

May 2026

# London & Middlesex County

---

Housing Stability Action Plan

---

**2026-2031**



## **Acknowledgements**

The Housing Stability Action Plan was developed for our community. Thank you to everyone who shared their expertise, stories, and insights, which form the foundation of this plan.



# City of London

## Land Acknowledgment Statement

We acknowledge that we are gathered today on the traditional lands of the Anishinaabek, Haudenosaunee, Lunaapéewak and Attawandaron. We acknowledge all the treaties that are specific to this area: the Two Row Wampum Belt Treaty of the Haudenosaunee Confederacy/Silver Covenant Chain; the Beaver Hunting Grounds of the Haudenosaunee NANFAN Treaty of 1701; the McKee Treaty of 1790, the London Township Treaty of 1796, the Huron Tract Treaty of 1827, with the Anishinaabeg, and the Dish with One Spoon Covenant Wampum of the Anishnaabek and Haudenosaunee.

This land continues to be home to diverse Indigenous people (First Nations, Métis and Inuit) whom we recognize as contemporary stewards of the land and vital contributors to society. We hold all that is in the natural world in our highest esteem and give honour to the wonderment of all things within Creation. We bring our minds together as one to share good words, thoughts, feelings, and sincerely send them out to each other and to all parts of creation. We are grateful for the natural gifts in our world, and we encourage everyone to be faithful to the natural laws of Creation.

The three Indigenous Nations that are neighbours to London are the Chippewas of the Thames First Nation; Oneida Nation of the Thames; and the Munsee-Delaware Nation who all continue to live as sovereign Nations with individual and unique languages, cultures and customs.

This Land Acknowledgment is a first step towards reconciliation. Awareness means nothing without action. It is important that everyone takes the necessary steps towards decolonizing practices. We encourage everyone to be informed about the traditional lands, Treaties, history, and cultures of the Indigenous people local to their region.

# **Middlesex County**

## **Land Acknowledgment Statement**

We acknowledge that the land we stand upon today is the traditional territory of the Attawandaron, Anishinabeg, Haudenosaunee, and Lunaapeewak peoples who have long standing relationships to the land, water and region of Southwestern Ontario. The local First Nation communities of this area include Chippewas of the Thames First Nation, Oneida Nation of the Thames First Nation, and Munsee-Delaware Nation.

We acknowledge the treaties that are specific to this area: Treaty 2 (McKee Purchase), Treaty 3 (Between the Lakes Purchase), Treaty 6 (London Township Purchase), Treaty 21 (Long Woods Purchase) and Treaty 29 (Huron Tract Purchase).

We value the significant contributions, both in the past and the present of local and regional first nations of Turtle Island.

We acknowledge historic and ongoing injustices that Indigenous peoples endure in Canada and we affirm our commitment to honouring Indigenous voices, nations and cultures, and to moving forward in the spirit of reconciliation and respect.



# Table of Contents

<b>The Housing Stability Action Plan</b> .....	<b>6</b>
Introduction .....	7
What Is Known About Housing Stability in London and Middlesex County .....	8
The Canada-Ontario Housing Crisis .....	10
A Spectrum of Housing in London and Middlesex County .....	11
What We Need to Do Together .....	13
A Shared Leadership Model .....	15
Alignment with Other Strategic Initiatives and Plans .....	16
Why This Work Is Being Done .....	17
How the Plan Was Developed .....	18
Framework for Implementation .....	21
A Plan of Action .....	22
<b>London</b> .....	<b>23</b>
Strategic Area of Focus 1: Respond to the Homelessness Crisis .....	24
Strategic Area of Focus 2: Create More Housing Stock .....	29
Strategic Area of Focus 3: Provide Housing Supports .....	34
<b>Middlesex County</b> .....	<b>39</b>
Connection with the City of London and Local Municipalities .....	40
Strategic Area of Focus 1: Respond to the Homelessness Crisis .....	41
Strategic Area of Focus 2: Create More Housing Stock .....	46
Strategic Area of Focus 3: Provide Housing Supports .....	51
<b>Moving Towards Implementation</b> .....	<b>56</b>
An Action Plan .....	57
How the Plan Will Be Implemented .....	57
<b>Appendices</b> .....	<b>58</b>
Appendix A: Definitions .....	59
Appendix B: Sources .....	62



# **The Housing Stability Action Plan**

# Introduction

Housing stability means everyone has safe, appropriate, affordable housing and housing supports. It is the foundation for thriving communities.

