



Northumberland County

Community Housing Master Plan (2023 - 2028)

This Plan [Version 1.0] was published July 2023.

Advancing Truth & Reconciliation

The County is committed to be an agent of change in advancing Truth and Reconciliation. We recognize the many historical and ongoing systemic factors affecting Indigenous communities and individuals in our municipalities. Northumberland County is actively working to establish partnerships and develop, adjust, and redesign systems and services to better support Indigenous people, families, and communities. Our Community Housing Master Plan 2023 - 2028 includes key actions that are in line with the Calls to Action from the Truth and Reconciliation Commission of Canada.

Accessibility

Northumberland County is committed to complying with the Accessibility of Ontarians with Disabilities (AODA) Act and all standards under it in order to create a barrier-free Ontario. The County is committed and guided by the four core principles of dignity, independence, integration, and equal opportunity, and supports the full inclusion of persons as set out in the Canadian Charter of Rights and Freedoms, and the AODA.

This document is available in an alternative format, upon request.

Acknowledgements

Land Acknowledgement

We respectfully acknowledge that Northumberland County is located on the traditional territory of the many First Nations, including the Mississauga Anishinabek, Huron Wendat, Haudenosaunee, and Ojibway/Chippewa peoples. This territory is covered by the Williams Treaty, and we respectfully acknowledge that the Williams Treaties First Nations have been stewards and caretakers of these lands and waters, and that they continue to maintain this responsibility to ensure their health and integrity for generations to come.

We would like to thank the over 547 stakeholders that includes Northumberland County residents for their valuable input into the Community Housing Master Plan 2023 - 2028 through their participation in workshops, small group discussions, and surveys. Most of all we would like to thank the individuals living in community housing across Northumberland and individuals that applied for subsidized housing in the County who shared with us their insights and experiences which has helped informed this Plan.

In addition, we are grateful and thank the many community members and our partners who took the time to share their expertise, perspectives, and ideas with us over the course of the plan development. We greatly appreciate their enthusiastic participation and for providing valuable feedback, especially during the time of the COVID-19 pandemic.

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The development of the Northumberland County, Community Housing Master Plan 2023 – 2028 was led by the Housing Services Corporation (HSC) in collaboration with a Project Team from Northumberland County.



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Executive Summary

The Community Housing Master Plan 2023 – 2028 (“CHMP”) provides details about Northumberland County’s (“County”) shared horizon over the next six years to address the community housing system in Northumberland. It is intended to guide the County’s work as the Service Manager and with our community housing partners, especially non-profit and co-operative housing providers, and the Northumberland County Housing Corporation (“NCHC”) as we strive to facilitate the continued provision of community-based housing for residents in our communities that require affordable rental housing.

The community housing sector in Ontario is undergoing unprecedented changes, resulting from the release by the province of its new regulatory community housing framework in 2022. The CHMP is specific to community housing providers regulated under this framework, the *Housing Services Act, 2011* (“HSA, 2011”). With the new framework established for Ontario, it will require a changed operating relationship with our community housing providers as they reach the end of the existing operating agreements and conditions for when the mortgage of their properties will be completely paid out. The regulatory changes present a renewed opportunity to build on the strong foundations established with our community housing providers over the past two decades, and to set a long-term course together to address and plan for the sustainability of community housing in Northumberland.

Like most Service Managers in Ontario, community housing provision is driven by County investments and by periodic funding opportunities made available primarily through provincial and federal governments. There are over 700 community housing units located across Northumberland, targeted to low-and moderate-income residents that require access to subsidized (rent-geared-to-income housing) or affordable market rent across municipalities in Northumberland. The County depends on the strong partnerships it has with non-profit and co-operative housing providers in Northumberland, along with its municipally owned corporation, the NCHC, to support the provision of these units for residents in our communities. The need for affordable rental housing especially rent-geared-to-income (“RGI”) housing by our residents in Northumberland has increased over the last ten years and the waiting list for this type of housing continues to grow. The current reality is that the demand for RGI housing units have outstripped the existing RGI supply, and growth of new supply is happening at a slow pace.

To maximize this valuable community housing asset in Northumberland and to set an appropriate path to preserve and revitalize this stock, including making informed decisions about resource investments. The County is taking steps through the development of this CHMP to address sustainability of the system and strengthen the capacity for providing community-based housing. The result of an extensive consultation process with individuals with lived experiences, community housing

providers, member municipalities, community partner agencies, non-profit service agencies, private sector businesses and departments within the County of Northumberland; the Community Housing Master Plan 2023 - 2028 reflects a coming together of ideas and feedback from our various housing partners. They shared strong support for the role of and the need for community-based housing as a means to ensure that everyone living in Northumberland has affordable housing that meets their needs.

The CHMP outlines four strategic priority areas that set direction for the County and our work together over the next six years for how we will:

- Support people who have difficulty finding and keeping housing appropriate to their need,
- Make it easier to access, navigate and deliver community housing programs to Northumberland residents,
- Take steps to sustain and preserve the supply of community housing assets in the County,
- Support community housing providers to maintain their properties and build their capacity to manage their organizations with local autonomy,
- Continue to build new community housing supply and provide more rent subsidies, and
- Work with our partners to find innovative approaches to increase the availability of community housing for those in need.

Each strategic priority area includes a goal with objectives to address aspects of the community housing system: people, infrastructure/assets, operators of community housing (non-profits, co-operatives, NCHC) and partnerships. The CHMP requires collaboration with different stakeholder groups to achieve the objectives and support the sixty actions that will be undertaken over its life span.

The CHMP builds on the work that the County has underway for the overall housing and homelessness system in Northumberland. It is aligned with the various strategies and legislative frameworks implemented provincially, federally, and locally, aimed to address and sustain community-based housing, and uncover solutions to affordable housing.

The CHMP is supported by an overall implementation plan for a six- year period. The implementation plan will be facilitated and supported by annual business plans that will set out actions, timelines, and divisional responsibilities. The County's Housing Services Department will be responsible for the overall implementation and reporting to Council through the Social Services Committee on the actions and progress of the CHMP.

County investments required to support the actions in the CHMP will be reported through the County's annual budgeting process. Full implementation, however, will

require support and investments from all levels of government as well as the private and non-profit sectors.

As we embark the next six years, the Community Housing Master Plan 2023 – 2028 will guide our actions and practices; and in working together with our partners and community members, we are sure to establish a strong, resilient, and renewed community housing sector for Northumberland.

Community Housing Master Plan 2023 - 2028

Our Shared Horizon

Ensure greater access and housing stability for our residents and community housing providers.

Maintain and improve the community housing supply.

Make community housing in the County resilient now and for the future.

Collaborate with our housing partners to develop innovative community housing options in the County that address local needs.

OUR VISION “[B]y 2029, the Northumberland housing and homelessness system is responsive to the needs of all residents, providing safe, appropriate and affordable housing options within healthy and inclusive communities.”

Northumberland County’s Housing and Homelessness Plan 2019 - 2029.

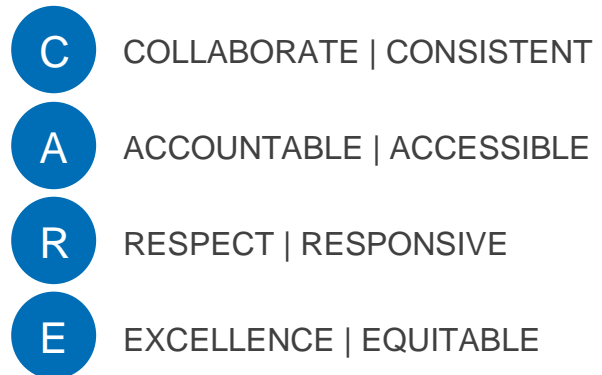
Based on descriptions and outcomes discussed through the Community Housing Master Plan consultation process with respect to the preferable future state for community housing, a decision was made to adopt the existing vision of the Northumberland County’s Housing and Homelessness Plan 2019 - 2029.

Our **Commitment** to Community Housing

The Community Housing Master Plan 2023 - 2028 is driven by our commitment to work towards ensuring the long-term viability and sustainability of the existing community housing stock and supporting growth in a way that is fiscally responsible for current and future residents.

OUR VALUES

The County has a set of values that guide how we deliver and interact with everyone we work with. Using these values along with the values described through the Community Housing Master Plan engagement work we formed **C.A.R.E.** These values will guide our actions in delivering the CHMP 2023 - 2028.



The Community Housing Master Plan **key guiding principles**:

- Our actions will be people-centered aimed at improving our policies, programs, and services to help people obtain and retain housing.
- By applying our knowledge, best practices, and creative thinking we will be innovative, practical, and realistic in our approach to the provision of community housing in Northumberland.
- We will exercise financial stewardship in maintaining existing community housing, investing in additional community housing, and where possible support non-profit and co-operative housing providers and the NCHC in their visions for growth and renewal.
- Recognizing the need for safe, affordable housing connects mandates amongst all levels of government, the community housing sector, community partners and systems; collaboration and relationship building will be fundamental as we strive for people-centred solutions.

STRATEGIC PRIORITIES

OBJECTIVES



#1: QUALITY OF SERVICE

GOAL: Improve the delivery of the service system with focus on access to housing, achieving positive housing stability outcomes and delivering quality customer service.

- Provision of service delivery that is transparent, inclusive, accessible, equitable and that respects diversity.
- Support all community housing providers in successful tenancies and eviction prevention.



#2: QUALITY OF HOUSING

GOAL: Preserve and adequately maintain the existing community housing stock to ensure that it continues to be safe, affordable, adequate, and available for future public benefit and to meet the evolving needs of community members.

- Plan for the management of the community housing assets to ensure the stock is well maintained, in good condition and that it delivers optimal return in terms of financial investment, service delivery and meets housing need.
- Promote and support asset management practices that help maintain and preserve the community housing assets.
- Ensure responsible long-term capital planning of the units and buildings operated by the NCHC.



#3: SUSTAINABILITY OF COMMUNITY HOUSING

GOAL: Safeguard the existing community housing system in the County and support housing providers to be sustainable and viable to ensure this stock is resilient and retained as a long-term affordable housing option to meet the housing needs of low-and moderate-income households.

- Develop strategies to address community housing system costs and sustainable financial assistance to housing providers within the budgetary expectations of the County.
- Plan for the longer-term viability of community housing as housing providers transition into a new operating and regulatory environment as properties reach end of mortgages/operating agreements.
- Build capacity and improve the effectiveness and efficiency of the community housing system.



#4: ENABLING GROWTH

GOAL: Promote community housing growth, regeneration, and intensification to ensure that the community housing system addresses the needs of households on the centralized wait list, matches the long-term needs of the County and is growing alongside the changing and expanding needs of the community.

- Encourage and support the development of a diverse community housing stock.
- Leverage funding, financing, and partnership opportunities to provide more homes in the community housing system.
- Expand and grow the NCHC portfolio.

Part 1: INTRODUCTION

Northumberland County (“County”) is pleased to present its first Community Housing Master Plan 2023 - 2028 (“CHMP”) that sets a cohesive direction over the next six years for community housing in Northumberland County. It establishes strategic focus areas for managing and supporting the provision of both the current and future community housing stock, building a renewed partnership with our community housing providers, and addressing opportunities to support revitalization and growth of community-based housing. This CHMP is specific to subsidized housing (rent-geared-to-income)¹ operated by community housing providers regulated by the *Housing Services Act, 2011* (“HSA, 2011”).

The County will utilize the CHMP as its planning instrument to strengthen the resiliency of the community housing system in Northumberland. It is also our pro-active approach in response to the new regulatory community housing system framework recently established in July 2022 by the province of Ontario under the *HSA, 2011*. The CHMP is intended to sustain, preserve, and build capacity in the housing system to ensure the continued provision of community-based housing for all residents in Northumberland. In the County, different groups of community housing providers have been responsible for developing purpose-built subsidized or low-end-of market rent housing for over two decades. In doing so, they provide a safe and an affordable rental housing option for people with low to moderate income.

In Northumberland County, community housing is...

- A type of affordable rental housing option within the broader housing continuum in the County. It is typically characterized as government-assisted (subsidized) housing that provides rent-geared-to-income and affordable rental units (typically low-end market rent) to households with low-to-moderate incomes. This type of housing plays a critical role in providing housing for those who are unable to access the private rental market and or obtain homeownership.
- Delivered by non-profit and co-operative housing providers and the Northumberland County Housing Corporation.
- Home to over 700 households, individuals, and families.

¹ Rent-geared-to-income (RGI) is where an occupant of a community housing unit pays 30% of their gross monthly income on rent and the rest is paid for (“topped up”) by the government in the form of a subsidy.

1.1 Context

The Northumberland County's Affordable Housing Strategy, 2019 ("AHS") and the County's Ten-Year Housing and Homelessness Plan 2019 – 2029 ("H&H Plan") emphasized the affordability issues and challenges with access to housing experienced by residents living across our municipalities in Northumberland. Challenges such as rising housing costs and limited rental housing availability are impacting people's ability to find housing that meets their needs. For households with low to moderate incomes, the high cost of private rental market housing can trigger housing instability or homelessness. In addition, access to private market rental housing in Northumberland is limited, particularly in larger urban areas, where the rental market is characterized by high rents and low vacancy/availability rates.

Housing Realities in Northumberland:

- The average market rent for a one-bedroom unit is more expensive than neighbouring communities, including the City of Peterborough, the City of Kawartha Lakes, Hastings County, the City of Kingston, and the region of Durham.
- The year-to-date average house resale price as of February 2023 was almost \$745,000 and the more comprehensive year to date price was almost \$730,000 according to the Canadian Real Estate Association. This is a sharp decline (over 20%) same time last year- still unaffordable to all households in Northumberland except for the top decile of income earners.
- The waitlist for social housing continues to be 10 years in some communities and has grown more than 300% in the last 10 years, with over 1,000 households on the waitlist.
- The vacancy rate remains low and there have been limited new primary market rent units built since 2016.
- Community housing providers often lack the resources required to develop new housing, and municipalities are limited by an already overstretched property tax base to exponentially build new supply.

Housing Need in Northumberland:

- Affordable rental housing options for households with low and moderate incomes.
- Increase in supply of purpose-built rental housing options throughout Northumberland.
- Increased supportive housing supply to allow people with special needs to live independently.
- Accessible housing and broader range of housing options for the aging population and people with disabilities.
- Diverse housing supply to accommodate an increase in smaller households and the aging population.
- Existing housing stock, including community housing units, are in safe, functional, and good condition.
- Better coordinated access system to remove current barriers to accessing housing and support services.
- Facilitate and improve the transition into housing stability to ensure individuals and families exiting homelessness or who are at risk of homelessness remain housed.

As the designated Consolidated Municipal Service Manager (“Service Manager”) under the *HSA, 2011*, the County is responsible for funding, administering, and delivering community housing as mandated and regulated by the province. The County is the primary funder of the cost of community housing in Northumberland, with some support from the federal government and the province. As defined by the *HSA, 2011*, the County is required to ensure that subsidized a minimum of 677 rent-geared-to-income (“RGI”) units are provided within Northumberland. The County works in partnership with ten community housing providers in the provision of these RGI units. Of these community housing providers, the Northumberland County Housing Corporation is the County’s municipally owned community housing stock. It is the largest community housing provider in Northumberland providing rent-geared-to-income homes to over 300 households.

1.2 Community Housing Pressures

In recent years, the County is experiencing increasing demand for existing community housing units as the waiting list for RGI housing grows. At the same time the community housing infrastructure is aging and in need of significant capital repairs. This is exacerbated as the provincial and federal funding to support community housing declines. Decline in senior levels of government funding is a consequence of community housing properties reaching end of mortgage/debentures and operating agreements. In the Northumberland, community housing properties receive some level of subsidy support from the County (municipal funds) and from the federal or provincial government to assist with the project development and operations; however, majority of the financial support is municipal funding. In 2022, the total funding budgeted for community housing (NCHC and non-profit/co-operative housing providers) was over \$8 million- of which 88% is County (municipal) funding and 12% federal. Funding from senior levels of government is typically to cover mortgages costs at the onset of a property development. When the mortgage of a property is paid out, funding from senior government stops.

As senior government funding continues to wind down, without additional subsidy support, some community housing providers in the County may not be viable, resulting in a loss of RGI units in the community housing system. The County will likely need to absorb or provide some level of subsidy costs to sustain the provision of community housing, or risk losing over 600 lower-rent (RGI) housing units. In addition, the County and its community housing providers are challenged with growing capital needs and increase costs to repair the infrastructure. Capital reserves to address capital repairs, in most cases are insufficient. If community housing providers are unable to keep up repairs and maintenance, including capital replacement of aging components, these units will no longer be habitable, and/or safe. The pressures and financial strain facing community housing providers in Northumberland, are also being experienced across other municipalities in Ontario.

1.3 Future Proofing Community Housing in Northumberland

In a constrained fiscal environment and with growing financial pressures, the County is committed to ensuring that there is no absolute loss of RGI housing units in the community housing system. For over twenty years, the County has been working in collaboration with its community housing providers to maintain these assets in safe and good condition and to ensure that these organizations are able to provide rent-geared-to-income housing as a means of affordable housing for residents in their communities. The community housing stock is an integral part of the solution to prevent homelessness and support housing stability.

With the pressures facing community housing, it is imperative that the County as its primary funder take steps to plan, invest and manage available resources to future proof this segment of the housing system. The needs of current and future residents change continuously but the community housing stock remains the same- most of which was constructed decades ago. We want our community housing system to be resilient and sustainable, to encourage innovation and growth, and embrace new ways of delivering community housing. We are committed to working together with our community housing providers to develop solutions to address the ongoing pressures, and to support them to be strong housing organizations now and in the long-term.

As the community housing sector in Ontario undergoes transition under the province's new community housing regulatory framework, the timing is aligned for the County to plan now for future proofing community housing in Northumberland. This means working towards:

- sustaining the overall system and ensuring no loss of RGI units,
- improving the quality-of-service provision,
- ensuring continued affordability of units,
- helping community housing providers to manage and preserve their assets,
- supporting innovative opportunities for new community housing supply, and
- working to build capacity to enable community housing providers to oversee their organizations with more local autonomy.

1.4 Purpose of the Community Housing Master Plan

The Community Housing Master Plan 2023 – 2028 has been developed to advance our efforts to support a strong community housing system in Northumberland County. It provides a framework to guide the County, as the Service Manager in the long-term planning of the community housing sector in Northumberland. It is our roadmap to:

- maintain the current service level against the community housing waiting list,

- ensure that the existing community housing assets best meet emerging housing and local needs (i.e., socio-economic/demographic),
- guide the County’s work with its non-profit and co-operative housing providers and the NCHC to strengthen their capacity to operate as community-led housing organizations now and into the future,
- integrate the state of repair of existing assets into a broader long-term asset management portfolio approach for capital planning of the existing stock,
- consider strategies for better alignment between capital repair planning and new development decisions especially related to the NCHC,
- maximize the use of the community housing stock to maintain and sustain the supply to operate as affordable housing, and
- explore future partnerships to increase the supply of community housing development.

Benefits of a Community Housing Master Plan

- Enhance overall housing stability for residents and help to provide safe, healthy, and inclusive communities
- Improve coordination and service delivery of community housing across Northumberland
- Empower community housing providers to operate as community-led organizations
- Strategic long-term plan for the County to meet current and future housing needs
- Planning at a system and portfolio level that will assist in improving the County’s readiness to respond to legislative requirements and funding announcements
- Alignment with County capital planning and asset management work
- Optimize value for tax dollars and County’s return on investment

The CHMP incorporates the NCHC Asset Management Plan² which provides guidance and direction toward long-term capital planning and renewal of existing NCHC

² The NCHC Asset Management Plan (NCHC AMP) is a strategic document to guide the long-term capital planning of the County’s municipal owned infrastructure- Northumberland County Housing Corporation (NCHC) housing assets. The CHMP 2023 - 2028 integrates the NCHC as part of the overall planning for community housing. It incorporates priorities and actions as relevant from the NCHC AMP in its implementation framework.

properties. In addition, the CHMP supports the achievement of the County’s Housing and Homelessness Plan vision for housing that is responsive to the needs of all residents, providing safe, appropriate, and affordable housing options with healthy and inclusive communities.

1.5 Process to Develop the Plan

Three phases each with supporting activities were completed to develop the CHMP:

Phase 1



Business Intelligence Gathering and Review of data (i.e., Census, property and unit characteristics, financial operating records, and capital costs- Building Condition Assessments) and information.³ A review of policy and strategic reports were part of this initial process to inform priorities and to ensure legislative requirements are addressed.

Phase 2



Stakeholder Engagement Strategy for consulting with different groups (tenants/members, community housing providers, member municipalities, community organizations, private sector developers etc.). Engagement was undertaken from 2019 through to 2022 (during the time of the COVID-19 pandemic). Activities were adapted to ensure inclusive engagement and that voices of people with lived experiences were incorporated through virtual workshops, webinars, and surveys. Figure 1 outlines the various engagement activities. The results from this process have informed and are incorporated in the CHMP.

Phase 3



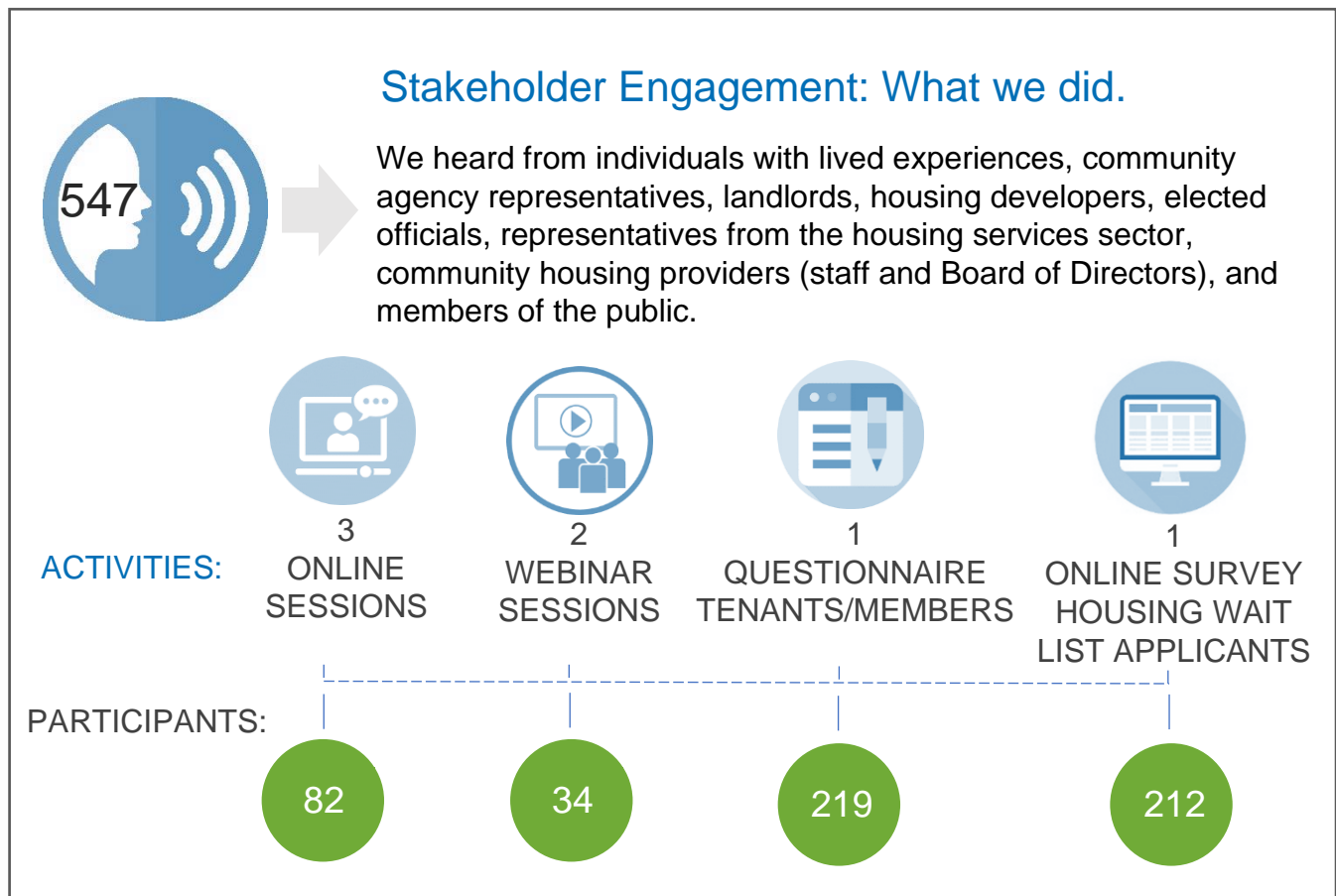
Assessment and Analysis involved the preparation of background reports, the creation of assessment tools including the performance evaluation matrix tool, and development of the building site operational profiles. The findings and results generated from the outputs of this phase informed the development of the CHMP.

