



# Middlesex County Attainable Housing Review – *What We Are Hearing* Report

November 2022





## Acknowledgements

We would like to acknowledge and thank all the community organizations, housing partners, municipal staff and Councillors, and the many residents who participated in the focus groups, surveys, and community round tables. Your feedback and shared experiences provide valuable insights to inform the development of the Middlesex County Attainable Housing Review.

We would also like to thank County Staff for providing background information, sharing their expertise and knowledge, and assisting in the planning and promotion of the stakeholder engagement sessions.

Thank you.

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## Introduction

Fundamental to creating healthy and inclusive communities is the availability of a variety of housing options to meet the differing needs of current and future residents. Similar to communities all across Ontario and Canada, Middlesex County is experiencing housing pressures due to changing demographics and market trends.

Providing access to a range of housing forms, including attainable, affordable, and accessible housing, is a priority within the County. To better understand the current supply and demand of housing across the County and develop strategies aimed at ensuring a broad array of housing options are available to meet the full spectrum of needs of residents in Middlesex, the County is undertaking an Attainable Housing Review.

A series of community engagement activities were carried out in September 2022 to inform the Review. This report summarizes the experiences and insights shared by residents, community organizations, local service providers, representatives from local municipalities, local developers and landlords, and other housing partners.

Engagement activities were aimed at hearing a range of opinions and experiences on the current and future housing needs across the County, and to begin to identify actions for the future. This report outlines what we are hearing so far.

Additional consultation with local municipal Chief Administrative Officers was also undertaken. Findings from these conversations will be incorporated into the Attainable Housing Review. More opportunities to engage with residents and stakeholders in the Attainable Housing Review will be coming up in December 2022.



## Engagement Overview

### Our Approach

As part of the attainable housing review process, several community engagement activities have been undertaken to gather initial insights from stakeholder groups and residents. Activities were aimed at developing an understanding of current and future needs, challenges and gaps, and what is important in moving forward to ensure all residents' housing needs are met.

Community engagement activities undertaken to date include:

- Stakeholder Focus Groups (21 participants)
- Questionnaires (10)
- Community Round Tables (9 participants)
- Online survey (156)
- Interviews with Persons with Lived Experience of Homelessness and Housing Insecurity, and Survivors of Domestic Violence (11 participants)

Outreach efforts included creating a dedicated web-page, direct emails to stakeholder and networks, several social media posts, a media press release, and distributing posters within the community. This section provides a summary of the key engagement activities conducted so far and overview of emerging messages and priorities heard from residents and stakeholders.

