



# Housing for all



Housing and  
Homelessness Plan

2024-2033



# Contents

<b>Introduction</b>	<b>3</b>
<b>Housing For All: Our Plan At A Glance</b>	<b>4</b>
<b>Plan Context and the Housing &amp; Homelessness System in Oxford</b>	<b>5</b>
<b>Housing and Homelessness System in the Oxford County</b>	<b>7</b>
Key Partners	9
<b>Accomplishment Highlights: 2019 - 2024</b>	<b>10</b>
• Increased Affordable Rental Housing Supply	10
• Preserve & Optimize Existing Housing Stock	10
• Reduce Chronic Homelessness	10
• Increase Housing With Related Supports	10
<b>Understanding Housing Need in the County</b>	<b>11</b>
Housing Needs Assessment: Key Findings	11
<b>Indigenous Voices</b>	<b>13</b>
<b>Our 2024-2033 Plan</b>	<b>15</b>
• Reduce Homelessness Through Prevention	16
• Support Housing Stability Through Collaboration	19
• Maintain and Improve the Existing Housing Portfolio	22
• Increase Affordable and Rental Options	25
• Advocate for Increased Investment	28
<b>Next Steps</b>	<b>30</b>

# Introduction



Everyone needs a place to call home. In many communities, including the Oxford County, finding appropriate, affordable housing can be a challenge. Buying a home may be out of reach and affordable rental housing can be difficult to find. As a result, some of the most vulnerable members of our community face housing insecurity.

“Housing for All” is the County’s plan to address these challenges. Our 10-Year Housing and Homelessness Plan sets our strategic directions, outlines the actions we will take and how we will measure our progress. We will continue to pursue innovative approaches to increase the supply of affordable housing and work with our partners to support housing stability.

We can’t do it alone. The private sector, community agencies and all levels of government play important roles in the housing system. With on-going investment from our federal and provincial government partners, we can continue to make progress towards our vision of “Housing for All.”



# Housing For All: Our Plan At A Glance



## REDUCE HOMELESSNESS THROUGH PREVENTION

- Develop a Homelessness Response Strategy
- Improve and increase access to emergency and transitional housing options



## SUPPORT HOUSING STABILITY THROUGH COLLABORATION

- Improve access to and coordination of services
- Strengthen the system of supports through enhanced partnerships



## MAINTAIN & IMPROVE THE EXISTING HOUSING PORTFOLIO

- Sustain community housing as mortgages expire
- Continue to invest in repair and renewal of the County's housing portfolio
- Implement a technology solution to support capital planning for community housing



## INCREASE AFFORDABLE AND RENTAL OPTIONS

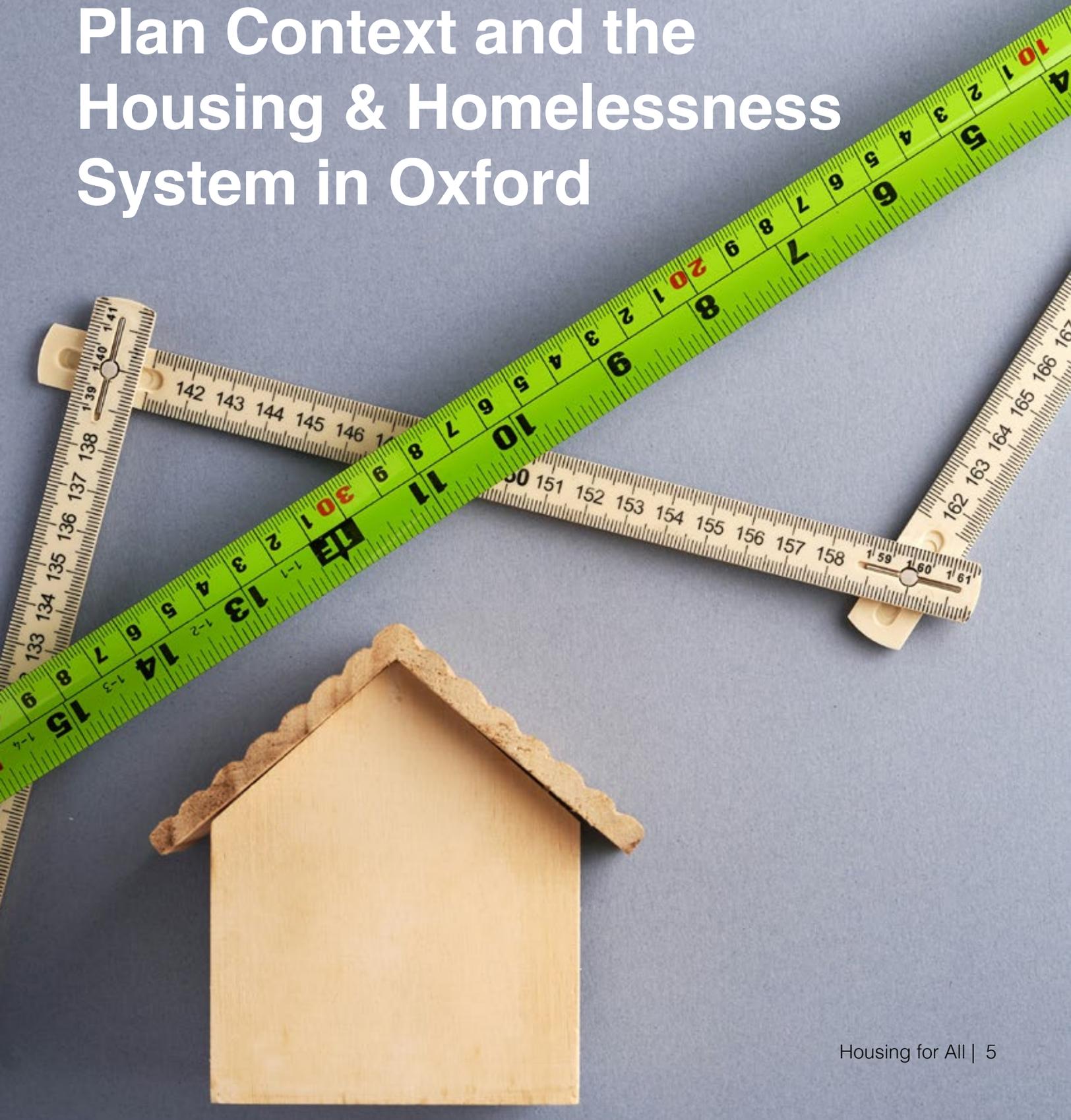
- Implement the Master Housing Strategy as funding becomes available
- Facilitate new affordable housing units through partnerships & innovation



