

BRANTFORD-BRANT HOUSING STABILITY PLAN 2014 - 2024

FIVE YEAR REVIEW







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ABOUT THE REVIEW

BACKGROUND

The Housing Services Act, 2011 (Act) designates the City of Brantford as the Service Manager responsible for the administration and delivery of community housing services and programs in the City of Brantford and the County of Brant. The Act also requires that Service Managers develop and implement a Council-approved 10-year housing and homelessness plan that guides and informs the housing programs and strategies that best address the unique needs of the local community.

The Brantford-Brant Housing Stability Plan 2014-2024 contains 53 recommendations to address housing and homelessness issues in Brantford and the County of Brant. 25 recommendations were identified as Council priorities and became a catalyst for community partnerships and investment in the development of housing interventions over the past five years.

WHAT IS THE 5 YEAR REVIEW?

The Act requires that plans be reviewed and updated every five years. In 2016, the Province of Ontario issued a policy statement as a guide to updating the plans. This Provincial direction establishes six goals for the five year review, as follows:

1. Review accomplishments and progress
2. Identify legislative changes and updates
3. Integrate community feedback
4. Review community data and trends
5. Analyze housing challenges and pressures
6. Propose clear goals for the next five years



HIGHLIGHTS 2014-2019

Service Managers are required to provide annual progress reports to the community and the Ministry of Housing. As of 2019, all 25 priority recommendations are either complete or are in-progress. Within these recommendations, the City of Brantford has a number of signature achievements, including:

- **Adoption of the SPDAT Assessment Tool:** The Service Prioritization Decision Assistance Tool (SPDAT) is an assessment tool for service workers who support individuals who are experiencing homelessness used to determine the acuity of need and priority of care for clients.
- **Annual Housing Forums:** Since 2010, the City of Brantford and County of Brant, in partnership with the Canada Mortgage and Housing Corporation (CMHC) have hosted annual Housing Forums. Community members and representatives from various housing sectors assemble together for an opportunity to discuss housing trends, share updates, and identify current challenges and opportunities for collaboration.
- **Development of Local Standards Framework for Housing with Supports:** This Framework was developed as part of the Community Homelessness Prevention Initiative (CHPI) to help guide Service Managers in the delivery of community-based housing solutions that address homelessness. The framework is important to ensure standards for program eligibility, rights, responsibilities and the provision of supports services for tenants.
- **Point in Time (PiT) Counts:** In 2016 and 2018, the City of Brantford conducted a Point in Time Count. A PiT Count, which is used to identify the total number and demographic characteristics of individuals who are experiencing homelessness within the community, served as the local homelessness enumeration in 2018. The next PiT count will take place in March 2020.
- **John Noble Apartments:** The John Noble Apartments were completed in 2018 as a 57 unit mixed income apartment building for seniors.
- **Survivors of Domestic Violence-Portable Housing Benefit Program:** In 2016-2018, the City of Brantford participated in the provincial pilot, Survivors of Domestic Violence-Portable Housing Benefit Program (SDV-PHB). In partnership with Nova Vita, the City of Brantford had 80 households participate in the SDV-PHB. The pilot program helped to support survivors of domestic violence rapidly find housing in the private sector, giving them more choice and greater housing stability.
- **Local Portable Housing Benefits:** The City of Brantford was approved for a Local Portable Housing Benefit pilot program for non-seniors (individuals under age 60), which will run from July 2018 to December 2020. It is estimated that a total of 70 applicants will be served by this program, which will help to reduce the affordable housing wait list and minimize wait times for households under age 60.



HIGHLIGHTS 2014-2019

- **Homes for Good:** Through the Province of Ontario's Homes for Good Program, the City of Brantford implemented the Wesley Live Well program to provide housing focused support services for people who have experienced chronic homelessness, and have complex needs related to physical or mental health, developmental disabilities, or substance use. Additionally, a new 30 unit supportive housing building is being constructed to offer permanent affordable housing to chronically homeless individuals.
- **Homelessness Shelter System Review:** The 2018 shelter system review allowed for a critical analysis of community needs, and identified recommendations to improve and enhance the shelter system. The review reflects the most current research and best practices for emergency housing response, and outlines strategies for improvements that are fiscally responsible and sustainable, while ensuring that individuals are served with respect and dignity.
- **National Housing Strategy:** The City of Brantford worked with municipal, provincial and federal levels of government to advocate for a National Housing strategy to support new affordable housing development, asset rehabilitation, and long term resident support programs. Canada's National Housing Strategy "A Place to Call Home" was announced in November, 2017. It contains multiple new initiatives that are being implemented by CMHC and provinces and territories to address a range of housing needs and promote partnerships between governments, non-profits, and the private sectors.
- **20,000 Homes Campaign:** Brantford joined the Canadian Alliance to End Homelessness (CAEH) 20,000 Homes Campaign, now known as Built for Zero (BFZ). In 2019, the campaign reached its goal of 20,000 housing move-ins for vulnerable individuals throughout 38 participating communities across the country. Involvement in BFZ provides access to data tools, a Canada-wide community of practice for reducing and eliminating chronic homelessness, and consulting/coaching services.
- **Reaching Home:** The City of Brantford will serve as the Community Entity to administer the federal Reaching Home – Designated Communities Funding from 2019-2024 to support projects to reduce chronic homelessness and address community priorities and recommendations from the Community Advisory Board (CAB) on Homelessness.
- **Housing Units Developed:** Since 2005, the City of Brantford has developed 512 community housing units by leveraging local resources to maximize various provincial and federal programs.



THE CHANGING LANDSCAPE

Since 2014, a variety of federal and provincial strategies have been developed to support vulnerable populations, and have outlined focus areas intended to reduce the incidence and impact of housing instability. Understanding the implications of these policies is essential to ensuring that the local Housing Stability Plan is aligned with the goals of other levels of government. As set out below, the combined effect of these plans and policy documents has shifted the housing policy landscape to focus on: 1) the development of local customized housing solutions; 2) homelessness prevention for individuals with complex challenges; and 3) ensuring solutions are culturally safe and appropriate. The following strategies provide the legislative and policy framework that underpins the Brantford-Brant Housing Stability Plan.