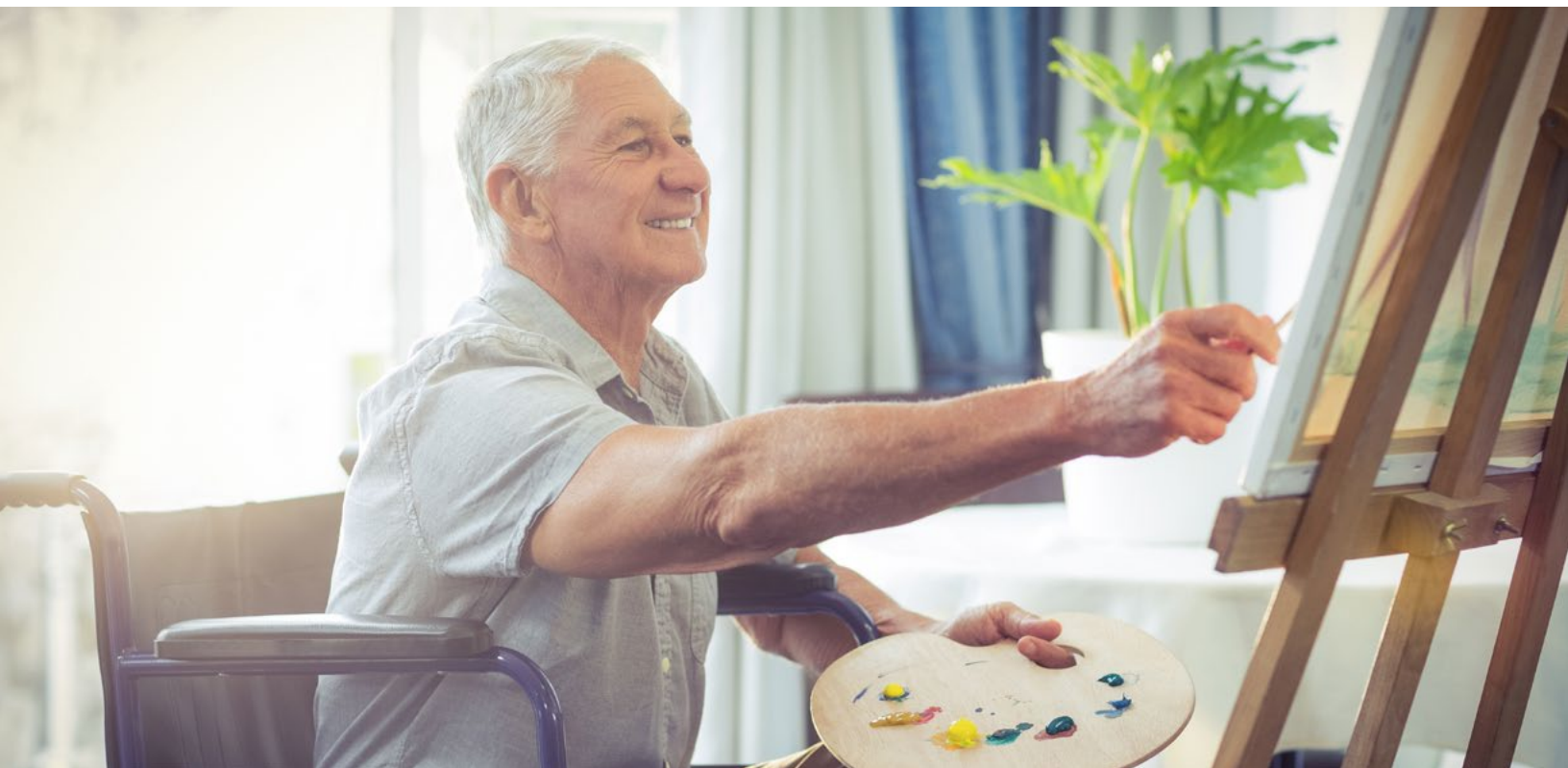


## Activities

Our approach to engagement included the following activities:

ACTIVITY	DATE	PARTICIPATION
Online Survey	September 1 to September 23, 2022	156
Community Stakeholder Focus Group 1	September 19, 2022	6
Community Stakeholder Focus Group 2	September 22, 2022	15
Questionnaires with Private Developers and Landlords	September 19 to 23, 2022	10
Community Round Table (virtual)	September 19, 2022	8
Community Round Table (in-person)	September 22, 2022	1
Lived Experience Interviews (telephone and in-person)	October 13 to 24, 2022	11

Of note, additional engagement with County Council and Staff, local municipal staff, comparator municipalities, and other housing and homelessness system partners is also underway. Findings will be collected, along with findings from consultations with the community presented within this report, to inform the Attainable Housing Review.

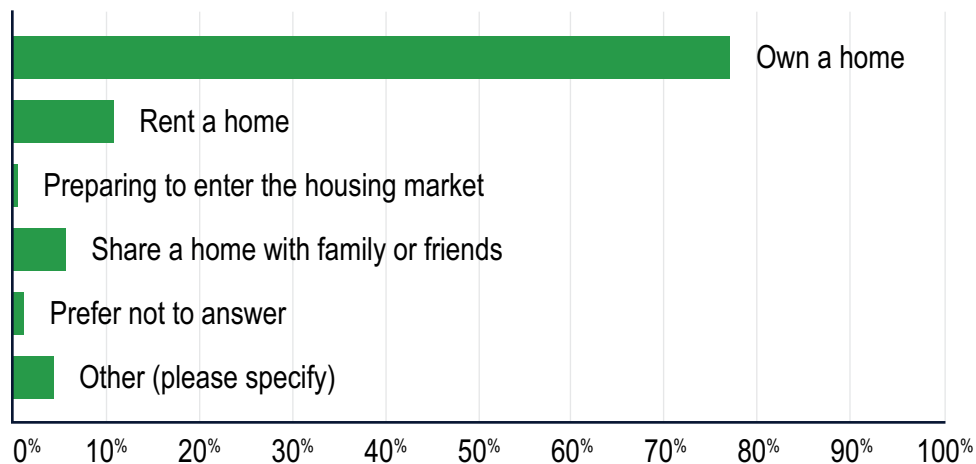


## Who We Heard From

To date, we have heard from 196 people through the community engagement process.