A Project Advisory Team consisting of County staff representatives with input from the Consultant Team (“HSC”) guided the overall direction for the development of the CHMP. The Consultant’s were involved in conducting background research, data collection, the

³ Wherever possible, the most current and reliable data and information sources were used in this process. For publicly available data (i.e., Census data, National Household Survey) the most recent data were being released at the time of preparing the CHMP. Therefore, if data became available, it has been incorporated in the plan. Other publicly available data incorporated in the CHMP has been utilized as reported in the Northumberland County’s Affordable Housing Strategy, 2019.

engagement and consultation process with stakeholders, undertaking the assessment work, summarizing the results, and developing recommendations for strategic priorities, objectives, and actions for County staff to consider.

Figure 1: Stakeholder Engagement Activities for the CHMP



The County's Community Housing Master Plan 2023 – 2028 is **not** a plan to fully address all housing needs in Northumberland County. This Plan does not address increasing housing supply using existing stock in the private and secondary market. The County's 10 Year Housing and Homelessness Plan 2019 – 2029 establishes separate and distinct actions items related to the housing continuum and affordable housing.

Components of the Community Housing Master Plan

PART 1: Establishes the Northumberland County context and purpose for the Community Housing Master Plan (CHMP).

PART 2: Community housing policy framework at the federal, provincial, and County level that situates the context for the CHMP 2023 – 2028.

Our Community Housing Stock

PART 3: Provides an inventory and characteristics of the current community housing stock and describes the need for this housing in the County related to the available community housing supply.

Sustainability- Community Housing

PART 4: Describes the current position with respect to the financial situation and state of the infrastructure/assets now and over the next ten years, and the capital renewal needs and investment requirements to maintain the stock.

Renewed Partnerships & Growth

PART 5: Addresses the provincial governments new operating framework and direction for community housing which present opportunities for renewal and growth in our service provision, relationship with our community housing providers, regeneration of the assets, and development prospects to facilitate new supply.

Direction over the Next 5 Years

PART 6: Explains the strategic priority areas of focus for our work and the overarching goals, objectives, and desired outcomes to be achieved working together with all our housing partners across the County, and with senior levels of government.

What we will do to achieve our goals

PART 7: Outlines the Implementation Plan for how the Community Housing Master Plan 2023 – 2028 will be executed and identifies the actions that will be undertaken over the lifespan of the plan for each strategic priority area.

Part 2: HOUSING POLICY CONTEXT

The Community Housing Master Plan 2023 - 2028 is aligned with and adheres to federal and provincial directions, and County local housing-related policies. Community housing in Canada operates within a framework of legislation, policies and directives set by all three levels of government. With the initiation of the National Housing Strategy the federal government has made commitments to reinvest in housing and has established goals and priorities for the housing stock across the country. Provincial policy establishes priorities for community housing and provides direction that is incorporated into County and local plans (i.e., the CHMP), with increasing levels of detail. The province is the approval authority for the County's Official Plan, and the County approves local plans resulting in overall policy consistency.

2.1 Federal and Provincial Community Housing Policy Framework

While there are multiple legislative and policy directions established by the federal government and the province of Ontario that intersect with community housing. The primary policy frameworks that relate specifically to the community housing system and that informed the CHMP are outlined below.

A Place to Call Home: National Housing Strategy, 2017

The National Housing Strategy ("NHS") is the federal governments 10 - year plan for creating a new generation of housing in Canada. Community housing sustainability is a strategic priority for action in the NHS (*Chapter 3: Maintaining a Resilient Community Housing Sector*). With the goal to improve the sustainability of community housing and build the capacity of providers, this direction sets an overarching framework for provinces to set specific priorities for their local system to include:

- investing in the resilience of the community housing sector,
- stabilizing the operations of housing providers,
- helping community housing providers achieve greater operational efficiencies and better responses to tenant, community, and capital needs,
- supporting the community housing sector's efforts to become more capable, viable and innovative,
- testing approaches to evolve the system of rent supports for low-income households, and
- supporting innovation in business practices or asset management.

Our Plan addresses the federal government's direction through strategic priorities:



#2 QUALITY OF HOUSING



#3 SUSTAINABILITY OF COMMUNITY HOUSING



#4 ENABLING GROWTH

Putting People First: Ontario's Community Housing Renewal Strategy, 2019

The Community Housing Renewal Strategy ("CHRS")⁴ is a multi-year plan established by the provincial government to sustain, stabilize, and grow Ontario's community housing system through repair, new construction, supports and improved system efficiency. Key objectives of this strategy include to preserve and increase the supply of community housing, improve access, and improve the sustainability of the system, especially as original obligations for non-profit and co-operative housing providers are coming to an end.

Under the CHRS, the government recently passed legislation in March 2022 that made changes to the *HSA, 2011* to enable the creation of a new regulatory framework for a community housing system that is more efficient and better meets households' needs. The changes to the *HSA, 2011* are intended to preserve the existing stock of community housing units, modernize the system, and encourage community housing providers to remain in the community housing system. It provides the foundation for the future of the community housing system in Ontario with the perspective of a flexible and modernized relationship between Service Manager (the County), the province, and community housing providers.

Ontario's Community Housing Renewal Strategy aligns with other associated provincial legislation:

- Ontario's Supply Action Plan: *More Homes, More Choice Act, 2019*. This Plan is about unlocking the development of all kinds of housing and is aimed at repairing, sustaining, and growing the municipal, non-profit, and co-operative community housing system.
- Ontario's More Homes for Everyone Plan: *More Homes for Everyone Act, 2022*. This Plan is intended to facilitate real solutions to address Ontario's housing crisis. A key policy objective includes making it easier to build more community housing, and addressing barriers faced by non-profit developers and providers to make it easier for non-profit housing providers to build and repair housing, and by making better use of provincially owned lands for non-profit housing providers.

⁴ Ontario's Community Housing Renewal Strategy (CHRS) is aligned with the National Housing Strategy (NHS) principles which are set out under three themes of People, Communities, and Partnership. Related to community housing, the NHS states, 'the community housing sector must be prioritized, protected and grow'. The NHS initiatives support prioritizing the stability and growth of the community housing sector.

Ontario's Provincial Policy Statement: Service Manager and Housing and Homelessness Plans, 2016

The Provincial Policy Statement ("PPS") directs the County to continue to shift focus from emergency response to homelessness prevention and permanent housing solutions. This includes direction to the County under the legislative authority of the *HSA, 2011* to develop a local ten-year housing and homelessness plan⁵ which is to include addressing matters of provincial interest. A key area of provincial interest is that *"there be a system of housing and homelessness that has a role for non-profit corporations and non-profit housing co-operatives"*. The specific policy direction related to the community housing system include strategies to:

- engage non-profit housing corporations and co-operatives in current and future planning,
- support non-profit housing corporations and co-operatives in the delivery of affordable housing, and
- support capacity building and sustainability in the non-profit housing sector.

In addressing this area of provincial interest, the County has undertaken a number of initiatives through the actions in its 10 - Year Housing and Homelessness Plan 2019 - 2029 ("H&H Plan"). The Community Housing Master Plan 2023 – 2028, complements the County's H&H Plan and fulfills the policy direction and area of provincial interest by addressing the County's community housing sector.

Housing Services Act, 2011

The *Housing Services Act, 2011* ("*HSA, 2011*")⁶ is the key legislation governing the community housing system in Ontario. It establishes the County as the Service Manager with responsibility for housing system planning, administration and funding for non-profit and co-operative community housing providers and the administration of rent supplement subsidies for tenants, with provincial oversight. The *HSA, 2011* recognizes the role of non-profit and co-operative community housing providers in the housing and homelessness system and sets specific regulations about how these housing corporations must conduct their business operations. The *HSA, 2011* establishes for the County its service level standard (677 units), the minimum number of rent-geared-to-Income (RGI) units to be made available to low- and moderate-income households.

As noted earlier, new regulations were introduced to *HSA, 2011* in the spring of 2022 with significant implications for the community housing system over the coming years. It identifies a post- end of mortgage and post- end of operating environment for community housing in Ontario (framework for service agreements and exit agreements),

⁵ Approved by County Council, the County developed its first plan Ten- Year Housing and Homelessness Plan in 2013 with a review and refresh in 2019 as per provincial requirement.

⁶ The Housing Services Act was passed in 2011 and replaced the Social Housing Reform Act, 2000.

and changes in regulation related to service levels, access and income and asset limits.⁷

The County through the Community Housing Master Plan will work on amendments to policies and programs to comply with required regulatory amendments.

A Place to Grow: Growth Plan for the Greater Golden Horseshoe

Although a land use planning instrument, A Place to Grow (“Growth Plan”) is the provincial government’s framework for implementing Ontario’s vision for building stronger communities by better managing growth (i.e., economic, housing, employment) and building communities that make life easier, healthier, and more affordable for people of all ages.

The Growth Plan has specific policies around housing, especially affordable housing. It requires the County to develop a housing strategy, which identifies a diverse range of and mix of housing options to meet the needs of current and future residents. It requires establishing targets for affordable rental and ownership housing. These targets were incorporated in the Northumberland County’s Affordable Housing Strategy, 2019 for creating new affordable rental housing that maintains affordability (by proportion) which includes community-based housing within Northumberland. The County utilizes the Growth Plan for guidance in creating and implementing specific policy, programs, or initiatives in response to local housing related issues. As such, the CHMP has been prepared with the goals and principles established by the Growth Plan.

Our Plan addresses the provincial policy directions through strategic priorities:



#1 QUALITY OF SERVICE



#2 QUALITY OF HOUSING



#3 SUSTAINABILITY OF COMMUNITY HOUSING



#4 ENABLING GROWTH

2.2 County’s Housing Policy Framework

The County’s policy framework is aligned to support provincial requirements. There are several key policy documents that contain inter-related policies and goals that promote the maintenance, preservation, and creation of affordable rental housing and community-based housing. The Community Housing Master Plan 2023 – 2028 has been prepared to address County local strategic and policy directives that pertain to objectives related to the provision of affordable housing.

⁷ On March 30, 2022, the Province released [O. Reg. 241/22](#) and [O. Reg. 242/22](#), which amend the general regulation under the Housing Services Act, 2011 related to the four key areas in the Act: 1) Service Agreements with housing providers, including exit agreements (effective beginning July 1, 2022), 2) Service Level Standards (effective beginning July 1, 2022), Income and asset limits for households (effective July 1, 2022, with implementation required by July 1, 2023), 4) Access systems for housing assistance (effective by January 1, 2023).

Northumberland County Official Plan

Approved by the Ontario Municipal Board on November 23, 2016, the purpose of the Northumberland County Official Plan (“Official Plan”) is to manage growth and change within Northumberland.⁸ It includes 12 guiding principles which are intended to form the basis for making land use planning decisions in the future. This includes directing most forms of housing development to ensure that housing is available to all ages, abilities, incomes, and household sizes while promoting the maintenance and improvement of existing housing.

The County is currently updating its Official Plan to guide growth and development in Northumberland over the next 30 years. It is being developed in consultation with the local area municipalities and community partners, and the public. Affordable housing policies is a future area of consultation. The current Official Plan, however, includes a section on affordable housing (Section C1.5.4). It states that the County will support the provision of housing which is affordable for low-to -moderate-income households. For affordable rental housing, the Official Plan defines this as the least expensive of:

- A unit for which the rent does not exceed 30 percent of gross annual household income for low- and moderate-income households; or,
- A unit for which the rent is at or below the average market rent of a unit in the regional market area.

Northumberland County 2019 – 2023 Strategic Plan

The County’s Strategic Plan (“NC Strategic Plan”) sets four priorities and describes a future of what we are working to achieve within our community. It provides a common focus for Council and staff by helping to guide priorities, and ensure our programs and services efficiently address the needs of our community. In recognizing, the increased challenges the County faces with regard to affordability in our community, the NC Strategic Plan has a strong focus on providing outcomes related to housing.

⁸ Northumberland Next: Official Plan Update is to align with Provincial legislation that requires municipalities to review and update their Official Plan every five years.

Under strategic priority, **Economic Prosperity and Innovation**, a specific area of focus includes ‘delivering on the fundamental building blocks’ that includes housing.



Northumberland County, 10 - Year Housing and Homelessness Plan 2019 - 2029

Initially developed in 2013 and revised in 2019, the County’s 10-Year Housing and Homelessness Plan (“H&H Plan”) plays a critical function in setting out how the County manages affordable housing and facilitates the end of homelessness. Utilized as a planning framework to implement actions and initiatives, the plan includes six strategies to address housing affordability, optimize the existing housing stock, coordinate homelessness and related support services, and build a diverse housing supply.⁹ The CHMP is aligned to build on the current strategic goals of the H&H Plan to guide future planning, programming and service delivery related to community housing.

Our Housing and Homelessness Plan Strategies	
1.	Increase Affordable Housing Options
2.	Implement Coordinated Access for Housing and Support Services
3.	Support Housing Stability
4.	Increase Supportive Housing and Supports
5.	Build a Diverse Housing Supply
6.	Optimize the Existing Housing Stock

Northumberland County’s Affordable Housing Strategy, 2019

Approved in 2019, Northumberland County’s Affordable Housing Strategy (“AHS”) reflects a shared community approach with our municipal partners and includes actions needed to effectively address affordable housing needs across the County. With a goal of increasing the supply, the AHS has established the target of creating annually 90

⁹ The County prepares annual reports for the County and the Province to report on the progress of the actions, initiatives, achievements, and priorities as outlined in the 10 – Year Housing and Homelessness Plan 2019 - 2029.

affordable housing units over ten-years (2019 – 2029). This includes new rental units, rent supplement units and affordable homeownership. The AHS includes actions that relate to policy and process changes, as well as planning and financial incentives that the County and member municipalities can use to encourage the development of additional affordable rental and ownership units.

The CHMP is a complementary plan to the AHS as it includes specific priorities, objectives and actions that support the development of new rental units that are affordable to low-and moderate-income households. It addresses the role of the NCHC, non-profit and co-operative housing provider in supporting the broad goals of the AHS and in the creation of new affordable rental housing (i.e., community housing).

Corporate Strategic Asset Management Plan

Released in June 2022, the County Council approved a revised strategic Asset Management Plan (“AMP”) to guide the County in effectively managing its assets in a way that balances service levels and risks and in making proper investments.¹⁰ The AMP is a legislative requirement (prescribed under Ontario Regulation 588/17) for municipalities, however, asset management has been an ongoing part the County’s financial management practices for many years. The recently revised County’s AMP includes core assets (i.e., roads, structures, and storm sewers). The County is working on adding the rest of the County assets, with full completion of the AMP in 2024.

The legislative requirement for developing the AMP is to address managing core municipal owned infrastructure which includes housing. The NCHC is a core municipal infrastructure and a County owned asset. In support, the NCHC AMP has been prepared to integrate with the County’s corporate AMP. In addition, the CHMP supports and is aligned with the County’s AMP. It presents information and data related to the NCHC to meet the requirements for addressing housing as core municipal infrastructure assets in the County’s AMP.

¹⁰ The County approved a Strategic Asset Management Policy in April of 2019 that articulates a vision to proactively manage assets, support sustainability and maintain prudent financial planning.

Our CHMP 2023 – 2028 has been informed by the **Urban Indigenous Action Plan, 2018 (“UIAP”)**. Action Area 3: Service Planning, Design and Delivery that specifies ensuring flexibility for culture-based approaches and cultural sensitivity in service planning, design, and delivery.

UIAP is a policy framework co-developed by the government of Ontario (Ontario), the Ontario Federation of Indigenous Friendship Centres (OFIFC), the Métis Nation of Ontario (MNO), and the Ontario Native Women’s Association (ONWA). It provides guidance related to service planning for urban Indigenous issues and needs.

Our Plan addresses the UIAP through strategic priorities:



#1 QUALITY OF SERVICE



#4 ENABLING GROWTH

The four strategic priorities of the CHMP 2023 - 2028 will address County local strategic and policy directives

Community Housing Master Plan Strategic Priorities



#1 QUALITY OF SERVICE



#2 QUALITY OF HOUSING



#3 SUSTAINABILITY OF COMMUNITY HOUSING



#4 ENABLING GROWTH

County’s Policy Framework

Northumberland County Official Plan



Northumberland County 2019 – 2023 Strategic Plan



Northumberland County, 10 – Year Housing and Homelessness Plan



Northumberland County’s Affordable Housing Strategy, 2019



Northumberland County, Asset Management Plan, 2022



Part 3: COMMUNITY HOUSING IN THE COUNTY

Community housing is a critical component of the rental system in Northumberland and makes a significant contribution to the County's affordable housing rental supply. It offers rent that is geared to income or reasonable market rent housing to many County residents with low to moderate incomes; and is an option for people who have difficulty affording housing in the private market. This includes people working low-income jobs, seniors, those in receipt of social assistance, and individuals with developmental disabilities, mental health and addictions challenges and people who have experienced homelessness. Community housing also provides priority access to those who have experienced domestic violence or are victims of human trafficking.

3.1 Role of the County as Service Manager

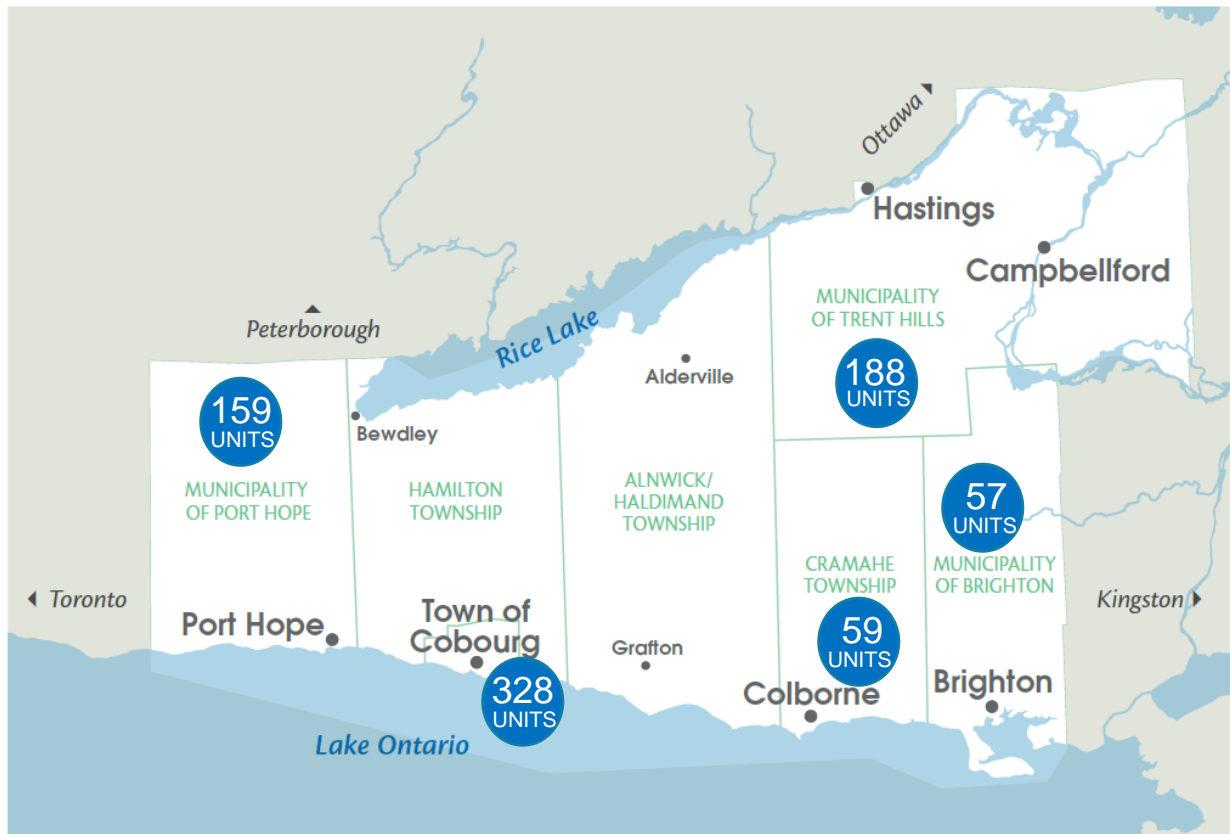
Since 2002, the County has played the municipal role as the Consolidated Municipal Service Manager ("Service Manager") for social housing and affordable housing administration in Northumberland. The County has legislated obligations under the *HSA, 2011* to provide affordable housing units to individuals and families, while maintaining a minimum of 677 rent-geared-to-income ("RGI") units. In this role, the County is responsible for the planning, funding, administration, and delivery of community housing under the prescribed terms of the *HSA, 2011* rules/prevaling operating agreements. This responsibility includes:

- Administering social housing programs, and paying subsidy to housing providers in accordance with prescribed rules,
- Providing RGI assistance to eligible households in accordance with the *HSA, 2011*,
- Maintaining minimum service level standards for the County service area,
- Ensuring community housing providers comply with provincial legislation and funding agreements,
- Maintaining a wait list for subsidized housing,
- Allocating and administering funding for federal and provincial housing programs, and
- Establishing local eligibility rules, policies, programs, and services for community housing.

The County fulfils its responsibilities through its relationship with community housing providers regulated by the *HSA, 2011*; who provide over 700 community housing units across Northumberland. These units are owned and operated by three broad community housing provider groups: non-profits, co-operatives, and the local housing corporation (NCHC), and their community housing properties are located across five of the seven member municipalities as illustrated in Figure 2. Together the municipalities

of Port Hope, Cobourg, Trent Hills, Cramahe and Brighton have a total of 791 units of community housing units.¹¹

Figure 2: Community Housing Stock (Units) by Municipality



3.2 Community Housing Portfolio

Of the total community housing units in Northumberland, the County in its Service Manager role has oversight of the management and administration of a community housing portfolio (regulated by the *HSA, 2011*) that consists of 773¹² units, of which approximately 85% are rent-geared-to-income (RGI) subsidized units which have rent rates where the household pay no more than 30% of their income on housing costs.

¹¹ There are additional 86 community housing units in the County that are no longer under the prescribed legislation of the *HSA, 2011* and the County provides no management or administration of these units. Of these units approximately 22 units are located in the Township of Alnwick/Haldimand and 64 units in the Town of Cobourg.