## ADVOCATE FOR INCREASED INVESTMENT

- Collaborate with other Service Managers and municipal organizations to advocate for sustained federal and provincial investment in new affordable housing supply programs
- Work with local partners to advocate for increased investment in homelessness response and housing stability supports

# Plan Context and the Housing & Homelessness System in Oxford



# Plan Context

The Oxford County has a population of approximately 135,000 people across eight area municipalities, with both urban and rural communities. As the upper tier municipality, the County is responsible for a broad range of services, including community planning, water and wastewater infrastructure, long-term care, and emergency medical services.

In Ontario, human services, such as housing, homelessness prevention, childcare and social services, are managed by provincially designated Service Managers. As a Service Manager, the County is also responsible for the housing and homelessness system.

The County's work is guided by a strategic framework:

- The County's vision, as noted in the **2023-2026 Strategic Plan**, is "Working together for a healthy, vibrant and sustainable future".
- The **Official Plan** is the policy document that establishes the overall land use strategy for both the County and the eight area municipalities.
- **Safe and Well Oxford** is the County's community safety and well-being plan. The Plan outlines the road map to building a safe, welcoming and inclusive community for all where no one is left behind.

"Housing for All," the County's renewed 10-year Housing and Homelessness Plan, builds on the success of the previous 10-Year Shelter Plan (2014-2024), and incorporates the Master Housing Strategy, as well as the ongoing actions of the former 100% Housed Plan. The establishment of a Homelessness Response Strategy will also form an integral component of the Housing for All framework.



# Housing and Homelessness System in the Oxford County

As a Service Manager, the County is responsible for the housing and homelessness system. Some services are delivered directly by the County, while others are in partnership with community agencies and the private sector.

Key elements of the housing stability and homelessness system include

## Housing Stability Services

The County and community partners provide a broad range of services to individuals whose housing is at risk, with a goal of preventing homelessness. Some of these services include mental health and addictions programs, financial assistance, food banks, system navigation, and life stabilization case management.



*The Inn, Emergency Shelter, Woodstock*

## Emergency Housing

Provides short-term accommodation and supports for individuals experiencing homelessness.

## Transitional Housing

Provides temporary housing with supports designed to enable individuals experiencing homelessness to transition into permanent housing.

## Housing with Supports

Provides permanent, affordable housing with long-term support services for people who have experienced homelessness and have mental health and/or addictions support needs.

Key elements of the housing system include the following.



*802 Alice, County-Owned Housing, Woodstock*

## Community Housing

Housing owned and operated by Non-Profit and Co-operative housing providers. Non-Profits are governed by volunteer Boards of Directors and Co-operatives are governed by the people who live in the housing community. Community Housing Providers offer Rent-Geared-to-Income units funded by the County, as well as market rent units.

## County-Owned Housing

The County owns and operates rental buildings that offer Rent-Geared-to-Income units.

## Private Sector Rent Supplement and Housing Benefit Programs:

The County partners with landlords to provide Rent-Geared-to-Income assistance in private sector buildings. The County also has a program that provides housing benefits directly to eligible households to help pay their rent.

## Rent-Geared-to-Income Waiting List:

The County manages the waiting list for Rent-Geared-to-Income (RGI) rental units and housing benefits. People who live in RGI units pay rent based on their income. RGI vacancies are offered to individuals on the waiting list. Provincial waiting list rules give Special Priority to individuals escaping human trafficking, as well as those who need housing to enable them to leave an abusive relationship.