Of the people surveyed, eleven respondents indicated that they were currently experiencing homelessness or had experienced homelessness in the past. Most (77%) respondents indicated that they own a home, followed by 11% who said they rent a home.<sup>1</sup>

### Please describe your current experience in the housing market



Community organizations, service providers and other stakeholders who participated in the focus groups include:

- London Middlesex Community Housing
- Municipality of North Middlesex
- Municipality of Thames Centre
- Community Futures Middlesex
- Municipality of Strathroy-Caradoc
- Middlesex Community Living
- Middlesex County Library
- Youth Opportunities Unlimited
- Canadian Mental Health Association Thames Valley
- Municipality of Middlesex Centre
- Victim Services Middlesex London
- Township of Lucan Biddulph
- LEADS Employment Services
- Community Employment Choices
- Libro Credit Union
- Women’s Rural Resource Centre

<sup>1</sup> This result is consistent with current homeownership rates in Middlesex County, which is at 82%.

## What We Heard

During the engagement process, we heard a variety of perspectives and thoughts on a wide range of issues related to current housing challenges, and opportunities to better meet the housing needs of current and future residents. Feedback heard through the community survey, stakeholder focus groups, questionnaires, and community round tables are described below.

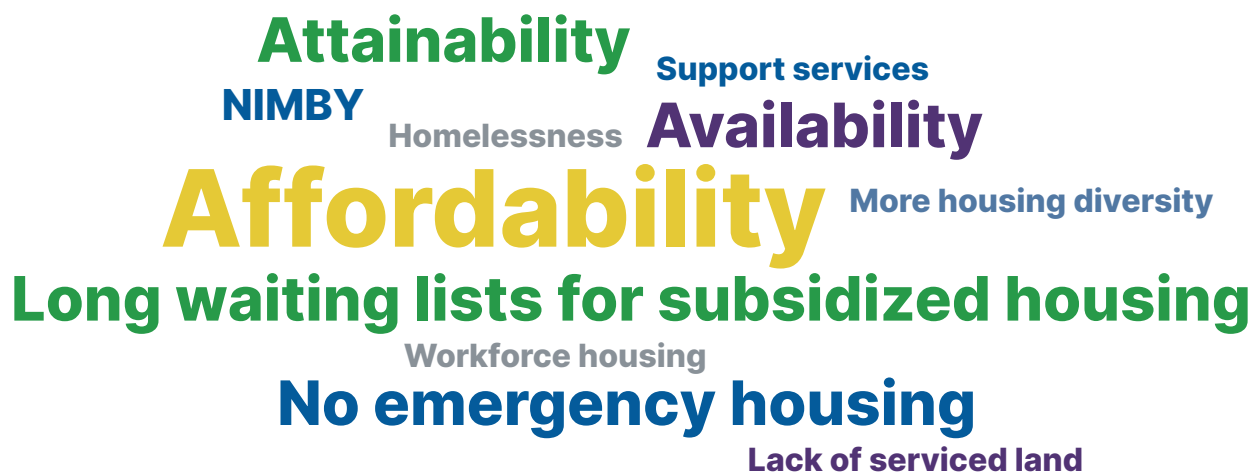


### Housing Issues and Challenges

#### Most Pressing Housing Issue

Throughout the community engagement activities, residents and stakeholders were asked to share their most pressing housing issue facing the County.

