions				
• Women	109	96	81	77
• Children	59	36	42	42
Unduplicated admissions				
• Women	67	72	60	65
• Children	30	25	34	26

Shelter usage has remained relatively stable over the last 4 years. Also, the re-admission rate has decreased in the last few years with a higher proportion of shelter users being new women. Although women sign a two-week contract, Esprit Place does allow them to stay as needed depending on their circumstances. Some stay for several months. About 40% of women using Esprit Place eventually move into social housing but most move in with family and friends or leave the area altogether for residence outside the District.

Given their crisis situation, women using the shelter can apply for Special Priority Placement (SPP) on the social housing waitlist and, if granted, go to the top of the list.³³

Consultation participants who had stayed at Esprit Place, although certainly grateful for the support, did indicate some limitations, such as separation from late-teenage male children (16 years and older), which is necessary for them to stay at the shelter. As well, access to the shelter is restricted to business hours, which makes it difficult for some clients, such as those who have jobs.

Esprit Place has one Transitional Support Worker who works with women using the shelter to re-locate to a stable living situation in the community. Transitional support can include searching for housing, safety planning, budgeting, move-in and set up and home visits as needed, all aimed to help the clients achieve their goal of safe independent living in the community. As well, when the shelter is fully occupied, the

³³ The criteria for SPP are set out in the *Ontario Housing Services Act, 2011* and are summarized at <http://www.housingconnections.ca/Applicants/SpecialPriority.asp>. In 2012, there were 20 applications SPP in the District submitted to Social Housing, nine of which were approved. Some of the applications come from Esprit Place and others came through other agencies such as Muskoka-Parry Sound Sexual Assault Services, OPP and Muskoka-Parry Sound Community Mental Health

Shelter responds to women in crisis by using short-term stays in local motels or assist women in getting to other shelters or use their own social support network of family and friends.

Since the Parry Sound DSSAB owns and operates the Women's Shelter and operates the Housing, Homelessness and Ontario Works programs, there is a close collaboration between the staff in assisting women who have experienced abuse in finding housing and stabilizing their lives. In addition, the Housing & Community Services Manager co-chairs the Parry Sound District Domestic Violence Co-ordinating Committee. This Committee was formed with MCSS funding to better co-ordinate the broader community services for women experiencing abuse. This Committee includes 18 different agencies and organizations.

In summary, housing stability for low income families and especially for lone parent families and abused women with or without children is not only critically important in the present to relieve current hardships but also to avert the future personal and social impacts on the children and youth growing up under these unjust living conditions.

6.4 Persons with Disabilities

Table 6.4 shows that there are 1300 persons in the District of Parry Sound on the ODSP caseload, and more since the only figures available apply to most but not all of the District.³⁴ Almost three-quarters of the caseload are single adults, suggesting similar issues on housing affordability as for single adults on the OW caseload. The shelter allowance for a single adult on ODSP in West Parry Sound is \$370 a month short of the average market rent with utilities for a bachelor apartment in West Parry Sound and \$473 short of the average rent and utilities for a one bedroom in East Parry Sound.³⁵

There are, however, a number of community service organizations that provide some support to specific parts of the population of persons with disabilities: Community Living Parry Sound (CLPS) and Almaguin Highlands Community Living (AHCL) for persons with developmental disabilities; Muskoka-Parry Sound Community Mental Health Services (MPSCMHS) serving people with mental health issues; Addiction Outreach Muskoka Parry Sound (AOMPS) serving people with substance abuse issues; The Friends that provides supportive housing and in-home support to persons with disabilities living in the community; Research Information Support and Employment (RISE) in Parry Sound that provides a food program, referrals for independent living, and advocacy for persons with physical disabilities.

These organizations reported in interviews and consultations that the main barriers to living in the community for their clientele are a combination of inadequate incomes, insufficient supportive housing and lack of access to additional support services to meet the challenges of their extraordinary needs. Specific issues repeated in interviews with key informants whose agencies served persons with disabilities were:

³⁴ Since ODSP is administered by the Ontario Government and does not cover the District as a whole out of one regional office, only caseload data for ODSP recipients south of Trout Creek were available for his report.

³⁵ Refer to Tables 3.10 and 3.11.

- Lack of community and supportive housing options for both seniors and persons with disabilities which creates a higher risk of hospitalization;
- Difficulty of serving persons in their own homes because of the huge geography of the District and the distance and time for support workers to get to clients in more isolated rural areas;
- Limited transportation offered by separate agencies to help clients get to health appointments and other services located in towns and villages;
- Lack of emergency and transitional housing, especially for persons with mental health and addiction issues;
- Lack of flexibility in funding programs (e.g. eligibility) to allow for service supports to be tailored to individual needs of clients;
- Lack of training and other supports to help more persons with disabilities to secure and maintain employment, which would help them pay rent for decent housing; and
- Multiple and non-contiguous service jurisdictions of the various health and social service providing agencies involved with poor coordination.

6.5 Aboriginal People Living Off-Reserve

The District of Parry Sound has five (5) First Nations on the Georgian Bay side of the District. Dokis is in the north with Henvey Inlet, Magnetawan and Shawanaga to the north of the Town of Parry Sound and Wasauksing just south. In the Town of Parry Sound there is the Georgian Bay Native Non-Profit Housing Corporation with 33 units and a waitlist of approximately 100 households. The Ontario Aboriginal Housing Services also has units throughout the District of Parry Sound. They have 18 rural and Native housing units. The Aboriginal Housing Services also has a homeownership program and home repair program. There is also a Native Friendship Centre in the Town of Parry Sound which has a variety of programs for natives living off reserve. The Parry Sound DSSAB Women’s Shelter, Esprit Place, also provides services to Aboriginal women. Approximately 30% of woman who stay at the Shelter identified themselves as Aboriginal. Our understanding of the needs of Aboriginal People Living Off-Reserve requires more investigation and a closer link with those that provide services.