¹² This count does not include the units at 265-327 Elgin Street East in Cobourg which is operated by Northumberland County Housing Corporation and currently undergoing redevelopment. In addition, the affordable housing properties/units built under the Affordable Housing Program are not included in this count of community housing units. The units accounted for are *HSA, 2011* prescribed properties.

These units are owned and operated by a total of nine non-profit and co-operative housing corporations and the County's housing corporation, Northumberland County Housing Corporation (Table 1). Each corporation is an independent organization established under the Not-for-Profit Corporations Act and operates with its own Board of Directors and staff. The County is the sole shareholder of Northumberland County Housing Corporation (NCHC), which is established under the Business Corporations Acts. The NCHC is governed by a Board of Directors which includes a mix of County Councillors, the County Chief Administrative Officer and public citizens.

The ten corporations operating across Northumberland play a critical role in the provision of affordable rental housing for the County. This includes various forms of rental including rent-geared-to income (RGI), low end market rents, market rents and rent supplement which are intended for households with low to moderate incomes. The County recognizes the significant role and function of community housing providers in the provision of RGI units to support the achievement of the County's service level standard of maintaining a minimum of 677 rent-geared-to-income subsidized units. Of the total 661 RGI units as of August 2022, close to half 49.3% (n=326) of these units are within the NCHC portfolio, another 41.1% (n=272) are in the portfolio of the non-profit housing providers, and 9.5% (n=63) of rent-geared-to income units are operated by the co-operative housing group. For all of these RGI units, the County provides a subsidy.



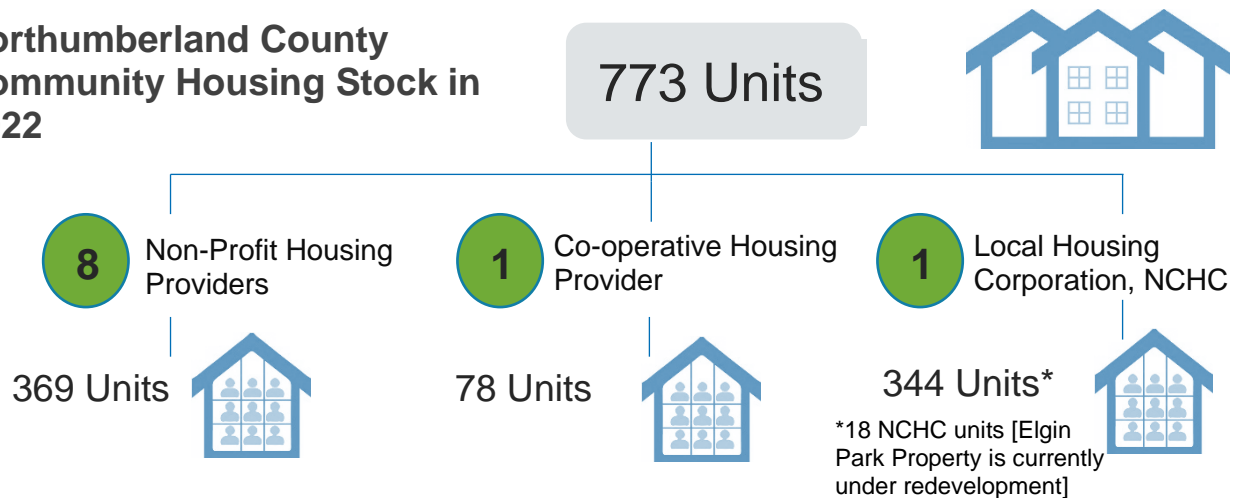
Table 1: Community Housing Portfolio by Provider Type, Northumberland County

Housing Provider	# of properties	Housing Type	Location	# of Units	Bedroom Unit Type	Average Age of property(s)
Port Hope Non-Profit Housing Corporation	2	Townhouses & Apartments	Port Hope	79	1, 2 & 3 Bedroom	31 years
Cobourg Non-Profit Housing Corporation	2	Townhouses	Cobourg	101	2 & 3 Bedroom	37 years
Northumberland Supportive Non-Profit Housing Corporation	1	Apartments	Cobourg	40	1 & 2 Bedroom	29 years
Trinity Place Housing of Cobourg Corporation	1	Apartments	Cobourg	20	1, 2 & 3 Bedroom	33 years
Sutherland Place Co-operative Homes Inc.	1	Townhouses & Apartments	Cobourg	78	1, 2, 3 & 4 Bedroom	33 years
Campbellford Non-Profit Housing Corporation	1	Townhouses	Campbellford	38	2, 3 & 4 Bedroom	29 years
Campbellford Memorial Multicare Lodge	1	Apartments	Campbellford	49	1 & 2 Bedroom	30 years
Percy Township Non-Profit Housing Corporation	1	Apartments	Warkworth	21	1 & 2 Bedroom	33 years
Hastings Housing Corporation	1	Apartments	Hastings	21	1 & 2 Bedroom	39 years
Northumberland County Housing Corporation (NCHC)	13	Townhouses & Apartments	Port Hope, Cobourg, Brighton, Colborne, Campbellford	326*	1, 2, 3 & 4 Bedroom	48.7 years

Source: Community Housing Portfolio: Operational Profiles. Note: *NCHC has a total of 344 units of which 18 units (Elgin Park Redevelopment Initiative) are currently under redevelopment and not reflected in the unit count.

Our Community Housing Stock- Quick Facts

Northumberland County Community Housing Stock in 2022

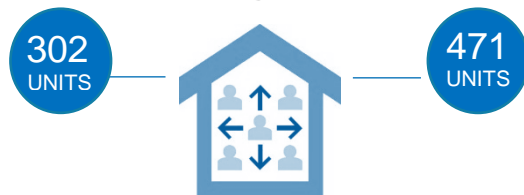


85.1% [661] of units are rent-geared-to-income (RGI). Rents rates are geared to income, and a household pays no more than 30% of their income on housing costs.

15.1% [117] of units are lower end market rent (referred to as affordable rents, the rents charged is at 80% or lower of the average market rent rate in the County) and/or market rent rate units.

Housing Mandate

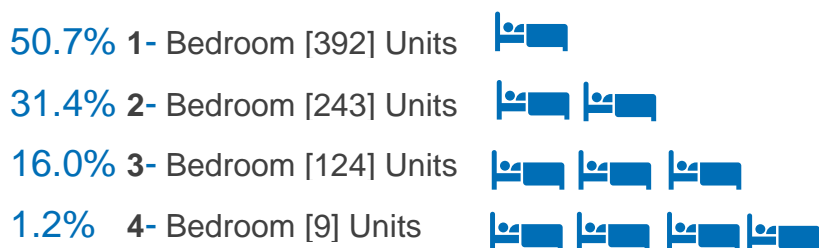
39% of units are for senior households (50 years of age +)



61% of units are for mixed households: seniors, singles (no dependents) and families (with dependents)

[Note: The count does not include the 18 units that are part of the Elgin Park Redevelopment]

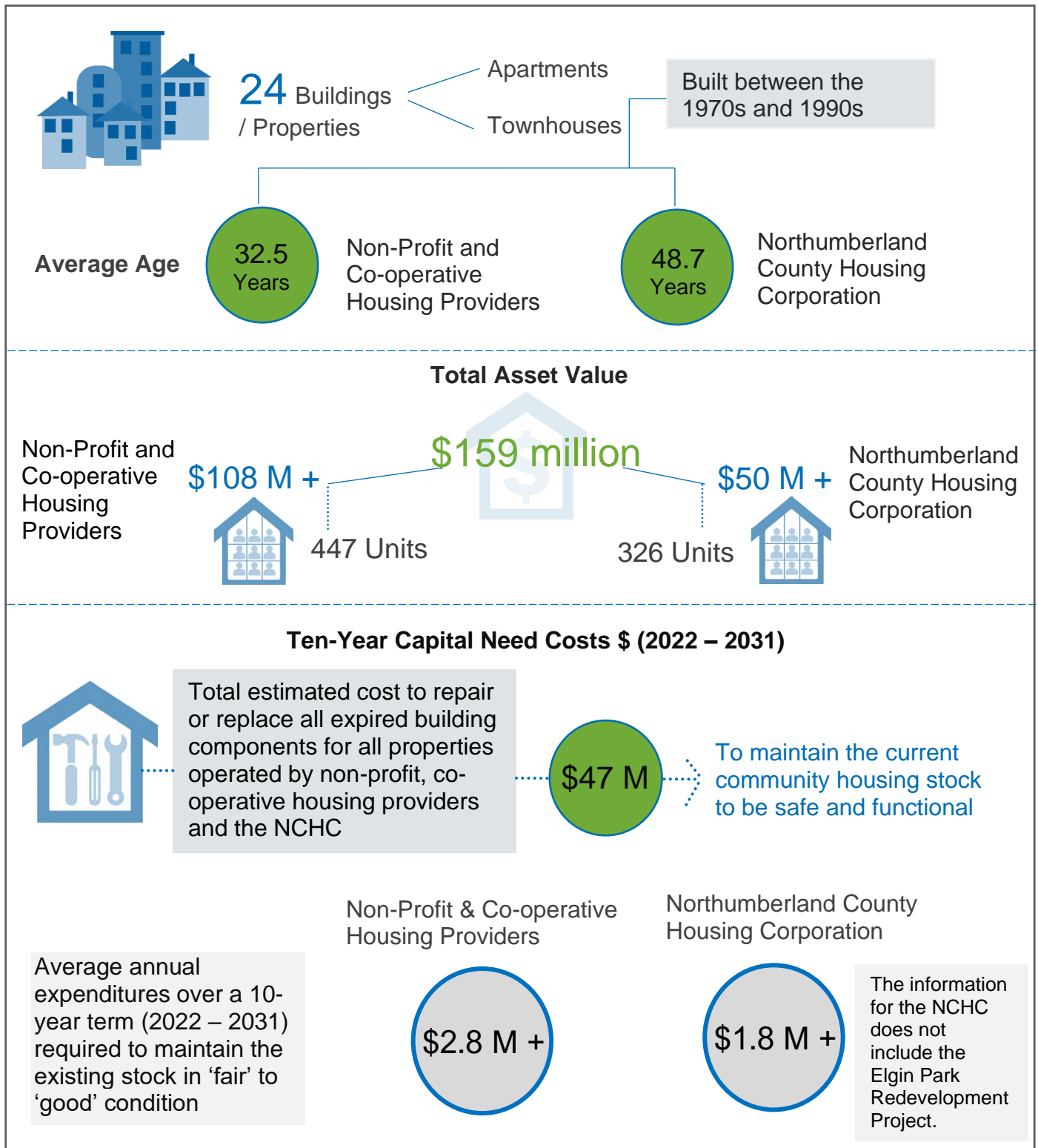
Unit Size – Bedroom



81.3 % [265] of the NCHC housing portfolio are one-bedroom units

70% [315] of the non-profit and co-operative housing portfolio are two-to-four-bedroom units

Our Community Housing Stock- Quick Facts

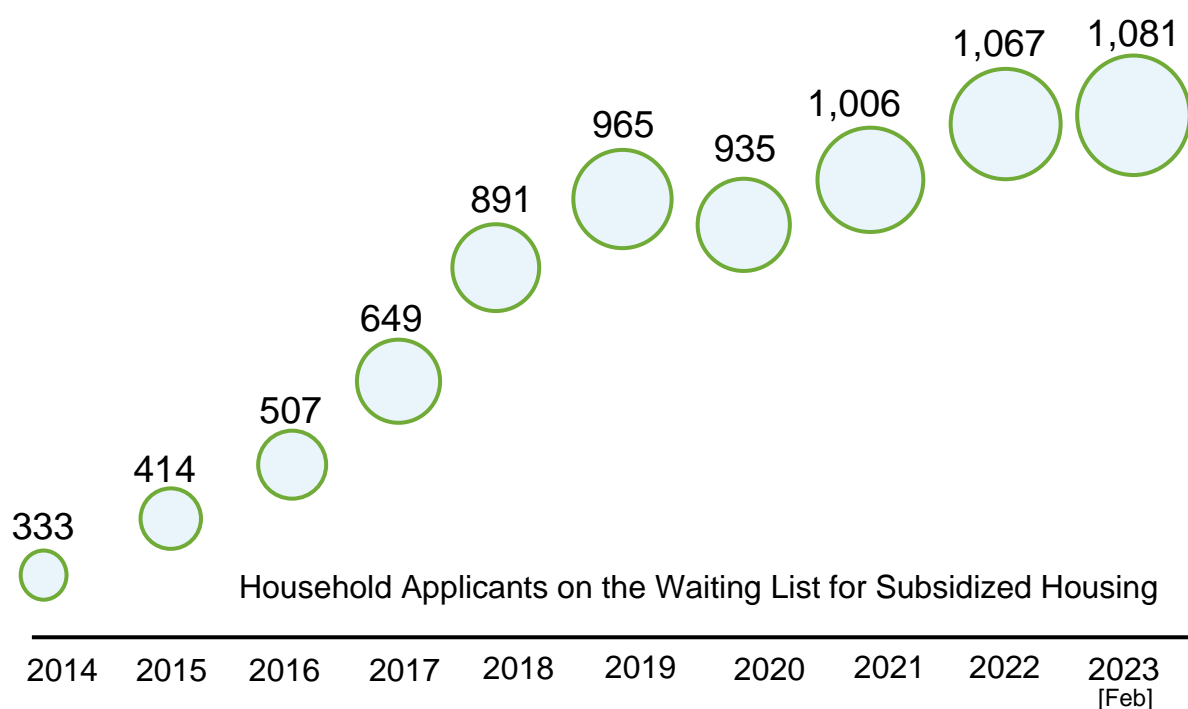


3.3 Meeting the Needs of County Residents

Over 700 households and more than 1,000 individuals residing in the County are being serviced by the existing community housing stock. The need for subsidized housing has increased over the years. As of February 2023, there were 1,081 household applicants on the County's centralized waiting list for a community housing unit, compared to 333 households in December 2014. The waitlist for community housing units has grown more than 300% in the last nine years as shown in Figure 3. The turnover rate for the existing community housing units is approximately 10% and this turnover has been relative stable since 2013. To house all the applicants on the wait list, there would need to be over 1,000 units added to the existing community housing stock.

With approximately 773 community housing units in the County and 1,081 households waiting to obtain one of these units, there is not sufficient supply of units to meet the residents need for subsidized housing and to continue to house individuals living in these units.

Figure 3: Growth of the Centralized Wait List: Northumberland; 2014 – 2023

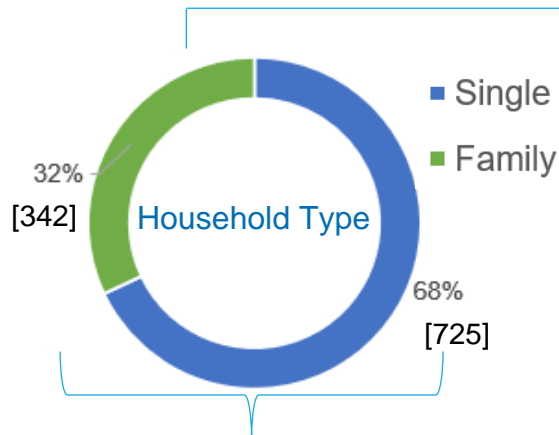


Source: Northumberland County, Waiting List Report 2023. Note: For each year the count is reflective for year end in the month of December except for 2023. In 2023, the count is for the month end of February (the most updated data available at the time of preparing the CHMP).

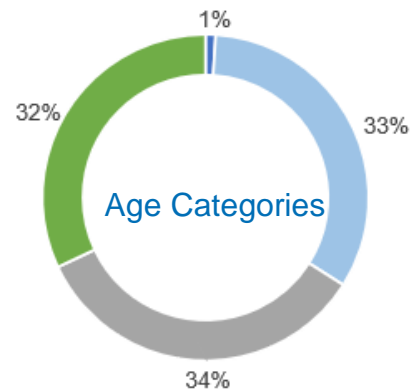
Centralized Waitlist Statistics in 2023

Applicants for a community housing unit on the wait list as of February 28, 2023

1,081 Households



- 20 and Under
- 21 - 40
- 41 - 59
- 60 +



30% Seniors (60+ with no dependents)

Northumberland County has a significant need for more one-bedroom units as 63% of the waitlist requires this type of unit.

63% 1- Bedroom Units



17% 2- Bedroom Units



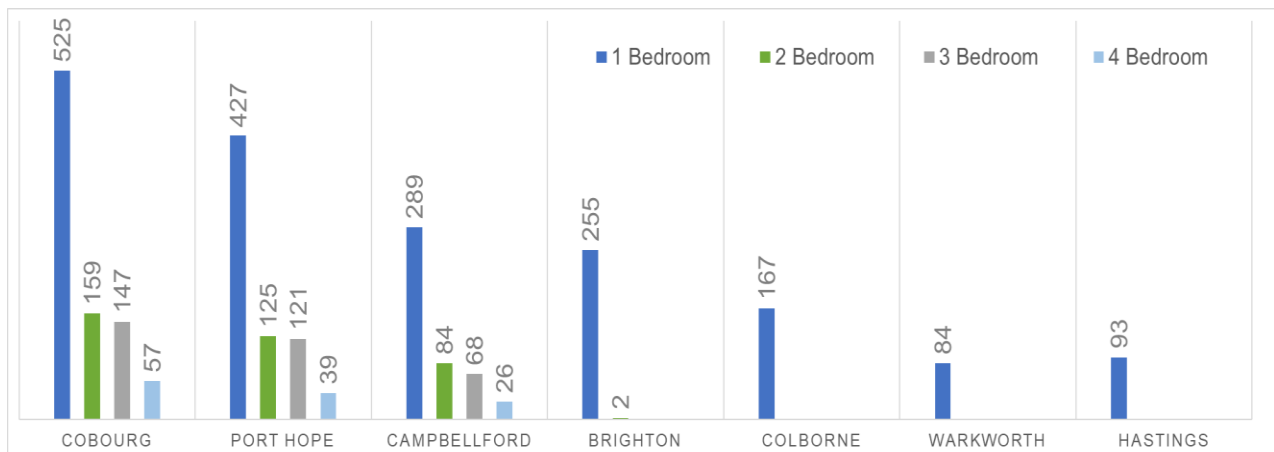
15% 3- Bedroom Units



6% 4- Bedroom Units



Waitlist by County, Location and Bedroom Size



Source: Northumberland County, Waiting List Report 2023 (as at month end – February)

Applicants are placed on the centralized housing waitlist by the municipality they choose and by bedroom size. The size of unit an applicant is eligible for is determined by staff in accordance with the County's Occupancy Standards.

The waitlist for community housing is now approaching ten years in some communities. There are many factors that determine the length of time an applicant may wait for rent-geared-to-income community housing unit. The most significant factors are as follows:

- Availability of community housing stock
- The size of the unit the applicant requires
- Applicant demand
- The applicant's location preferences
- Whether the applicant has Special Priority Status

To inform the CHMP, the County administered a Housing Waiting List Survey between February and March of 2022. Approximately 213 applicants provided their insights as they wait on the centralized waiting list to obtain a subsidized housing unit. The survey results informed and confirmed for the County the overall need for subsidized housing and provided an understanding of this need- who and the type of housing in demand. These results were used to inform actions required to facilitate access to subsidized housing, improve the current system and promote growth of units in the community housing system.

Here we highlight the key findings from the survey:



Top 5 reasons for applying for government subsidized (rent-geared-to income) housing

1. Can't afford where I live now
2. Can't afford to own my own home
3. No income and/or low income and cannot secure a rental unit
4. Living in a temporary living arrangement
5. Looking for suitable senior housing

Source: Housing Waiting List Survey, 2022.

- More than 50% of the surveyed applicants reported being on the wait list for subsidized housing for less than two years, another 31% had been on the wait list between two and six years, while 3.8% were longer than six years. About 12% reported that did not know or remember how long they were on the centralized waiting list for a community housing unit.
- Over 72% were actively looking for another place to live while they waited for subsidized housing. Majority of the survey respondents were either renting or living in a precarious housing situation, with 2.8% reported that they were

homeowners, and 9% were living in a government assisted rental unit. Close to half of the applicants 47.2% were living in a private landlord rental unit, with another 29.7% living with family and/or friends. About 11.3% of the survey respondents had precarious housing circumstances which included living in emergency housing/shelter, couch surfing, living in a vehicle, group home and being homeless with no fixed address.

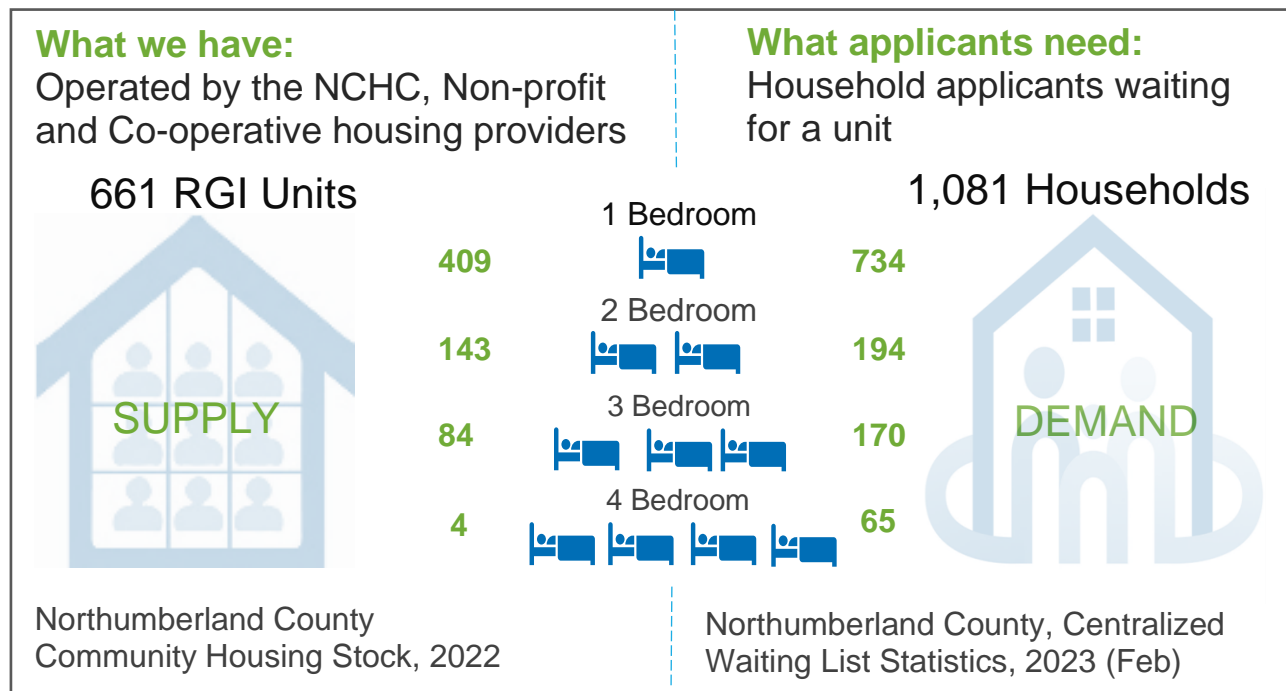
- Almost half (49.3%) of the survey respondents would be considered working age between the ages of 30 – 59 years, another 34.7% were seniors (60 years+) and 14.6% were young adults in the age range of 20 and 29 years.
- A larger proportion (31.9%) of the survey respondents were single family households (1-person household); 19.7% were single adults with dependent children and approximately 20% were couple families, of which 9.9% of these households had dependent children.
- Although close to 29% were employed either full-time, part-time, or self-employed, majority of household applicants were on a fixed income with their status being either retired (25.4%), unemployed (19.2%), receiving social assistance (16%) and another 4.2% reported circumstances that put them in a temporary unemployed situation such as, maternity leave, sick leave, WSIB etc.
- Of the 213 survey respondents close to 36% or 76 indicated that either they or a member of their household has a physical disability and would require a housing unit with some modifications such as a wheelchair accessible unit, wheel in shower, elevator access to unit, and/or lowered counters.
- Cobourg, Campbellford and Port Hope were the top three communities identified by 64% the survey respondents as their selected and/or preferred community to find housing. Most (63.3%) selected their location preference to be closer to family and/or friends, 36.2% and 34.8% also indicated wanting to be closer to health and support services, respectively. Being close to work and school, and access to convenient public transportation were other reasons cited for location preference.