Housing stability challenges continue to evolve, shaped by economic conditions, demographic shifts, and systemic barriers that limit access to safe and affordable housing. Rising housing costs, increased demand for supportive services, and long-term, sustainable solutions require a collaborative and adaptive approach. Addressing these issues requires an ongoing commitment to innovation, coordination, and investment in policies and programs prioritizing housing as a cornerstone of community well-being.

The London & Middlesex Housing Stability Action Plan 2026-2031 (Plan) builds on past achievements, defines the current environment, and outlines future priorities for London and Middlesex County. This unified framework replaces the previous five-year plans for each community. It recognizes the importance of aligning efforts across both communities to address housing stability more effectively, yet acknowledges the differences between London and Middlesex County. This Plan represents a refresh of previous strategies, not an entirely new direction, building on what has already been accomplished. The strategic focus areas remain relevant and are carried forward in this updated Plan.

While the City of London and Middlesex County play a key leadership role in developing a sustainable and integrated housing stability system, this work cannot be done in isolation. The Plan calls on all sectors, services, governments, and residents to help address individuals' and families' evolving and complex housing needs.

Through a combination of evidence-based strategies, community engagement, and community-driven solutions, the Plan aims to respond to the homelessness crisis, create more housing stock, and provide housing supports. Integrated into each of these strategic areas of focus is service system transformation, collaboration, accountability, and measurable outcomes to ensure lasting impact.

Under the Housing Services Act, 2011, Service Managers must review their homeless prevention and housing plans every five years. Local plans must extend for ten years after the review. Therefore, this Plan will guide our efforts from 2026 to 2031, recognizing that many of the activities initiated will extend beyond this time frame.

Together, we will work towards Housing Stability For All.



# What Is Known About Housing Stability in London and Middlesex County

Neighbourhoods and communities in London and Middlesex County experience housing instability differently, but it is often related to the same driving factors. The following provides an overview of what impacts housing stability.

## The population is growing, putting pressure on the housing system.

The London and Middlesex County housing markets are attracting people from high-cost communities.

- The population of London and Middlesex County has grown rapidly over the last five years.
- Population projections for London and Middlesex County forecast continued growth.
- In London, the population is expected to grow by 1.3% annually, with London reaching 647,500 residents by 2051. This equates to adding the population of the city of St. Thomas every five to six years.<sup>i</sup>
- In Middlesex County, the population is expected to grow by 1.8% annually, with Middlesex County reaching 143,700 by 2051. This is the equivalent of adding the population of Lucan every two years.<sup>ii</sup>

## There is not enough housing where it's needed most.

There is no available vacant rental housing that is affordable for low to moderate income households.

- The average purpose-built rental market vacancy rate in London and Middlesex County was 4% in 2025.<sup>iii</sup> For the most affordable units, the vacancy rate was just 1.2%.<sup>iv</sup>
- Individuals and families are increasingly in need of deep rental affordability.
- Individuals and families have little ability to move. Vacant units are often significantly more expensive than those currently occupied because of the lack of supply and high demand.
- The result is there is less movement along the housing spectrum and people can't find housing that meets their needs.



## Many community members are paying too much for housing.

**In total, 10.3% of households in Middlesex County and London are in core housing need.<sup>v</sup>**

- In Middlesex County, 2,085 households who own their home are in core housing need, meaning they spend over 30% of their pre-tax income on shelter costs.<sup>vi</sup>
- In London, 4,200 households who own their home spend over 30% of their pre-tax income on shelter costs.<sup>vii</sup>
- Of those who rent in Middlesex County, 1,450 spend over 30% of their pre-tax income on shelter costs.<sup>viii</sup>
- Of those who rent in London, 14,720 spend over 30% of their pre-tax income on shelter costs.<sup>ix</sup>

## Rental housing is not attainable to those living in London or Middlesex County.

**The average advertised rent for a 1-bedroom unit was \$1,529 in 2025. To afford this, a household needs to earn \$61,160 a year.<sup>x</sup>**

- Rental affordability continues to be a major challenge for tenants in London and Middlesex County.
- Average market rent increased by 22% between 2022 and 2025 in London and Middlesex County.<sup>xi</sup>
- The average market rent leaves many in London and Middlesex County without options. The private housing market is becoming increasingly unaffordable due to rising rents and average income not keeping pace.



# The Canada-Ontario Housing Crisis

Since the onset of COVID-19, homelessness in Canada has worsened sharply due to economic disruption, service gaps, and a deepening housing crisis. Job losses left many unable to pay rent. As eviction bans and emergency benefits ended, more people were pushed into housing instability. Rising food, energy, and rent costs eroded savings and worsened financial stress.