- **Provincial Policy Statement: Service Manager Housing and Homelessness Plans, 2016 Update**, directs Service Managers to continue to shift their focus from emergency response to homelessness prevention and permanent housing solutions.¹
- **Ontario's Long-Term Affordable Housing Strategy (LTAH): 2016 Update** focuses on social and economic inclusion and a goal to end chronic homelessness in 10 years.²
- Ontario's 2019 LTAH update included **the Community Housing Renewal Strategy and Ontario's Housing Supply Action Plan** for preserving and expanding housing across the entire continuum.
- **Canada's National Housing Strategy: A Place to Call Home** is a 10 year plan to Reduce Chronic Homelessness in Canada by 50% by 2028.³
- **Reaching Home: Canada's Homelessness Strategy 2019**, supports local planning to improve service delivery, and better coordinate homelessness programs.⁴
- **Canada's National Poverty Reduction Strategy, "Opportunity for All"** aims to reach a 20% reduction in poverty by 2020 and a 50% reduction by 2030.⁵
- **Growth Plan for the Greater Golden Horseshoe 2017** prioritizes intensification to make efficient use of land and infrastructure.⁶
- **Community Homelessness Prevention Initiative (CHPI) 2018 Review** emphasizes a continued goal to shift investments from short-term emergency responses toward prevention and permanent housing.⁷
- **Provincial Changes to Social Assistance, 2018** focuses on supporting people's pathway to employment; increasing integration and flexibility of locally-focused services.⁸
- **Urban Indigenous Action Plan** is a policy framework which guides provincial policies, programs and practices for Urban Indigenous Peoples including Indigenous leadership, respect for Indigenous cultures and increased cultural competency in service delivery.⁹



COMMUNITY ENGAGEMENT



In 2012, during the development of the original BBHSP, a community needs assessment was conducted to gather perspective from individuals with lived experience and representatives from the housing services sector. A total of 510 responses were collected from individuals with lived experience, community agency representatives, landlords and housing developers, elected officials, and members of the general public. Additionally, six focus group sessions were conducted with community partners, planning tables and committees. These priorities informed the various goals and recommendations of the BBHSP.

Over the last two years, Brantford and Brant have been committed to capturing community perspectives and fostering opportunities for community voices to guide strategic initiatives and strategies. Through extensive community consultations, Brantford and Brant residents have had the opportunity to share their perspectives and identify challenges and priorities for the community. Residents have emphasized that housing is a significant need and have identified priorities such as coordinated support programs and services, homelessness prevention, affordable housing, and supportive housing.

Community Strategies and Initiatives

117



Individuals with lived experience of mental health, addictions, and/or homelessness

179



Community Agencies and Service Providers

330



Youth

70



Seniors

100



Newcomers

400



Community leaders, public figures and residents (vital signs)



COMMUNITY ENGAGEMENT



Total Community Engagement

- Brantford- Brant Community Drug Strategy, 2018
- Healthy Aging – Age Friendly Strategy, 2018
- Graduate Brantford Strategy – Building A Community of Learning, 2018
- Grand River Healthy Communities – Housing Working Group, 2018
- Brantford Brant Vital Signs Report, 2018
- Newcomer Connections Research, 2018
- Parker’s Project Youth Needs Assessment, 2018
- Together for Youth – A Coordinated Youth Services Strategy, 2017
- Mental Health Strategic Framework, 2015



It is evident that the community recognizes housing is a priority and is committed to addressing the associated barriers and challenges. The consultation findings demonstrate that there are various themes that continue to be at the forefront, such as:

- Housing First Strategies
- Supportive housing and transitional housing
- Development of more affordable housing units
- Life skills and support services
- Mental Health and Addiction Services
- Community Collaboration and Service System Coordination

Additionally, various priorities and themes have been emphasized, including:

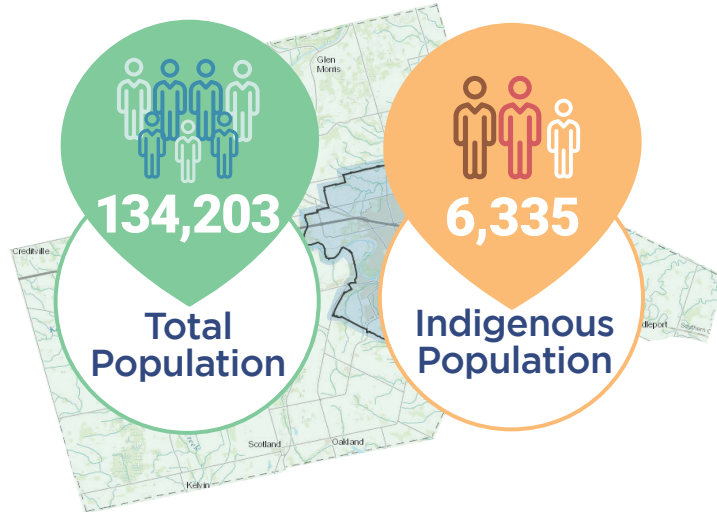
- Youth Homelessness
- Age friendly housing
- Homelessness Prevention Programs
- Inclusive and culturally appropriate programs and services for Indigenous Peoples
- Support programs for vulnerable populations such as women and families fleeing domestic violence, seniors, youth, and those transitioning from the justice system.



OUR COMMUNITY

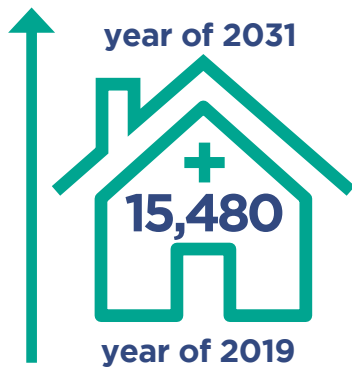
Local housing needs are influenced by a variety of economic and social variables including income levels, new development, and industry growth and migration patterns. Tracking local trends ensures that local housing programs can respond to changing demographics and socioeconomic trends. **Unless otherwise stated, the data reflects the Brantford CMA which includes the City of Brantford and County of Brant.**

DEMOGRAPHIC PROFILE¹⁰



FORECASTED POPULATION

Brantford Household Growth by 2031



Brantford Population by 2031

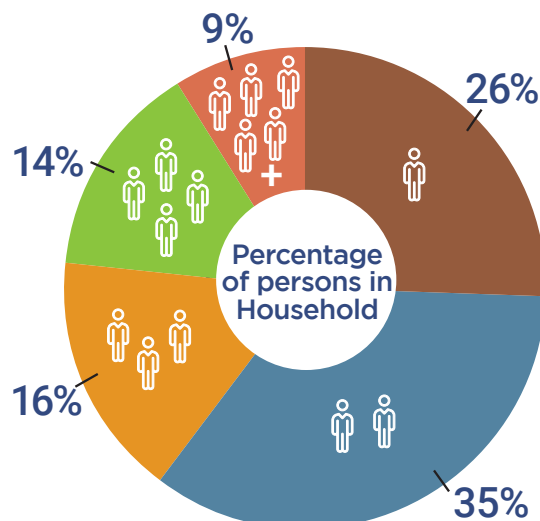


County of Brant Household Growth by 2031¹²



Household Characteristics

61% of households have two or less people



OUR COMMUNITY

Average Employment Income



in 2015 for full-year full-time workers¹³

\$58,360

2015 Employment Facts



31,660

private households were without employment income.



of the **76,410** households with employment income,

35,005

made less than \$30,000 after tax.