7. Strategic Priorities and Work Plan

Policy, Resource and Structural Constraints

In terms of affordable housing, a first obvious solution would be to ensure that everyone received adequate income from earnings and/or public assistance to enable securing and maintaining home ownership or stable rental tenure. This desirable scenario, of course, is as beyond the reach of authorities in the District of Parry Sound as for any other jurisdiction in the province and country.

Even the latest modest increases to rates for people on Ontario Works in the 2013 Ontario Budget and other changes coming into effect in the fall of 2013 such as the earnings exemption for working hours will have very little impact on housing affordability for social assistance recipients reflected in Tables 3.10 and 3.11 of this report.³⁶ While the provincial minimum wage will be reviewed again, there is no increase forthcoming soon to the current \$10.25/hour, which still leaves a full-year, full-time earner living below Ontario's official poverty line.³⁷

One alternative to increasing the earnings for people at the lowest end of the labour market or income support for people on social assistance is to build and provide more subsidized and Rent-Geared-to-Income (RGI) housing. Federal Government leadership on a housing strategy ended more than 20 years ago and the responsibility for housing in Ontario was devolved to the municipal level in 2000. In the last decade, there has been one important capital investment through the joint federal-provincial Affordable Housing Program but no clear sign of any additional capital dollars for municipal authorities is in sight. Plus, current funding from the province through the Community Homelessness Prevention Initiative (CHPI) is on a downward slope as indicated previously in this study.

A Saskatchewan study on affordable rural housing notes:

The general theory on low-income housing issues is to solve the income issue. This will put low-income earners in a position to solve their own housing affordability issues. However, in rural areas even if income issues were resolved, there is limited supply and therefore the options to solve the housing issue for lower-income earners are much more limited also. (Saskatchewan Economic Development Association, 2010, p. 14)

³⁶ In its 2013 budget the Ontario Government raised OW rates by \$14/month, although not the rates for ODSP recipients. It also introduced a monthly exemption on the first \$200 of earnings from employment for all social assistance recipients, after which the current 50% clawback on earnings will apply.

³⁷ Ontario's official poverty line established in its 2008 Poverty Reduction Strategy is the Low Income Measure (LIM). The LIM-After Tax for an individual is \$19, 719. At the current minimum wage in Ontario of \$10.25/hour, an individual working full-year, full-time (35 hours per week as set by Statistics Canada) earns \$18,655, which is \$1,064 below the poverty line. <http://www.povertyfreeontario.ca/poverty-in-ontario/status-of-poverty-in-ontario/>

Clearly then, any strategies and plans for ending homelessness, creating affordable housing and implementing a “Housing First” approach to vulnerable populations will demand the use of existing and new resources generated internally from within jurisdictions like the District of Parry Sound and its communities and many stakeholders.

This poses a major challenge to all localities and regions across the province. Ironically, the challenge in the District of Parry Sound may even be greater because one of its greatest strengths as a desirable place to live could serve as an impediment to its capacity to provide stable, affordable housing to all of its residents. In June 2011 an assembly of community leaders from multiple sectors across the District strongly expressed that the small-scale, rural way of life was highly valued by its residents and that in an area lacking a regional or district-wide governance structure, the many communities were “an association of unique, distinct, cultural settings” (Social Planning Network of Ontario, 2012). It is this very character and lifestyle that is so attractive to people from outside the District as a destination for tourists and vacationers and, increasingly in retirement years, for re-location as permanent residents.

A District made up of a constellation of 22 small municipalities and several unincorporated communities is presented, however, with a major challenge in terms of developing and implementing a coordinated affordable housing strategy and plan. There has been no lack of leadership from all sectors across the District – municipalities and civic leaders, community service agencies, non-profit housing groups and even private developers – in affordable housing initiatives as opportunities present themselves. These developments, however, are community and site specific and lack a District-wide vision and plan.

The question is whether it is possible to frame a District-wide strategy on housing and homelessness that optimizes the use of existing resources, generates additional capacity, equitably addresses need across the widely dispersed communities, and preserves the distinctiveness of small scale, rural community living.

Strategic Priorities and Work Plan

The research for the Housing and Homelessness Plan clearly identified priority populations within the District requiring assistance to secure and maintain good quality, affordable housing. Some groups are in more distress than others in that regard. As well, some individuals and families require additional social supports and services in order to maintain safe and appropriate living accommodations.

Of course, high need populations do not always break out neatly into discrete groups that allow finely tuned targeting of programs and supports. Many people have intersecting characteristics or living conditions that intersect and many other relevant variables to their housing situations. Clearly, one common denominator across identified groups in need of affordable and appropriate housing is low

income, whether dependent on social assistance, working for minimum wage in precarious employment, or retired on a fixed income and unable to maintain the ongoing cost of one's longstanding family home.

Section 6 identified high need populations in the District of Parry Sound. Within the broader definition of homelessness – from “absolute” to “lacking permanence” to “at risk” (see p. 3) – different strategies are suggested to address the particular needs of different groups. Accordingly, in the District of Parry Sound:

- A homelessness reduction strategy would best serve the interest of younger residents, many living on their own, with no or only precarious employment and without access to even emergency or crisis shelter except for Esprit Place for women, which has not expanded from its 10 bed capacity since 1997.
- A housing stabilization strategy would assist young families and lone parents struggling with high rent costs for poor quality housing and frequently dependent on social assistance to support their families.
- A homelessness prevention strategy would address the needs of older community members, again many living alone, challenged to maintain their independence in the community because of the cost of maintaining their homes and/or the need for access to health and social support services.³⁸ As well, in addition to housing cost pressures, many persons with disabilities, mental health issues, and seniors require housing that is connected to supportive services in order to maintain a stable home base, to avoid institutionalization and to function effectively in the community.