## Affordable Rental

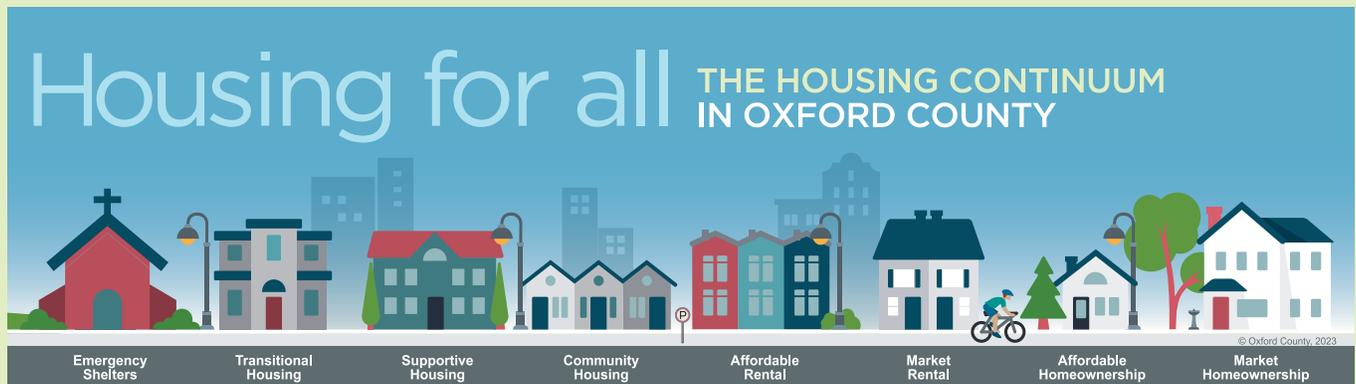
Some housing providers (private sector and non-profit partners) offer below market rents, available to households with low and moderate incomes. Affordable rents are generally based on Canada Mortgage and Housing Corporation average market rents.

## Supportive Housing

Supportive housing provides both affordable housing and support services for individuals with unique needs. Supportive housing programs are both a County and provincial responsibility.



*peopleCare Tavistock, Long-Term Care Home*



## Key Partners



### Federal Government

- Funds housing and homelessness programs under the National Housing Strategy and Reaching Home: Canada's Homelessness Strategy
- Through the Canada Mortgage and Housing Corporation, conducts housing research, provides funding for affordable housing, provides mortgage loan insurance and residential mortgage securitization to financial institutions
- Sets policies that shape the overall housing market



### Provincial Government

- Establishes the overall legislative framework for community housing, affordable housing, homelessness and many related programs and services, such as social assistance, health and mental health
- Provides funding to the County for affordable housing, homelessness and housing stability services
- Funds and administers the health care system, supportive housing programs for people with disabilities and violence against women, emergency shelter and support services
- Establishes provincial land use regulations and policies



### Oxford County

- Provincially designated Service Manager for housing and homelessness
- Plans for the sustainability of the community housing portfolio
- Funds and administers community housing and rent subsidy programs, and maintains the Rent-Geared-to-Income housing wait-list
- Owns and operates community housing units across the County
- Develops new affordable housing in partnership with the private sector and community agencies
- Plans, administers and delivers supports for individuals who are experiencing or at risk of homelessness
- In partnership with Area Municipalities, implements land use policies and zoning regulations to guide growth and support affordable housing development



### Private Sector

- Develops new ownership and rental housing.
- Operates rental housing and may partner with the County to house individuals that qualify for a rent supplement
- Generates economic growth and provides employment



### Community Partners

- Community housing providers own and operate rental housing for households with low and moderate incomes and individuals with unique needs
- Community agencies deliver a broad range of health, and housing stability programs/services that support County residents
- Community partners provide employment supports and workforce development, connecting existing and new residents with employment opportunities

# Accomplishment Highlights: 2019 - 2024

The County continues to invest to grow and strengthen the housing and homelessness system. Highlights of accomplishments over the last five years include:

## Increased Affordable Rental Housing Supply

- **275** new units approved across **7** projects:
  - 89 market rent units, 186 affordable units
  - **\$8.9 million** in municipal capital and land contributions
- **10** “My Second Unit” applications supported
- Adoption of **Master Housing Strategy**

## Preserve And Optimize Existing Housing Stock

- Supported **5** Housing Providers to obtain Building Condition Assessments
- **\$6.5 million** invested in repair and renewal of County-owned stock
- **10** low-income households assisted by the Homeowner Repair program

## Reduce Chronic Homelessness

- Approximately 500 households assisted annually with Housing Stability supports
- By-Name List process implemented to identify and better support people experiencing chronic homelessness
- Approved funding to support development of a Homelessness Response Strategy
- Implementation of 24/7 emergency shelter services with wrap around supports and increased capacity to provide 55 permanent shelter beds

## Increase Housing With Related Supports, Including Rent Supplements And Portable Housing Benefits

- Support for an investment of \$2.8 million for supportive/transitional housing
- Engaged the province and advocated for new provincial funding to support hospital crisis beds

# Understanding Housing Need in the County

## Housing Needs Assessment: Key Findings

The County commissioned the completion of an updated Housing Needs Study to inform the development of Housing for All, our 10-year Housing and Homelessness Plan. The Housing Needs Assessment considered changes in the County’s population, household incomes, and the ownership and rental housing markets.