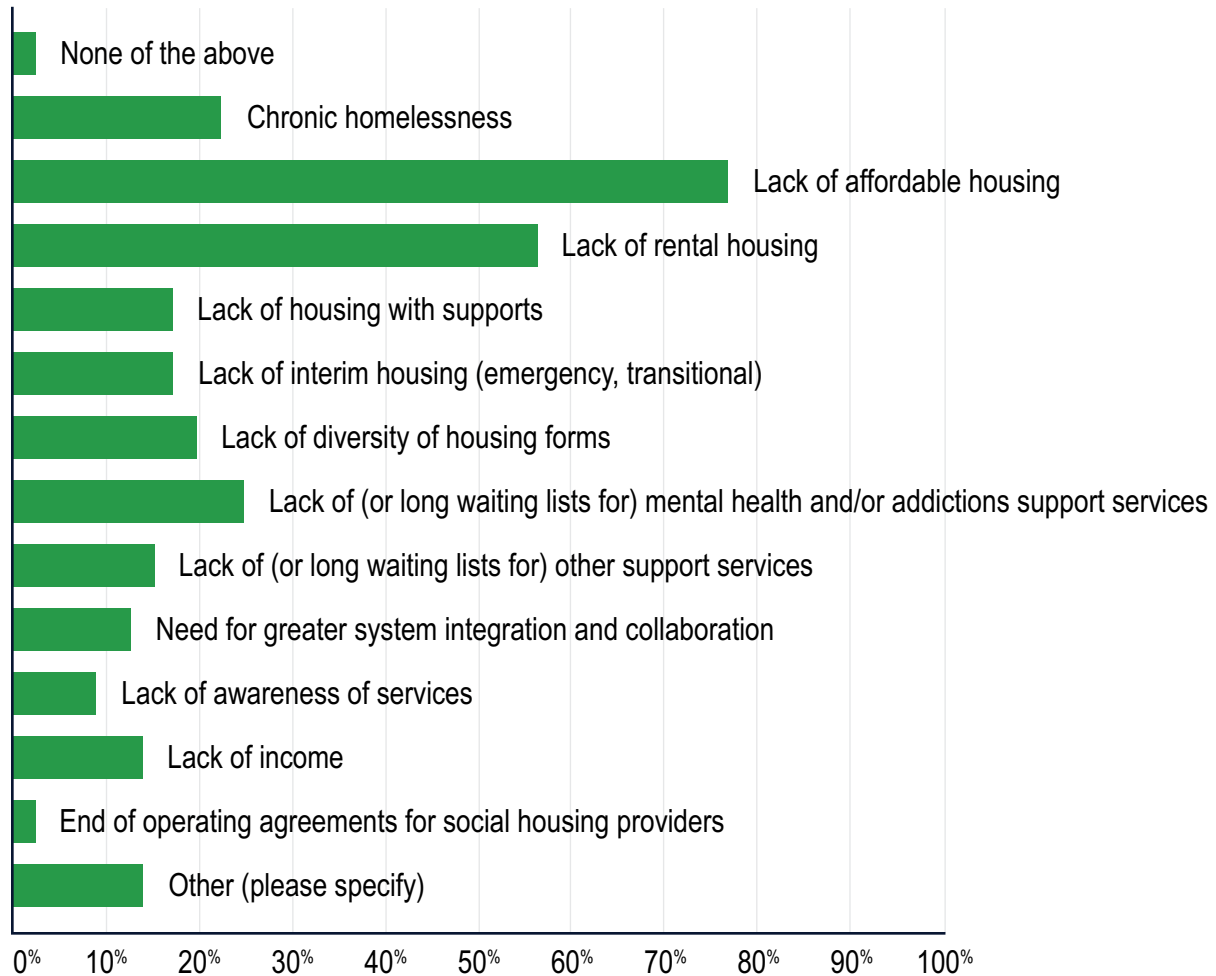
Results from the focus groups and community round tables are illustrated in the word cloud, results from the survey are provided in the graphs.







**What do you see as the most pressing housing issue currently facing Middlesex County? (Please choose up to 3 issues)**



Other housing issues expressed specifically by survey respondents include a lack of housing and in-home supports for seniors, and aggressive or ‘over’ development. Other issues raised include need for policies to ensure new developments provide affordable housing, vacant properties, and ensuring people feel safe in their home and community.

## Key Challenges

Engagement participants expressed several challenges to overcome in responding to current and future housing needs.

### Affordability and Attainability are Top Concerns<sup>2</sup>

As noted above, housing affordability and attainability are top concerns for residents and stakeholders in the County. Some participants also emphasize the challenge of income inequity across the County. Overall, participants express the need for affordable and attainable housing options across the continuum, including:

- More subsidized housing for low-income individuals and families especially for people on social assistance and fixed incomes
- More attainable housing for low- and moderate-income households including workforce housing
- More affordable rental housing
- More options for people to enter the homeownership market

For people with lived experience of homelessness and survivors of domestic violence, the biggest challenge is the lack of affordable rental housing. Several interview participants express that even with two people working full time, they cannot find suitable and affordable housing.

“There is no place to go”

“Impossible to find anything for the amount Ontario Disability Support Program (ODSP) gives for shelter”



<sup>2</sup> Establishing definitions of affordable housing and attainable housing will be part of the Attainable Housing Review.



### **Lack of Immediate Housing Options**

Participants highlighted a lack of emergency housing options across the County and a growing homeless population, although often hidden. Stakeholders also note that it is very challenging trying to find someone immediate housing in both the public and private sector.