Median Average Income

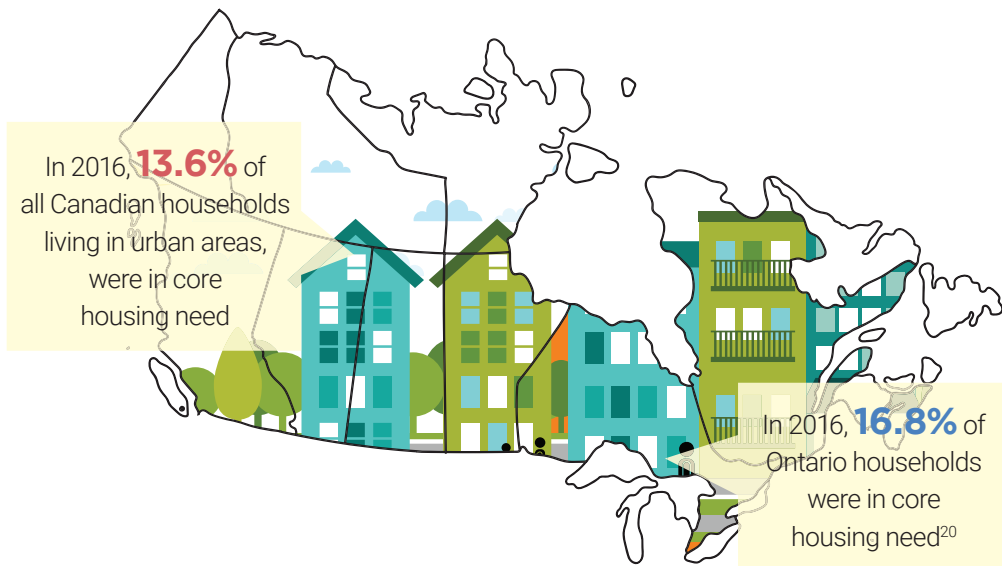
Median employment income in 2015 for full-year full-time workers remains lower than the provincial average



In 2016, **12,110** of total households are spending **30%** or more of income on shelter costs¹⁸



In 2016, **5,498** of urban households were in core housing¹⁹





Student Population

In addition to secondary migration and growth of newcomer populations, there has also been an increase in post-secondary student populations, specifically international students.

As of 2019, 2,678 students are enrolled at the Wilfrid Laurier Brantford campus. Of this population, 600 students live on campus, with 300 students living in private programmed student housing and 200 students living in off-campus market housing. Wilfrid Laurier's student population is forecast to increase in two phases as a result of the upcoming Market One expansion initiative, first to 5,000 students, then up to 8,000 students (although their timeline is not confirmed). This would result in a need for approximately 2,500 students requiring additional housing.

Furthermore, the Conestoga College Brantford Campus is growing significantly too. In 2012, Conestoga Brantford had 21 full-time students enrolled, which increased to 589 full time students by 2018. Brantford's Conestoga student population will expand to 700 as of fall 2019, with another 5% growth projected in each succeeding year. Conestoga is currently undergoing an expansion of their Brantford Campus as of 2018/2019 with the purchase of three new properties in Downtown Brantford. The new campus is scheduled to open in the fall of 2019 and provide up to 2,000 undergraduate spaces in a 5-10 year timeline.

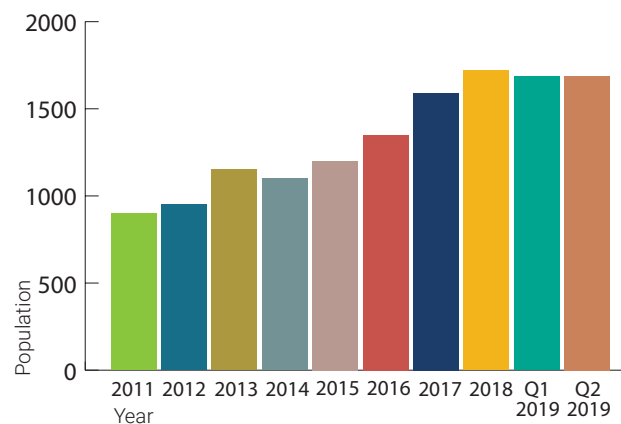
Projected increases in the student population are expected to create additional pressures for the housing system and incentivize the transition of private sector affordable market rent units to more profitable student rental units.

SUBSIDY AND SUPPORTIVE HOUSING PROFILE

AFFORDABLE HOUSING WAITING LISTS

The affordable housing wait list currently stands at an all-time high of approximately 1,700 households as of June 2019. Wait times for certain groups are considerably longer than others. Households under the age of 60 who require a one-bedroom unit can wait between 9-12 years. Individuals or couples with no dependents who are under age 60, make up 41% of the current wait list but the units available for these applicants is only 15% of the current inventory. This disproportionately impacts applicants in receipt of social assistance as there are very few housing options available for this income level.

HOUSING WAITLIST FROM 2011 TO Q2 2019



RGI WAIT LIST DEMOGRAPHICS:

Seniors - **28.8%**

Families - **29.8%**

Singles/Couples - **41.4%**
under 60

ONTARIO WORKS BASIC NEEDS AND SHELTER ALLOWANCES

Family Size	OW Monthly Basic Needs and Shelter Amounts (2019) ⁱ
One - Single	\$343 + \$390 = \$733
Two - Couple	\$494 + \$642 = \$1136
Single with one child (under 18)	\$360 + \$642 = \$1002
Couple with one child (under 18)	\$494 + \$697 = \$1191
Family Size	*OW Monthly Basic Needs and Shelter Amounts (2014) ⁱⁱ
	*The rates below only consider the maximum OW basic needs and shelter amounts. No other income source or additional benefits are included (i.e. child tax benefit, special diet allowance, etc.)
One - Single	\$224 + \$368 = \$592
Two - Couple	\$443 + \$578 = \$1021
Single with one child (under 18)	\$344 + \$578 = \$992
Couple with one child (under 18)	\$443 + \$627 = \$1070

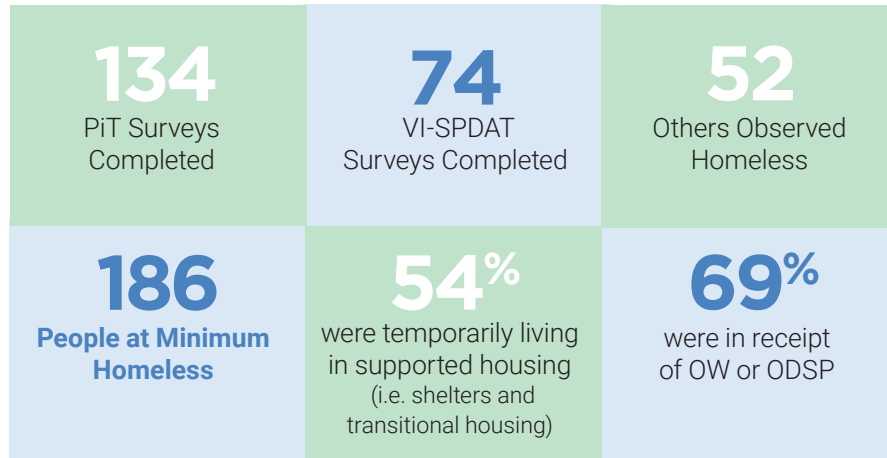
As demonstrated above, monthly allowances for low income households have narrowly increased since 2014. Considering the cost of average market rent, a single person in receipt of social assistance cannot afford a one bedroom apartment in Brantford or Brant. If a single parent with one child is able to secure a one bedroom apartment, they would be faced with having to use their monthly assistance on rent alone.