The following provides a high-level summary of key findings of the Housing Needs Assessment, with the more fulsome document attached as Appendix I.

### 1. The County is growing

- From 2016 to 2021, the County’s population grew an average of 1.8% per year, faster than the provincial average of 1.2%
- Recent population increases are largely due to people moving from other parts of the province. The largest groups of new residents are young adults (39% in 2022) and children (32%).

### 2. Only high-income households can afford to purchase a home

Household Incomes and Affordability Thresholds, Oxford County, 2023			
Income Group	Decile	All Households Income*	Affordable Purchase Price
Low Income	1st	\$43,736	\$161,275
	2nd	\$62,733	\$220,202
	3rd	\$80,625	\$277,192
Moderate Income	4th	\$98,297	\$337,282
	5th	\$115,968	\$387,680
	6th	\$134,744	\$449,709
High Income	7th	\$157,937	\$519,492
	8th	\$185,549	\$621,695
	9th	\$236,354	\$779,751

2023 Median Resale Detached House Price, 2023 \$652,000

\*Incomes based on 2021 Census of Canada, inflated by CPI (Ontario) to estimate 2023 incomes.

Note: Affordability thresholds for ownership assume a 25-year mortgage, minimum 5% downpayment, 0.96% blended property tax, 4% loan amount of CMHC mortgage insurance, and 5-year fixed mortgage rate of 6%

Source: Statistics Canada; N. Barry Lyon Consultants Ltd.

### 3. Rental supply has increased but affordable options are limited

- Since 2016, the number of housing units built to operate as rentals (also known as “purpose-built” rentals) has increased from approximately 3,700 to over 4,500.
- Most of the rental supply is made up of individual units leased out by their owners, such as basement apartments, condominium units or townhouses.

Household Incomes and Affordability Thresholds, Oxford County, 2023			
Income Group	Decile	Renter Household Income*	Affordable Monthly Rent
Low Income	1st	\$25,598	\$640
	2nd	\$31,998	\$800
	3rd	\$42,054	\$1,051
Moderate Income	4th	\$52,568	\$1,314
	5th	\$62,624	\$1,566
	6th	\$74,280	\$1,857
High Income	7th	\$87,994	\$2,200
	8th	\$106,278	\$2,657
	9th	\$132,562	\$3,314

**2023 Rental Survey  
(County-wide Average)**

Basement Apartment:  
\$1,400

Older Townhouse:  
\$1,959

New Condo Rent:  
\$2,360

*\*Incomes based on 2021 Census of Canada, inflated by CPI (Ontario) to estimate 2023 incomes.*

Source: Statistics Canada; N. Barry Lyon Consultants Ltd.

## Engagement Strategy

The County is committed to meeting the housing needs of its communities. In doing so, we understand it is crucial to work together to understand the needs of our residents, area municipalities and community partners. In developing this Plan, we undertook a series of consultations to better learn how we can collectively achieve this goal, as follows:

### **Engagement With The Community:**

In October of 2023, we released a public survey to community residents. This survey was made widely available through various communications, including links on our website and numerous social media posts. 464 responses were received from this survey, providing us with valuable community-based information on local housing priorities.

### **Municipal Consultation:**

At the same time, in October 2023, we engaged with each of our area municipalities to explore local concerns and to identify unique interests within a new Plan.

### **Facilitated Discussion With Community Partners:**

A key element of our consultation approach was meeting with our community partners to identify how we can best work together to support mutual aims. Five focus group sessions were held that included representatives from agencies working in the following areas:

- Addictions, Violence, and Mental Health
- Child and Youth
- Development
- Developmental Disabilities
- Emergency & Health Services
- Employment Services
- Homelessness
- Immigration
- Seniors

These discussions challenged us to think about how we can better share information and coordinate our services.

## Indigenous Voices

In the spirit of Truth and Reconciliation, the County shared a draft of Housing for All Plan actions and measures with the Chiefs of local Indigenous communities for their information and feedback. As always, we welcome Indigenous voices and look forward to collaborating to address housing and homelessness needs.

We would like to thank all of those who gave their time to provide valuable feedback on how the County can best support our community's housing needs. Their input has played an important role in shaping the actions outlined in this Plan.

## Key Engagement Themes

Across all types of engagement, some key themes emerged. They included:

- The need to find ways to increase affordable housing options.
- Supporting ways to increase transitional housing and supportive housing units.
- Enhancing the system of supports available to those in housing.
- Advocating for increased federal and provincial investment in housing.

Significant community and municipal concerns were raised about visible homelessness and strong support was voiced for increased housing with wrap-around supports; for seniors, those with mental health or physical disabilities, and individuals experiencing homelessness.