3.4 Supply vs. Demand Dilemma

In recent years with the increasing number of households on the centralized waiting list for subsidized housing, the demand has outstripped the supply. The greatest need is housing suitable for smaller households. One-bedroom units are in larger demand by households on the waiting list, however the current supply has not kept up with the increasing need for smaller size bedroom units. While there may be sufficient supply of two-bedroom units to fill the needs of applicants waiting for this bedroom type, there is still not enough supply to house both the current tenants and the households on the wait list. There is also a growing trend for larger bedroom sizes (3- and 4-bedroom units).

As shown in Figure 4, these statistics signify pressure on the existing stock and dictates the need for subsidized housing as a form of type of rental in the County (either through net growth in unit count or other forms of government assisted rental housing options), in tandem with renewal and continued rehabilitation of the existing stock.

Figure 4: Current Community Housing Unit Supply (RGI Units) vs. the Centralized Waitlist Demand for RGI Units by Bedroom Size (Unit Type)



Source: Northumberland County, Waiting List Report 2022. Note the units under current supply does not account for 1) the 18 units under redevelopment- Elgin Park Redevelopment Project and 2) rent supplement units.

Housing Experiences of Applicants on the Centralized Wait List

“It takes a long time to wait for housing when people are having emergencies right in this moment. I need assistance finding a home for my newborn and myself.”

“It would be nice that there would be more government assisted housing in the Brighton area as it is an approximate 6 years that I'm on the waiting list.”

“I'm stuck in a very uncomfortable situation with an unemployed alcoholic who is emotionally abusive. There has been no space at the local shelter. While I work, my monthly income is not equivalent to the rent for a small apartment. I am looking at having to relocate to another area but cannot find subsidized housing quick enough and I do not want to uproot my daughter from her school.”

“I'm trying to make ends meet while my son and I wait for subsidized housing in Campbellford but it's getting very difficult, and the house I am living in now is falling apart. There is nothing to rent around here that is affordable most places are \$1,600+ utilities...and on my income, I really can't afford that.”

Source: Northumberland County Housing Wait List Survey, 2022

We asked current tenants living in community housing about the challenges they or someone they know faced when trying to obtain housing in the County.

Top 5 challenges reported

1. Long wait list for government housing
2. Costs of rents are too high
3. Not enough income to secure housing
4. Not enough money- deposit / down payment
5. Knowledge of housing that is available in the County

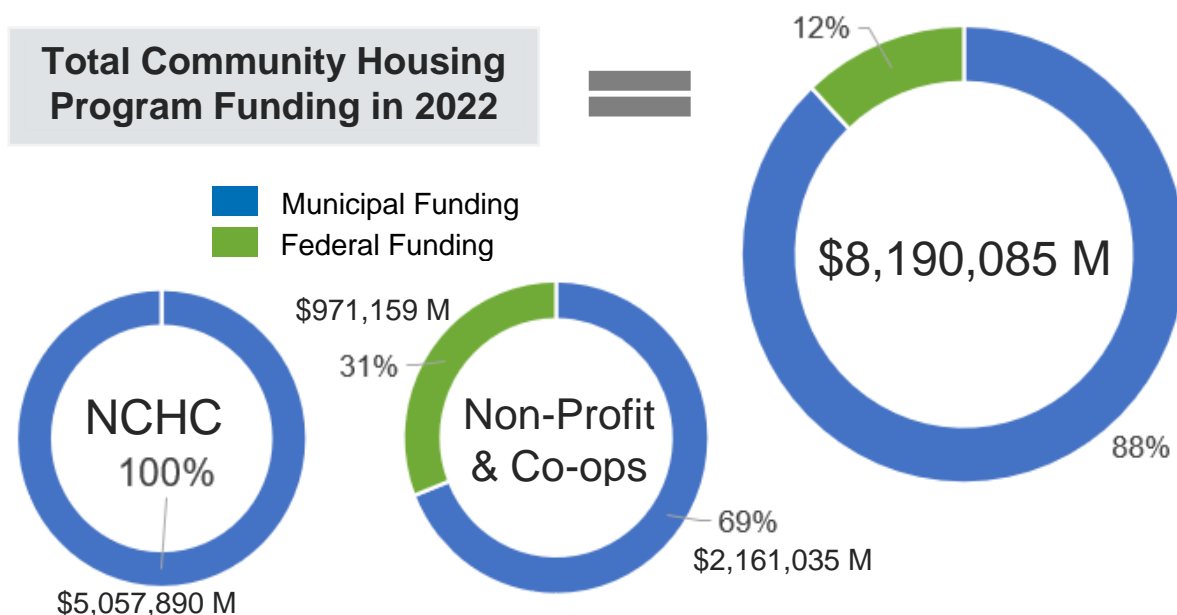
Source: Tenant Quality of Service Survey, 2020 conducted as part of the Community Housing Master Plan engagement process.

3.5 Safeguarding Community Housing in the County

The County's community housing portfolio represents an important public asset and is an essential part of the overall housing continuum in Northumberland. As a public-funded asset, it has received senior levels of government and municipal financial investments over time. A larger portion of the funding however, for the current provision of community housing, which includes subsidy support to the NCHC, non-profit and co-operative housing providers comes from municipal funding. The County is accountable to taxpayers and thus it is imperative that in its Service Manager role and as stewards of the community housing system, continued efforts are made to safeguard the value of these assets and leverage the social returns of this public investment.

As illustrated in Figure 5, in 2022, the funding from all sources (i.e., debt, levy, rent and non-rental revenue and subsidies) for the community housing program was approximately \$8,190,085 of which \$7,218,926 (88%) was municipal funding and 12% federal funding. The federal funding currently received is tied to the mortgages of community housing properties. As the mortgages for the properties are paid off, the federal funding will decrease to 'zero' by 2030. Further, in addition to the revenues both rent and non-rental that regulated community housing providers are in receipt, they receive funding to support the provision of rent-geared-to-income units. In 2022, the NCHC received \$5,057,890 to support its operations, of which 100% of this funding is municipal dollars; while the non-profit and co-operative housing providers received a total of \$3,132,194 in funding, a larger proportion at 69% is municipal funding and 31% came from the federal government. The County receives no direct funding from the provincial government for its community housing program.

Figure 5: Community Housing Program Funding, Northumberland County



Source: Northumberland County, Finance Department, 2022

When responsibility for funding and administration of community housing was transferred to the County from the province in the early 2000's, the program transfer did not include adequate financial reserves to address both the operations and capital needs of community housing providers that were impacted by this. Non-profit and co-operatives housing providers and the NCHC, face the ongoing challenges of increasing operating costs that outweigh the rental revenue received, along with an aging stock with capital repair needs continuing to grow and insufficient capital reserve funds to address the maintenance and repair of the assets.

The County recognizes that the current funding model approach will not sustain community housing provider operations and their assets in the long term. It is critical for the County to safeguard these community housing assets to ensure that our residents have access to subsidized, rent-geared-to-income housing. To do so, the County will need to continue providing some level of funding to support community housing providers to keep them in a viable position to operate in the community housing system. With the new changes to the *HSA, 2011* that enables for the County and community housing provider to enter into a new service agreement. This presents an opportunity for the County to work with individual community housing providers to better support them to reach long-term financial sustainability and offset financial pressure to the County. In addition, the County continues to explore creative financial options and innovative practices for managing and supporting the provision of community housing. This includes ways to best facilitate a system that sustains, preserves, and retains the community housing units in Northumberland.



Part 4: SUSTAINABILITY OF THE STOCK

The housing affordability issues along with rental housing supply challenges facing municipalities across Northumberland underscores how important it is to not only maintain, but to protect and preserve the existing community housing stock in the County. This requires proactive planning to enable the County, non-profit and co-operative housing providers and the NCHC to take the necessary steps to sustain their community housing assets. In support, the County conducted several assessments¹³ to understand the state of the community housing stock from the lens of asset health (i.e., capital condition and needs) and operational viability. The findings are outlined in this section.

4.1 State of the Infrastructure

In 2020/2021 Building Condition Assessments (“BCAs”)¹⁴ were completed for each community housing property operated by the NCHC, non-profit and co-operative housing provider. Based on the BCAs, the overall community housing stock is valued at over \$159 million.¹⁵ By housing provider group, for the combined total properties that support the 447 units operated by non-profits and the co-operative, the value of these assets is over \$108 million. The NCHC assets is valued at over \$50 million for the properties that provide 326 units.

Using information from the BCAs, community housing properties were measured for the physical condition of the asset by computing a Facility Condition Index (“FCI”) score for each property.¹⁶ This assessment provided the County with an at glance state of the assets to help inform actions for supporting effective asset management decisions. An FCI calculated is represented as a colour-coded indicator, as shown in Table 2. The

¹³ The outputs of the various assessments have informed the development of the Community Housing Master Plan 2023 - 2028. The Consultants provided the County with assessment reports as separate and supplementary information related to the CHMP.

¹⁴ Building Condition Assessments (“BCAs”) provide a current estimate of the overall capital needs over the next thirty years. BCAs are used as a tool to help determine the condition of the assets.

¹⁵ The asset value is based on the replacement value identified through the BCA’s 2020/2021. The replacement value is used as a proxy for the asset value. It represents the asset replacement cost and is defined as the actual cost to replace an asset in today’s dollars in new condition.

¹⁶ Facility Condition Index (“FCI”) is a ratio of the cost of remedying capital deficiencies listed in the deferred maintenance backlog to the current replacement value. It is calculated by dividing the total estimated cost of building components requiring replacement or renewal by the assets total replacement value. Recognizing that FCI scores vary significantly when evaluated only on a property basis, the FCI condition score has been generated for each community housing project operated by the NCHC, non-profit and co-operative housing providers. An FCI provides a consistent measurement of condition for a single building, group of buildings, or a total portfolio. It is used by the U.S. Government Accounting Standards Board (GASB) as standard practice for Facility Condition Assessments (FCA) and Building Evaluation Reports (BER) for federal facilities.

lower the FCI, the better the condition the building is in. A higher value FCI means more capital renewal is required with a property/building.

Table 2: Facility Condition Index Rating and Description

Rating	FCI Defined	Description
Good	0% to 5% of the building value requires renewal	<ul style="list-style-type: none"> Facilities will look clean and functional. Limited and manageable element and equipment failure may occur.
Fair	5% to 10% of the building value requires renewal	<ul style="list-style-type: none"> Facilities are beginning to show signs of wear. More frequent element and equipment failure will occur.
Poor	11% to 30% of the building requires renewal.	<ul style="list-style-type: none"> Facilities will look worn with apparent and increasing deterioration. Frequent element and equipment failure may occur. Occasional building shut down may occur.
Critical	Over 30% of the building value requires renewal.	<ul style="list-style-type: none"> Facilities will look worn with obvious deterioration. Equipment failure occurring frequently. Occasional building shut down will likely occur. Risk to Management is high. Health and safety issues figure prominently.

Source: Asset Planner

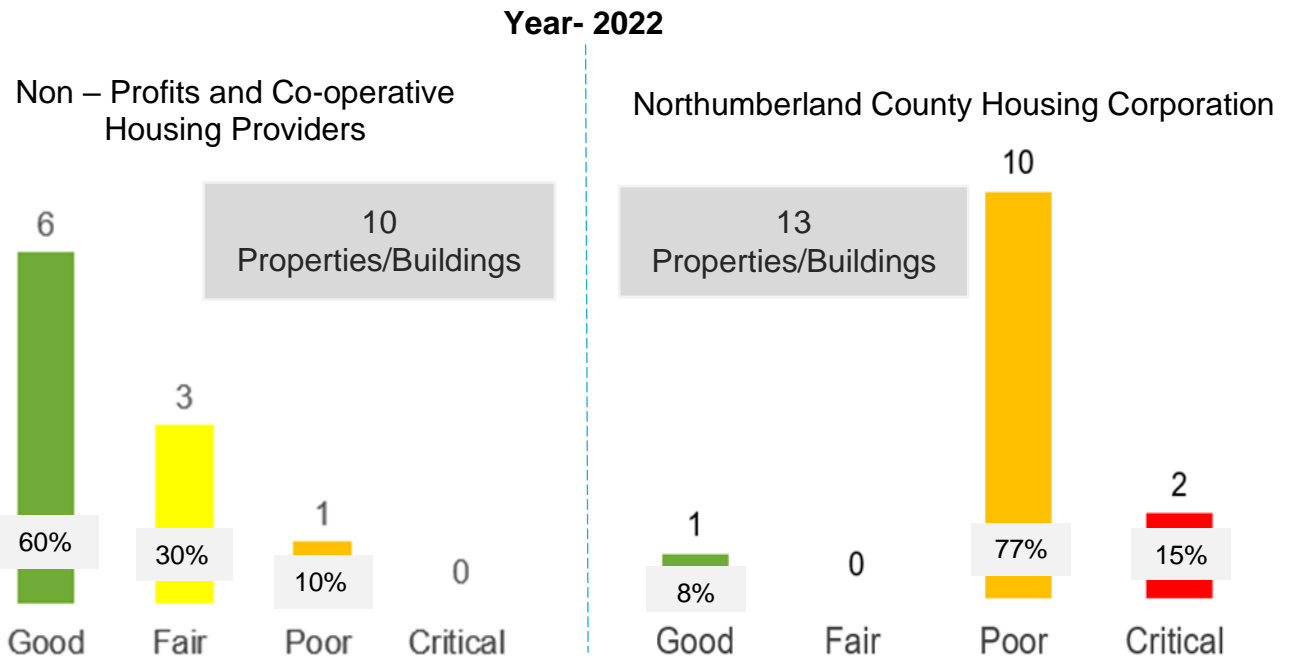
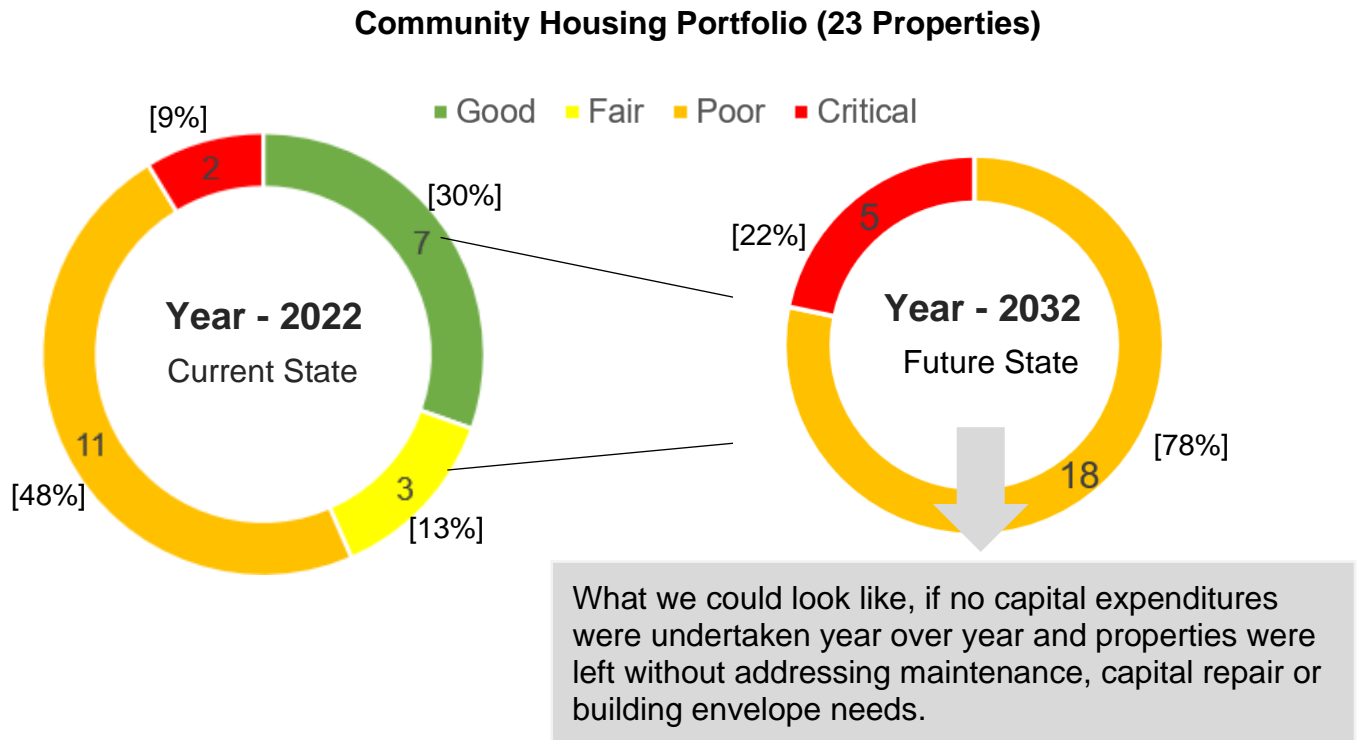
Figure 6 presents the results of the FCI assessment. The average condition of the assessed portfolio which includes 23 buildings/properties is between 'Fair' and 'Poor'.

- 30% of the community housing stock (7 properties) were rated as 'Good',
- 13% (3 properties) were rated as 'Fair',
- 47.8% (11 properties) were rated as 'Poor', and
- 8.7% (3 properties) were rated as 'Critical'.

FCI ratings are a projected estimate only and the results are not static. Ratings change as funding resources get invested and capital repair work is undertaken.

The BCAs identified work necessary to improve the overall FCI level, however no FCI target was identified by either the County or the engineers in undertaking the BCAs. Determining a target FCI is a level of service decision that must be made by the County and the NCHC Board of Directors. Were an FCI target to be set, the total capital need figures should be revisited to ensure that they reflect the achievement of that target, and it should be expected that the total capital need will be higher than that outlined in this CHMP.

Figure 6: Asset Physical Condition – Facility Condition Index Assessment, Community Housing Portfolio



Source: Building Condition Assessments 2020/2021 and Custom Analysis

Based on the 2022-year assessment¹⁷, the non-profit and co-operative community housing stock is in a relatively good condition. About 60% of the properties were classified with an FCI rating of 'Good', another 30% were rated as 'Fair' and only one project had an FCI as 'Poor'. In comparison, a larger proportion of the NCHC properties fall within the 'Poor' FCI rating. This is a result of the nature of the NCHC stock which is older – average age is 48.7 years compared to the non-profit and co-operative stock which has an average age of 32.5 years.

The FCI results beyond year 2022 present a projected outlook of the asset health if no capital expenditures were undertaken year over year, and building maintenance, capital repair, or building envelope needs were not addressed. In such a situation, the community housing stock would rapidly deteriorate and over 78% of the total properties would fall under the FCI rating of 'Poor', with the remaining properties trending toward 'Critical'.

The County recognizes the need to continuously improve the state of its community housing assets to ensure that the stock is in good condition to meet the needs of low-to-moderate income residents well into the future. Working together with our non-profit and co-operative housing providers and the NCHC, the County is committed to undertaking capital planning activities that preserve and adequately maintain the assets. As partners in the delivery and provision of community housing for Northumberland, we have shared goals to both preserve the existing community housing assets, and to explore opportunities to expand and grow.

4.1.1 Current and Forecasted Maintenance and Renewal Needs

The County's community housing stock requires significant capital investment to maintain properties as safe, functional homes and to ensure that the assets deliver optimal return in terms of financial investment, service delivery and meeting housing need. An analysis of the BCA data collected determined what capital investment is needed, what it is needed for, and when it is needed. The analysis focused on a ten-year period (2022 – 2031) and reviewed the capital needs for each property/project.

¹⁷ The analysis contained in this section of the CHMP is based on the data collected through the Building Condition Audits ("BCA") that were completed for the first time in 2020 and 2021. As per these BCAs, the first year of the analysis period is 2022. The release date of the CHMP is July 2023, however at the time of the analysis, the County had not yet completed the process of comparing the BCA data to the existing NCHC 10-year capital plan nor has there been sufficient time for the capital works completed in 2022 and included in the AssetPlanner system to have been updated. Although using 2022 as the reporting year suggests outdated data, the depth of capital need and the trends evidenced by the analysis have not changed during the time between 2022 and the release date of this Plan.

Table 3 presents the estimated forecasted capital costs¹⁸ needed over the next ten years.

Looking ahead to 2031, to renew the community housing stock, the total estimated capital repair cost for maintaining and to replace expired building components is over \$47 million for all properties operated by the non-profit and co-operative housing providers and the NCHC. The capital need costs forecasted for the NCHC between 2022 and 2031 is over \$18 million, while the combined non-profit and co-operative housing stock is over \$27 million. These figures include all capital cost requirements noted in the BCA over the 10-year period to demonstrate the magnitude of capital requirements, ensure all buildings improve their current FCI ranking, and are operating at optimal levels.

The expected volume and cost of requirements is highest in 2022. This is a result of capital expenditure work that may have been deferred from previous years.

Table 3: Ten- Year Cost Forecasted Capital Need: Non-Profits and Co-operatives and NCHC Properties

Year	Total Properties: Non-Profit & Co-operative Housing Providers	Total Properties: NCHC
2022	\$5,620,776	\$ 8,135,214
2023	\$2,621,679	\$ 1,527,822
2024	\$2,444,322	\$ 860,226
2025	\$2,764,442	\$ 2,079,208
2026	\$2,608,153	\$ 735,860
2027	\$3,004,757	\$ 1,664,705
2028	\$2,452,408	\$ 1,357,386
2029	\$3,365,406	\$ 336,592
2030	\$2,837,480	\$ 1,587,697
2031	\$922,281	\$ 500,917
Total	\$28,641,703	\$ 18,785,627

Source: Building Condition Assessments, 2020/2021, AssetPlanner System and Custom Tabulations. All dollar amounts are expressed in 2020 costs without inflation. The information for the NCHC does not include the Elgin Park Redevelopment Project.

Despite the older age of the NCHC stock, the capital need costs are lower than that of the combined non-profit and co-operative housing provider capital needs. The NCHC,

¹⁸ A financial forecast of the capital needs cost by housing provider and their respective properties has been analysed as part of the capital needs assessment. The County will use information from AssetPlanner and the outputs from the capital needs analysis to help inform capital planning prioritization and to work with each housing provider to help inform capital planning prioritization and to support in the resource allocation of external funding when these funding sources become available.

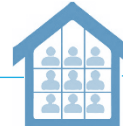
as the largest community housing provider in Northumberland and with the County as its sole shareholder; there has been greater municipal recognition of the need for enhanced capital funding for maintaining this aging stock. Since 2014, the County has approved an annual capital contribution for the NCHC in the amount of \$600,000 of which a funding amount of \$150,000 (approved on a year-by-year basis) is allocated to support unit renovation and upgrades. This funding commitment enables the NCHC to address the portfolios capital expenditures on an ongoing basis and undertake effective capital planning management based on a predictable level of funding. The non-profit and co-operative housing providers as owners of their assets do not have the same funding buffer, which results in capital expenditures being deferred to subsequent years, reflected in the capital need costs in Table 3.