Altogether these strategies tailored to the particular needs and living conditions of priority parts of the population would constitute a comprehensive housing and homelessness strategy for the District of Parry Sound. Formulating and coordinating a multi-pronged comprehensive housing and homelessness strategy presents a challenge to a District made up of more than 20 municipal jurisdictions. But all share a common interest in creating a more precise database on the housing needs of the people in their own communities.

It is important, also, not to lose sight of the District's First Nation communities, including the implications of migration patterns on-and-off reserve. There are jurisdictional distinctions (i.e. First Nation reserves oversee their own social programs including housing and social assistance). As of the writing of this plan, much more information needs to be gathered as to the experience of First Nation individuals and communities -- on/off-reserve – in terms of housing and homelessness issues.

Given this, the following proposes a set of strategic priorities and actions for the District of Parry Sound's 10 Year Housing and Homelessness Plan. Notably, different parts of the housing, health and social support systems in the District have mandates that apply in varying degrees to the above priority housing need groups. Pursuit of the recommended strategic priorities and proposed targets and actions will demand

³⁸ “Homelessness prevention” in the sense that the operative definition of homelessness includes persons at risk of losing their existing homes as is the case with seniors unable to stay in their homes because of rising costs for upkeep against limited fixed incomes and/or the need for access to health services. Creating options for alternative seniors' housing might also be characterized as a housing transition strategy.

leadership from certain organizations and authorities within the overall system. Optimally, however, organizational leadership with respect to any of the above groups will be done in collaboration with other organizational partners that have a critical role to play in any truly comprehensive approach to a housing and homelessness plan in the District of Parry Sound.

Strategic Priority #1 – Homelessness Reduction and Stabilization

Focus a homelessness reduction and stabilization strategy for the next five years on the non-senior single adults and lone parent families in the District.

As reported in the preceding section, working age single adults make up almost two-thirds of the OW caseload in the District of Parry Sound. There are 570 single adults with no dependents on the OW caseload about equally distributed between East Parry Sound (52%) and West Parry Sound (48%).³⁹ Altogether 465 single OW recipients, four out of five (81%) on the caseload, are of working age, mostly 18 to 49 years old, and two out of three are single men.⁴⁰ As well, there were 175 non-senior single adults on the social housing wait list in the District in 2011, almost half (46%) of the total wait list.⁴¹

Lone parent families in the District are a second major priority for homelessness reduction and stabilization. The District’s OW caseload is made up of more than 200 lone parent families and there are another 95 lone parent families on ODSP.⁴² More than 200 lone parent families in the District living on incomes below \$20,000 are in their prime working and child-rearing years.⁴³

The PSDSSAB clearly carries the lead responsibility for any homelessness reduction strategy that focuses on adults and families on the OW caseload. Achieving these ambitious objectives, however, can only be accomplished via collaborative action with other important public authorities and organizations in the non-profit and private sectors.

The huge increase in non-senior single adults on the social housing wait list (35.7%) since 2007 is doubtless connected to the economic recession and the tremendous loss of jobs in the District in the last five years. Therefore, linking a homelessness reduction strategy with economic recovery would seem to make sense, since employment creation enables low income people to become more self-reliant and able to meet the costs of daily living including housing. Joint planning and action in that regard would require collaborative leadership from municipal councils, the PSDSSAB and several economic development groups that exist in the District (REDAC and Parry Sound Chamber of Commerce in West Parry Sound, CAEDA and AHED in East Parry Sound).

³⁹ Refer to Table 6.4

⁴⁰ Refer to Table 6.5

⁴¹ Refer to Table 6.1

⁴² Refer to Table 6.4

⁴³ Refer to Table 3.4

If the social and economic sectors can commit to linking affordable housing development with economic development, the next step would be enlisting partners for planning and implementation from the non-profit and private housing sectors into partnership projects. Affordable housing projects across the District have typically emerged out of locally recognized opportunities for which project funding was available, such as the Canada-Ontario AHP early in the 2000s. Some projects have arisen out of the framing of a broader community vision and needs research as done by the Municipality of Powassan (2008), Nipissing Township (2009), Callander (2009) and by the Parry Sound Non-Profit Housing Corporation (2010). All of these studies and plans have made important contributions to addressing affordable housing issues in these communities. The challenge and opportunity now is for a more coordinated District-wide strategy that intentionally frames and pursues common objectives to grow local economies, to increase employment, and to create stable and affordable housing for a rejuvenated workforce.

Revitalizing local economies is a District-wide priority among communities that have been battered by the recent economic recession, the decline in the working age population as jobs were lost, and changes such as the Highway #11 by-pass that reduced commercial traffic through the towns and villages in the northeast. Strengthening the appeal of the area as a retirement setting can contribute to economic recovery via the retention and the expenditures of pension incomes. But some communities also have younger populations of singles, lone parents and couple families, many unemployed or in precarious jobs. Economic development plans need a strong workforce; in turn, that workforce needs stable and affordable housing in order to contribute effectively to the local and regional economy.

This suggests a more coordinated effort between the social and economic sectors in the District. The commercial revitalization of small towns, for example, could promote intensification of occupancy in downtowns, providing both access to a workforce and a permanent base of consumers in the local economy. Thus, the business community has a stake in the creation of affordable housing.

In Gladstone, Manitoba (population 900) the town and business community came together in 2008-09 to build seventeen affordable apartment units financed by the local businesses concerned about the town's declining population base (Stevenson, July 22, 2010).⁴⁴ The housing helped attract new families to the town, reverse the population decline, and revitalize the local economy.

In Virginia, Housing Virginia has engaged realtors in a public education campaign to counter the stigma of public housing and to promote private investment in building affordable housing.⁴⁵

⁴⁴ See article at <http://www.agcanada.com/manitobacooperator/2010/07/22/new-housing-construction-spurs-growth-in-gladstone/>.