Canada's already limited affordable housing supply, among the lowest in the G7, was overwhelmed by demand. At the same time, shelter systems, mental health services, and other supports were disrupted or reduced, leaving many without help. Mental health and substance use issues rose, and encampments became more visible in cities across the country. The pandemic didn't just reveal cracks in the system, it widened them.

In Ontario, an estimated 85,000 people experienced homelessness in 2025, a 50% increase since 2021. Rural areas are being hit especially hard, with rural homelessness rising by 30% in the last year alone.<sup>xii</sup>

London and Middlesex County mirror these trends. In 2021, 1,036 individuals were on London's By-Name List. By the end of 2025, that number had climbed to 2,294, a 124% increase. In Middlesex County's Point-in-Time Count in November 2021, 45 individuals were identified as experiencing homelessness, compared to 54 in November 2025, representing a 20% increase.

If current trends continue, homelessness in Ontario could more than triple by 2035, leaving an estimated 294,266 people without stable housing.<sup>xiii</sup> These figures highlight systemic breakdowns not just in housing, but also in healthcare, mental health, and justice systems. Acting now is critical to address both the current crisis and the one our community will face in the years ahead if we do not change course.



# A Spectrum of Housing in London and Middlesex County

## Continuum of Housing



A housing continuum represents the range of housing types required to establish and sustain safe, healthy, and inclusive communities. These communities have a wide variety of adequate housing choices available that reflect their unique needs. Addressing London and Middlesex County's housing shortage requires careful consideration of the entire housing continuum.

## Why Housing Matters

Housing matters because it is the foundation for individual and community well-being. At its most basic level, housing provides shelter and protection, a place to rest, store belongings, and meet essential needs like hygiene and nourishment. But its true significance extends far beyond shelter. Safe, affordable, and appropriate housing offers stability, security, and dignity. It creates the conditions for mental and physical health, supports social connections, and enables full participation in education, employment, and community life.

For children, housing stability is transformational. It supports healthy development, strengthens educational outcomes, and protects against stress and trauma. For adults, it opens the door to opportunity, creating the stability needed to pursue training, secure employment, build assets, and plan for the future. Housing plays a central role in advancing equity by addressing the systemic barriers that disproportionately affect Indigenous, racialized, and marginalized populations.

From an economic perspective, housing is vital infrastructure. It ensures that the people who work in our schools, hospitals, stores, and businesses can also afford to live in the communities they serve. When housing is out of reach, it becomes harder for employers to attract and retain workers, constraining economic growth and driving up costs. A diverse and adequate housing supply supports workforce development, reduces commute times, and strengthens local economies. Stable housing also eases pressure on public systems, reducing emergency health care use, decreasing interactions with the justice system, and lowering demand for crisis services.

Good housing policy reduces homelessness, supports inclusive community development, and builds resilience. Secure housing fosters dignity and enables people to put down roots and invest in their futures. Housing is a cornerstone of health, education, economic opportunity, social inclusion, and community well-being. Without it, everything else becomes harder. With it, everything becomes possible.



# What We Need to Do Together

**Address the homelessness crisis.** More people are experiencing homelessness and with more complex needs than ever before.

There is a need to work differently with people to better understand their needs and help them access services quickly.

**Respond to the Homelessness Crisis**



**Create More Housing Stock**

**Provide Housing Supports**

**Make sure there are safe, affordable housing options available for the community as it grows and changes.**

There is a need for more affordable housing stock in our community. The shortage of safe, affordable housing options is impacting the stability and health of people.

**Create better ways to access housing.** People needing housing are stuck in a market with few options.

There is a need for more options to help people access the supports they need to stay housed.



Every interaction within the housing stability system is a purposeful step toward permanent housing. Whether it’s a conversation with an outreach worker, a diversion referral during shelter intake, or a connection to health and social services, each touchpoint is intentionally designed to move individuals closer to stable, long-term housing. This approach goes beyond temporary fixes; it represents a coordinated, person-centred pathway that prioritizes sustained housing outcomes. By understanding each individual's unique circumstances, identifying the most appropriate supports, and aligning service providers around a shared vision, the system ensures that every engagement contributes meaningfully to housing stability.

The Housing Stability Action Plan recognizes that stable housing is the foundation for well-being. Stable, supportive housing is also an effective and fiscally responsible solution to address homelessness. By providing individuals with stable housing and wraparound supports, including mental health care, substance use services, and case management, cities can break the cycle of homelessness and reduce reliance on costly emergency services.