Another noted and growing concern is the number of people losing their rental housing as a result of evictions where landlords are stating that they are no longer renting their unit(s).

*“Everyone deserves a place of their own, to feel safe”*

### **Employers Finding it Difficult to Attract and Maintain Workers**

Stakeholders note the challenges expressed by local employers in attracting and maintaining employees, as they struggle to find and afford housing in the County. Costs of transportation and lack of public transportation further intensify this challenge.

### **Lack of Options for Seniors and Young Families**

Residents express a lack of affordable housing for seniors and more specifically, some participants noted a lack of assisted living housing, small rental units, long-term care (LTC), and in-home services. While not just for seniors, participants also emphasize the need for accessible housing in the County.

In addition to housing options for seniors, many engagement participants noted a lack of options for young families resulting in people moving out of the County.

*“There are no smaller affordable houses for seniors to retire to. Also, teenagers who grow up in smaller towns have no affordable rentals”*

### **NIMBY**

NIMBY or ‘not in my backyard’ is a challenge, expressed by residents and stakeholders, to increasing the housing supply. Participants highlight that while there seems to be a growing acknowledgement for the need for more affordable housing, many people are still resistant within their own communities and neighbourhoods. Participants note that stigma exists for both people living in affordable housing and the overall quality of the housing.

### Limited Housing Choice

Stakeholders in all engagement activities emphasize a lack of housing options across the County. This includes limited housing diversity by type and tenure, as well as simply limited availability of housing. Participants highlight a lack of rental housing options with very low vacancy rates. Several stakeholders also point out that most of the existing housing stock is comprised of single detached homes, and while some areas are seeing more diversity in housing type often these remain at higher prices and therefore unaffordable to many current and potential residents.

“Lack of smaller affordable homes or apartments”

### Services and Amenities Also Limited within County

Engagement participants highlight that providing services to help people maintain housing and age-in-place is a challenge in the County. Service gaps noted by participants include support for seniors in their home, and mental health and addictions support. Participants also reflect on limited amenities such as public transportation, grocery and medical which can create additional barriers for people without their own vehicles.

### Lack of Serviced Land and Certain Policies can be a Barrier to New Housing

Stakeholders highlight that the availability of land, and the lack of serviced land can be barriers to new housing development across many areas of the County. Survey respondents further emphasize the need for infrastructure to keep pace with the increasing demand for housing. Participants also noted increasing land prices and the (slow) speed of approvals as barriers to the development of new housing.

“Appropriate planning and infrastructure to support the growing population”

Existing policies can also present challenges to new housing development, such as density restrictions within zoning by-laws. Concern over potential for conversion of rental housing stock to condominium was also raised.



### **Some Concern for Quality of Housing**

Some engagement participants note that there is some housing that is in need of repair.

### **Apprehension over Speed of Development and Loss of Farmland**

Some residents express concern regarding the fast pace of recent development in areas, and some are concerned with the loss of farmland.