TENANT QUALITY OF SERVICE SURVEY

What tenants said about the conditions of their buildings, property, and units in community housing:



Completed Surveys
219



Non-Profit and Co-operative
Housing Providers

Northumberland County Housing
Corporation

Overall Unit and Building/Housing Complex

81% satisfied with the
condition of their
building/housing complex

79% satisfied with condition and
cleanliness of their home, and of
their building/ housing complex

93% satisfied with condition of fire safety
systems

70% + satisfied with condition &
cleanliness of exterior building/ housing
complex and parking lot/garage



70% satisfied with regular repairs
and maintenance of unit and of the
building/housing complex

79% satisfied with the emergency
repair work on their unit

60% + satisfaction with condition
and cleanliness of common areas,
shared laundry area, shared
garbage & recycling areas

48% satisfied with elevator
condition and cleanliness

Maintenance Services

Maintenance staff

86% of tenants find them respectful

83% of tenants find staff helpful

81% of tenants indicated that staff
cleaned up before leaving their units



Service Satisfaction

80% find it easy to request repairs

77% satisfied with repairs performed

73% satisfied with timeliness of the
repairs



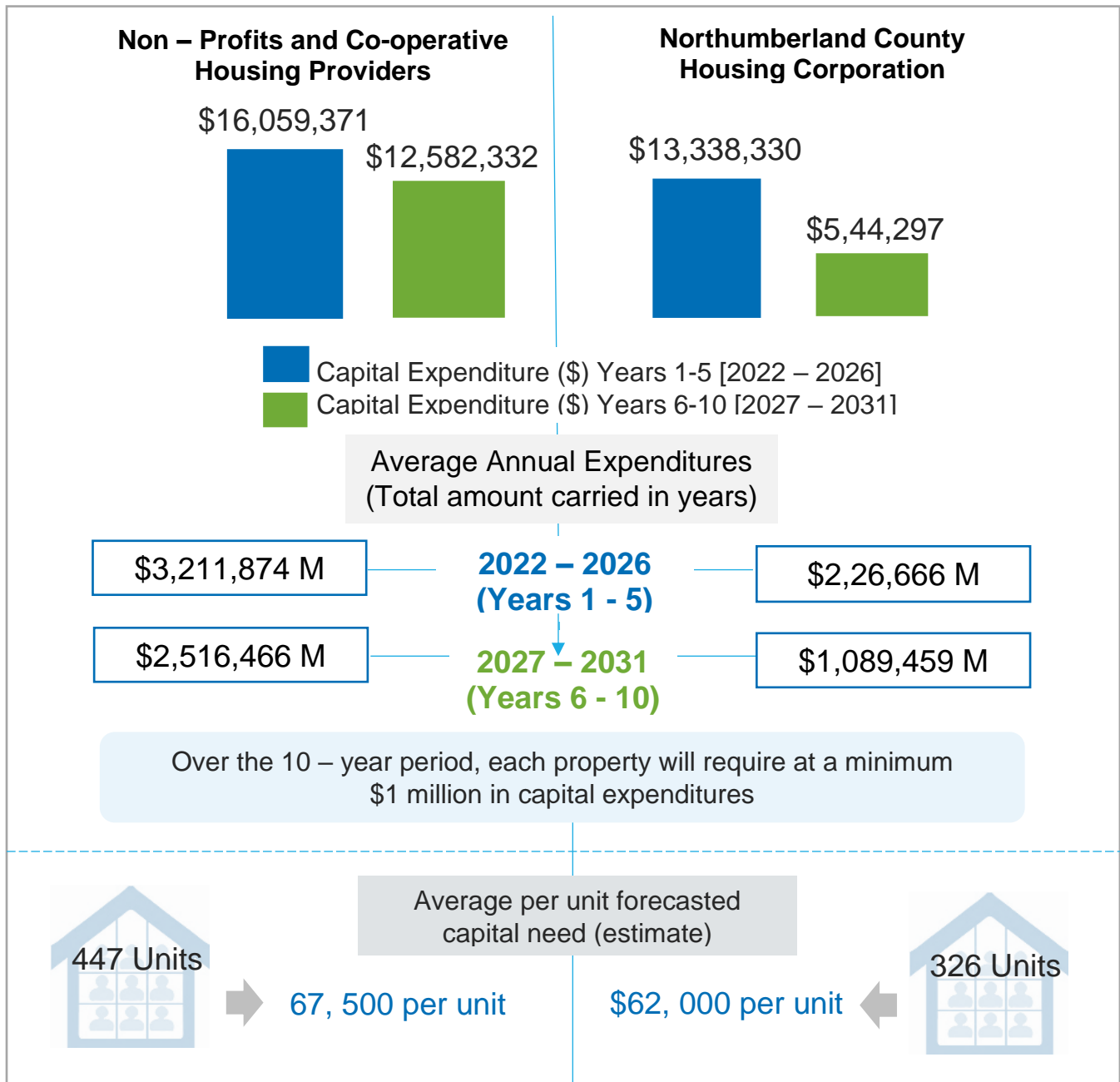
77% of survey respondents indicated that they were aware of and
know how to access emergency repairs service information and
related contact information after hours and on weekends.

Source: Tenant Quality of Service Survey Results, 2020

4.1.2 Investment Requirements to Maintain the Stock

To maintain the County's community housing assets as safe, functional homes and communities for our residents today and the future, the forecasted investment needed over a ten-year period (2022 – 2031) is presented in Figure 7.

Figure 7: Ten - Year Total Forecasted Capital Need Investment

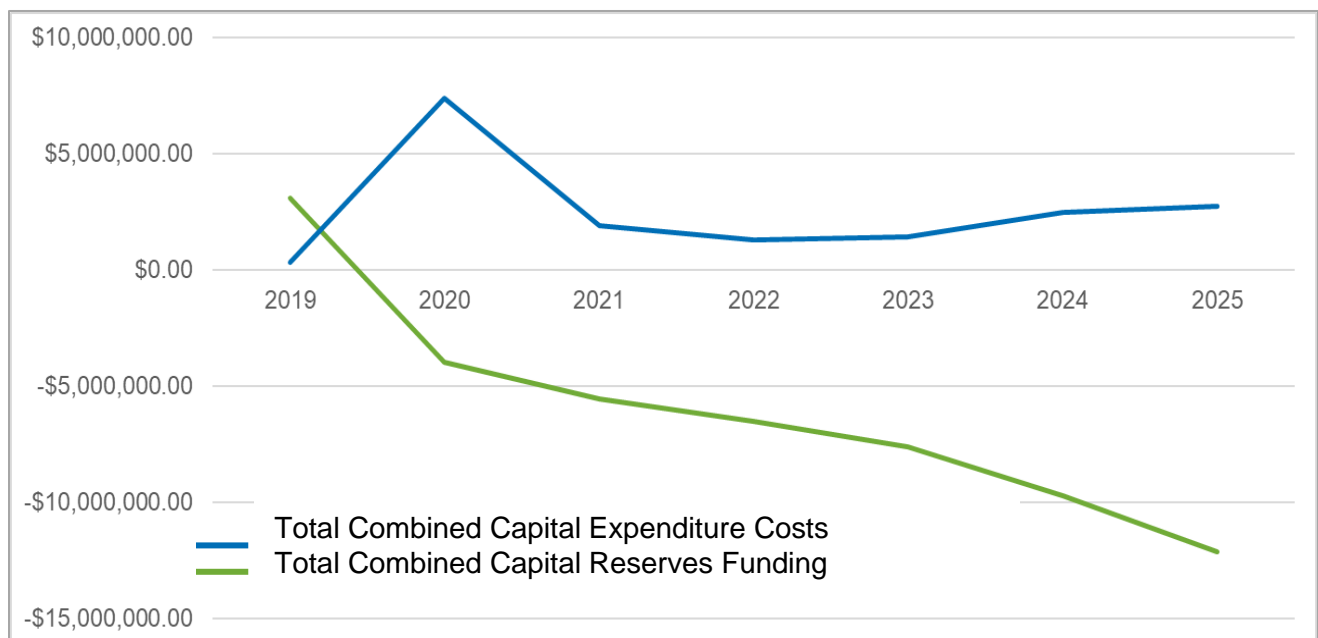


Source: Building Condition Assessments, 2020/2021, AssetPlanner System and Custom Tabulations.

The magnitude of capital investment required over the ten years is significant for the County, non-profit and co-operative housing providers or the NCHC to bear solely. The County maintains a capital reserve fund for the NCHC however, the capital needs for this portfolio exceed the amount of capital reserve funding available. For example, in 2021 the NCHC capital reserve fund balance was approximately \$2,298,267 while the capital expenditures required for the same year was \$8,135,214 with the subsequent year requiring \$1,527,822. The capital reserve funding is not sufficient to meet the full annual capital expenditure needs for this portfolio.

The non-profit and co-operative housing providers use surpluses from operational revenues to make annual contributions to capital reserves and maintain a replacement reserve fund for capital repair work. An analysis was conducted to compare the combined total of capital reserve funding of non-profit and co-operative housing providers against the total combined annual capital expenditures as identified through the BCAs. For this scenario, it is assumed that capital work would be addressed in full and in the year in which it has been assigned as the BCAs. Figure 8 presents the results and shows that non-profit and co-operative housing providers run out of capital reserve funds quickly as their capital needs outstrip the replacement reserve funds.

Figure 8: Non-Profit and Co-operative Housing Providers Combined Total Capital Reserve Funds Compared to Annual Capital Expenditure Costs 2019 - 2025



Source: Custom Analysis- Annual Information Return and Building Condition Assessments.

With limited funding resources in the system, the County is committed to strong financial stewardship and proactively pursues capital funding sources and rebates to support capital management planning of the community housing assets. Non-profit and co-operative housing providers as partners also have a financial stewardship role for capital, especially in making smart capital planning decisions along with managing capital reserve spending.

Over four years (2019 – 2023) the County has attained over \$2.4 million of senior level government funding (federal and provincial) as capital investments for the community housing stock through initiatives such as the Canada – Ontario Community Housing Initiative (“COCHI”) and Ontario Priorities Housing initiative (“OPHI”). Of this total funding over 57% has been allocated to non-profit and co-operative housing providers and approximately 43% is being spent on NCHC stock to support capital repair work and asset management initiatives.

The County will continue to explore and pursue external funding opportunities as a mechanism to address the capital needs and to minimize where possible funding investments through levy supported contributions. The County will also focus on working with the NCHC, non-profit and co-operative housing providers to develop long-term asset management strategies to support the ongoing and future preservation of the properties.

4.2 Long-Term Operating Resilience

The viability of community housing providers is paramount to the County as the units operated by non-profit and co-operative housing providers and the NCHC are critical for the provision of rent-geared-to-income (RGI) housing to low- and moderate-income households across Northumberland; and for achieving the County’s service level standards. The County has a legislative administrative responsibility to ensure that community housing providers operate in a fiscally responsible manner and remain financially viable and resilient over the longer-term.

4.2.1 Approaching End of Mortgage and Debentures

Although the cost of the community housing program is mostly funded by the County it receives an annual subsidy referred to as ‘federal funding’. This federal funding is

Attained \$2,479,344 Million Capital Repair Funding

(2019 – 2023)

Invested in the County’s community housing stock

- \$1,419,578 M allocated for the assets of non-profit and co-operative housing providers
- \$1,059,765 M allocated to the NCHC assets

determined based on former financial commitments that the federal government had with respect to various housing properties that were transferred through the province to the County. The federal funding received by the County will decrease over the course of the next six years as federal agreements/commitments terminate. The year of termination is generally referred to as end of operating agreements or mortgages/debentures (“EOM”). It is a term used to describe the situation in community housing when the original financing arrangements for housing properties end. Community housing built under social housing programs came with long-term commitments of operating subsidies that matched mortgage amortization periods (35 – 50 years). In most cases, the operating subsidies will end at the same time as the mortgages end. EOM dates have consequences for both the County and community housing providers with respect to the ability of a housing provider to continue to be financially viable and have the cash-flow to cover operational expenses and/or reserves to address the capital needs of their properties.

Community housing properties in the County are approaching the end of the original operating agreements under which they were funded. This is a point in time at which community housing project mortgages will be paid off and community housing providers will cease to receive mortgage subsidy. In addition, it is also the end of receipt by the County of federal and provincial funding to support these properties.

- Majority of non-profits and co-operative housing providers will begin to experience end of mortgage starting in 2023 and ending in 2030. Over half of the properties operated by this group of housing providers will have mortgages completed paid out in the next three years. Only two housing properties operated by two different housing providers have reached the end of their operating agreement in 2018 and 2021.
- The NCHC portfolio is tied to provincial debentures dating back to 1970s. These debentures began to expire in 2017 and by 2026 the province will be fully divested of all interests in the NCHC properties in Northumberland. In fact, 81% of the NCHC project debentures have ended. In a post-debenture operating environment, the County assumes the full funding obligations for the NCHC properties and must provide sufficient funding to ensure the properties are maintained in a satisfactory state of repair and fit for occupancy.

At EOM, non-profit and co-operative housing providers will be required to enter into a new agreement with the County - either a new service agreement (remain in the formal community housing system under the *HSA, 2011*) or an exit agreement (leave the community housing system and cease its relationship with the County). The County will need to plan for these agreements which comes with financial obligations, including ensuring that RGI units and RGI assisted households are protected through the agreements.

4.2.2 Forecast Outlook of Financial Viability

With end of mortgage dates approaching, the County has taken preliminary steps to better understand the financial viability and stability of the community housing system now and over the next six years. With the key goal to safeguard the existing community housing system and to work to support community housing providers to be sustainable and viable, a project viability¹⁹ review was completed to inform the necessary actions to support financial resiliency. The review was conducted for the non-profit and co-operative housing providers only, as the financial implications at the end of mortgage is likely to be greater. Further, the funding structure for this group of community housing providers is different to the NCHC. The County as owner of the NCHC is required under legislation to fund the Corporation and this responsibility continues in perpetuity. It is recognized however, that the NCHC with a 100% RGI portfolio faces viability issues and is challenged with the financial capacity to be self-sustaining through its operations. The County continues to explore different funding approaches for the NCHC to support viability and to reduce funding from the County.

Figure 9 provides a snapshot of the results of the project viability review illustrated by a viability colour classification for four assessed periods: 1) base year, 2) 2022 estimate, 3) at end of mortgage, and 4) five years post end of mortgage. It shows, if nothing changes (stays status quo) based on the current funding arrangements and levels, the viability of the thirteen properties operated by non-profit and co-operative housing providers. Viability is defined as funding sufficiency for operations and capital reserves to address capital repairs. The modelling assumes County subsidy funding continues (or where specific contractual arrangements are in place) post EOM years- minus the mortgage subsidy/costs.

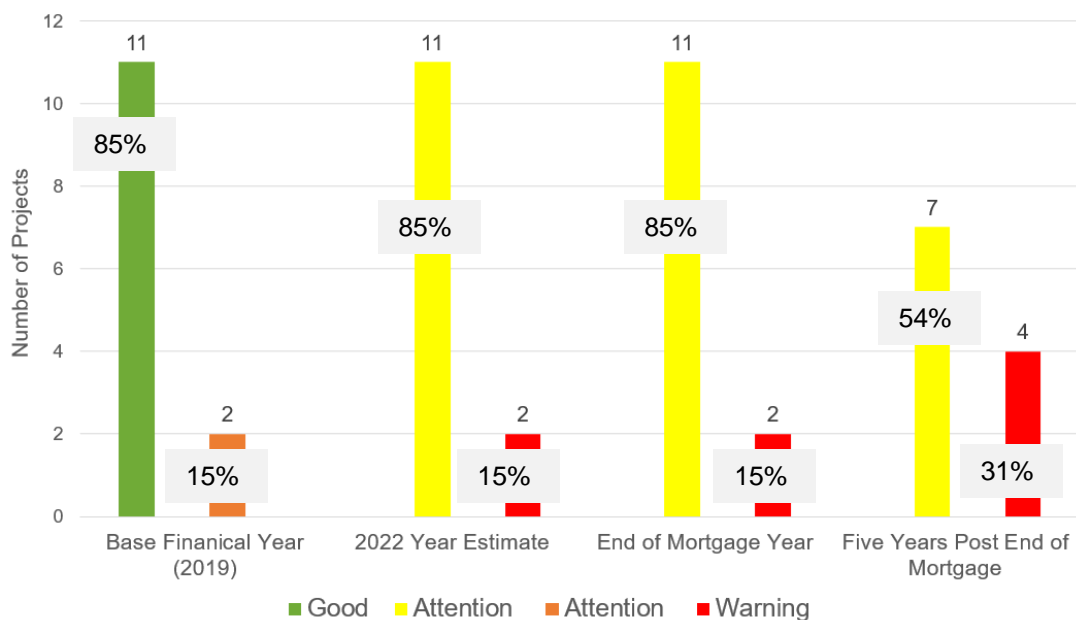
Overall, most properties produced a yellow viability classification which signals attention. These properties based on their current funding structure showed to generate operating cash flow surpluses and/or were able to break even (positive operating position); however capital reserve funds were not sufficient to meet the capital needs. This trend is evident up until the properties end of mortgage year. However, five years post end of mortgage just over half of the properties showed ability to maintain operating viability, while other properties shifted to a red viability classification which represents operating deficits and insufficient capital reserve funds. The project viability review is indicative that over the next five-years, non-profit and co-operative housing

¹⁹ Project viability review is one of the key tools for informing a strategic approach to the financial sustainability of community housing providers- now, at EOM and into the future. A high-level project viability review was undertaken for the properties operated by the non-profits and co-operatives. This review evaluates the current and future operating and capital sufficiency of community housing properties based on several assumptions and provides a forecast outlook. The review is intended to support the County to determine from a community housing system level the type of funding resources required to establish financial stability in the system. The outputs from this review were shared with the County. The financial forecast projection analysis of viability was conducted in 2021 prior to the changes to the Housing Services Act, 2011 that introduced Part VII.1 of regulations.

providers will face significant capital expenditures that will place a strain on their capital reserve funds.

While the circumstances of each community housing provider and project is unique, the review underscores for the County the active role it will need to play in the financial decisions of its community housing stock, and in supporting non-profit and co-operative housing providers to adequately plan to be financially viable now and for the longer-term.

Figure 9: Forecast Outlook of Project Financial Viability- Total Properties Non-Profit and Co-operative Community Housing Providers



Good	Project is generating an operating cash flow surplus with some sufficient capital reserve funds
Attention	Project is generating an operating cash flow surplus but doesn't have sufficient capital reserve funds to address capital repair expenses
Attention	Project is not generating a sufficient operating cash flow surplus but does have sufficient capital reserve funds to address capital repair expenses
Warning	Project is not generating a sufficient operating cash flow surplus and does not have sufficient capital reserve funds for capital repair expenses

Source: Custom Analysis- Project Viability Review. Note: The financial forecast projection analysis of viability was conducted in 2021 prior to the changes to the Housing Services Act, 2011 that introduced Part VII.1 of regulations. The modelling assumes County subsidy funding continues (or where specific contractual arrangements are in place) post EOM years- minus the mortgage subsidy/costs.

4.3 Financial Planning Tools

The County continually explores and investigates varying models, processes, policies, and funding instruments to build its toolbox for supporting the sustainability of the community housing system. We have implemented planning tools and innovative strategies as a mechanism to support the financial operating and capital viability of the NCHC and non-profit and co-operative housing providers. Key strategies include:

- As a practice for good asset management, a capital reserve fund has been established for the NCHC. The NCHC is not required under legislation to maintain a capital reserves fund for its portfolio. The County as part of its overall financing strategy has developed a corporate budgeting process to enable the NCHC to build a capital reserve fund.
- Contributing to capital reserve funds are a requirement for non-profit and co-operative housing providers, with an annual contribution of funds from operational revenues to set aside as capital reserves. Housing providers are required to invest these capital reserve funds and utilize the funds for capital repair needs.
- Subsidy Surplus Sharing policy for non-profit and co-operative housing providers to encourage sound business practices by allowing them to retain a portion of their surplus subsidy payments.
- Allocation of \$600,000 in the County's corporate budgeting process to be utilized as a capital investment for the NCHC portfolio to undertake capital work. In addition, the County annually approves the allocation of \$150,000 towards the NCHC's repair and maintenance fund to ensure the ongoing upkeep of NCHC properties.
- Established a Non-Profit and Service Level Standard Reserve Account to maintain levy dollars currently allocated to non-profit and co-operative housing providers to support the sustainment of community housing post end of operating agreements/mortgages.
- Support capital planning and decision making for the non-profit and co-operative housing providers and the NCHC by investing resources to update Building Condition Assessments; and investment in the AssetPlanner system as a tool for capital planning.
- Aggressively seeking and applying for provincial and federal government funding (i.e., CMCH Funding) to support capital repairs, new development and transitional operating funding for housing providers that experience financial operating viability issues at and post end of mortgage.

PART 5: A NEW DIRECTION FOR COMMUNITY HOUSING

On March 30, 2022, the province of Ontario released a new community housing regulatory framework (Part VII.1) in the general *HSA, 2011* regulation that clarifies the relationship between Service Manager and community housing providers once mortgages end. The new framework sets the foundation for the future of community housing in Ontario that is intended to make the system sustainable over the long-term. The regulatory changes have created flexibilities in the system including streamlining processes for both the County and for non-profit and co-operative housing providers.

5.1 Building a Renewed Partnership

The changes to the *HSA, 2011* will change the County's relationship and funding obligations with its non-profit and co-operative housing providers at the end of mortgage. If a housing provider chooses to enter into a new service agreement with the County, the new regulations outline funding provisions and requirements for the County and housing provider for the provision of community housing.²⁰ The regulations require the County to provide RGI funding assistance to a housing provider. The County also has the option to provide additional funding.

The funding arrangements under a service agreement are to be determined based on operational and capital needs and through the development of joint financial plans between the County and housing provider. Service agreements are to be negotiated between the County and individual housing providers. Under this new regulatory framework, the County will be entering into new contractual agreements with non-profit and co-operative housing providers for a minimum of 10 years. It allows the County to right – size housing provider funding based on their operational and capital needs through negotiated service agreements, shifting from the fixed benchmarked funding formula currently mandated through legislation. It also provides the opportunity to address community housing providers' long-term sustainability and financial viability.