⁴⁵ <http://www.housingvirginia.org/T0.aspx?PID=2>

A District-wide vision based on collaboration and partnerships could support affordable housing developments at the local level in the following ways:

- conversion and renovation of old municipal buildings, schools, hospitals, etc. into affordable or social housing, by minimizing land and building acquisition costs;⁴⁶
- municipal land surveys to identify prospective affordable housing sites and to donate or provide low cost land for affordable housing development by non-profit housing developers and private developers;⁴⁷
- municipal incentives to developers (e.g. bonus or development charges exemptions, tax holidays, etc.) to include affordable units for low income tenants in condominium developments in return for higher density building, relaxation of zoning requirements such as number of parking spaces, etc.,⁴⁸ which legislation now being debated in the Ontario legislature may soon facilitate;⁴⁹ and
- amendments to any unnecessary existing municipal by-laws or zoning restrictions to the development of affordable housing through secondary suites or co-housing models.⁵⁰

The opportunity is to identify several priority communities with a high proportion of working-age adults living alone, couple families on low incomes and lone parent families around which to fashion a joint affordable housing and economic development initiative. PSDSSAB's role would be to identify from its social assistance caseload prospective individuals and families for access to newly created affordable housing units in selected communities. It could use its non-capital CHPI resources to facilitate housing stability (e.g. first and last month's rent). In condominium developments with affordable units, PSDSSAB could even make home ownership arrangements with some individuals and families who could not manage down payments without such assistance.

⁴⁶ Recently, the Ontario Non-profit network announced that it will be setting up a registry to inform of provincial government properties available for re-development. <http://www.theonn.ca/open-for-business-ontario/government-lands-registry/>

⁴⁷ Callander's Affordable Housing Study Final Report in 2009 recommends that "the municipality could consider making municipal surplus properties available to promote affordable housing projects" (p. 18). In West Parry Sound, the Regional Economic Development Area Committee included consideration of land use strategies for the housing needs of its residents in its Economic development Strategy. REDAC conducted a land use inventory but the research team has been unable to secure information with respect to any land under the jurisdiction of the four participating municipalities in REDAC (Towns of Parry Sound, McKellar, Carling, Seguin and McDougall) that may be suitable for affordable housing development.

⁴⁸ Callander's Affordability Housing Study Final Report recommends that municipal council offer these kinds of exemptions and incentives to developers to encourage building of affordable rental units (p.18).

⁴⁹ "Inclusionary housing" is part of an amendment to the *Planning Act* that passed second reading in the Ontario Legislature in June 2013. It is built on the "inclusionary zoning" movement launched in the U.S. and implemented in a number of American cities to regulate that private developers provide affordable units in all their building projects or contribute a defined amount to a municipal fund used to create affordable housing for low income people. See <http://www.wellesleyinstitute.com/housing/inclusionary-housing-bill-passes-second-reading-in-ontario-legislature/>

⁵⁰ Removal of by-law and zoning barriers to secondary suites and accessory units have been identified in several housing studies in the District, specifically Powassan and Callander. Powassan has lifted zoning restrictions on secondary suites in rural zoned land but limits remain in the town and the rural allowances are often time-limited (e.g. three-five years).

In addition to its housing role, PSDSSAB is responsible for employment services support to people on the District’s OW and ODSP caseloads. Since this strategy proposes linking affordable housing and economic development, it should be integrated with the employment services component of PSDSSAB’s support to individuals and families needing stable and affordable housing.

Strategic Priority #1 – Homelessness Reduction and Stabilization Focus a homelessness reduction and stabilization strategy for the next five years on the non-senior single adults and lone parent families in the District.	
Objectives:	Actions:
1a) To reduce the number of single adults of working age on the social housing wait list.	7.1 PSDSSAB develop a housing and homelessness network of community partners to further increase the coordination of services throughout the District.
1b) To reduce the number of lone parent families living in core housing cost need (i.e. housing costs greater than 30% of gross income).	7.2 Develop outreach tools and information for each Municipality in the District. 7.3 That PSDSSAB meet with municipal officials and the relevant local/regional economic development organizations and business groups to explore the potential for linking affordable housing development with local economic development strategies and plans.
1c) To assess progress in 2019 on the reductions of single working age adults on the social housing caseload and lone parent families and re-adjust objectives for the period 2019 to 2024.	7.4 Engage the non-profit and for-profit housing sector to identify potential housing development projects that will address the priority area housing needs, with the consideration of ensuring housing projects meet environmental and energy efficiency standards. 7.5 Engage the Friendship Centres and Urban Native and Aboriginal Housing partners to identify and consider the housing needs of Aboriginal peoples living off reserve and to identify potential housing development projects that will address the priority area housing needs. 7.6 Identify two-three communities who are committed to proceeding with joint housing

	<p>and economic development initiatives and have a high proportion of single working age adults and lone parent families struggling with maintaining stable and affordable housing.</p> <p>7.7 That PSDSSAB plan for the allocation of additional Provincial funds available for housing supports in accordance with joint planning with municipalities that addresses the objectives of reduction of homelessness reduction and stabilization.</p> <p>7.8 Continue to advocate for co-ordinated services for victims of domestic violence through the Parry Sound Domestic Violence Co-ordinating Committee</p> <p>7.9 Continue the close collaboration between the staff within the DSSAB departments of Esprit Place, Ontario Works, Housing and Community Services for the housing needs of victims of domestic violence.</p> <p>7.10 Advocate for Provincial funding for transitional housing in the District that will provide supports for victims of domestic violence as well as transitioning people to safe and adequate housing.</p> <p>7.11 That additional partners from the public and community sectors be invited and encouraged to participate in the Housing and Homelessness Network such as:</p> <ul style="list-style-type: none">a) Board of Education and secondary schools in the District in order to include the interests of youth who are at risk of homelessness or leaving the District for lack of employment opportunities.b) Community service agencies providing family support, skill-building and employment training assistance (e.g. literacy and numeracy upgrading) to low income individuals and families.
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	<p>c) Agencies representing and advocating for accessible housing for persons with disabilities.</p> <p>d) Agencies representing victims of domestic violence.</p> <p>7.12 Advocate for sustainable ongoing funding of Affordable Housing programs with flexibility.</p>
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Progress Measurement:

- Housing and Homelessness Network established in 2014 - 2016
- Development of Outreach Information and tools for Municipalities in 2014 - 2016
- Key municipalities identified for joint collaboration in 2014 - 2018
- Housing project identified and joint agreements established that increases the availability of housing for non-senior single adults and lone parent families in core housing need
- Establish contact with the local Friendship Centre, Urban Native and Aboriginal Housing partners to begin looking at the housing needs of the off-reserve Aboriginal population

Strategic Priority #2 – Homelessness Prevention

Focus on developing housing alternatives and support services for seniors living alone, senior couples, and persons with disabilities in the District at risk of losing their place in the community.

When it comes to seniors in the District of Parry Sound, there is something of a formative continuum of support with respect to housing needs, health services and social supports. At one end of the continuum, seniors live in their own homes and, if mobile, access medical centres and health services in the towns and villages, although transportation is reported by key informants as a barrier for many. At the other end, for frail elderly, four Long Term Care facilities (Lakelands, Eastholme, Belvedere Heights and Lady Isabella) provide residential and nursing care support.

In between these two poles, community support services such as VON and The Friends provide a range of in-home supports to seniors and disabled persons, and some agencies facilitate community participation

and social interaction opportunities for seniors. Several of these outreach and community support services are linked to the institutional senior care facilities, such as East Parry Sound Community Support Services out of Eastholme LTC and Meals-on-Wheels out of Belvedere HFA.

Complementing these residential and care options are a number of non-profit housing complexes with RGI apartments for seniors and PSDSSAB public housing units as presented in Figures 4.2 and 4.3. Waiting lists, however, are long and the prospects are very dim for provincial-federal capital construction programs for further development and expansion of non-profit affordable housing or public housing.

There is a strong consciousness among the human services leadership in the District of Parry Sound about the main components of an affordable and appropriate housing and care continuum for the growing population of seniors in the District, which include:

- support to home owning seniors for the upkeep of their residential properties as physical demands and repair and maintenance costs put pressure on their fixed incomes;
- in-home health and social support for seniors requiring less intensive services to maintain independent community living (e.g. Eastholme Community Support Services provides community dining opportunities for seniors in the northeast District);
- supportive and assisted living options for seniors requiring greater support to remain living in the community;
- more affordable alternative housing for seniors ready to leave their homes; and
- facility-based residential and nursing care as appropriate for seniors unable to maintain community living.

“Aging in Place” models of community living and support are increasingly favoured and emphasize investment and development that supports seniors to maintain living in community rather than institutional facilities. Citing mobility data that show seniors 75 years and older had a much lower mobility rate (17%) between 2001 and 2006 than non-seniors (44%), CMHC concludes that:

a large majority of seniors are choosing to age in place; that is to continue to live in their current home and familiar community for as long as possible even if their health changes. (CMHC, Seniors Housing, 2011, p, 114).

A housing study done for Powassan in 2008 reported on input from residents that “indicated a strong desire to remain in the community but in a more suitable housing environment as they age” (Harriman & Associates, Municipality of Powassan Housing Study, 2008, p. 9).

CMHC identifies and discusses several approaches that would enable seniors to age in place in their communities:

- i. Home modifications;
- ii. New tools produced by gerontechnology;
- iii. Alternative housing approaches;

- iv. Coordination of housing and support services; and
 - v. Age-friendly planning and development.
- (Canada Mortgage and Housing Corporation, 2011, p. 114)

A common assumption is that more affordable and supportive housing for seniors who need to leave their homes must be created in larger towns such as Parry Sound in WPS or Powassan and Callander in EPS. But, “Aging in Place in Community” strategies should consider the development of affordable units, including for supportive and assisted living occupancy, in the smaller communities throughout the District with the objective of helping seniors to live as long as possible in their communities of preference.

This Strategic Priority would complement the first Strategic Priority for working age people. There are economic benefits of strategies enabling seniors to remain in their communities whether in their own homes or in alternative supported living arrangements. In a paper on the housing needs of seniors in rural areas, the Canada Mortgage and Housing Corporation concludes:

Especially in stable, slow growing and retirement communities, seniors are recognized as a valuable part of the local social life and economy – as residents and as generators of stable employment.

(CMHC, 2003, p. 5)

Smaller scale, seniors’ living accommodations dispersed through rural communities rather than strictly congregative housing in larger towns would require openness to a range of housing options. Building affordable seniors housing with service supports provided by outside agencies is one option. Given the lack of capital funding programs, however, the viability of building seniors’ or any affordable housing hinges on low land acquisition and construction costs. Powassan and Parry Sound municipal councils have donated land to non-profit and private developers for such purposes.

Conversion or renovation of small buildings (e.g. former public schools) secured at low or no cost from public authorities (e.g. municipalities, school boards, etc.) is another example of means of developing affordable housing. Assembly of pre-fabricated modular housing units suitable to seniors living (e.g. adapted design for washrooms) is also a relatively lower cost option in new construction. Reducing land and construction costs are necessary for any new affordable housing developments in today’s restricted capital funding environment.