**“My concern is that I live in a dual income household with no kids, and I have little faith that I’ll be able to afford a home in this community. I am unable to move from where I am because it will force an increase in my current rent payment. So I feel stuck until I get a pay increase, or something more affordable becomes available.”**

Increasing housing supply was identified by all as a priority area. We heard that there is recognized need through all consultation groups to think differently about how to house residents across the housing continuum, including thinking about increasing residential density, creating secondary units, and building more low-rise apartments and mixed income housing developments to ensure we are creating strong and resilient communities that welcome all residents, regardless of income or circumstance.

**“I’m a low/middle class worker and can’t afford to even save for retirement or have any extra money to live. I’m grateful to have a place to live but it’s not affordable even with a boarder.”**

**“Together we can tackle homelessness, thanks for your hard work.”**

## Our 2024-2033 Plan

Homelessness is a complicated issue. “Housing for All,” the County’s 10-year Housing & Homelessness Plan, builds on the Housing Needs Assessment and what we heard from the community and stakeholders.

The Plan identifies 5 strategic directions that will guide our next steps:

1. Reduce Homelessness Through Prevention
2. Support Housing Stability Through Collaboration
3. Maintain and Improve the Existing Housing Portfolio
4. Increase Affordable and Rental Options
5. Advocate for Increased Investment

We have identified key actions for each strategic direction and every year we will report on our progress. Actions and progress measures are outlined in the next section of the Plan.





## Reduce Homelessness Through Prevention

Homelessness is a complicated issue. Limited affordable housing options, low income, mental health and addiction needs, discrimination and disabilities, can all be contributing factors. As part of our commitments under the Housing for All Plan, we will develop a comprehensive Homelessness Response Strategy. The Strategy will help us better understand the needs in our community and enable us to find ways to reduce homelessness by preventing it and supporting individuals to stay in their current housing.

For people who are already experiencing homelessness, our intent is that the Homelessness Response Strategy will recommend actions that support more seamless access to emergency shelters services, as well as transitional housing with supports to assist individuals with obtaining more stable, permanent housing.

## REDUCE HOMELESSNESS THROUGH PREVENTION

- Complete a needs assessment to identify the current and future scope of homelessness throughout the County.
- Undertake a scan and develop a map of all programs and services offered across the County to support homelessness support and prevention.
- Conduct a comprehensive and inclusive community engagement process, informed by community partners and people with lived experience of housing instability and homelessness.
- Identify options and opportunities for pathways out of homelessness.
- Identify service gaps, short-term and long-term strategies, and resources to reduce homelessness in the County.
- Partner with community agencies to increase housing options for people experiencing homelessness.
- Leverage funding opportunities to assist people with maintaining their residence if facing eviction.
- Utilize the By-Name List and Coordinated Access system to assist people in becoming “housing ready” and consistently work on the prioritization list to rehouse and stabilize those who are presently unhoused.

### ‘The Inn’ Emergency Shelter



*The Inn, Emergency Shelter, Woodstock*

More than 25 new beds were added to the County's emergency overnight shelter in 2023, through an initiative between Operation Sharing (The Inn), Old St Paul's Anglican Church and the County. The expanded space at 723 Dundas Street, Woodstock, is now able to accommodate up to 55 individuals for emergency overnight beds in the community, along with meal, clothing, shower and washroom access overnight. This joint initiative provides a safe and supportive environment for individuals who are experiencing homelessness, with a goal of reducing the number of individuals who need to access emergency shelter.

## MEASURING OUR PROGRESS

- #/% of people on the By-Name List who obtain housing
- # of people who become homeless (new or return to By-Name List)
- Change in # of people on By-Name List
- Emergency shelter usage
- #/% of at-risk participant households who received Homelessness Prevention Program (HPP) community outreach and support services
- #/% of at-risk participant households assisted by HPP who retained housing for 12 months or more
- #/% of people referred to housing stability services through the centralized waiting list system

### The “By-Name List”

It’s hard to get the services you need when you don’t have an address or a place to charge a phone. The County works with community partners to coordinate services for people experiencing homelessness. This process recognizes each person as an individual, “By-Name” and uses a Coordinated Access system to provide the supports needed to transition from homelessness to safe, stable, permanent housing. As of July 2024, the County was working with 117 people on the “By-Name” list.

### Project Highlight: Youth Transition Hub



In June 2024, the County partnered with Oxford County Community Health Centre (OCCHC) on a housing project that will help to transition youth that are experiencing homelessness to stable housing with “wrap-around” support services.

The new transitional housing unit, which provides accommodations for four youth aged 16 to 17 years of age, will offer on-site professional support that helps youth living at the home search for permanent housing, understand income supports, learn life skills, seek education or training, secure transportation and more. The services offered at the transitional housing unit are in addition to others provided by the OCCHC, such as primary healthcare, group programs, social work, dietitian consulting, and more.

The housing project is located on an existing County community housing site, and is supported through **Ontario’s Homelessness Prevention Program**.



## Support Housing Stability Through Collaboration

Having a safe, appropriate place to live provides the foundation for every aspect of our lives. Housing stability means that a person's home is not at risk; it's secure and financially sustainable. When someone is at risk of losing their home, housing stability supports can help. Examples of supports include emergency financial assistance, help with navigating the Landlord and Tenant Board and mental health services.