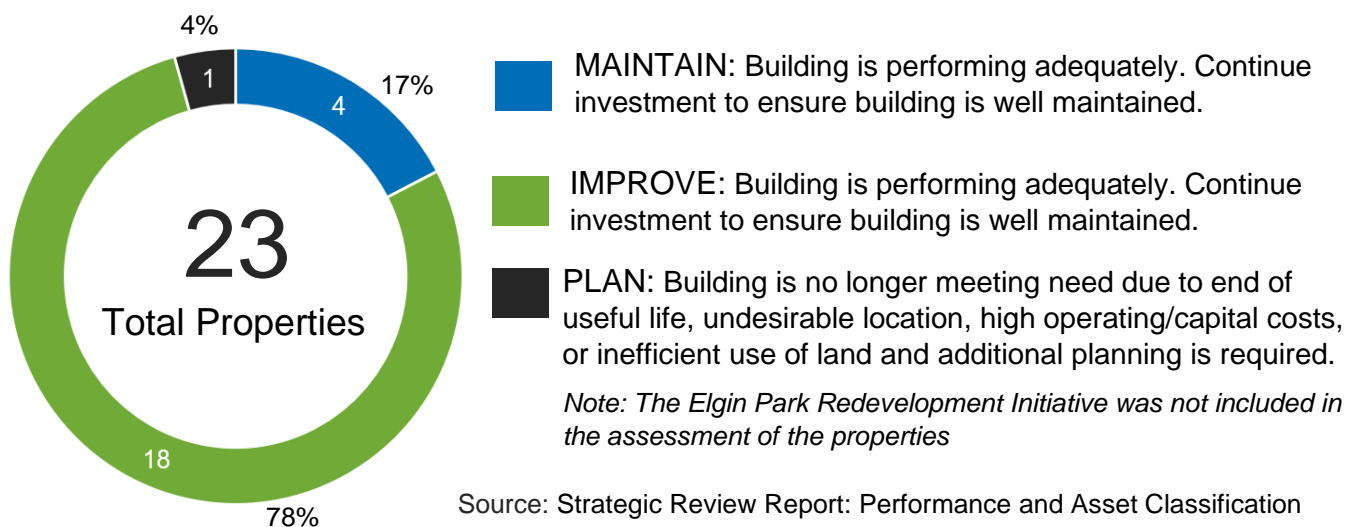
²⁰ As per Part VII.1 Regulation, service agreements include a minimum of 10 years, must include a financial plan developed by the County and housing provider establishing how revenues will equal expenses, including projected capital expenses, and address how unit rents will be set, to be reviewed every five years. The regulations also require the County to fund the provider for RGI assistance, equal to the difference between 30% of household's net income and the unit's rent, and specific a target for RGI subsidies or other forms of assistance. The County has the option to provide additional funding. Housing providers under Part VII.1 of the *HSA, 2011* are required to continue to use the subsidized housing wait list to allocate RGI assistance, including following existing wait list eligibility rules and priority rules for survivors of domestic abuse and human trafficking.

5.2 Tapping into Community Housing Stock Renewal

Given the scarcity of surplus County and municipal lands for community housing development, there are opportunities for the County, the NCHC and non-profit and co-operative housing providers to pursue and explore prospects available within their respective portfolio to intensify existing sites, where appropriate, and move away from a traditional 'retain' to a more active asset management strategy that includes regeneration or a complete re-think of community housing properties that may be reaching the end of their asset life.

To inform the County and to understand what potential exists within the community housing portfolio, a performance and asset classification assessment was undertaken of the twenty-three properties operated by non-profit and co-operative housing providers and the NCHC. The intention of the exercise is to determine future opportunities for regeneration and renewal.²¹ The assessment included the performance of properties against four indicators (asset condition, financial performance, asset suitability and demand) and the performance results were utilized to categorize each project into an action-based asset class. The outcome of this assessment grouped properties according to three asset classes: 1) Maintain, 2) Improve and 3) Plan (Figure 10).

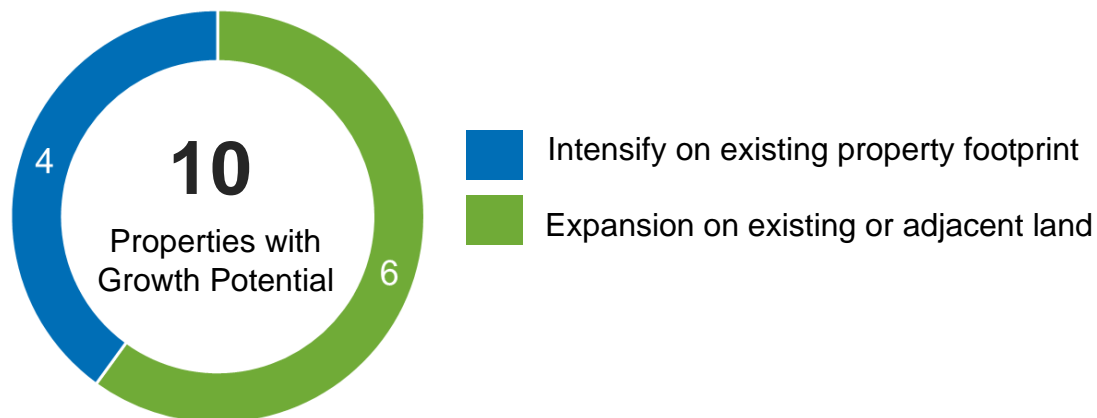
Figure 10: Community Housing Properties- Asset Classification



²¹ The Community Housing Portfolio Performance and Asset Classification Evaluation was undertaken as a high-level strategic review of the community housing assets to determine future opportunities for regeneration and renewal. The consultants for the Community Housing Master Plan completed the evaluation through an analysis process. County staff (Northumberland County Project Team) were involved in the process, reviewing the approach, identifying assumptions, review the metrics utilized and provided input through the scoring, weighting, and categorization process. While the focus of the Project Team review was on the NCHC stock assessment, it was agreed that the same model would be used for the non-profit and co-operative housing stock. The output from this process were shared as information to the County.

The results from the assessment suggest that the priority for the existing community housing stock is not divestment or large-scale redevelopment, but instead maintenance, repair, and renewal of the existing housing units and properties. Through the assessment however, several properties were identified to have potential for expansion on existing or adjacent land, and where intensification on the existing property could be considered (Figure 11). Although additional studies and work will need to be undertaken to assess the feasibility to pursue expansion or intensification; it presents opportunities for the County, interested non-profit and co-operative housing providers and the NCHC, along with other housing partners to take next steps to understand growth potential of these properties and where applicable pursue such opportunities in partnership to develop new community housing unit supply in Northumberland.

Figure 11: Growth Potential Opportunities for New Community Housing Supply



Source: Strategic Review Report: Performance and Asset Classification



Northumberland County 2019 – 2023 Strategic Plan

Priority: ECONOMIC PROSPERITY AND INNOVATION

How we are delivering on the fundamental building blocks and maximizing our key assets

AFFORDABLE HOUSING GRANT PROGRAM



In 2021, established and launched a capital incentives initiative to stimulate development of private and non-profit affordable housing in the County, in alignment with our Affordable Housing Strategy. The program offers incentives such as a waiver, deferral, or grant in lieu of development charges and/or a tax increment equivalent grant. New rental construction, addition of new units to existing residential buildings and affordable housing redevelopments, acquisition and/or rehabilitation of existing residential buildings, secondary suites, conversion of non-residential buildings are eligible type of projects.

ELGIN PARK REDEVELOPMENT INITIATIVE



Launched construction on a community housing project in Cobourg to increase subsidized and market rental housing at this location from 18 to 40 units. In addition to 12 market rental units, there will be 28 subsidized units - an increase of ten over the current availability at this site - adding to the Northumberland County Housing Corporation's (NCHC) existing stock of 344 units across Northumberland. The project will receive a LEED Silver designation.

ONTARIO STREET DEVELOPMENT



In the works, an innovative partnership between Ontario Aboriginal Housing Services (OAHS), NCHC, Habitat for Humanity Northumberland (HFHN) and the County to co-design, and jointly develop and manage, an affordable housing complex with 62 units of affordable and attainable rental housing at 473 Ontario Street. This development is based in the principle of Indigenous reconciliation from conception to construction to operations. Households will have direct access to Indigenous supports such as First Nation, Métis and Inuit cultural teachings, Traditional Healers, and other programming.

PRESERVING LOCAL STOCK OF AFFORDABLE HOUSING - 123 KING STREET



The County partnered with the NCHC to purchase 123 King Street East, Colborne Ontario to preserve privately owned affordable rental housing. 123 King Street has 22 bachelor units and will be operated as affordable housing within the NCHC's portfolio.

SUPPORTIVE HOUSING – 152 COCKBURN STREET



Purchased by the County using SSRF Funding [152 Cockburn Street, Campbellford], a former bed and breakfast will be transformed for housing. Construction concluded in Spring 2023 and a partnership between the County, the NCHC and the Canadian Mental Health Association, Haliburton, Kawartha, Pine Ridge (CMHA-HKPR) will see this property used as shared supportive housing for 5 individuals in our community experiencing homelessness. Individuals will be housed with priority from the By-Name List. This property has been transferred to the NCHC which in turn will lease the property to CMHA which will use this property to support affordable accommodations necessary to grow existing program capacity.

Part 6: MOVING FORWARD: THE NEXT SIX YEARS

The assessment work results, and stakeholder engagement undertaken for the CHMP provided a solid basis for setting the future direction for community housing in the County over the next six years. It informed priority areas to focus for our work and the overarching goals we wish to achieve working with all our partners.

The strategic priorities identified in this section establish the way in which the County will address the provision of community housing across Northumberland, sustain the community housing system and work in partnership with stakeholders towards the larger goal of providing safe, secure, and affordable housing for all community residents who need it.

6.1 Strategic Priority Areas

These four strategic priority areas are the pillars of our CHMP. Each priority is accompanied by a goal and related objectives required to address the priority. The implementation of each strategy will occur simultaneously over the period of 2023 to 2028, outlined in Part 7 of this document and in more detail in Appendix A: Implementation Framework.



#1 Quality of Service

People



GOAL: Improve the delivery of the service system with focus on access to housing, achieving positive housing stability outcomes and delivering quality customer service.

- OBJECTIVE 1.1** Provision of service delivery that is transparent, inclusive, accessible, equitable and that respects diversity.
- OBJECTIVE 1.2** Support all community housing providers in successful tenancies and eviction prevention.

Addressing the service needs of tenants/members living in community housing and of households and individuals on centralized waiting list to obtain a community housing unit is a primary driver in setting this priority. The County believes that services should be aligned through lens of the recipient. Participants in our consultation activities emphasized that improving the quality of service should be a priority with focus on providing effective response, having a coordinated system, creating system awareness and ease of navigation, and facilitating tools and supports to establish successful tenancies.

Our work in this priority area will focus on improving the delivery of the service system, streamlining current housing waiting list processes, ensuring regulatory practices are updated and consistently applied, and coordinating services to better support people to access and remain in their housing. This includes working towards improving information sharing, reviewing policies to ensure they are inclusive and facilitating culturally safe housing solutions especially for Indigenous service recipients.

Several supports exist in the County to help people maintain their home and to improve their housing stability, health, and well-being. Often, tenants however, are not connecting with these available supports. Feedback from the consultations with respect to improving community housing service delivery is better ‘matching’ of tenants to supports. In response, we will focus on collaboratively working with non-profit and co-operative housing providers and the NCHC and our community partner agencies to enhance supports to community housing tenants/members, including the provision of training and development of the tools and processes to improve customer service, respond to tenant crises and support eviction prevention goals. The County will also invest to provide landlord and tenant education to support successful tenancies. This will include topics such as tenant and landlord rights and responsibilities, best practices in housing stability, what to do in the event of a crisis, homelessness prevention, and available community supports.

See the Action Plan, pages **84 – 86** for more information on action steps to be undertaken for this priority.

What we heard from community housing tenants/members about service delivery

A total of 214 tenants residing in properties owned by non-profit and co-operative housing providers and the NCHC participated in a Tenant Quality of Service Survey

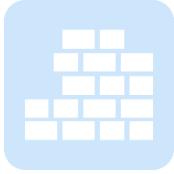
CUSTOMER SERVICE MANAGEMENT	CUSTOMER SERVICE COMMUNICATIONS	SERVICE IMPROVEMENT AREAS
<ul style="list-style-type: none"> 84% agreed that staff are respectful and courteous when assisting tenants 74% agreed that staff are helpful when assistance is required for general information or for services in the community 64% agreed that staff listen to tenants and take their views into account when an issue is raised, or a complaint is made 	<ul style="list-style-type: none"> 94% agreed that they were informed timely when staff conduct annual unit inspections 92% agreed that they had the information for accessing and contacting staff when needed 83% are kept up to date with tenant relevant information and changes 83% understood how their rent is calculated 78% agreed they were informed timely with information in cases of emergency 	<ul style="list-style-type: none"> → Office Administration → Handling of maintenance Requests → Safety and security → Policy and procedures → Customer service communications → Connecting tenants to services and supports

Types of supports, services and/or activities survey participants reported would help them or their families with their housing needs

Practitioner
Personal visits
Medical careCrisis support
Help
Shopping Services
legal Housekeeping
Support worker Recreational
Activities

#2 Quality of Housing

Infrastructure / Assets



GOAL: Preserve and adequately maintain the existing community housing stock to ensure that it continues to be safe, affordable, adequate, and available for future public benefit and to meet the evolving needs of community members.

- OBJECTIVE 2.1** Plan for the management of the community housing assets to ensure the stock is well maintained, in good condition and that it delivers optimal return in terms of financial investment, service delivery and meetings housing need.
- OBJECTIVE 2.2** Promote and support asset management practices that help maintain and preserve the community housing assets.
- OBJECTIVE 2.3** Ensure responsible long-term capital planning of the units and buildings operated by Northumberland County Housing Corporation.

Community housing is an essential part of Northumberland's affordable housing rental supply. The County recognizes the critical need for and the important role of existing community housing units for its residents. Maintaining the community housing assets will require significant financial resource and investment. The total estimated cost to repair or replace all expired building components for all properties operated by non-profit and co-operative housing providers and the NCHC is approximately \$47 million, to maintain the current community housing stock to be safe and functional. To ensure these assets, continue to be available for current and future public benefit, this priority area focuses on improving the infrastructure to be safe, functional homes for our residents today and the future.

Non-profit and co-operative housing providers and the NCHC have a responsibility to maintain their housing stock and to improve it wherever possible. This responsibility encompasses those tenants who call it home now and those who will call it home in the future. As community housing buildings age, non-profit and co-operative housing providers and the NCHC will need to develop asset management practices, establish capital planning priorities and plan for the capital needs for their organizations moving forward.

Community housing sector participants that were consulted in the engagement process, identified preserving and protecting the assets as priority area for the CHMP with focus on asset management practices and capital planning for the assets. Participants spent

time discussing the need to understand the current community housing stock from a capital perspective as a key component to sustain and strengthen the current system.

The County takes proactive steps to build capacity to support community housing providers in capital planning management, especially investing in technology (i.e., Asset Planner System) and training, and in the provision of Building Condition Assessment on a rotating cycle. The County as Service Manager continues to monitor and assess the extent of the capital deficit of its community housing providers and works diligently to seek out funding from upper levels of government to address the capital repair backlog.

What we heard from our community housing sector partners that are owners of the asset:

- Understanding and knowing capital needs is critical to set the road map of need.
- Funding to support capital needs: avenues and options available to fund capital (i.e., is external financing possible and what options may be available to housing providers).
- Asset Planner and BCAs are useful as a tool, but we need to really understand what the numbers are telling you, get actual budget items for capital, prioritizing work and then matching needs with budget realities.
- Take advantage of capital grant funding- be ready when funding opportunities arise.

Over the next six years, the County will implement initiatives that look holistically at community housing renewal, create efficiency in the capital expenditure and resource allocation process, improve the information available on the condition of properties, and integrate and encourage accessibility and green planning.

Housing providers will be encouraged to undertake various property/portfolio-based assessments. This may include assessments related to the condition of buildings, energy audits, long-term capital viability after expiry of funding agreements, assessments of redevelopment and regeneration potential and identification of opportunities to strategically manage community housing assets. The County will leverage tools and resources from sector organizations where available, to support non-profit and co-operative housing provider and the NCHC through the process.

NCHC as the largest community housing provider in Northumberland and with the County as sole shareholder of this stock, we will focus on undertaking long-term capital planning of the units and properties. This includes exploring opportunities to unlock the potential of these assets through regeneration and renewal. The County recently invested in the preparation of an Asset Management Plan for the NCHC. This will be a key tool that the County working the NCHC Board of Directors will use to determine the current and future capital repair needs and the capital repair planning and investment required for the Corporation to maintain and renew its stock.

The County will work to support non-profits and co-operative housing providers and the NCHC to access external funding sources through various programs and initiatives (i.e., Infrastructure Ontario, CMHC Co-Investment Funding etc.). The County will continue to advocate for all levels of government to fulfill their responsibility toward community housing for the Northumberland County.

See the Action Plan, pages **87 – 90** for more information on action steps to be undertaken for this priority.



#3 Sustainability of Community Housing

Community Housing Providers



GOAL: Safeguard the existing community housing system in the County and support housing providers to be sustainable and viable to ensure this stock is resilient and retained as a long-term affordable rental housing option to meet the housing needs of low – and moderate – income households.

- OBJECTIVE 3.1** Develop strategies to address community housing system costs and sustainable financial assistance to housing providers within the budgetary expectations of the County.
- OBJECTIVE 3.2** Plan for the longer-term viability of community housing as housing providers transition into a new operating and regulatory environment as properties reach the end of mortgage/operating agreements.
- OBJECTIVE 3.3** Build capacity and improve the effectiveness and efficiency of the community housing system.

The County acknowledges that community-led non-profit and co-operative housing including the NCHC is the cornerstone for the provision of community housing across Northumberland. We share a mutual interest in protecting these valuable community housing assets, to enable residents continue to receive community-based housing. Thus, this priority is focused on ensuring the long-term sustainability of community housing providers which includes enabling financial and organizational viability. By doing so, the County will be working to safeguard the existing community housing system.

With the community housing sector in Ontario undergoing pivotal changes as community housing properties mortgages/debentures expire and the operating agreements with various levels government end. Moving forward, non-profit, and co-operative housing providers in the County will need to decide if they wish to remain in the community housing system by entering into a new negotiated service agreement, with the County or leave through an exit agreement. Over the next eight years, all community housing providers will have reached their end of mortgage. This will require the County to undertake planning at a systems level, and to engage with non-profit and co-operative housing providers as they start to approach end of mortgage to facilitate conversations about their planning; and options for staying in the community housing system.

Under this priority the County will develop strategies to address the community housing system costs within the budgetary expectations of the County. This includes determining appropriate and sustainable financial assistance to community housing providers based on their operating and capital needs to keep them in a viable position.

Community housing providers told us what they felt were key priorities for the CHMP:

- Stabilizing operations for non-profit and co-operative housing providers.
- Ensuring long-term resilience
- Planning for end of mortgage and understanding the process and regulatory changes.
- Organizational leadership: Boards understanding their role, understanding end of mortgage, and setting direction and planning for the organization.
- Sustainability of Boards and succession planning to steer the organization in a changing community housing environment.
- Consideration for creative financing and new revenue generating opportunities.
- Training and education ongoing to support asset management, governance, and tenancy management.

The Board of Directors of non-profit and co-operative housing providers and the NCHC are volunteer public residents of Northumberland, and they play a fundamental role in overseeing their organizations. The County will invest in providing building capacity supports to community housing providers to help them to effectively oversee and manage their organizations. This may include providing training, tools related to governance, residents, and asset management. Supports will be leveraged from sector organizations such as the Ontario Non-Profit Housing Association (ONPHA), Co-operative Housing Federation – Ontario (CHF), and Housing Services Corporation (HSC), in addition to supports provided locally.

See the Action Plan, pages 91 – 96 for more information on action steps to be undertaken for this priority.

Stakeholders identified through the consultation process that the County as Service Manager has a role in supporting capacity building in the community housing sector in Northumberland. Three specific areas were identified

COMMUNITY HOUSING SECTOR: CAPACITY BUILDING

1.

Tenant Quality of Life / Living Experience

Enhance coordination between County and community support providers.

2.

Supply of Community Housing Units

Facilitate new community housing development for non-profit and co-operative housing providers, the NCHC and non-profit and private sector organizations.

3.

Sustainability of the Community Housing Sector

Share operational, governance and capital planning practices amongst community housing providers.

“Non-profit and co-operative housing providers need support and the capacity for development. Building up this can eventually create leaders within the system to take on building new community housing stock.”

Source: CHMP, Affordable Housing Development Consultation Session

#4 Enabling Growth

Partnerships



GOAL: Promote community housing growth, regeneration, and intensification to ensure that the community housing system addresses the needs of households on the centralized wait list, matches the long-term needs of the County and is growing alongside the changing and expanding needs of the community.

- OBJECTIVE 4.1** Encourage and support the development of a diverse community housing stock, including accessible housing options, smaller units and options to facilitate aging in place, in all Northumberland communities.
- OBJECTIVE 4.2** Leverage funding, financing, and partnership opportunities to provide more homes in the community housing system.
- OBJECTIVE 4.3** Expand and grow the Northumberland County Housing Corporation's portfolio.

With the waitlist for community housing in the County at over 1,000 applicants and waitlist times are multiple years. The community housing stock needs to grow at a quicker pace than the lengthening of the waitlist. Our focus for this priority is to be a catalyst and convenor to enable and pursue new community housing growth, and to leverage efforts for regeneration of the existing community housing stock. In this pursue, the County will ensure that a variety of housing options are being considered to provide housing suited for different needs and preferences that are geared to households with low to moderate incomes.

The County acknowledges that it cannot address the housing needs of Northumberland alone, especially building new supply in the community housing system. Solving the supply issue for affordable housing is a challenge that requires collaboration with multiple partners who have goals in line with those of the County. Indigenous housing organizations, municipalities, private sector developers, those tasked with providing housing, and supporters from both the federal and provincial governments are all potential allies. The County will play a role to formalize partnerships and will work with developers and other partners to create new community housing, where the opportunities arise.

The County recognizes that access to available and/or surplus land to build is a constant challenge faced across Northumberland. In addition, the availability of land at a reasonable price can be a barrier to the development of community housing. There is a

role for municipalities in supporting the growth of community housing supply, such as by offering surplus municipal land, donating land, providing land at below market value, entering land leases, and/or providing additional properties they acquire through purchase or tax foreclosure. We will work with appropriate municipal departments to explore strategies to access land and bring recommendations forward to the appropriate Council.

The NCHC, non-profit and co-operative housing providers may wish to consider redeveloping their housing portfolios and/or pursue opportunities to support building new supply by expanding their portfolio or selling vacant land to other community housing provider groups or to the County. Full-scale redevelopment and new development are complex processes that require collaboration and resources both financial and non-financial. As a community, we will work to leverage opportunities made available through the National Housing Strategy and other provincial initiatives to access as much funding for community housing for Northumberland as possible. We will work with interested parties to support their efforts to access funding support such as the federal government's Co-Investment Fund.

Working Collaboratively to Develop Affordable Housing Consultation Session

Key identified challenges to development in the County:

- Need to access and to own land. To get a grant (funding) or loan (financing) you need access to land with applicable zoning.
- Barrier to entry for organizations that do not already have the experience and capacity for development. "Hard to get experience if you never get the opportunity in the first place."
- Pre-Construction funding- considerable amount of money needed before construction starts and financing usually is not available until construction starts, housing providers need to have other sources of cash flow.
- Ability of non-profits to remortgage a property to do redevelopment and the government 'red tape' experiences sometimes dissuades non-profit housing providers to stop trying to pursue to develop.
- Lack of capacity: Capacity gap exists organizationally which include staff and Board expertise, and time and resources to dedicate to project management and related development work.

See the Action Plan, pages 97 – 100 for more information on action steps to be undertaken for this priority.