Shared home ownership (co-housing) is another option, especially appropriate in rural communities with a high proportion of single detached dwellings. Existing homes can be converted or renovated to enable seniors as individuals or couples to share a home with common areas (kitchen, dining, leisure/recreation) but also private living space.⁵¹

⁵¹ For example, the Solterra Co-housing model at <http://www.solterracohousing.com/concept.html>.

“Second units” or “secondary suites”, however are a more common option in both rural and urban communities. Provincial Policy requires that municipalities make provision for “second units” in detached, semi-detached and row housing. Municipalities in the District of Parry Sound have amended their Official Plans, or are in process of doing so, in accordance with the policy in support of affordable housing development.

Removal of by-law and zoning barriers to secondary suites and accessory units have been identified in several housing studies in the District, specifically Powassan and Callander. Powassan has lifted zoning restrictions on secondary suites in rural zoned land but limits remain in the town and the rural allowances are often time-limited (e.g. three-five years). The Housing Study for Powassan in 2008 reported many seniors’ willingness to add “secondary suites” to their principal residences in order to remain living more independently in their own homes.

The Saskatchewan Economic Development Association contends that secondary units (“apartments in homes”) are highly recommended for rural areas:

Encouraging the development of apartments in homes is the most cost effective way to produce new housing that is energy and land efficient. It can make housing more affordable for the homeowner by off-setting their housing costs with rental income. . . . For rural areas with less active housing markets, it is a method of adding housing inventory to a community without the infrastructure costs of new construction.

(SEDA, 2010, p. 112)

One clear implication of these models of alternative housing appropriate for seniors is the need for strong, more formalized coordination among the many public and community providers in both the housing and the health and social services sectors.

One of the requirements in the Ontario Government’s Housing Policy is “improved integration of housing and homelessness plans and services with other human services planning and delivery” (MMAH, 2011, p. 6). Clearly, in the District of Parry Sound, affordable and suitable housing for the growing senior population demands close integration with the health and social service support network. Creation of more housing options that enable seniors to stay in their communities as long as possible with the outreach and delivery of essential supports would reduce pressure on the LTC residential facilities and could also be measured in terms of reducing the Awaiting LTC beds at West Parry Sound Health Centre.

Developing and implementing a plan for an “Aging in Community” strategy in the District of Parry Sound will require:

- the closer collaboration and planning of stakeholders from both the housing development and the health and social service sectors;

- collaborative planning for the development of a range of affordable and suitable housing options in communities across the District; and
- joint planning and collaborative delivery of in-home and community supports to seniors in multiple living arrangements by the District’s network of health and community service providers.

One measure of success in a strategy to maintain seniors in their own homes and communities is reduced pressure on the LTC admissions and wait list. In accordance with the Ministry of Health and Long Term Care “Aging at Home” strategy from 2007-2011, the North East Local Health Integration Network (NELHIN) made some projections on LTC demand over the next decade that could offer some guidance to the District with respect to developing and implementing an “Aging in Community” strategy.

**Table 7.1
Projected Long Term Care Bed Demand in the District of Parry Sound, 2011-2021 and the Impact of Low-Medium-High Alternative Supportive Housing Diversion Strategies⁵²**

	2011-2021 Demand ⁵³	
	No.	% Reduction
LTC Projected Status Quo	769	
High Diversion	154	-80.0%
Medium Diversion	180	-76.6%
Low Diversion	475	-38.2%

Source: Constructed from Tables 26, 34, 35 and 36 of SHS Consulting (March 2009).
Seniors’ Residential/Housing Options – Capacity Assessment and Projections. Final Report.
 North East Local Health Integration Network – Aging at Home Strategy.

Table 7.1 shows the NELHIN’s projections of demand on LTC beds in the Parry Sound Planning area between 2011 and 2021.⁵⁴ The NELHIN study then applies low, medium and high “diversion scenarios” to reflect the impact on LTC demand of three levels of alternative supportive housing developments in the District over this period of time.

⁵² The NELHIN’s report in 2009 on an Aging at Home Strategy states that “these diversion rates were determined based on assessment of the current profile of individuals awaiting placement in a long-term care home in each of the [NELHIN] areas [the Parry Sound Planning area being one]. While diversion rates vary between Planning Areas, they nevertheless indicate substantial potential diversions of individuals into supportive housing in all areas” (p. 100).

⁵³ The projected LTC demand numbers are based on the current number of beds plus the number on the waiting list for LTC in the District and applies a “Demand/Supply ratio [of] 1.38, or a demand of 138 clients for each 100 beds.” (SHS Consulting, 2009).

⁵⁴ The NELHIN reports data and makes projections for the “Parry Sound Planning Area”, which includes most but not all of the District of Parry Sound.

Based on the NELHIN projected estimates, a low-medium alternative housing diversion strategy would be necessary to relieve pressure on the current capacity of 339 LTC beds in the District. Even keeping the demand on LTC down to 475 beds amounts to a no-growth (i.e. no bed expansion) strategy when turnover is taken into consideration from deaths and the rare discharges.

The NELHIN's Aging at Home Strategy strongly argues for diversion from LTC through building community capacity in each of its Northeastern Ontario Planning areas, including the District of Parry Sound. The report speaks to the benefits of in-home support services (e.g. housekeeping, transportation) and home care in reducing LTC demand and promotes small-scale supportive housing models in particular based on key informant statements that:

Relatively small supportive housing units may be viable, making them suitable for non-urban locations, and that new units could take advantage of existing housing stock. . . . Indeed, it was pointed out that there are other models of "housing plus services", such as cluster-care and attendant care which may also achieve many of supportive housing's benefits for particular target populations.

(NELHIN, 2009, p. 95)

Seniors and persons with disabilities are clearly situated at the intersection of housing and health and social services. Especially in areas like the District of Parry Sound where the population is aging so dramatically and will continue to do so over the next decade, strategies for housing and health and social services must be closely integrated for success. There are many players involved but collaboration on this issue and for this part of a homelessness prevention strategy does demand leadership from the health sector.

