



Attainable Housing Review Implementation Report

July 16, 2024

Overview

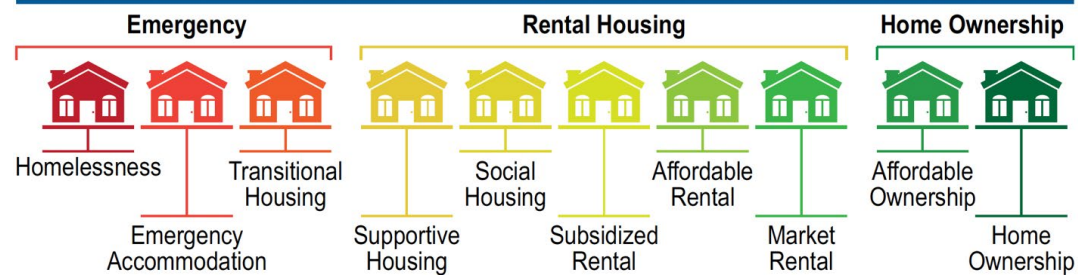
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Background & History

- The County embarked on an Attainable Housing Review with the vision that *Every Middlesex County resident has the opportunity to access the type of housing they need in their community.*
- Middlesex County is facing significant housing challenges alongside many other communities across Ontario and Canada.
- The objectives of this review included:
 - Examining needs across the entire housing continuum;
 - Identify gaps in the provision of housing; and
 - Prepare Municipal strategy to meet current and future needs

Background & History

The Housing Continuum



- This report aims to provide the necessary information upon which Council can define the strategic role of Middlesex County in the housing system. Three main roles have been identified:
 - Housing Advisor;
 - Housing Advocate; and
 - Housing Funder

CMSM - What it Means for Housing

Consolidated Municipal Service Manager (CMSM)

- The City of London is the provincially designated Service Manager for housing in both the City and County.
- The City takes on five key responsibilities relating to housing administration including:
 - System Planning;
 - Centralized Waiting List;
 - New Housing Development;
 - Asset Sustainability; and
 - Supporting Housing Operations.
- The County maintains a large reliance on the City of London when it comes to the housing system.

CMSM - What it Means for Housing

Current Roles and Responsibilities Housing & Homelessness System

Federal <ul style="list-style-type: none"> • National housing strategy • Funder public, private and not-for-profit systems • Mortgage insurance 	Provincial <ul style="list-style-type: none"> • System steward, set overall vision • Establishes legislative and policy framework • 47 local Services Managers 	
Municipal – Service Manager – City of London <ul style="list-style-type: none"> • Service system management – system oversight (incl. compliance and reporting) for Service Manager jurisdiction • System planning and design – develops a ten-year local housing and homelessness plan • Designs and delivers services to people directly or through delivery partners • Policy development/oversight of housing development • Manage centralized waitlist • Sole shareholder of London and Middlesex Community Housing Corporation 	Municipal – Local Level – Middlesex C. and/or Local	
	Prescribed <ul style="list-style-type: none"> • Integrate planning • Local policies and bylaws 	Optional <ul style="list-style-type: none"> • County provides homelessness program service delivery locally • Can support individual local systems • Can identify needs and opportunities in their communities • Can design and deliver services to people directly or through delivery partners • Can provide additional funding to enhance services

Current Funding Allocations

- The City of London owns and operates 159 Community Housing units within the County through the London Middlesex Community Housing (LMCH) corporation.
- The City also supports 564 public, non-profit, private, and co-operative housing units within the County, 301 of which are rent geared to income (RGI).
- Costs for these housing services are shared between the City and County, with the current costs for the County set at \$6,865,000, which represents 12.4% of the 2024 tax levy.
- The City also contributes provincial funds to the County for homelessness prevention programs, in 2023, this amounted to \$873,903.



Current Housing Situation

Higher Income Expectations

- Data shows a large group of young adults and families are bringing along higher incomes, and expectations to match, especially in housing.
- Even with the recent focus on building low-density, single-unit residential homes, the market for first-time buyers remains extremely strained.

Lower Income Expectations

- Due to the current focus on low-density housing, Middlesex County does not offer many options for low- or middle-income renters.

Future Effects

- The current future of housing in the County will mostly shut out the low- to middle-income levels, which could have big effects on the local economy.

Implementation Options

Strategic Role Option #1: County as Housing Advisor - \$100,000

- A continuation of the County's existing role, emphasizes a focus on the Future Goals, and continued primary reliance on the City of London for housing but also undertaking a focused approach to the Future Goals for the County
- The projected costs would be an additional \$100,000 annually for at least three years. About 0.1% of the 2024 County levy.

Implementation Options

Strategic Role Option #2: County as Housing Advocate - \$500,000

- Augments the County's current role to act as a Support Service Manager for housing.
- Includes the creation of a Housing Advisor role to lead local initiatives and collaborate with municipalities. The advisor will manage federal funding applications, offer guidance, and support municipal programs.
- The County would also introduce support for local municipal Community Improvement Plans, affordable housing funding, and the 'My Second Unit Program'.
- The project costs are \$500,000 annually to create the full-time position, operational, and program funds. About 0.9% of the County Levy.



Implementation Options

Strategic Role Option #3:

County as Housing Funder - \$3,000,000

- This role combines the previous two and necessitates ongoing financial support from the Council for housing development
- Requires the establishment of a Housing Sub-Department to finance new affordable housing units.
- Funded housing projects can be executed by the County, not-for-profit organizations, or private enterprise and may explore forgivable grant support on down payments for first-time buyers.
- The projected costs are \$3,000,000 annually to cover all relevant expenses. About 5.4% of the County Levy. Depending on funding from other levels of government, county-funded housing could cost considerably more than \$3,000,000 annually.

Recommended Action

THAT the Attainable Housing Review – Implementation Report be received for information;

THAT Council selects the strategic role of Housing Advocate for Middlesex County;

THAT Council directs staff to prepare a detailed Attainable Housing Implementation Plan Report with the strategic role of Housing Advocate for consideration as part of the 2025 Draft Budget.

Questions