#### **“Concerned about losing valuable farm acreage and green spaces”**

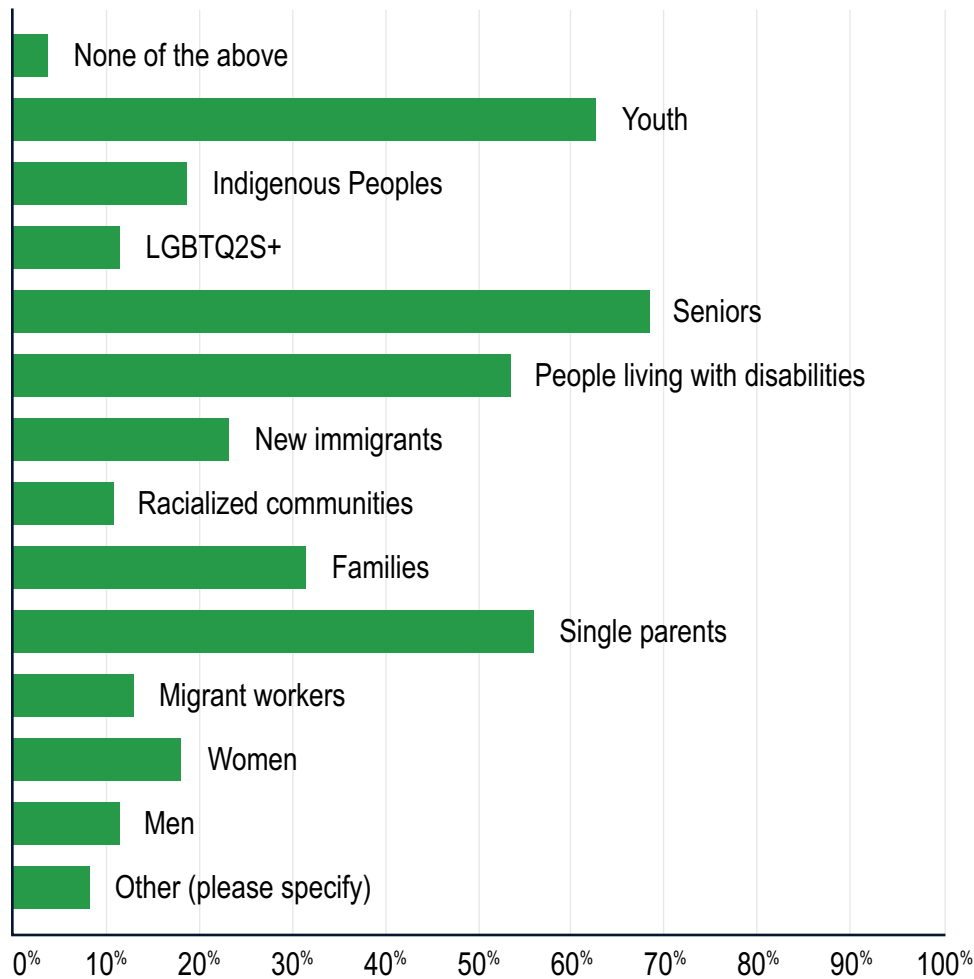
When asked if there are certain population groups that are experiencing a particularly difficult time in finding affordable and adequate housing, most survey respondents (68%) stated seniors, followed by youth (63%), single parents (56%), and people with disabilities (54%).





**Are there particular groups of residents that, in your opinion, have a particularly difficult time finding affordable, adequate housing?  
(Please check all that apply)**

n=155



## Opportunities to Meet Housing Needs

Engagement participants were asked to share their thoughts and ideas on what is needed to respond to identified housing challenges and better address the housing needs of current and future residents:

### Creating More Housing and Housing Diversity

- Housing that is attainable for working individuals and families
- More subsidized/rent-geared-to-income (RGI) housing, more rent supplements
- Mixed income developments
- Support for first time homebuyers
- Shared housing options
- Greater diversity of housing types and tenure (more rental housing, multi-unit dwellings, smaller housing forms, rent-to-own models)
- More supportive housing options such as Canadian Mental Health Association (CMHA) and Youth Opportunities Unlimited (YOU)

### Providing Housing Supports

- More resources in the County to help people find (i.e., navigators) and maintain housing (lifeskills supports, landlord relations and evictions)
- Immediate and longer-term transitional housing options
- Peer support
- Affordable transportation options

“Safe housing for everyone”