HOMELESSNESS PROFILE



In 2016 and 2018, Brantford Native Housing, Brantford Aboriginal Homelessness Alliance (BAHA), in association with the City of Brantford and the Community Advisory Board, conducted Brantford and Brant's Point in Time (PiT) Counts. The 2018 PiT Count included an additional opportunity to collect individual specific information for individuals that consented to participate in a common triage assessment known as the Vulnerability Index Service Prioritization Decision Assessment Tool (VI-SPDAT). The VI-SPDAT was completed voluntarily in addition to the PiT survey, and identified an individual or family's names and their specific experiences. Together, the PiT survey and VI-SPDAT assessment provided more detailed information and enhanced community homelessness data by assessing acuity of need for housing by individual, family and as a community overall.



Demographics

- 35% of participants were Indigenous
- 75% were single (no family members – dependents)
- 58% were male
- 11% were youth
- 8% seniors

Reasons for Housing Loss

- Family Conflict (30%),
- Fleeing Domestic Violence (16%),
- Housing Affordability (16%),
- Unsafe Housing Conditions (14%),
- Illness/Medical Condition (10%),
- Job Loss (7%),
- Addiction or Substance Use (12%),
- Incarceration (7%),
- Hospitalization or treatment program (3%),
- and other reason for loss (25%).

When comparing the 2018 PiT data to data from 2016, the following trends can be noted:

- The number of recorded individuals experiencing homelessness in Brantford doubled from 95 to 186.
- The demographics of those experiencing homelessness have remained consistent over time, including age, gender and Indigenous status. Despite strong efforts, through partnership with Indigenous service providers, in the PiT Count event, the actual rate of indigenous homelessness is thought to be underrepresented.
- The percentage of individuals experiencing homelessness that are recipients of OW financial assistance is consistent, (65% in 2016 and 69% in 2018), reinforcing the connection between poverty and housing instability
- The most common reason for housing loss in 2018 was family conflict, and in 2016 was eviction.



HOMELESSNESS PROFILE

The PiT Count provides community contexts that are vital to informing and guiding homelessness supports and service planning moving forward, including the following:

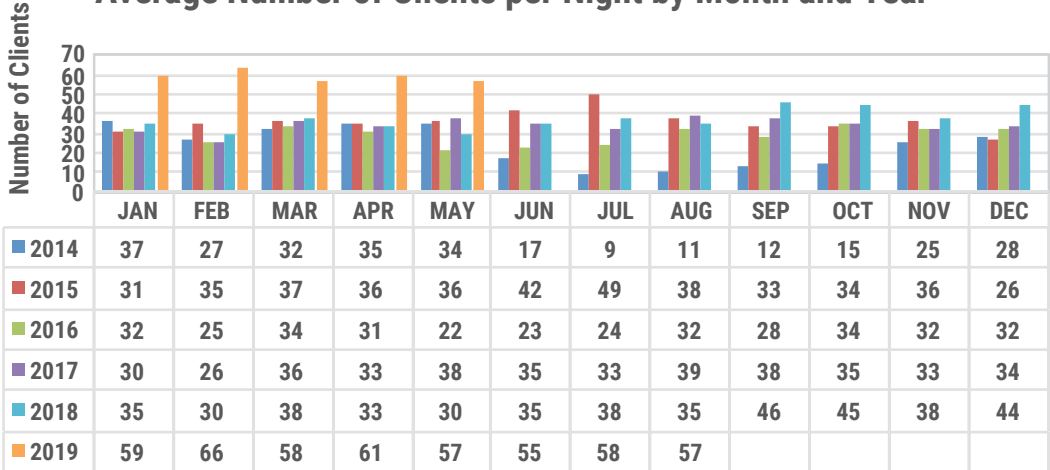
- Early intervention/prevention family support programs to address family conflict and those fleeing domestic violence.
- Continued emphasis on linking people with addiction and mental health services, given the growth in problem substance use particularly opioids and the demonstrated link between opioid abuse and family breakdown leading to homelessness.
- Indigenous and cultural focussed programs and services
- Establishing safe and affordable housing for our Brantford/Brant residents
- Increased connection with community members (homeless or housed) to increase people’s awareness and access to all available income sources

EMERGENCY SHELTER SYSTEM

The primary purpose of the emergency shelter system is to provide a brief intervention for individuals experiencing a shelter crisis and assist them in moving into safe and affordable housing.

- In 2017 and the first half of 2018, occupancy for single adults experiencing a housing crisis remained relatively static. Beginning fall 2018, occupancy rates slowly began to climb and peaked in February 2019 with a record high occupancy of 66.
- The occupancy surge, if sustained through 2019 may require the City of Brantford as a service manager for Homelessness to divert resources from other components of the homelessness response system to address pressures in the adult emergency shelter system.
- There has been a 69% increase in emergency shelter usage in January 2019 compared with January 2018. On average, 59 beds were occupied in January 2019 compared with 35 in 2018.
- 24% of the individuals in accessing the Emergency Shelter System in January 2019 were chronically homeless. Measures have been put in place to collect and track this data more systematically and it should be noted this figure reflects one-month only.
- 47% of individuals who entered the emergency shelter system in the first half of 2019 were First-Time guests, meaning they had had no prior contact with the system dating back to 2013 following the introduction of tracking technology.

Adult Emergency Shelters and Motels 2014 to 2019
Average Number of Clients per Night by Month and Year*



*Includes Rosewood House, Savation Army, Out of the Cold (2014 to 2018) and Motel stays. Does not include Nova Vita or Youth Resource Centre. Recent month calculations should be interpreted with some caution due to delays in receipt and entry of motel data.



SUMMARY OF HOUSING PRESSURES



Brantford and Brant are desirable communities for individuals to raise families and age in place successfully and, as such, attracts secondary migration and immigrants to the community. Further, the success and growth of post-secondary institutions in the region brings more students to the community. As a result, significant growth in the number of households is expected to increase by 13,660 households for Brantford and Brant by 2026 and an additional 5,553 households by 2030 (representing an overall increase of 26.8%).

Brantford and Brant have housing challenges that already make it difficult to respond to current demands which will be further exacerbated with increased demand on available housing.