Many partners have a role in providing housing stability services. While this is the case, many

partners have different areas of focus, different services, and different funding sources, which can be a challenge for someone who needs help finding the right service at the right time. As part of our Plan, and the subsequent Homelessness Response Strategy, we will work with our partners to strengthen and improve coordination of services and make it easier for people to connect to the services they need.

# SUPPORT HOUSING STABILITY THROUGH COLLABORATION

---

- Leverage the County's Centralized Waiting List system to connect people to housing stability supports.
- Partner with and promote 211 to enhance housing stability resource information available to the public.
- Establish a strategic community planning table to improve coordination of services, data tracking and provincial funding applications.
- Identify, connect, and promote collaboration of all navigators in Oxford County to enhance a shared understanding of service pathways.
- Enhance supports available to community housing residents.
- Collaborate with private landlords and local housing providers to provide increased housing options.
- Acknowledge the requirement for some vulnerable community members to receive regular and on-going support with standardized approaches and touch points.



## Community Outreach Navigator

The Community Outreach Navigator provides individuals who are experiencing homelessness and those at risk for homelessness with focused support and referrals for social services and affordable housing supports. This position is integral to the County's goal of supporting housing stability by connecting individuals with appropriate community services and partnering to promote ongoing housing stability and life stabilization.

## MEASURING OUR PROGRESS

---

- Initiating establishment of a central database for collecting goal supportive data from community partners
- Supporting a minimum of 40 rent support applications (rent supplement, housing allowance) annually
- Initiating a new rent supplement program to encourage the retention and participation of private sector landlords in the traditional rent supplement program
- Preserving and creating supportive housing stock (#/% change in units)

### **Rent Supplement**

Rent Supplement programs enable the County to increase the number of Rent-Geared-to-Income (RGI) units available to people who need them. A landlord agrees to offer their rental unit to someone from the County's RGI waiting list and the County provides financial assistance to support the tenancy.

### **Centralized Waiting List**

The County maintains a list of individuals who qualify for Rent-Geared-to-Income (RGI) housing. When RGI vacancies occur in County owned buildings, Community Housing or Rent Supplement units, they are offered to individuals on the RGI waiting list. As part of our Plan, we will explore how the individuals who apply for RGI housing could be connected to other services to help them while they wait.



## Maintain and Improve the Existing Housing Portfolio

Community housing is a critically important component of the housing system. Over decades, successive governments have invested significantly in the construction of non-profit and co-operative housing communities. These permanently affordable buildings are an essential community resource. Community housing providers own and operate 600 rental units across the County. They provide affordable market rents and Rent-Geared-to-Income (RGI) assistance for people living with low-income, seniors, families and people with disabilities.

Community housing was built under programs that relied on mortgages to finance construction costs. As these mortgages end, the County and housing provider will negotiate new agreements that protect RGI units and support long-term capital investments in the housing portfolio.

In addition, the County owns and operates 636 community housing units. The County's housing portfolio is made up buildings that were built in the 1960's and 1970's. These buildings are equally an important part of the community housing supply. All units are offered with RGI assistance, providing safe, affordable housing to people who cannot afford private sector housing. The County continues to invest in repairs to keep this portfolio in good condition.

## MAINTAIN & IMPROVE THE EXISTING HOUSING PORTFOLIO

---

- Engage community housing providers and support viability as buildings age and mortgages end.
- Support building the capacity of community-based housing providers to use the end of mortgages as an opportunity to explore their strategic planning.
- Encourage housing providers to achieve scale through redevelopment, amalgamation, or partnerships as appropriate.
- Establish a framework for new agreements with community providers as mortgages end, informed by:
  - updated assessments of capital needs
  - financial viability assessment
- Review long-term capital needs for County owned housing stock and explore funding options to sustain the portfolio.

### Housing Repair Program



The County Residential Repair program offers funding to eligible homeowners and Community Housing providers to assist with critical repairs. The Program is intended to improve living conditions for households in need, allow household members to remain in their homes and “age in place,” and support Community Housing as buildings approach critical maintenance milestones. As of June 2023, a total of 10 homeowners and 5 Community Housing providers have received assistance through the program.

## MEASURING OUR PROGRESS

---

- Completing Building Condition Assessments (BCA) for all community housing providers
- Implementing asset planning software for community housing providers, to support building viability and ensure appropriate capital investments
- Establishing and facilitating a community housing table to build a strong, supported housing provider network
- Hosting one training and/or event annually to increase community housing sector capacity building and strengthen governance

- Engaging community housing provider boards, attending a board meeting prior to negotiating end of operating agreements
- Amalgamating operational support for community housing providers that are entering into new operating agreements to promote efficiency in the sector
- Developing a consistent framework for entering into new agreements with community housing providers, including a review of capital needs (informed by a recent BCA) and financial viability
- Negotiating new agreements with all community housing providers whose mortgages are coming to an end, with a focus on preserving all RGI units
- Reviewing asset needs of County owned housing stock and complete a review of long-term, 10-Year financial needs to ensure the portfolio remains sustainable
- Maintaining the current number of community and County owned housing units

### **Building Condition Audit (BCA)**

A BCA evaluates the condition of all components of a building and forecasts when each component will need to be replaced. Community Housing providers use BCAs to develop capital repair plans and budgets. The County has already assisted 5 community providers obtain BCAs. As part of the Housing for All Plan, the County will assist the remaining providers with BCAs and long-term capital plans.