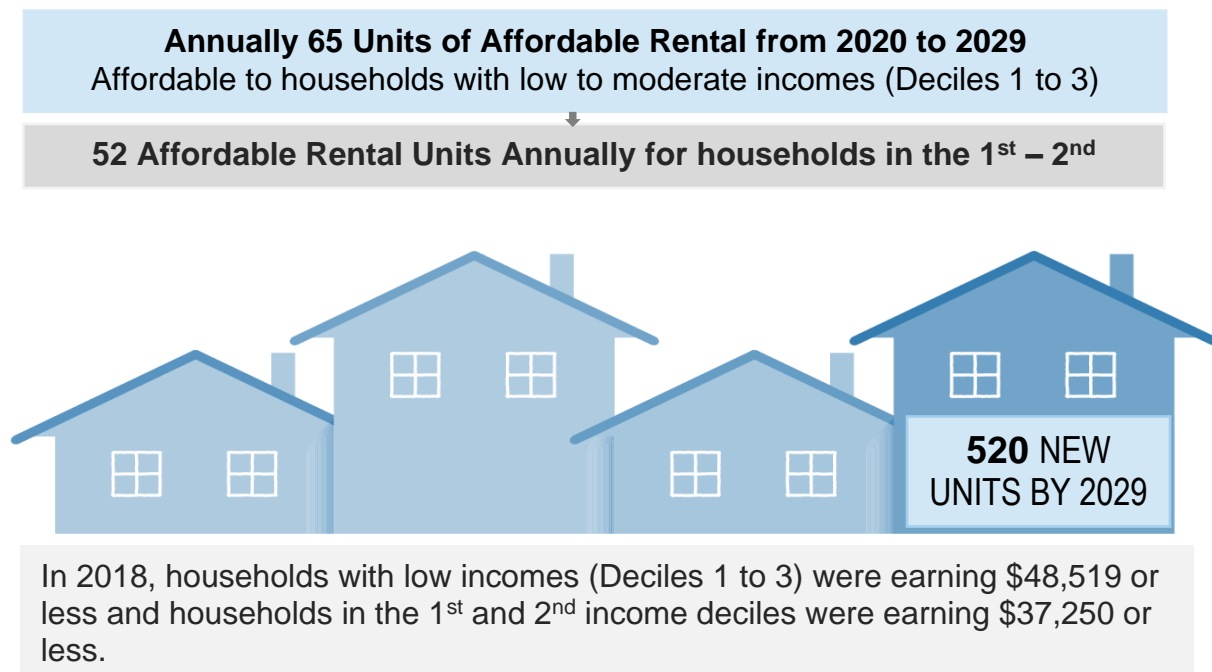
6.2 Our Desired Outcomes

What we hope to achieve through the delivery of the 4 strategies

Optimize value of tax dollars and return on investment where by 100% of existing community housing units in the County remain part of the affordable and community housing stock.	Sustainable funding to support stability and long-term viability of non-profit and co-operative housing providers and the NCHC.
Waiting list for community housing units cut in half and the time that households are on the housing wait list reduced.	Long-term capital infrastructure planning to guide the County in determining alignment of resources to support the sustainability of the physical asset.
Transform service that improves and expands information sharing and service delivery to existing and future tenants to ensure successful tenancies and increase housing stability.	Community Housing Providers pursue opportunities to expand their portfolios/properties and seek opportunities to partner with the County, NCHC, and through public-private partnerships in support of increasing the community housing portfolio in the County.
Community housing continues to be community led with strong sustainable governance leadership to manage new possibilities and consider opportunities to diversify the business and operations model.	Supply of surplus lands available to establish a pipeline of community housing properties aligned with affordable housing needs of the community.
Community housing units and properties are maintained in good repair, are habitable for occupancy quickly at turnover and meet the current and future needs of tenants.	Ability to position funding needs and advocate for long-term funding commitments from federal and provincial governments.

6.3 Achieving the County's Affordable Housing Targets

The County's Official Plan identifies a target of 25% of all new units in Northumberland to be affordable housing units. In 2019, the County's Affordable Housing Strategy recommended as a housing target, 90 affordable housing units to be added each year from 2020 up to 2029. Of the total affordable housing unit target, 65 units each year should be geared to rental housing which is affordable to households with low incomes (i.e., in the 1st or 3rd income deciles; monthly rent of \$1,213 or less). And 80% of these units (52) should be affordable to households with incomes in the 1st and 2nd income deciles (unit rent would be at \$931 or less per month), which include households receiving Ontario Works benefits. These targets are aimed for households that would qualify for community housing and individuals experiencing housing instability.



The Community Housing Master Plan 2023 – 2028 adopts the annual target of 52 affordable rental housing units for the 1st and 2nd decile (520 new units by 2029) as set through the County's Affordable Housing Strategy. While these are ambitious targets to achieve over the six-year period of the CHMP, the four strategies of our plan will work to support the achievement these targets. We will facilitate additional supply of rental housing units that target the lower end of the income ladder through a combination of new builds, acquisitions, regeneration, and other forms of housing assistance that include RGI subsidies, rent supplement and rental housing allowance options. The County will act as an enabler to support the NCHC, non-profit and co-operative housing providers to pursue opportunities within their respective portfolios to promote growth of their portfolio to increase community housing unit supply.

6.4 Role of Housing Partners

While the County is the Service Manager for Northumberland and administers the community housing program for all its residents. The provision however, of community housing, is not the sole responsibility of the Service Manager. It is a shared responsibility and depends on a collaborative relationship among all housing partners. Achieving the goals and desired outcomes as set out in the CHMP is only attainable if all housing partners work together.

Northumberland Residents

The primary role of Northumberland residents is as advocates for safe, appropriate affordable and attainable rental housing in their communities. In addition, some residents can choose to create rental units within their dwellings or provide land or buildings for the purpose of supporting the supply of community housing.

Community Housing Providers: Non-Profit, Co-operatives and the NCHC

The County's community housing system is largely dependent on non-profit and co-operative housing provider and the NCHC to provide community housing. It is due to their dedication and commitment to the principle of housing affordability for people of all income levels that we have community housing across Northumberland. They will continue to have a vital role in providing quality affordable housing to 'rent-geared-to-income' households and market renters. As non-profit and co-operative housing providers transition into their next phase of operations (post end of mortgage), they have more flexibilities to be more autonomous and explore opportunities for stock renewal and intensification to build new community stock. The NCHC has a role to act as a mentor to non-profit and co-operative housing providers to help build capacity and share good business practices. There is a role for it to evolve to be a developer of choice and to support a broader administration of rental programs (i.e., administration of market housing and rent supplement etc.).

Northumberland County

In addition to its Service Manager role and as stewards of the community housing system in Northumberland, the County establishes the policy and regulatory framework which guides the development of housing throughout Northumberland. Moving forward there is an opportunity for the County to take a more prominent role in directing the type of housing that should be built throughout Northumberland, this includes continuously seeking opportunities that integrate the provision of rent-geared-to income units or a similar form of affordable rental in any new builds across the County. Through the NCHC the County will also play an active role in exploring opportunities to regenerate this stock and consider purchase of surplus land to repurpose to create new community housing supply. In addition, there is an opportunity for the County to take a more active

role in facilitating collaborations among the different housing partners to address the housing gaps.

Federal Government

The federal government's National Housing Strategy is tied to funding for specific programs, including a housing benefit, and repairs and retrofits of community housing units. It has a role in continuing to ensure that funding is made available for the purposes of protecting and sustaining community housing. Through the Canada-Ontario Community Housing Initiative (COCHI) and Ontario Priorities Housing Initiative (OPHI) these federal funding streams support the repair and renewal of existing community housing supply, and the expansion of community housing over time. The County has been successful in receiving allocation from these initiatives which have been used towards supporting the NCHC and non-profit and co-operative housing providers. In addition, the federal government, through CMHC, provide funding programs, such as the Co-Investment Fund and Rental Construction Financing, for the construction of affordable rental housing which includes community housing new builds. The County continually engages with federal representatives to advocate for federal government resources to be allocated for rural service areas (i.e., Northumberland).

Provincial Government

The Ontario government has a broad role in housing through legislation, regulation, and funding programs. The provincial government sets the housing agenda for the Ontario and assists communities in meeting housing needs through the provision of transfer payments to the municipalities and the funding of programs for housing and homelessness. With the recent release of the new community housing framework which is the 'go-forward' path for non-profit and co-operative housing providers once their mortgages are paid out. This new framework enables the County to work at a more localized level to strengthen, preserve and sustain the community housing system. The province has a role to provide legislative tools to protect RGI units in the community housing system, and to enable municipalities to support the development of affordable and rental housing.

Member Municipalities

Member municipalities have the responsibility for many of the planning and regulatory tools, such as zoning of land and processing of planning applications, which impact the development of housing in each community. The County's member municipalities can take on a larger role in the provision of housing by contributing surplus municipal land or buildings and/or provide ongoing financial assistance specifically for the supply of community housing in their communities to meet the needs of their residents.

Non-Profit Sector

The non-profit sector plays a major role in affordable housing and/or support services to residents. This sector also raises awareness of housing need and advocates for housing and programs. There is an opportunity for the non-profit sector to enhance their partnerships and collaborations with the NCHC, non-profit and co-operative housing providers in Northumberland to provide services that enable tenants/members to improve their quality of life and wellbeing, and to maintain housing stability.

Private Sector

The private sector provides the majority of housing Northumberland, including ownership and rental. Investors and funders also contribute to the construction and operation of community and or affordable housing properties. More specifically, private sector developers have vast capabilities spanning the entire development process. There is a role for this sector to engage with the community housing system in Northumberland in a more intentional way and to expand their role in the community housing system. An example of this is private rental landlords working with the County to facilitate the provision of other forms of subsidized housing (i.e., rent supplement).



The County will work with housing partners who indicated interest and capacity in pursuing development for new supply, and in the provision of services and their expertise to come up with housing solutions for our residents in Northumberland.

▲ Stakeholder has interest and capacity

■ Requires support to pursue

Organization	Capacity and Interest in Pursuing Development		Capacity and Interest in Provision of Services			
	Land opportunity with an interest in development	Interested in Scaling up	Operational services or expertise (rentals, maintenance, finance/accounting) to other housing organizations	Support services to tenants of other housing organizations	Policy work to support affordable housing development	Offer rent supplements to increase housing affordability
Town of Cobourg	▲	▲	▲		▲	▲
Municipality of Port Hope	▲				▲	
Municipality of Trent Hills	▲				▲	
Municipality of Brighton					▲	
Northumberland County	▲	▲	▲	▲	▲	▲
Trinity Housing Corporation		▲			▲	▲
Campbellford Multicare Lodge		▲				
Percy Township Non-Profit Housing Corporation		▲			▲	
Habitat for Humanity Northumberland	▲	▲	▲		▲	
Legion Village		▲			▲	▲
Transition House	▲	▲			▲	
Northumberland County Community Legal Centre			▲	▲	▲	
Rebound Children & Youth Services					▲	
Fourcast				▲		▲

Source: Stakeholder Engagement: Working Collaboratively to Develop Affordable Housing Consultation Session. Note: Capacity responses were collected through stakeholder engagement polling questions for which representatives from the organizations listed participated and responded accordingly.

Part 7: IMPLEMENTING THE PLAN

To achieve the goals as set out in the Community Housing Master Plan (2023 – 2028) an Implementation Framework will guide our work over the next six years. The CHMP is a living document. The County commits to share this work with its community housing partners through ongoing engagement with its stakeholders to ensure that the plans goals, strategies, and actions are in alignment with the County’s corporate strategic priorities, the overall direction of community housing, and the needs of communities and residents across Northumberland.

In developing the implementation framework, the following were considered:

- County’s continued investment and oversight role as Service Manager of the community housing system in Northumberland,
- Important role that community housing providers play in advancing affordable housing rental solutions in their communities,
- Implementation process of the new *HSA, 2011* regulatory changes to the; and
- Recognition that resources are finite.

7.1 Implementation Framework

Each strategic priority of the CHMP has objectives with supporting actions. Appendix A details this framework. It includes 70 actions with timeframes to be completed between 2023 – 2028. Actions will be implemented over a short, medium, and long term. We recognize that this work is iterative and will evolve, and we may make pivots along the way. Through ongoing system planning efforts, the actions outlined in the CHMP will be periodically reviewed, updated, and modified to adapt to the operating environment of the County, the community housing landscape in Northumberland, and our service capacity.



What will be done over the next 6 years (2023 – 2028):

See Implementation Framework: The Action Plan, pages **81 - 97** for more information on the activities to be undertaken over the duration of the CHMP.



Ongoing

Actions and activities that are continuous and continually moving forward



Short Term

Actions to be implemented in years 2023 and 2024



Medium Term

Actions to be implemented in years 2025 and 2026

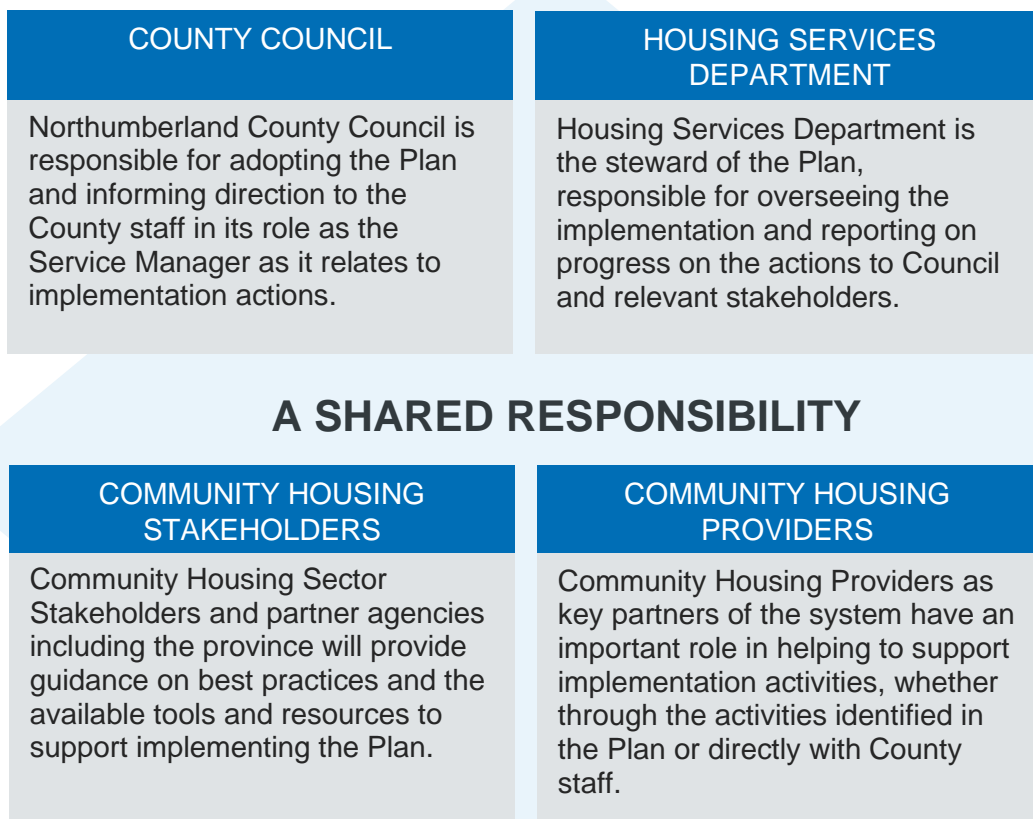


Long Term

Actions to be implemented in years 2027 and 2028

7.2 Roles and Responsibilities

To ensure actions are initiated and completed as planned the accountability is as follows:



7.3 Resourcing the Plan

The CHMP requires resources, human and financial which will be derived from multiple sources:















- Utilising existing staff resources to the maximum extent practicable,
- Supplementing internal staff resources with external expertise as and when required,
- Maximizing the use of available programs and resources through senior levels of government (i.e., federal, and provincial), from associations and other relevant organizations,
- Allocating County financial resources to execute actions, and
- Partnering with the County's seven municipalities and other community sectors.

The County's efforts to address, support and guide the sustainability of community housing system in Northumberland will be ongoing. However, there will continue to remain a significant financial role for the County to ensure viability and continued operations of the NCHC, and to financially support non-profit and co-operative housing providers as they transition into new service agreements. To maximize the County's ability to implement the CHMP, County Council may wish to consider incorporating this plan as part of its annual operating budget and long-term capital budgets to ensure that actions/initiatives are considered in the budget planning process.

The County's Housing Services Division regularly pursues funding opportunities for housing and homelessness initiatives through all levels of government. We will continue to pursue external funding sources, where available to support CHMP initiatives and to augment the County's resources. Opportunities will also be explored to maximize funding opportunities through public-private partnerships, the private sector, and other public sectors. The County will continue to advocate to both the federal and provincial governments to allocate more funding to Northumberland County.

7.4 Measuring Success

Achieving the goals of the Community Housing Master Plan 2023 – 2028 will be assessed against a set of overarching targets. The following outlines the targets and indicators for measuring and evaluating progress under the CHMP. The targets and indicators are subject to change to adapt to the Service Manager and community housing system in Northumberland's operating and fiscal environment.

TARGET	INDICATOR
 County as the Service Manager is achieving its service level standards as required by the province under the <i>HSA, 2011</i>	 By 2028, the County maintains a total of 677 rent-geared-to-income units in the community housing system in Northumberland
 More people/applicants housed from the Northumberland County wait list	 # of people housed from the wait list annually
 By 2028, the number of households assisted in RGI and/or rented assisted units will increase by 30%. Net increase of 203 units	 # of financially assisted units added to the system annually which include RGI units, rent supplement and other forms of local rental assistance
 County has established a financial strategy to support the ongoing financial sustainability of the NCHC, non-profit and co-operative housing providers	 Strategy in place and funding has been allocated through the County's corporate budgeting process to support community housing providers with service agreements
 The County has renewed its relationship with non-profit and co-operative housing providers through new service agreements	 # of new service agreements signed for 10 years or longer # of existing community housing units retained through subsidies after expiry of mortgage
 On average 30% of existing NCHC housing units will be repaired annually	 # and % of NCHC housing units repaired annually
 By 2024, the NCHC, non-profit and co-operative housing providers have a 10-year capital repair plan	 # of community housing providers with a 10-year capital plan

7.5 Reporting

The County will regularly report on actions taken to achieve the goals and objectives, and on alignment of key outcomes with overall strategic direction. The following methods will be used to keep the community and our community housing stakeholder informed:



Annual Reporting

The Social Services Standing Committee will receive annual CHMP progress updates. Through this Committee updates will be provided to Council periodically and where approvals are required.



Business Plans

Through the Community and Social Services Department, the Housing Services Division will submit to Council as part of the annual budget process, a summary of key accomplishments for the year past, as well as a list of priority actions for the year ahead.



Housing Provider Network Meetings

The Housing Services Division will engage with the NCHC, non-profit and co-operative community housing providers on an ongoing basis to provide updates on priorities and actions from the plan.



Website Updates

The Community Housing Master Plan will be accessible on the County website as a reference resource for the public.

THE PATH AHEAD 2023 - 2028



The County's Community Housing Master Plan 2023 – 2028 has been developed with the overarching goal of improving housing outcomes for current and future residents of Northumberland. As established in this plan, our commitment, guiding principles, values and goals will work toward supporting the achievement of Northumberland County's vision:

"[B]y 2029, the Northumberland housing and homelessness system is responsive to the needs of all residents, providing safe, appropriate and affordable housing options within healthy and inclusive communities."

Developed in consultation with our community housing providers, community partner agencies, non-profit service agencies, departments within the County of Northumberland, member municipalities, private sector businesses and individuals with lived experiences. This CHMP reflects a coming together of feedback and ideas we heard to address common issues for the need of affordable housing for low- and moderate-income households in the County.

The CHMP sets an ambitious agenda over the next six years focused on strengthening our community housing system and improving service to those in Northumberland County who require subsidized housing, and who are currently experiencing homelessness or at risk of homelessness, or who are vulnerably housed. It includes working in partnership with non-profit and co-operative housing providers, and the NCHC to support them to achieve their vision and long-term goals; and as a result, in collaboration we will work together to sustain, preserve and the protect the community housing assets while facilitating growth and new supply where possible.

The development of the CHMP is timely and aligned with the transformation change happening in the sector across Ontario, with the governments newly established community housing framework for Service Managers and community housing providers. The change requires local system planning both at the municipal administration level and with community housing providers. In response, the CHMP is our pro-active approach to plan now and for the long-term to address community housing provision across Northumberland. In doing so, we will be working to improve housing outcomes

for people in need throughout Northumberland; and ensure greater stability for tenants and community housing providers.

The CHMP strategic priorities and action plan will enable better access to good quality, safe, community housing for households in need, and improve housing stability for residents struggling to maintain their existing homes. The County will facilitate staff working together to deliver on the actions set by the CHMP. Ensuring progress in each of the strategic areas will lead the County towards a future where Northumberland's community housing supply is responsive and well-maintained, and non-profit and co-operative housing providers, the NCHC and other partners in the system are working together to sustain and protect this important asset as affordable rental housing for low to moderate-income households.

Meeting the needs of current and future Northumberland residents requires the efforts of all housing partners, including the County, member municipalities, private and non-profit sector stakeholders, and residents themselves. A critical element to achieve success of the CHMP is engaging with all housing partners and community members through ongoing collaboration and communication to find new and better ways of working together to address the housing needs in our communities. To foster continued momentum with our housing partners, the CHMP includes:

- **Creating a collaborative environment-** Maintaining a common focus for the preservation and provision of community housing in the County by strengthening the relationship and working in partnership with community housing providers.
- **Getting partners engaged in the dialogue-** Establishing and sustaining a dialogue among all partners in the community housing system to promote better outcomes.
- **Committing resources-** Making efficient use of existing resources while enhancing efforts through additional on-going resources including seeking opportunities for external funding source, and
- **Communicating results-** Maintaining awareness and accountability through regular reporting, and sharing of information, best practices, data, and evidence to support better decision making.

Moving forward, we will proceed thoughtfully and carefully over the next six years. We will be mindful to continuously seek feedback and capture community perspectives related to our priorities and directions as set out in the CHMP. Once this CHMP is approved, County staff will work through the implementation plan to develop internal business plans that will include specific activities, resources required and who will take the lead in the implementation of the actions.

The background features abstract, overlapping blue geometric shapes, including triangles and polygons, creating a sense of depth and movement. These shapes are rendered in various shades of blue, from light to dark, and are positioned in the upper and lower portions of the page, framing the central text.

Appendix A: Implementation Framework

Action Plan



STRATEGIC PRIORITY #1: QUALITY OF SERVICE

GOAL: Improve the delivery of the service system with focus on access to housing, achieving positive housing stability outcomes and delivering quality customer service.

Objective 1.1: Provision of service delivery that is transparent, inclusive, accessible, equitable and that respects diversity.



Ongoing

Actions that will be ongoing and will continue over the period of the Plan

- 1.1.1 Continue to educate and raise awareness within the broader community housing sector and seek opportunities to provide training and education on practices related to accessibility, inclusivity, cultural appropriateness, diversity and equity.
- 1.1.2 Continue to offer and support program opportunities such as RentSmart to inform, educate and enable housing providers, landlords and Boards to provide effective tenant management.
- 1.1.3 Support and monitor housing providers in the implementation of the Accessibility for Ontarians with Disabilities Act on the Built Environment.



Short Term

Actions to be implemented in years 2023 and 2024

- 1.1.4 Implement as per provincial requirements O. Reg 242/22 and enhance the current access system (i.e., social housing wait list) to include other forms of rental housing assistance provided in the County.
- 1.1.5 Review and update local income and asset limit rules as applicable and in alignment with the Housing Services Act regulations, O.Reg. 242/22 and communicate changes to waitlist applicants, tenants, housing providers and respective stakeholders.



STRATEGIC PRIORITY #1: QUALITY OF SERVICE



Medium Term

Actions to be implemented in years 2025 and 2026

-
- 1.1.6 Take action to implement a landlord engagement strategy as identified in the Northumberland County Affordable Housing Strategy to expand the rent supplement programs, support landlords in housing retention activities for those that are hard to house and provide education on discrimination and the human rights.
 - 1.1.7 Explore opportunities to expand the referral program with the Nogojiwanong Friendship Centre to support the introduction of culturally competent urban Indigenous programming within the community housing system.