Pressures on the rental housing market are evident from vacancy rates that have decreased year over year since 2013 and continue to be at an all-time low. A healthy rental vacancy is considered to be 3%. In 2018, the average overall vacancy rate was 1.4% compared to a marginally healthy rate of 2.9% in 2013. Low vacancy rates mean more households competing for available housing stock. Private sector landlords have reported that one available unit can yield as many as 50 applicants.

VACANCY RATEⁱ

ii	2012	2018
Vacancy Rate One Bedroom (%)	2.9	1.2
Vacancy Rate Two Bedrooms (%)	3.4	1.5
Vacancy Rate 3 or More Bedrooms (%)	3.4	1.2
Average Vacancy Rate (%)	3.2	1.4
Rate of Change		56% Decrease from 2012

The biggest consequence of this demand is its upward pressure on housing prices. Indeed, rental prices having gone up 22% from 2012-2018. The table to the right demonstrates the steep increase of apartment rental costs since 2012. Given these numbers provided by the CHMC, the average cost of an apartment increased by a total of 22% between 2012 and 2018.

AVERAGE RENTAL COSTS

iv	2012	2018
Average Bachelor (\$)	600	650
Average One Bedroom (\$)	735	874
Average Two Bedroom (\$)	824	975
Average 3 or More Bedrooms (\$)	899	1145
Average Rent (\$)	799	975
Rate of Change		22% increase

RECENTLY OBSERVED MARKET PRICES

Average prices for apartments in Brantford are as follows:

- \$1,136.00 for 1 bedroom,
- \$1,317.00 for 2 bedrooms, and
- \$1,478.00 for 3 bedrooms.

Average prices for apartments in Brant County are as follows:

- \$945.00 for 1 bedroom,
- \$1,264.00 for 2 bedrooms, and
- \$1,566.00 for 3 bedrooms.

Notes: The numbers shown in this table to table above have been derived from the Canadian Housing and Mortgage Corporation (CHMC); however they are not representative of the most current trends being observed in Brantford and the County of Brant. Based on data from rental housing listings for May-July 2019 (found through local listings), the average price for apartment rentals is much higher.



SUMMARY OF HOUSING PRESSURES

The cost of residential real estate is often seen as a positive indicator of a local economy - existing homeowners benefit by an increase in their net worth and increased assessment values generate additional tax revenues for municipalities. However, there are still challenges. It makes it increasingly difficult for first-time homeowners to enter the real estate market and, for existing homeowners, an increased assessed values result in increased property taxes.



Average Home Resale Prices in 2018					
	Single Detached	Semi Detached	Condo Apartment	Row Home or Townhome	Average
County of Brant	\$543,209	\$303,900	\$388,234	\$360,160	\$521,548
City of Brantford	\$381,189	\$265,870	\$252,573	\$275,518	\$359,109

Source: MMAH

There are corollary impacts of these housing market pressures that compound the challenges even further. For example, households that have experienced moderate increases in income such that it no longer qualifies for rent-g geared-to-income (RGI) assistance are remaining in units intended for RGI but paying the full rent. In a healthy housing market such households often progress along the housing continuum to market rental or even homeownership and, in so doing, avail RGI units for applicants from the wait list. The current housing market provides very few such options, creating a bottleneck in community and RGI housing.

Though these are the official 2018 prices reported by MMAH, recent trends demonstrate significantly higher market prices into 2019. The average price of homes sold in August 2019 through the MLS System of the Brantford Regional Real Estate Association was \$449,208, up 5.5% from August 2018.

Footnote: Brantford Regional Real Estate Association. Housing Market Stats. <http://creastats.crea.ca/brnt/>



HOUSING TARGETS

Based on growth projections from 2019 – 2030, it is estimated that 9,738 households (13.6% of households) in Brantford and Brant will be in “core housing need” by 2030.

Core Housing Need is defined as housing that is one or more of the following:

1. Unsuitable (e.g. size, form, accessibility);
2. Unsafe; or
3. Unaffordable.



The Housing Stability Plan focuses on households in core housing need defined as unaffordable, although there may be households experiencing any aspect of core housing need.

Based on the CMHC reported average cost to rent in Brantford (\$1,145, for a three bedroom), a household in core housing need would have an income of less than \$46,000 (after tax) and would thus be spending over 30% of their income on shelter costs. It includes both rental and owner households. These households are highly vulnerable to cost increases, job loss, or other factors that may impact their ability to sustain housing.

RENTAL HOUSEHOLDS

There are currently approximately 5,498 rental households in core housing need experiencing affordability challenges. Currently, there are 2,437 units of affordable and community rental housing (i.e. regulated by the Housing Services Act, 2011) and approximately 455 primary rental market units at rents currently considered affordable.

The secondary rental market (e.g. duplexes, private landlords, condo rentals), although largely unregulated, is estimated to provide about 18% of the affordability needs (or 989 units). This leaves the current estimated shortfall of affordable rental units to be 1,617.

By 2030, it is estimated that the number of rental households in core housing need experiencing affordability challenges will increase to 7,509 rental households. The ten year shortfall of affordable rental units would increase to 3,266 to meet the projected demand.

OWNER HOUSEHOLDS

There are currently approximately 1,792 owner households in core housing need experiencing affordability challenges. By 2030, it is estimated that this will increase to 2,448 owner households or an increase of 656 households.

This information is derived from Statistics Canada, Brantford CMA Community Profile information.



HOUSING TARGETS

OFFICIAL PLAN – AFFORDABLE HOUSING TARGETS

In 2008, the City of Brantford Official Plan established a target to create 180 new residential units of housing each year through either the construction of new unit or through the conversion of non-residential space. Sub targets based on tenure are 85% (153 units) to be affordable rental units and 15% (27 units) to be affordable ownership. Affordable housing is defined in the Official Plan to be housing at market sale prices or rents affordable to households in the 35th percentile in the income distribution for the City of Brantford, with housing costs not to exceed 30% of a household's gross income.



The County of Brant Official Plan does not establish targets for affordable housing, but does acknowledge a need for affordable housing units and includes measures to promote construction of same.