### **Non-Profit and Co-operative Housing**

Community Housing providers operate either as Non-Profits or Co-operatives. Non-Profits are governed by volunteer Boards of Directors, and some are affiliated with faith groups or service clubs. Co-operatives are governed by individuals who live in the building, and the co-operative community elects' members to serve on the Board of Directors.



## Increase Affordable and Rental Options

As a growing community with increasing rents and home prices, we need more affordable and rental housing options. In 2022, the County adopted the Master Housing Strategy, identifying and prioritizing potential sites for future affordable housing development. Since 2019, the County has invested \$8.9 million in capital and land contributions to develop 275 new rental units, with 186 of these units offered at affordable rental rates for low and moderate income households. In response to the strategic directions of the Housing For All Plan, we will continue to implement the Master Housing Strategy.

Higher interest rates and significant increases in construction costs make housing development more challenging. To continue towards our vision of Housing for All, we will also explore new partnerships and innovative solutions to increase affordable and rental options.

## INCREASE AFFORDABLE & RENTAL OPTIONS

---

- Continue implementation of the Master Housing Plan as funding permits.
- Review effectiveness of current new supply incentives and affordable ownership programs and ensure resources are allocated strategically.
- Explore potential benefits of establishing a County-owned housing development corporation.
- Explore opportunities to increase supply through co-location with County and/or local municipal services.
- Consider potential to increase worker housing supply through partnerships with employers.
- Continue to consider innovative housing models and funding programs to increase affordable accessory dwelling units on existing residential properties.
- Continue to consider innovative housing models and funding programs to support critical home repairs.



### **The County's largest affordable housing project to date: 1231 Nellis Street, Woodstock**

The 98-unit rental building includes 62 affordable units geared to seniors. Woodstock Non-Profit Housing Corporation was the successful proponent of the County initiated project, with construction commencing in April 2021 and occupancy granted in early 2023.

The project was made possible through various partnerships and the allocation of approximately \$1.9 million in Federal/Provincial funding, \$1.4 million in County funding and a County land contribution.

## MEASURING OUR PROGRESS

---

- Initiating a minimum two multi-residential housing projects per year
- Reallocating a portion of the home ownership revolving loan fund to support the My Second Unit and Housing Repair Programs
- Supporting the creation of a minimum of 8 affordable second units annually through the My Second Unit Program, in line with available funding
- Support a minimum of 8 residential home repairs annually through

the Residential Repair Program, in line with available funding

- Completing a business case to understand the opportunities and challenges of establishing a Local Housing Development Corporation, and the role it may play in meeting the actions of the 10-Year Housing and Homelessness Plan, including supporting the creation of affordable housing and the rehabilitation of the community housing stock
- Partnering with a local municipality to support a project that provides a co-location for affordable housing and a municipal service
- Partnering with a local municipality and/or local employer to provide affordable housing options for employees

### **My Second Unit Program**

The County's My Second Unit program helps homeowners plan and finance a self-contained rental unit in their home with an interest-free, forgivable loan. For example, the program could help create a safe, legal basement apartment. A second unit provides much needed rental housing and an income stream for the homeowner.





## Advocate for Increased Investment

Although the County continues to invest in housing, realizing our vision of “Housing for All” depends on investments from both the federal and provincial governments. It takes commitment from all levels of government to build new affordable housing and provide programs and services for individuals who don’t have appropriate housing.

We will work with other municipalities, sector organizations and community partners to raise awareness of the needs of County residents and to advocate for federal and provincial investments in programs and services. Together we can achieve “Housing for All.”

## ADVOCATE FOR INCREASED INVESTMENT

---

- Review successful Canadian housing advocacy campaigns to inform County advocacy planning
- Continue to engage local housing and health system partners in development of business cases and related initiatives to advocate for increased provincial investment in housing and housing stability programs
- Leverage membership in organizations such as ROMA, FCM and AMO to advocate for sustained investment in affordable housing development
- Explore facilitating a Housing Summit to raise awareness of County initiatives and promote continued action to address housing need
- Outreach to local service manager areas to determine opportunities to develop regional advocacy messaging