### **Enhancing Policy, Partnerships, and Communication**

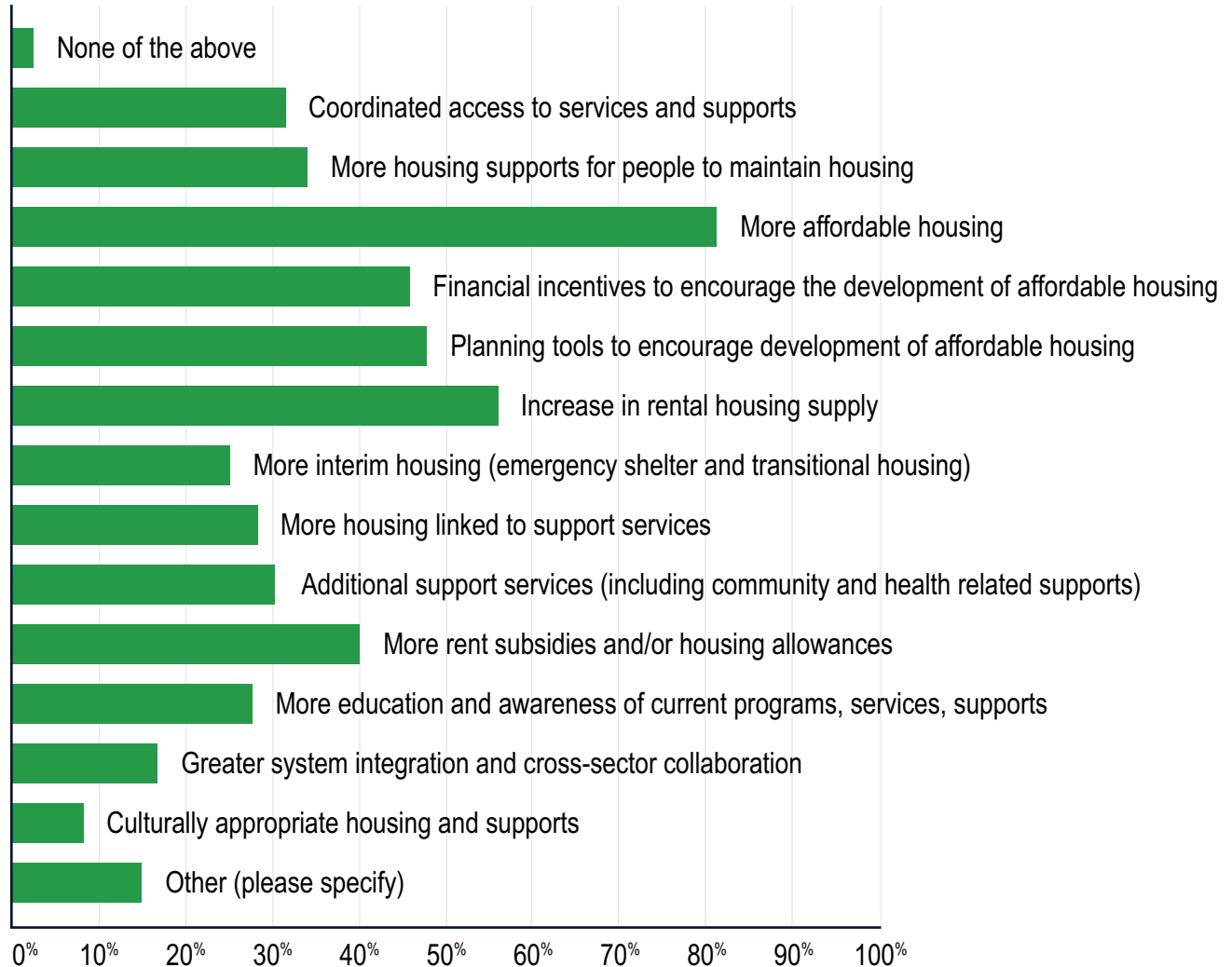
- More information to help navigate housing programs and funding processes
- Enhanced relationship/communication with Service Manager - City of London
- More education in community about importance of attainable housing and what it means to a community
- Need community champions and political will
- Provide clarity on definition of affordable housing
- Reduced policy barriers (i.e., land use restrictions, permissions for secondary suites, increased density)
- Enforcement of rent control and inspections of rental housing
- Streamlined approval processes
- Focus on infill housing
- More available funding for new housing and housing renovations
- Ensure new developments include affordable housing
- Incentives for developers to build attainable housing
- Public-private-non-profit partnerships
- Use of surplus land and/or underutilized properties for affordable housing
- Need to consider climate change in housing development
- Build housing in proximity to amenities and create 'walkable' neighbourhoods

In addition to opportunities identified above, survey respondents were specifically asked what is needed to help people find and maintain safe, adequate and affordable housing. Results are shown on the following page.