Notably, the NELHIN's Aging at Home Report in 2009 recommended that a Seniors' Housing Coordinating Committee be set up with participation from the NELHIN, DSSAB Housing/Service Managers, CCACs, housing providers and community service agencies to coordinate a supportive housing strategy for this part of the population in need (NELHIN, 2009, p. 112).

Section 6 also shows more than 2,000 seniors in the District who are living alone with higher concentrations in certain communities.⁵⁵ Other data reported in section 3 indicate that just over 1000 seniors living alone have incomes less than \$20,000, which is the area in which housing affordability for both senior renters and some homeowners will become strained.⁵⁶ This is before any other considerations related to seniors' maintenance of housing stability such as in-home support or home care.

⁵⁵ Refer to Table 6.3.

⁵⁶ Refer to Table 3.6.

Strategic Priority #2 – Homelessness Prevention

Focus on developing housing alternatives and support services for seniors living alone, senior couples, and persons with disabilities in the District at risk of losing their place in the community.

Objectives:	Actions:
2a) To maintain seniors living alone and senior couples in their own homes and/or in alternative small-scale community settings with the appropriate health and social supports;	7.13 Advocate with the NELHIN at all levels so that the NELHIN is engaged with the PSDSSAB and Health Sector agencies to commit to an Aging in Community Strategy based on integrated housing and supportive services for seniors living alone, senior couples and persons with disabilities in the District. 7.14 Engage the Housing and Homelessness Network to prioritize communities in the District with high proportions of seniors living alone requiring alternative supportive housing and more intense supports to remain in the community.
2b) To apply similar strategies to assist persons with disabilities to maintain community living arrangements with appropriate health and social supports.	7.15 That the PSDSSAB outreach process with Municipalities include those priority communities to create alternative housing options for seniors living alone and senior couples in their communalities, such as: a) removal of by-law barriers to secondary suites; b) provision of surplus municipal land and buildings to non-profit and private developers for affordable housing projects for seniors; c) providing incentives to condominium developers to include affordable units for seniors in their building projects.
	7.16 That the PSDSSAB engage the ALC (Alternative Level of Care) Committee in taking short-term action to identify all seniors living alone and persons with disabilities in the District whose major risk factors for loss of housing stability are: a) major repair and upkeep of their

	<p>existing homes; and</p> <p>b) periodic to moderate in-home and community support (e.g. meal delivery, socialization, housing keeping).</p> <p>7.17 That the PSDSSAB continues as an active partner in the ALC in pursuing further ways of maximizing the use of existing resources that will enable more seniors and persons with disabilities to remain in their own homes.</p> <p>7.18 Continue to develop our Asset Management tools to ensure that the existing allocation of seniors building within the current social housing stock is preserved.</p> <p>7.19 Further review of the End of Operating Agreements with Social Housing Providers to better understand the implications to our seniors housing stock so that the best use of seniors housing can be realized in the community.</p>
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Progress Measurement:

- Planning meeting with NELHIN completed at the senior level in 2014 in order to build a relationship that will enable an integrated system planning process for housing and support in the District of Parry Sound
- Housing and Homelessness Network established
- Development of Outreach information and tools for Municipalities
- Outreach completed to municipalities
- Key municipalities identified for joint collaboration
- Housing project identities and joint agreements established that increases the availability of housing for seniors
- Asset Management tools implemented and integrated into capital expenditure planning for DSSAB and Housing Providers

Strategic Priority #3 – Housing Risks/Needs Data Base

Creation of a central database on the affordable housing needs and homelessness risks at the District, and community levels to enable coordinated planning for the reduction and prevention of homelessness among high priority groups within the population.

Strategic Priorities 1 and 2 propose priority groups within the District’s population with high housing needs as indicated by income and housing affordability data and wait lists of the various organizations involved in the housing and housing support field. It is proposed that PSDSSAB take leadership on housing reduction and stability for working age single adults and lone parent families and that the NELHIN assume leadership for the homelessness prevention strategy related to at risk seniors and persons with disabilities. Success in each case, however, will depend on cooperation and collaboration from other critically important players in the system, the municipalities, community health and social service providers, non-profit and private sector housing developers and providers and even economic development agencies in the District.

Both the proposed homelessness reduction/stabilization and the homelessness prevention strategies target high priority need populations on the basis of aggregate data collected from statistical data bases and reports from groups active within the District. Effective targeting of housing and homelessness strategies demands accurate data on the need within the population (Burt, Pearson, and Montgomery, 2007).

Therefore, a first level of coordination across all the District’s municipalities and health and social services would be to create a common client database on housing needs. Housing risk assessment tools are being developed such as the Homelessness Assets and Risks Tool (HART) being piloted by the Calgary Homeless Foundation for Calgary’s 10 year Homelessness Plan (Tutty, Bradshaw, Hewson, MacLaurin, Waegemakers, Schiff, and Worthington, 2013).⁵⁷ A detailed housing risk assessment tool for rural communities has also been developed in Manitoba (Sumner, 2005).⁵⁸

⁵⁷ See pilot study at

<http://www.homelesshub.ca/Search.aspx?tagId=41709&search=Waegemakers+Schiff%2c+Jeannette>

⁵⁸ Find at <http://www.collectionscanada.gc.ca/obj/s4/f2/dsk3/MWU/TC-MWU-183.pdf>

Strategic Priority #3 – Housing Risks/Needs Data Base

Creation of a central database on the affordable housing needs and homelessness risks at the District and community levels to enable coordinated planning for the reduction and prevention of homelessness among high priority groups within the population.