### Cost Comparison

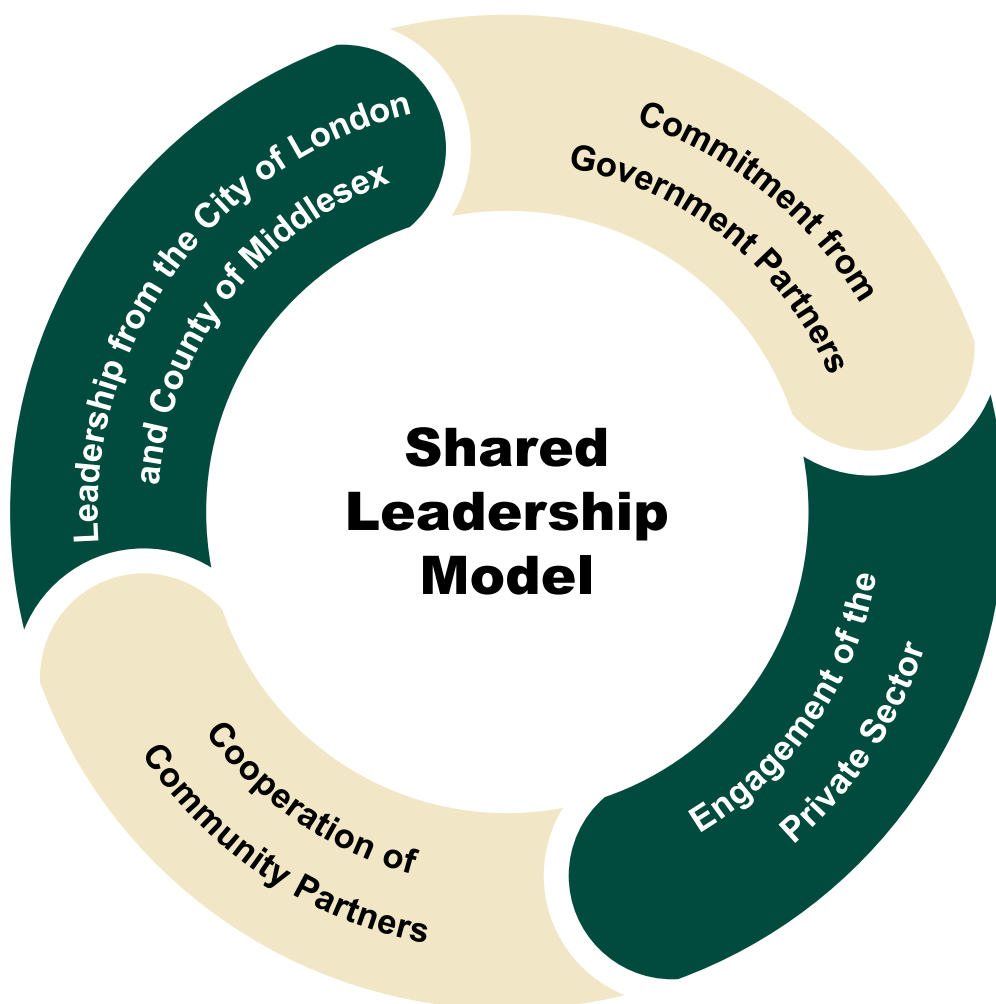
Service Type	Approx. Annual Cost Per Person
 Supportive Housing	<b>\$24,000 - \$60,000</b>
 Correctional Facilities	<b>\$132,000</b>
 Inpatient Mental Healthcare	<b>\$204,000</b>
 Psychiatric Hospitals	<b>\$378,000<sup>xiv</sup></b>

For every person stably housed with supports, it reduces pressure on emergency services, hospitals, shelters, and police, generating significant cost savings. Safe, stable housing is an evidence-based investment that addresses homelessness and strengthens our community.