**What is needed to help people find and maintain safe, adequate and affordable housing? (Please check all that apply)**

n=155

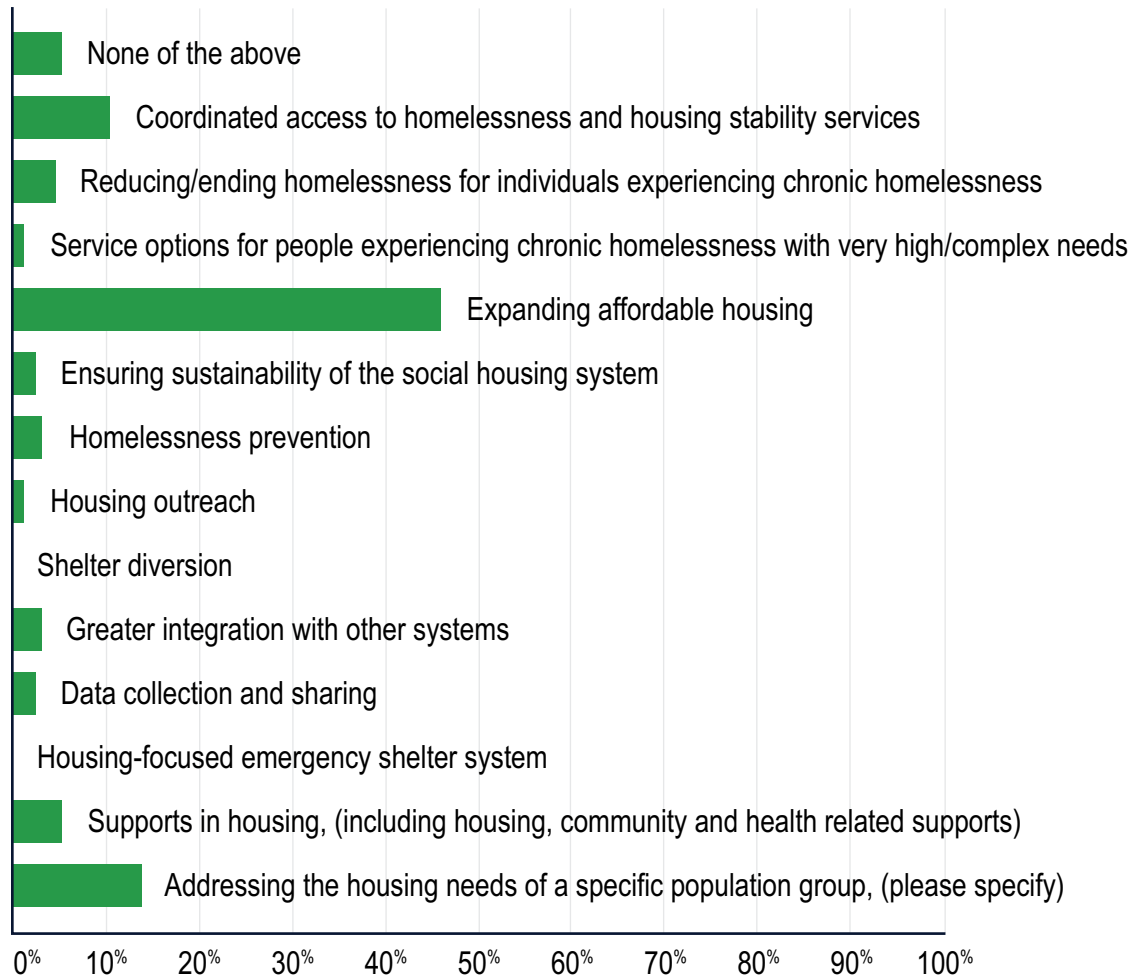


Survey participants were also asked to identify one action that they think will have a positive impact on attainable housing in Middlesex County. Expanding the supply of affordable housing was the top response at 46%. For participants who responded, ‘addressing the housing needs of a specific group’, most identified seniors as the specific population group, followed by young families.



**If you could identify one action that you think will have a positive impact on attainable housing in Middlesex County, what would this be?**

n=152





## Future of Housing

Survey participants were asked to share one word that they hoped would describe housing in Middlesex County in the future, responses (n=147) are illustrated here:

What is one word you would hope to use to describe housing in Middlesex County in the future?



## Summary of Emerging Messages & Priorities

Within the various conversations and feedback received from residents and stakeholders the following priorities for the future of housing across the County are emerging.

- Increase **affordable and attainable housing** across the County.
- Ensure housing options for **seniors and young families**.
- Create a **greater diversity in housing type, size, and tenure** across the County.
- Explore opportunities for immediate housing options and **support for people experiencing homelessness**.
- Continue to expand and ensure access to **support services** and amenities for individuals and families to find and maintain housing, and age-in-place.
- Explore **incentives and policy** changes that support, and reduces barriers to, attainable housing development.
- Consider sustainability, climate change, and **protection of farmland** in new housing development.
- Enhance **communication and education** of housing needs in the County.
- Support **municipalities and developers navigate housing programs** and funding options.
- Explore **partnership opportunities** between public, private and non-profit sectors.
- Advocate for **increased funding** affordable housing.



## Next Steps

Findings from this report will inform the development of Middlesex County Attainable Housing Review. Upcoming engagement activities will include targeted engagement with persons with lived experience, a community open house, and a second online survey.

To stay informed, please visit

<https://www.middlesex.ca/living-here/attainable-housing-review>