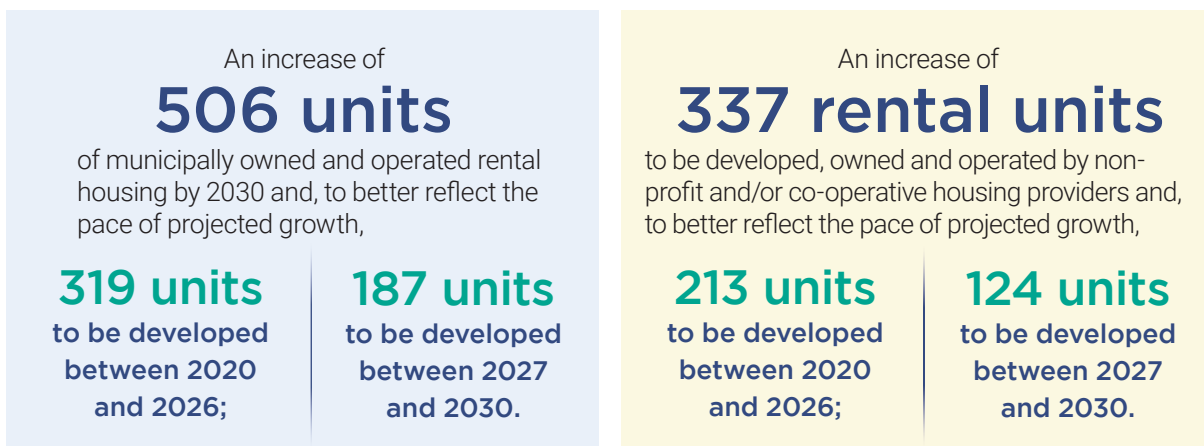
Between 2008 and 2018, CMHC reported a total of 5,771 housing starts in Brant and Brantford, of which approximately 429 rental units and 169 ownership units created that meet the respective definitions of affordable housing by tenure.

ESTABLISHING NEW TARGETS FOR THE HOUSING STABILITY PLAN

Maintaining current service levels against growth (rental units)

The Act requires the City of Brantford, as the Service Manager, to provide a total 1645 Rent-geared-to-income (RGI) housing units to be maintained within Brantford-Brant catchment area. The Housing Services Department for the City of Brantford currently maintains 2,437 units (including RGI, low market affordable units and rent supplements) within the City and County. These reflect units owned and operated by the City and non-profit and co-operative housing providers mandated under the Act. Overall, this equates to a service level standard of 45 affordable units for every 1000 households, of which the City of Brantford Housing Services operates 27 units directly (61%) and mandated non-profit/co-operative housing providers operate 18 units (39%).

To *maintain* this current service level standard (i.e. 45 units per 1000 households), a total of 3,299 units will be required by 2030 or an additional 843 units. In order to meet the additional need of 843 units over the next 10 years, the Housing Stability Plan establishes updated affordable housing development targets as follows:



HOUSING TARGETS



EXCEEDING CURRENT SERVICE LEVEL STANDARDS (RENTAL UNITS)

The private sector has played a significant role in increasing the supply of rental units in Brantford and Brant. These have included rental units that offer affordability for moderate income households and market units. The difference between maintaining the current level of service and meeting the full projected demand is 2,404 units by 2030. If current service levels can be maintained as above, then any contribution to the development of affordable rental units from the private sector will reduce that difference.

Facilitating growth and expansion of the private market rental stock (to support this component of the housing continuum) helps provide more options for households that can alleviate pressure on stock that is intended to provide deeper affordability. As well, increased rental stock can still help to meet different affordability needs by leveraging programs such as rent supplements and housing allowances.

Municipalities can deploy a number of tools and resources to encourage private sector participation in establishing more affordable units: brokering partnerships with non-traditional funders (e.g. CMHC) to maximize incentives available, inclusionary zoning, permitting secondary and garden suites, tax based local incentive programs, development charge waivers, and expanding housing affordability programs (e.g. rent supplements).

Municipalities cannot address the housing needs alone.

All levels of government have a role to play.





Home Ownership in the County of Brant

There are 13,315 households in Brant, of which 86.7% are homeowners. The 60th income percentile for owner households in the County of Brant is \$112,600. Based on standard mortgage assumptions including a 25 year amortization, 5.27% interest rate and 5% down, the maximum house price for a household at the 60th income percentile is \$399,400. As at July, 2019, there were only 11 MLS listings for residential resale properties at or below \$399,400 and only some new construction condominiums meet this threshold.

As reported in the Ministry of Municipal Affairs and Housing's (MMAH) 2018 common local indicators report, only 25% of households can afford the average sale price of a home in the County of Brant. With a 2018 average resale price of \$543,209, only households at the 80th income percentile (\$160,400) can afford to purchase a single detached home. Furthermore, the range of options such as condominiums, townhomes or semi-detached housing is largely limited to households at or above the 50% income percentile (\$95,900). There are virtually no ownership options for households at or below the 40th percentile (\$79,600) which are disproportionately single person households, including senior citizens.

Based on available options versus households in each income percentile, the biggest deficiency is in affordable homeownership options for the 2,663 households between the 40th (\$79,600) and 60th (\$112,600) income percentiles which would require sale prices between \$282,300 and \$399,400. This cohort is expected to grow to 3,139 by 2030 or an increase of 476 ownership households.

Home Ownership in the City of Brantford

There are 39,215 households in Brantford, of which 67% are homeowners. The 60th income percentile for owner households in the City of Brantford is \$88,400. Based on standard mortgage assumptions including a 25 year amortization, 5.27% interest rate and 5% down payment, the maximum house price for a household at the 60th income percentile is \$334,210. As at July, 2019, there were 52 MLS listings for residential resale properties at or below \$334,210 and one new condominium project in which some units would meet this threshold.

As reported in the MMAH 2018 common local indicators report, only 28% of households can afford the average sale price of a home in the City of Brantford. With a 2018 average resale price of \$381,189, only households at the 80th income percentile (\$119,200) can afford to purchase a single detached home. There are some options such as condominiums, townhomes and semi-detached houses for households between 60th (\$88,400) and 70th (\$97,100) income percentiles but virtually no options for households below the 60th percentile.

Based on available options versus households in each income percentile, the biggest deficiency is in affordable homeownership options for the 2,627 households between the 50th (\$66,100) and 60th (\$88,400) income percentiles which would require sale prices between \$234,400 and \$334,210. This cohort is expected to grow to 3,231 or an increase of 604 ownership households.



MOVING FORWARD: THE NEXT FIVE YEARS

ACCOUNTABILITY

City of Brantford staff is dedicated to collecting local data that will be used to measure outcomes, and overall successes and challenges. Moving forward, updates and progress reports will continue to be presented annually to Brantford City Council and County of Brant Council.



There is an ongoing commitment to work in collaboration with community partners and service providers to improve housing and homelessness services in Brantford and Brant. Support and participation in various community initiatives, planning tables and committees will continue to be an important part of the strategies for community collaboration and coordination. Additionally, commitment to capturing perspectives from residents living in Brantford and Brant is a vital component for success in the next five years. We will continue to rely on guidance and directions from the community, ensuring individuals with lived experience are at the forefront.

ENDING CHRONIC HOMELESSNESS

As a Service Manager, the City of Brantford is committed to ending chronic homelessness in Brantford and the County of Brant. Provincial funding from Reaching Home will support community projects including the development of tools and plans for enhanced service delivery and coordinated access to address community homelessness. Additionally, ongoing participation with Canadian Alliance to End Homelessness and the Built for Zero Canada initiative will guide community efforts to end chronic homelessness, and enhance prevention services. The Home for Good supported housing program will also assist up to 90 chronically homeless adults and youth obtain and maintain safe and secure permanent housing.