## MEASURING OUR PROGRESS

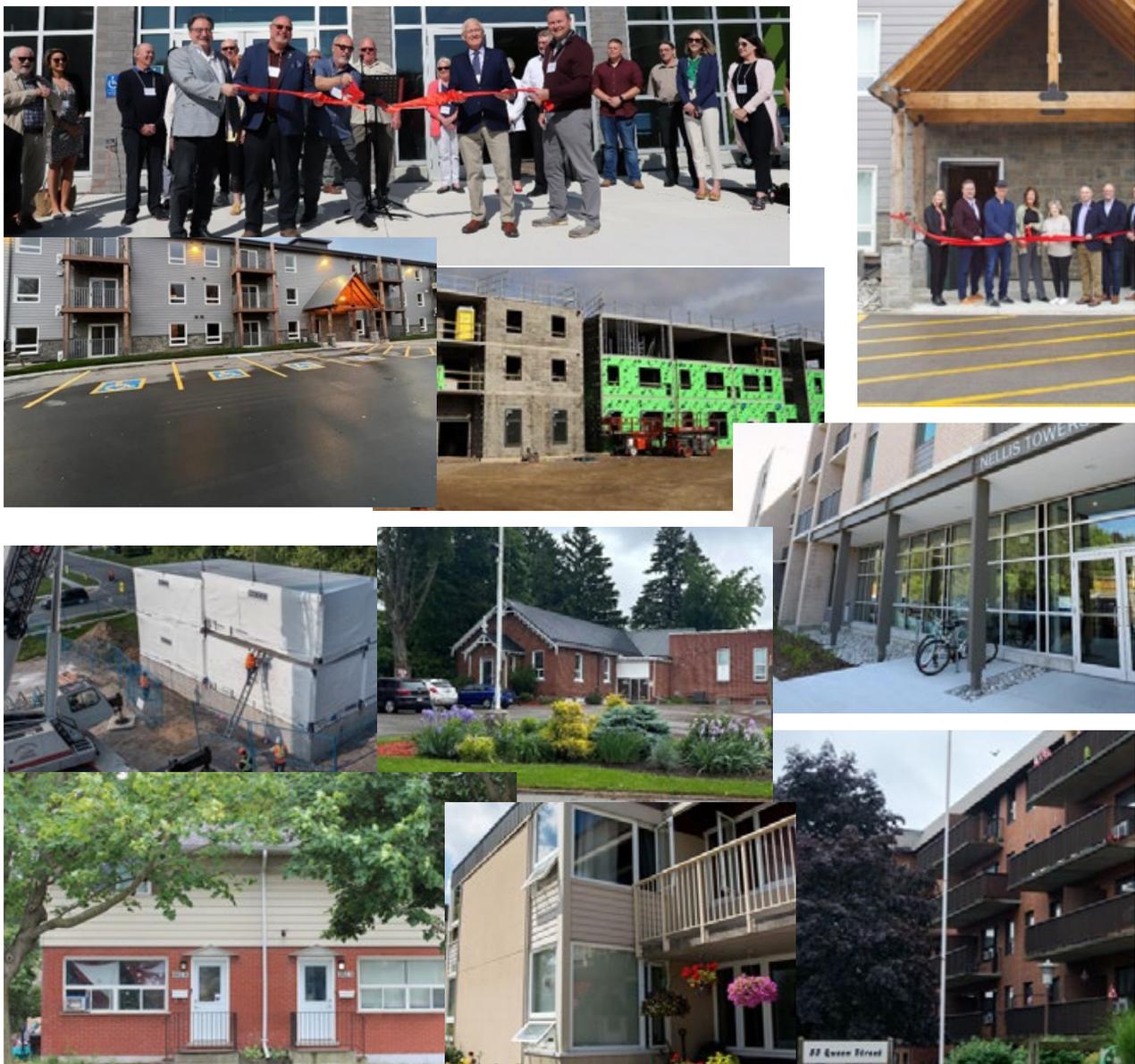
---

- Endorse/support advocacy efforts by organizations such as ROMA, WOWC, OMSSA, HSSC, FCM and AMO as appropriate
- Convene an engagement with local service manager areas to determine opportunities to develop regional advocacy messaging.

# Next Steps

The County's 10-Year Plan sets our strategic directions and highlights the actions we will take in support of Housing and Homelessness. Each year we will report on our progress in achieving the measures set out in this Plan.

We look forward to continuing to work with other levels of government, the private sector and our community partners to achieve our vision of "Housing for All."



*Clockwise, starting from left: Nellis Towers ribbon cutting (Woodstock); Ingrid's Place ribbon cutting (Plattsville); Nellis Towers; Tillsonburg Non-Profit Housing; 82 Finkle Street (Woodstock); 738 Parkinson Road under construction (Woodstock); Ingrid's Place. Centre, upper and lower: The Inn (Woodstock); Nellis Towers under construction (Woodstock).*

*Housing and Homelessness Plans must comply with the requirements set out in the Housing Services Act, 2011 and the Policy Statement: Service Manager Housing and Homelessness Plans. The Province has advised that the policy direction is under review. If the Policy Statement is amended or replaced, the County will update "Housing for All", our 10-Year Housing and Homelessness Plan as needed.*





## **Oxford County Human Services**

21 Reeve Street, Woodstock  
PO BOX 1614  
Ontario, N4S 7Y3  
Phone: 519-539-9800 | 1-800-755-0394

[humanservices@oxfordcounty.ca](mailto:humanservices@oxfordcounty.ca)  
[www.oxfordcounty.ca](http://www.oxfordcounty.ca)