Objectives:	Actions:
<p>3a) An integrated common client database in place that outlines housing needs in the District across all sectors.</p>	<p>7.20 PSDSSAB develop a housing and homelessness network of community partners to further increase the coordination of services throughout the District.</p> <p>7.21 Engage housing providers and health and social service agencies serving residents in the District to support the development of a housing status and risk assessment tool and use it in the field to collect data on their client base housing needs/risk.</p> <p>7.22 Develop a housing status and housing need risk assessment tool for collecting information on the housing needs of clients experiencing homelessness, unstable housing situation and at risk of housing destabilization or loss.</p> <p>7.23 Engage the Housing and Homelessness Network in the creation and implementation of a housing needs/risk assessment tool which will involve finding a host agency to enable planning for targeted affordable housing developments and homelessness reduction and prevention action at the District.</p> <p>7.24 The Housing and Homelessness Network will review the annual report on housing and homelessness.</p> <p>7.25 That an annual report will be provided to all municipalities and communities in the District of Parry Sound for the purpose of individual and joint planning and action on</p>

	affordable housing and homelessness.
Progress Measurement:	
<ul style="list-style-type: none"> • Housing & Homelessness Network established in 2014 • Agreement on a housing needs risk assessment tool • A host for this database is identified and the funding needed to maintain the system is secured • All Housing Providers and health & social services agencies are using the housing need risk assessment tool • A housing and homelessness report is produced annually 	

Conclusion

Developing and implementing a comprehensive housing and homelessness plan in the District of Parry Sound has its own particular challenges. The small scale, rural character of the District’s many communities is highly valued by residents and also by migrants to the area looking for a certain quality of life close to nature and less stressful than large scale urban living.

Those with means can enjoy what the District has to offer. But others, living alone or in families, with no employment or precarious work, are struggling and the availability and stability of their housing situations are central to their problems. Many groups and organizations, including some municipalities, have tried to respond to growing pressures from different parts of their local populations. Lacking District-wide or regional governance, however, initiatives to develop affordable housing are highly localized among the many communities dispersed throughout the District. There is no shared District-wide vision of priority needs or what should be done.

In addition, there are other distinctive factors about the District that impede a joined comprehensive affordable housing strategy. First, as unique as the District is to its sister Districts within Northern Ontario, at the sub-District level, each of West and East Parry Sound also have their own unique characteristics. The former is more centred around the District’s largest population base, the Town of Parry Sound. East Parry Sound is strung out along a series of small towns and villages aligned along the major highway heading toward Nipissing District or Muskoka in the South.

Finally, the service jurisdictions and primary client groups for the major mandated health and social service authorities in the District vary: PSDSSAB responsible for social assistance recipients; NELHIN and CCAC addressing the growing health needs for seniors and persons with disabilities. At the community level an array of service providers relate to both PSDSSAB and the NELHIN and many other government and other funding programs in an effort to respond to service demands from their diverse client groups and communities.

The risk of homelessness in the District of Parry Sound has extended far beyond the typical social assistance recipient, however, especially with the burgeoning demographic trend of seniors on fixed incomes and with additional support needs already putting pressure on the system and projected only to increase. PSDSSAB remains a key player in developing a strategy to deal with these environmental dynamics, but it must work in concert and collaboration with other major actors in the field for a truly comprehensive plan.

For this reason, the development of a long-term District-wide plan for housing and homelessness in the District of Parry Sound must actively engage all the stakeholders in order to pursue the preceding Strategic Goals proposed here.

PSDSSAB is mandated by the Ontario Government to develop a 10 year Housing and Homelessness Plan for the entire District. To assume the leadership needed to effectively implement the 10 year Housing and Homelessness Plan, the PSDSSAB must appeal to the Ontario Ministry of Municipal Affairs and Housing for three (3) critical conditions;

- d) provision of a clear and explicit housing mandate to the DSSAB in relation to municipal authorities; and
- e) stable affordable housing base funding renewable at five-year intervals to enable longer-term planning and plan implementation.
- f) additional ongoing funding for staffing to implement the plan. Without additional funding, implementation will be limited to what can be accommodated within the existing staffing compliment and time.

In addition, the PSDSSAB must join with housing and municipal authorities in other regions across the province to advocate for the federal government to commit to and provide essential funding for a National Housing Strategy.

APPENDIX A

PSDSSAB Housing and Homelessness Steering Committee

Rick Zanussi

(PSDSSAB and H & H Committee Chair)
Councillor, Township of The Archipelago

Pat Haufe

Mayor, Township of Nipissing
Parry Sound DSSAB Board Member

Bill O'Hallarn

Councillor, Village of South River
Parry Sound DSSAB Board Member

Barbara Marlow

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APPENDIX B

PSDSSAB Housing & Homelessness Activity Timeline

Time Period	Activity
Dec/12 – Jan/13	Initiation & Workplan Development <ul style="list-style-type: none"> • Orientation with PSDSSAB Board & staff • Workplanning with DSSAB Housing and Homelessness Committee • Project announcement and web site launch
January-February	Research <ul style="list-style-type: none"> • Literature review including gathering of local plans/official plans/ministry documentation etc. • Statistical data collection and analysis • List of District stakeholders • Design and administration of stakeholders and civic survey • Design community consultations
March-April	Community Outreach <ul style="list-style-type: none"> • Stakeholders consultations in West and East Parry Sound • Low income tenant and client consultations in West and East Parry Sound • Key informant interviews
May-July	Data Analysis <ul style="list-style-type: none"> • Review and analyze research findings • Structure report and plan • Two public consultations for community feedback on formative proposals
July-August	Report & Plan Development <ul style="list-style-type: none"> • Report draft for presentation to H&H Committee and PSDSSAB • Final report and plan incorporating PSDSSAB input
August-December	Approval & Release <ul style="list-style-type: none"> • PSDSSAB final review and approval of report and plan • Submission to Ministry of Municipal Affairs & Housing for review • Revisions as necessary • Public release

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