INDIGENOUS PEOPLES

Indigenous peoples are over-represented in the homelessness population in Brantford. Working to ensure that culturally appropriate services are provided to Indigenous Peoples experiencing homelessness is imperative. The City of Brantford is committed to working with Indigenous service providers to build and strengthen working relationships. The City will continue to work in collaboration with Brantford Native Housing, Brantford Aboriginal Homelessness Alliance, and the Community Advisory Board to conduct local homelessness enumerations, provide culturally appropriate services, and to identify opportunities for further partnerships.

COORDINATION WITH OTHER COMMUNITY SERVICES

Working in collaboration with community partners is essential to providing care and support to individuals experiencing homelessness. The City is working with transitional housing and supportive housing providers and is committed to explore further opportunities to coordinate with health services.



MOVING FORWARD: THE NEXT FIVE YEARS

BROAD RANGE OF COMMUNITY NEEDS

Individuals experiencing complex needs are most vulnerable and experience various barriers to accessing safe and affordable housing. A range of services and interventions need to be available to support individuals experiencing mental health and addictions challenges, physical disabilities, and other compound challenges. In order to meet the current community needs, the City recognizes that there needs to be a commitment to supporting a range of community needs. For instance, providing on-going support to women and families fleeing violence, addressing the needs of single adults under 60 (over-represented in the waitlist and homelessness count), and ensuring ongoing response to community growth and changes (ie, increasing student, and seniors populations).



NON-PROFIT AND CO-OPERATIVE HOUSING CORPORATIONS

Working with non-profit and co-operative housing corporations will be vital for addressing the significant need for supportive and affordable housing in Brantford and the County of Brant. Given the fiscal constraints and expenses for housing development, a greater alignment with non-profits and cooperatives will be necessary to ensure the affordable housing need is met, and that the responsibility is shared in the community and among all housing providers. This will align and support the Province's Community Housing Renewal Strategy and leverage investments made by the province and federal government through the National Housing Strategy.

PRIVATE HOUSING MARKET

Addressing the significant housing pressures in the community will require innovative ideas and community commitment. Collaboration with municipal planning departments is vital to ensure the Official Plans and intensification targets are in line with housing needs and represent a shared vision for affordable housing developments and mixed housing projects. Additionally, cooperating and partnering with the private market housing is a strategic approach that will ensure a greater commitment to creating affordable housing in the community.

CLIMATE CHANGE AND ENVIRONMENTAL SUSTAINABILITY

The City has demonstrated a commitment to improve the energy efficiency of affordable housing stock, through such initiatives as building automation systems, geothermal heating/cooling mechanical systems and replacing lighting with LED technology. It is important to ensure that facility renovations and new housing developments are energy efficient and environmentally sustainable. Additionally, working with other municipal departments will be important to help explore environmentally sustainable opportunities, such as enhancing transportation systems close to affordable housing sites.



FUNDAMENTAL PRIORITIES AND IMMEDIATE ACTION

Based on the current housing pressures and projected community growth, it is evident that housing stability is a priority for Brantford and the County of Brant. Housing Services staff has reviewed provincial plans and strategies, explored research and best practices, and considered recommendations from community consultations.

The original Brantford-Brant Housing Stability Plan identified five key goals and 53 recommendations. Following consultation and upon review of provincial plans, new policies and priorities, the updated plan replaces or revises the original five goals and recommendations and establishes six new broad goals supported by clear outcomes that are measurable and underpinned with a number of specific actions for the next five years. The original goals and recommendations are encompassed in the revised plan.

The Six Goals of the revised Brantford-Brant Housing Stability Plan are:

- 1.** Increasing and preserving affordable housing options
- 2.** Providing holistic prevention and support services
- 3.** Strengthening collaboration and coordination
- 4.** Strengthen partnerships and collaboration with Indigenous Service Providers
- 5.** Improving systems, planning and measurement
- 6.** Reducing chronic homelessness



FUNDAMENTAL PRIORITIES AND IMMEDIATE ACTIONS

GOAL #1: Increasing and preserving affordable housing options

OUTCOMES What are we going to achieve?	MEASURES Success looks like...	ACTIONS How will we achieve success?	TIMELINE When?
1.1 Increase supply of housing options across the housing continuum and throughout all areas in Brantford and Brant based on localized housing needs analysis.	Increase of 506 units of municipally owned and operated affordable rental housing by 2030.	Develop and implement a 10-year Housing Regeneration Master Plan for municipally owned housing with funding/financing recommendations that support ongoing financial sustainability.	2019-2020
		Complete operational reviews of municipal housing to increase efficiencies and reserve fund contributions.	2019
		Complete feasibility study and create development implementation plan for CASE (Compact, Affordable, Sustainable, Efficient) Homes demonstration project.	2019
	Increase of 337 units of affordable rental housing owned and operated by non-profit and/or cooperative housing providers by 2030.	Coordinate and lead an affordable housing development meeting group that includes key stakeholders such as developers, providers, CMHC, planners, financial lenders.	2020
		Work with local Indigenous housing provider (Brantford Native Housing) to explore opportunities to support, assist or partner on housing opportunities for Indigenous people living off-reserve.	2020
		Design and Pilot targeted incentives program to encourage non-profit/private sector developers to build affordable housing.	2020
	Increase of rental units in the private market suitable for low-to-middle income households by 2030 to mitigate the projected shortfall of 2,404 units.	Develop a Private Stock Strategy to create affordable housing by leveraging current private rental stock and private homes.	2021
		Develop an interdepartmental staff committee to review , explore and coordinate affordable housing development opportunities (e.g. Planning, Housing, Finance, Building, Engineering, Legal/Real Estate).	2020-2028



FUNDAMENTAL PRIORITIES AND IMMEDIATE ACTIONS

GOAL #1: Increasing and preserving affordable housing options

OUTCOMES What are we going to achieve?	MEASURES Success looks like...	ACTIONS How will we achieve success?	TIMELINE When?
1.1 Increase supply of housing options across the housing continuum and throughout all areas in Brantford and Brant based on localized housing needs analysis.	Increase affordable homeownership opportunities by 2030 to mitigate the projected shortfall of 476 in the County and 604 in the City for identified income populations in each municipality.	Review conditions and eligibility for BHome program and develop recommendations for maximizing impact of program.	2020
		Work with the County to develop a Municipal Housing Facilities By-law for homeownership purposes to support potential incentives for private development of homeownership opportunities.	2020
		Review affordability provisions of Municipal Housing Facilities By-law for homeownership to support potential incentives for private development of homeownership opportunities.	2019
		Investigate opportunities for municipal-led development opportunities that can include mixed tenure housing to generate additional revenues to support rental housing.	2022
1.2 Housing units and properties are maintained in good repair, are habitable for occupancy quickly at turnover and meet the current needs of tenants.	Vacancy rates are maintained at or under 2% across all municipally owned properties. 10% reduction in costs related to unit turnovers and damage remediation by 2024.	Implement smoke-free transition plan for new housing constructions and new tenancies in existing housing.	2019-2025
		Review and update 10-year capital plan following completion of building condition assessments and annual unit inspections.	2020
		Implement unit standards policy for maintenance/repairs following tenant move-out.	2020