Objective 1.2: Support successful tenancies and eviction prevention.



Ongoing

Actions that will be ongoing and will continue over the period of the Plan

-
- 1.1.8 Continue to work on improving processes and practices to ensure that prospective tenants and current tenants have access to strong case management services and have needed supports to have a successful tenancy.
 - 1.1.9 Establish partnerships with other services and sectors to support housing stability outcomes and transitions as appropriate.



Medium Term

Actions to be implemented in years 2025 and 2026

-
- 1.1.10 Building on the housing retention model introduced in 2019, develop tools and processes to guide tenant relations and support eviction prevention goals.
 - 1.1.11 Once tools are developed, ensure all community housing providers, including the NCHC are provided with, and using, the tools and processes to guide tenant relations and support eviction prevention goals.
 - 1.1.12 Building on current relationship-building initiatives, work with Ontario Aboriginal Housing Services and the Nogojiwanong Friendship Centre to develop culturally appropriate tools and processes to support Indigenous tenants maintain housing.



STRATEGIC PRIORITY #1: QUALITY OF SERVICE



Long Term

Actions to be implemented in years 2027 and 2028

- 1.1.13 Evaluate the new structure of tenant relations case management and modify to support continuous improvement of consistent delivery of community housing support across the County, promoting an eviction prevention model of social housing.



STRATEGIC PRIORITY #2: QUALITY OF HOUSING

GOAL: Preserve and adequately maintain the existing community housing stock to ensure that it continues to be safe, affordable, adequate, and available for future public benefit and to meet the evolving needs of community members.

Objective 2.1: Plan for the management of the community housing assets to ensure the stock is well maintained, in good condition and that it delivers optimal return in terms of financial investment, service delivery and meets housing need.



Ongoing

Actions that will be ongoing and will continue over the period of the Plan

- 2.1.1 Continue to explore funding opportunities available from senior levels of government to support capital repairs.
- 2.1.2 Utilize the AssetPlanner system to support the County in decision making, prioritization of resources, funding allocations (i.e., Ontario Priorities Housing Initiative [OPHI] and Canada- Ontario Community Housing Initiative [COCHI]) and in assessing capital priorities of the community housing assets.



Short Term

Actions to be implemented in years 2023 and 2024

- 2.1.3 Explore financing and funding options (internal and external resources) to implement the Community Housing Master Plan.
- 2.1.4 Building on the capital need forecast analysis in the State of the Housing Report (Community Housing, Northumberland County) investigate County options and strategies to support addressing the capital needs of the community housing stock.
- 2.1.5 Integrate the NCHC's Asset Management Plan with the County's Corporate Asset Management Plan to include the municipally owned social housing assets to adhere with legislation O.Reg. 588/17.



STRATEGIC PRIORITY #2: QUALITY OF HOUSING



Medium Term

Actions to be implemented in years 2025 and 2026

- 2.1.6 Review and modify as applicable the County's local rules, directives, policies, and practices in relation to community housing provider capital planning (i.e., capital reserve investments, subsidy surplus sharing, mandatory transfer of operational contributions to capital reserves) to determine compliance practices to support capital planning and for incorporation in new service agreements between housing providers and the County.



Long Term

Actions to be implemented in years 2027 and 2028

- 2.1.7 Consider opportunities to expand and develop programs and plans for the long-term management of the non-profits and co-operative housing provider funding, specifically mortgage savings.
- 2.1.8 Budget and plan for the periodic (5 year) cycle for conducting Building Condition Assessments for NCHC properties and for community housing providers that are part of the new service agreement framework with the County to support the review of financial and capital plans, as required of the County and housing provider under Provincial regulations.

Objective 2.2: Promote and support asset management practices that help maintain and preserve the community housing assets.



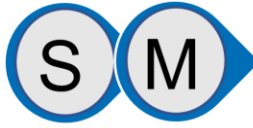
Short Term

Actions to be implemented in years 2023 and 2024

- 2.2.1 Implement the learnings from the NCHC AssetPlanner training (i.e., Report generation for portfolio planning and Procurement and Making Updates in Asset Planner) to support and inform stronger capital planning and asset management initiatives, including ongoing data entry and annual and long-term capital planning.



STRATEGIC PRIORITY #2: QUALITY OF HOUSING



Short to Medium Term

Actions to be implemented in years 2023 to 2026

- 2.2.2 Facilitate non-profit and co-operative housing provider Boards and their staff to understand the state of the capital needs of the asset/projects through sharing information, education, training and providing evidence from AssetPlanner generated reports to enable them to make decisions, create capital plans and extract supportive information for business case submission for external funding opportunities.

Objective 2.3: Ensure responsible long-term capital planning of the units and buildings operated by Northumberland County Housing Corporation.



Ongoing

Actions that will be ongoing and will continue over the period of the Plan

- 2.3.1 Implement the NCHC Asset Management Plan and explore opportunities that support renewal, regeneration, and expansion.
- 2.3.2 Identify projects for which the application of COCHI and additional federal/provincial dollars will have maximum impact on extending the useful life of NCHC properties.



Short Term

Actions to be implemented in years 2023 and 2024

- 2.3.3 Compare the NCHC Asset Management Plan (NCHC AMP) with the NCHC 10 Year Capital Plan and ensure capital priorities align with future use of each site.
- 2.3.4 Develop strategic maintenance priorities informed by the Building Condition Assessments and the NCHC 10 Year Capital Plan.



STRATEGIC PRIORITY #2: QUALITY OF HOUSING



Medium Term

Actions to be implemented in years 2025 and 2026

- 2.3.5 Review the capital funding contributions/allocations (i.e., capital reserves, yearly contributions, repair, and maintenance funding) from the County to the NCHC and develop a funding and financial strategy to prioritize NCHC renewal.
- 2.3.6 Work with the NCHC to develop a capital reserve investment strategy to address ongoing financial long-term capital needs and for new developments. This includes developing a capital reserve policy for NCHC as per the County's corporate reserve policy.
- 2.3.7 Establish a set of expected standards for the construction of any NCHC new units that incorporate accessibility, environmental efficiencies, building form and materials to guide decision making and enable staff to assess, procure and implement the activities that support growth and redevelopment.



STRATEGIC PRIORITY #3: SUSTAINABILITY OF COMMUNITY HOUSING

GOAL: Safeguard the existing community housing system in the County and support housing providers to be sustainable and viable to ensure this stock is resilient and retained as a long-term affordable rental housing option to meet the housing needs of low – and moderate – income households.

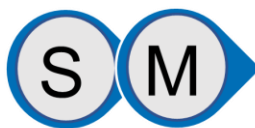
Objective 3.1: Develop strategies to address community housing system costs and sustainable financial assistance to housing providers within the budgetary expectations of the County.



Short Term

Actions to be implemented in years 2023 and 2024

- 3.1.1 Review the current subsidy provisions, operating costs and capital reserves of the existing community housing system for housing providers regulated under the Housing Services Act to understand the funding supports required to sustain housing provider viability.
- 3.1.2 Review County service-level standards and rules governing the administration of rent-geared-to-income housing and develop standards that are inclusive of a range of County administered housing options.



Short to Medium Term

Actions to be implemented in years 2023 to 2026

- 3.1.3 Explore the range of tools, incentives, resources that the County can offer and/or establish to support housing providers to be financially sustainable, and which can be offered through the negotiation of new service or exit agreements.
- 3.1.4 Develop financial mitigation strategies for both County and housing providers to avoid loss of rent geared to income units (which contribute to the County's service level standards) as non-profit and co-operative housing providers' obligations end under their operating agreements and/or mortgage with the provincial and federal government.



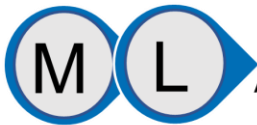
STRATEGIC PRIORITY #3: SUSTAINABILITY OF COMMUNITY HOUSING



Medium Term

Actions to be implemented in years 2025 and 2026

- 3.1.5 Review the subsidy surplus sharing policy and its directives and assess its application and requirements for compliance to community housing providers that enter into new service agreements with the County.
- 3.1.6 Review the Non-Profit and SLS Reserve Account and explore options to stabilize, and/or adapt the financial reserve investments to support community housing providers or increase stock.



Medium to Long Term

Actions to be implemented in years 2025 to 2028

- 3.1.7 Pursue Federal and Provincial government funding opportunities available through the National Housing Strategy to support the County's community housing system.

Objective 3.2: Plan for the longer-term viability of community housing as housing providers transition into a new operating and regulatory environment as projects reach the end of mortgages/operating agreements.



Ongoing

Actions that will be ongoing and will continue over the period of the Plan

- 3.2.1 Complete the annual operational reviews for all housing providers as part of the County's ongoing cycle of reviews and work with housing providers and their Boards of Directors to explore all options to achieve financial viability, organizational stability and management efficiencies while continuing to meet the requirements of the Housing Services Act.



STRATEGIC PRIORITY #3: SUSTAINABILITY OF COMMUNITY HOUSING



Ongoing

Actions that will be ongoing and will continue over the period of the Plan

- 3.2.2 Provide the necessary supports and guidance to assist community housing providers (staff and board members) to navigate as required corporate changes post end of mortgage such as mergers\amalgamations, acquisitions, governance restructuring and organizational change management.
- 3.2.3 Engage with stakeholders (i.e., MMAH, OMSSA, ONPHA, CHF Ontario-Canada, HSC, Service Managers and DSSABs) across the province in planning for the long-term sustainability of the community housing system, including strategies to address end of operating agreements and mortgages.
- 3.2.4 Work with sector associations/organizations to utilize tools, resources and expertise to support the County and housing providers in their EOAM planning.



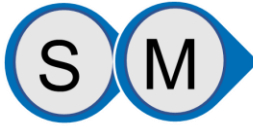
Short Term

Actions to be implemented in years 2023 and 2024

- 3.2.5 Develop a transparent process for (internal and external) monitoring, recording, documenting, and publishing a list of housing projects as per regulation O. Reg.241/22 105.3 (1) related to Part VII.1 housing projects in the County including making the list available to the public and posting the list on the internet.
- 3.2.6 Work on establishing the rules, criteria and service agreement framework/ template for housing providers wishing to enter into new service agreement with the Northumberland County, post end of mortgage/operating agreements.
- 3.2.7 Establish an engagement process to transition community housing providers into the new service agreement or exit agreement as they approach the end of mortgages and/or operating agreements.



STRATEGIC PRIORITY #3: SUSTAINABILITY OF COMMUNITY HOUSING



Short to Medium Term

Actions to be implemented in years 2023 to 2026

- 3.2.8 Conduct housing provider viability assessments to inform a funding structure that would ensure financial viability, provision of rent geared to income units and that achieve service level standard requirements.
- 3.2.9 Establish an exit agreement framework for housing providers as per provincial regulations for housing providers wishing to exit the current Housing Services Act system.



Short to Long Term

Actions to be implemented in years 2023 to 2028

- 3.2.10 Work with housing providers to help them understand their financial and capital viability as they approach the end of their mortgages and operating agreements to manage risk post EOA/M and prior to entering into new agreements.
- 3.2.11 For community housing providers reaching EOM, work with the housing provider and the Board to undertake the financial planning work as per the HSA to support the development of joint financial plans that includes both capital and operating.

Objective 3.3: Build capacity and improve the effectiveness and efficiency of the community housing system.



Ongoing

Actions that will be ongoing and will continue over the period of the Plan

- 3.3.1 Provide ongoing training, guidance and networking opportunities for non-profit and co-operative housing providers that support good governance, financial planning, asset management, risk management, and continuous improvement best practices.



STRATEGIC PRIORITY #3: SUSTAINABILITY OF COMMUNITY HOUSING



Ongoing

Actions that will be ongoing and will continue over the period of the Plan

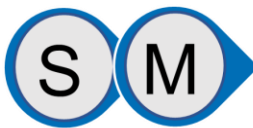
- 3.3.2 Continue to support non-profit and co-operative housing providers in the delivery and potential development of community housing (e.g., education workshops, sharing of best practices and operating policies and procedures, support for the development of funding proposals and business cases, joint tendering opportunities, common list of approved vendors, etc.).



Short Term

Actions to be implemented in years 2023 and 2024

- 3.3.3 Inform community housing providers of the Bill 184 amendments to O. Reg. 367/11 under the HSA (i.e., service and exit agreements, service level requirements, access; and local eligibility rules for income and asset limits for rent-geared-to-income (RGI) assistance).
- 3.3.4 Meet/Engage with housing providers through housing provider network meetings to educate and discuss end of operating agreements/end of mortgage changes to the operating (regulation) environment post EOA/M, adherence to regulations and changes to the Housing Services Act; as a process to initiate building housing provider capacity to get ready and plan for EOA/M.



Short to Medium Term

Actions to be implemented in years 2023 to 2026

- 3.3.5 Undertake a review of all existing policies, directives and the introduction of new directives related to the management and administration of the community housing system regulated under the Housing Services Act to ensure alignment with new provincial legislation.



STRATEGIC PRIORITY #3: SUSTAINABILITY OF COMMUNITY HOUSING



Medium to Long Term

Actions to be implemented in years 2025 to 2028

- 3.3.6 Develop the tools and appropriate resources to educate and improve quality of management and governance capacity of Board of Directors to enable board members to be more functioning in their governance role.



STRATEGIC PRIORITY #4: ENABLING GROWTH

GOAL: Promote community housing growth, regeneration, and intensification to ensure that the community housing system addresses the needs of households on the centralized wait list, matches the long-term needs of the County and is growing alongside the changing and expanding needs of the community.

Objective 4.1: Encourage and support the development of a diverse community housing stock, including accessible housing options, smaller units and options to facilitate aging in place, in all Northumberland communities.



Ongoing

Actions that will be ongoing and will continue over the period of the Plan

- 4.1.1 Support (i.e., financial or in-kind) and provide guidance to non-profit and co-operative housing providers who are applying for federal and/or provincial funding to build community housing.



Medium Term

Actions to be implemented in years 2025 and 2026

- 4.1.2 Identify potential 'shovel-ready' 'funding ready' community housing projects, and source financing for the fulfillment of these projects.
- 4.1.3 Develop a landbank to support the ongoing and future development of additional community housing across the County.



Medium to Long Term

Actions to be implemented in years 2025 to 2028

- 4.1.4 Building on the actions in the Northumberland County Affordable Housing Strategy, work with member municipalities to develop a County-wide approach to securing land for affordable housing development, including exploring a policy to give priority to affordable housing development in the disposition of surplus land, land banking, and land sharing.



STRATEGIC PRIORITY #4: ENABLING GROWTH



Long Term

Actions to be implemented in years 2027 and 2028

- 4.1.5 Assist housing providers to identify the use of surplus land opportunities on non-profit and co-operative housing sites for infill.

Objective 4.2: Leverage funding, financing, and partnership opportunities to provide more homes in the community housing system.



Ongoing

Actions that will be ongoing and will continue over the period of the Plan

- 4.2.1 Building on the actions in the Northumberland County Affordable Housing Strategy, work with member municipalities to implement the recommended Northumberland Affordable and Rental Housing Program.
- 4.2.2 Continue to participate in the Housing Strategic Steering Committee (HSSC) - Technical Table on Municipal Support of Rental Development and engage in discussions with other housing administrators to advance the policy and planning tools that Service Managers can leverage to facilitate affordable rental development in rural service areas.



Long Term

Actions to be implemented in years 2027 and 2028

- 4.2.3 Facilitate partnerships among community agencies, faith groups, private developers, member municipalities, and property owners to identify opportunities to renovate vacant or underutilized properties into affordable housing, specially targeting the provision of rent geared to income units for households in deep core housing need.
- 4.2.4 Establish partnerships with the private sector and landlords to explore innovative ways to integrate rent geared to income housing and low-end market housing into new and existing rental housing developments.



STRATEGIC PRIORITY #4: ENABLING GROWTH

Objective 4.3: Expand and grow the Northumberland County Housing Corporation's portfolio.



Ongoing

Actions that will be ongoing and will continue over the period of the Plan

- 4.3.1 Continue to seek out new revitalization and renewal initiatives that may increase the NCHC portfolio.
- 4.3.2 Work with the NCHC to explore opportunities and undertake the necessary pre-development work to identify sites that are shovel ready/funding ready.



Short Term

Actions to be implemented in years 2023 and 2024

- 4.3.3 Based on the asset conditions as reflected in the Building Condition Assessments and the Asset Management Plan consider the re-prioritization and distribution of funding and resources allocation based on NCHC's asset conditions.



Medium Term

Actions to be implemented in years 2025 and 2026

- 4.3.4 Explore with the NCHC a strategy for the growth of the NCHC portfolio including establishing growth targets for the Corporation.
- 4.3.5 Identify and communicate guiding principles for redevelopment (for the County and for residents).



STRATEGIC PRIORITY #4: ENABLING GROWTH



Medium to Long Term

Actions to be implemented in years 2025 to 2028

- 4.3.6 Establish a framework for construction of new units to support County staff in implementing the growth and redevelopment of NCHC. (i.e., general direction and flexible standards relating to accessibility and environmental efficiencies, built form, materials and finishes).



Long Term

Actions to be implemented in years 2027 and 2028

- 4.3.7 Review the feasibility of expanding NCHC's role to developing mixed income buildings (including market rental and affordable rental units), as piloted at Elgin Park and 473 Ontario Street to increase supply of affordable housing while maintaining financial viability.

Glossary of Terms

Affordable Housing is a broad term with varying definitions that is typically used to describe both the affordability of a household to meet shelter costs (rent or mortgage, utilities etc.) and the different levels in rental costs or purchase price of housing units (ownership or rental). In the case of rental housing, the County applies the term to describe:

- A unit for which the rent does not exceed 30% of gross annual household income for low and moderate-income households (affordability of households); or
- A unit for which the rent is at or below the average market rent of a unit in the regional market area (affordability of rent levels).

Asset Management refers to a coordinated activity of an organization to realize value from assets. Realization of value normally involves balancing costs, risk, opportunities and performance benefits.

AssetPlanner refers to a software. It is a web-based planning tool that helps housing providers and Service Managers better understand the physical condition of their buildings and to make informed decisions about capital expenditures. Asset Planner was developed by Ameresco Inc. and has been tailored by HSC to meet the needs of Ontario's community housing sector.

Centralized waiting list is a system for people applying for subsidized housing. There are centralized waiting lists for all service manager areas in Ontario. The administration of the centralized waiting list in Northumberland is done by the Service Manager (the County).

Community Housing is housing owned and operated by non-profit housing corporations, housing co-operatives, and municipal governments or district social services administration boards. This housing offers subsidized or low-end-of market rents. This form of housing is sometimes referred to as social housing.

COCHI stands for the Canada-Ontario Community Housing Initiative. It is a federal/provincial cost shared program focused on protecting affordability for households in social housing, to support the repair and renewal of existing social housing supply, and to expand the supply of community housing over time. OPHI was part of the bi-lateral agreement signed in April 2019 between the Government of Canada and Government of Ontario under the National Housing Strategy.

Core housing need is a term used to define a housing situation of a household. A household is in core housing need if its housing does not meet one or more of the adequacy, suitability, or affordability standards, and it would have to spend 30% or more of its before-tax income to access acceptable local housing.

Debentures are loans made to municipalities and public agencies to support the development of public housing properties.

End of mortgage (EOM) is a term used to describe the change in the mortgage status and contractual operating arrangement of a housing provider and/or project. EOM is now used across the housing sector to refer to end of operating agreement (federal program), end of debenture (public housing program) or end of mortgage (provincial reform program). It is used interchangeably with ‘expiry or expiration of operating agreements, mortgages debentures. The status of EOM is based on a project’s funding program that it was developed under.

Housing allowance is a non-repayable subsidy to help eligible households pay rent. The allowance is paid directly to the individual, so it can be used in the private market, and it is portable, within Northumberland, so it moves where they move. Housing allowances are federally and provincially funded.

Housing Services Act (HSA, 2011) establishes the legislative framework for the community (formerly called social housing) in Ontario. Rent-geared-to-income assistance is administered locally by 47 Service Managers (municipalities and district social services administration boards) designated under the Housing Services Act, 2011 to manage community housing programs across the province.

Local Housing Corporation (LHC) are organizations are the housing assets of a Service Manager who, as sole shareholder, has taken over the ownership and other responsibilities of what used to be known as Local Housing Authorities, or “public housing”. At the time of devolution, some Service Managers set up former public housing as independent non-profits, some absorbed them into the municipal structure as part of the existing housing department, and others amalgamated the Local Housing Authorities with their municipal non-profit corporations. The Northumberland County Housing Corporation (NCHC) is an LHC.

Low to moderate-income households means, in the case of ownership housing, households with incomes in the lowest 60% of the income distribution for the regional market area; or in the case of rental housing, households with incomes in the lowest 60% of the income distribution for renter households for the regional market area.

Mandate refers to an official designation of a housing provider or project pertaining to the housing of particular groups in society (e.g. seniors, hard-to-house, families, youth, physically disabled). Housing provider mandates were confirmed by the province prior to devolution and are protected under the *Housing Services Act, 2011*. Service Managers based on local policy directives can establish housing mandates.

OPHI stands for the Ontario Priorities Housing Initiative. This is a federal/provincial cost shared program focused on addressing local priorities including affordability, repair and new construction. OPHI provides both operating and capital funding. The operating component can be used for housing allowance/rent supplement programs to make rents more affordable for tenants in existing rental buildings. OPHI was part of the bi-lateral agreement signed in April 2019 between the Government of Canada and Government of Ontario under the National Housing Strategy.

Rent-geared-to-income is where an occupant of a community housing unit pays 30% of their gross monthly income on rent and the rest is paid for (“topped up”) by the Service Manager in the form of a subsidy. Household income is verified through income testing by the housing provider or Service Manager.

Rent supplement is a form of financial assistance paid to a landlord to bridge the gap between a tenant’s rent-geared-to-income and the market rent ceiling set by the municipality for units rented to applicants from the subsidized housing wait list.

At risk of homelessness refers to households that have difficulty maintaining appropriate housing that is safe, adequate, affordable and secure. A range of factors can put housing security at risk, including: low income, health issues/illness (including mental health issues), substance use, incarceration or other legal issues, hospitalization, family breakdown, violence, discrimination, inadequate and/or unsafe housing.

Service Manager refers to the municipal agencies responsible for delivering social housing programs and long-term strategic planning for the housing system under their jurisdiction. Includes 37 Consolidated Municipal Service Managers – upper and single tier municipalities, and 10 District Social Services Administration Boards in Northern areas where no upper tier municipality exists. Service Managers are responsible for determining a household’s eligibility for rent-geared-to-income assistance and priority access to subsidized housing in their service area. Decisions are made following provincial eligibility and priority rules, and local eligibility and priority rules that are set by the Service Manager on specific matters as specified by regulation.

Social housing was developed through federal or provincial government programs from the 1950s through 1995. Over 250,000 households live in social housing. About 185,000 pay a geared-to-income rent and the rest pay a moderate market rent. Social housing in Ontario is now referred to as community housing. The term social housing is used interchangeably with community housing and/or subsidized housing.

Vulnerable Groups/Households are groups who are in a disadvantaged position or marginalized. In the case of the National Housing Strategy, priority vulnerable groups are: survivors fleeing domestic violence, seniors, people with developmental disabilities, people with mental health and addiction issues, people with physical disabilities, racialized persons or communities, newcomers (including refugees), LGBTQ2+, veterans, Indigenous peoples, young adults, and people experiencing homelessness.



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