GOAL #2: Providing holistic prevention and support services

OUTCOMES What are we going to achieve?	MEASURES Success looks like...	ACTIONS How will we achieve success?	TIMELINE When?
2.1 People remain housed and experience housing stability	Reduction in evictions (non-payment of rent and behavioral). 100% of clients requiring individualized support to remain housed are connected to available and appropriate resources.	Maximize the use of BBHPA as eviction prevention resource. Complete operational reviews of municipal housing to increase efficiencies and reserve fund contributions.	2019
		Train and include non-profit and co-operative housing providers in eviction prevention efforts and provide toolkits of material and best practices to all housing providers.	2020
		Develop and pilot case conferencing approach to housing supports for tenants living within municipal housing (to include staff from social assistance and homelessness and other community resources).	2021



FUNDAMENTAL PRIORITIES AND IMMEDIATE ACTIONS

GOAL #3: Strengthening collaboration and coordination

OUTCOMES What are we going to achieve?	MEASURES Success looks like...	ACTIONS How will we achieve success?	TIMELINE When?
3.1 Tenants are engaged in their community.	Housing Department achieves a reduction in complaints related to social housing sites.	Conduct Tenant Satisfaction Surveys and prepare action plans to address deficiencies and/or ensure that successes are continued.	2020
		Increase tenant education efforts to ensure that tenants are aware of their rights and obligations, as well as resources available to prevent eviction.	2020
		Update and distribute tenant handbooks to include "good neighbor etiquette" messaging	2020
3.2 People are able to live in the most appropriate housing for their needs.	75% reduction of households remaining in social housing units that no longer required rent-geared-to-income assistance by 2024.	Create a housing graduation strategy that targets households living in social housing that could be successfully transitioned to market rental (with/without support) or are eligible for BHHomes or other affordable homeownership opportunities.	2021
	50% reduction in refusals of offers of RGI housing by 2022.	Implement communications strategy for applicants to encourage prioritizing housing projects and policy for limited circumstances under which a refusal would be permitted.	2020-2022

GOAL #4: Strengthen partnerships and collaboration with Indigenous service providers

OUTCOMES What are we going to achieve?	MEASURES Success looks like...	ACTIONS How will we achieve success?	TIMELINE When?
4.1 There is good quality, affordable housing available for Indigenous people living off-reserve in Brantford and County of Brant.	No net loss of off-reserve housing for Indigenous people	Work with local Indigenous housing providers (Brantford Native Housing "BNH") to explore opportunities to support, assist, or partner on housing development opportunities for Indigenous residents living off-reserve.	2019
		Provide support and resources, as requested, to help BNH plan for sustainable approaches to end of operating agreements.	2021
		Inventory infill development or increased density opportunities on BNH properties and provide support as needed to navigate planning, engineering and other processes.	2022
		Establish information sharing protocol on performance measures (such as wait lists, building conditions, eviction prevention programs and efforts).	2020
	Incorporate considerations about pressures for urban Indigenous housing provider into systems planning.	Create ongoing system for sharing grant and funding opportunities, including broker opportunities for joint submissions and joint procurement with other housing providers.	2020



FUNDAMENTAL PRIORITIES AND IMMEDIATE ACTIONS

GOAL #5: Improving systems, planning and measurement

What are we going to achieve?	Success looks like...	How will we achieve success?	When?
5.1 Housing and homelessness planning and systems are designed and implemented to reflect current housing trends and population growth.	Key data and information is up-to-date and available for a variety of metrics that support an increased understanding of housing pressures and local needs.	Research reports that highlight population specific needs and forecasted growth.	2020
		Population specific recommendations	2020
		Establish and report to Council and community on key housing metrics annually as a resource to assist in decision making and resource allocation.	2019
5.2 Enhanced housing with support for individuals transitioning within the housing continuum.	Improved systems coordination and planning with community partners to support individuals in need of housing with supports (e.g. collaboration with agencies providing long term care, health services, landlords, support for developmental disabilities, mental health and addictions services).	Establish coordinated list of support services.	2022
		Adopt and implement consistent assessment tools.	2021
		Coordinate wait lists for programs across partners.	2020
		Identify process for transition of clients out of health services into housing with supports.	2020
5.3 Operations are efficient and maximize value for public dollar.	Arrears are at or under 4% of gross rents across all municipally owned properties.	Implement rent-gear-to-income calculation changes to reduce and eliminate arrears resulting from non-reporting of income changes.	2021
		Implement rent-gear-to-income Implement early stage resolution process for tenants who incur arrears to prevent escalation and eviction.	2021

GOAL #6: Reducing chronic homelessness

OUTCOMES What are we going to achieve?	MEASURES Success looks like...	ACTIONS How will we achieve success?	TIMELINE When?
6.1 Implement Reaching Home community projects.	Chronic homelessness is reduced by 50% by 2027.	Creation of a Community Homelessness Framework.	2020-2022
		Implementation of a Homelessness Management Information and Coordinate Access System.	2020-2022
		Development of an Emergency Shelter Program Framework.	2019-2020
		Develop a Community Progress Report.	2020-2022
		Implement a Quality By- Name List.	2020-2022



CONCLUSION



This review of the Brantford-Brant Housing Stability Plan has been an opportunity to highlight the significant achievements made over the last five years. We have aligned our Plan with various goals, strategies, campaigns, and legislative frameworks that have been implemented provincially and federally, aimed to promote the prevention of homelessness and uncover solutions to complex affordable housing concerns in a comprehensive manner. This has been accomplished through community engagement from individuals with lived experience, community agency representatives, landlords and housing developers, elected officials, and members of the general public.

Local data has been reviewed to identify community trends and projected growth, and to determine the most appropriate response to changing demographics and socio-economic trends throughout the City of Brantford and the County of Brant. Median incomes that fall below the provincial average, combined with increasing rental prices and low vacancy rates, has contributed to an increase of households in Core Housing Need in recent years. With all-time high waitlists, there is an immediate need for affordable housing solutions. Increased pressures on the housing market calls for the need to persistently collect data, coordinate with community stakeholders, and invest in housing solutions to respond to the increasing pressures and demand.

Moving forward, the City of Brantford and County of Brant will build on ongoing successes and strive to prevent and reduce chronic homelessness, increase affordable housing options for our most vulnerable residents, and strengthen service coordination systems. The City of Brantford will remain dedicated to capturing community perspectives and priorities, adjusting to ongoing challenges throughout the housing sector, and evaluating the outcomes and successes of housing programs.



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CITY OF
BRANTFORD

COUNTY OF
Brant Simply Grand