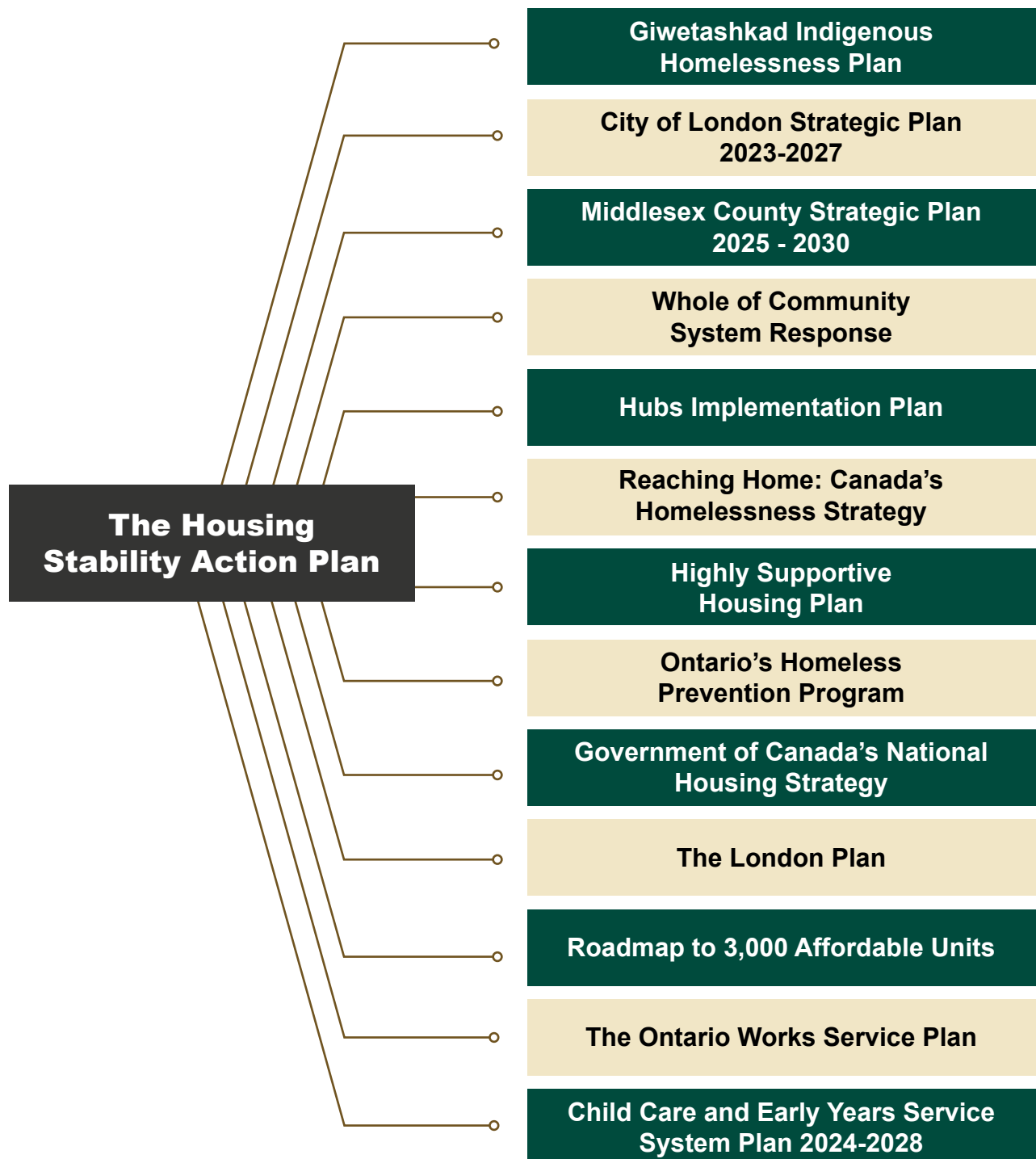
## A Shared Leadership Model

Housing stability is a community issue. It requires a collective, community-wide system response. This Plan recognizes that many actions will be distributed across many groups that need to work together. Some of this work is already being done, and some still needs to happen. The success of this Plan requires:



# Alignment with Other Strategic Initiatives and Plans

This Plan supports and aligns with the following strategic initiatives and plans. The list below highlights a few examples, with more current and future plans expected to align over time.



# Why This Work Is Being Done

The following sets the foundation for the development of this Plan.

1

**Housing Is Recognized as a Basic Human Right** - Access to adequate, safe, and stable housing is recognized as a basic human right and essential to one's sense of dignity, safety, inclusion, and ability to contribute to neighbourhoods and communities.

2

**Homelessness Requires a Collaborative Solution** - Homelessness can be prevented and eliminated with stable housing, a solid system of services and supports, sufficient investment from all levels of government, collective and unified efforts, and caring and compassionate people.

3

**Housing with Support Works** - This approach assists individuals and families by seeking and supporting the right housing, at the right time, in the right place, with the right level of support to develop long-term housing stability.

4

**Housing Stability Builds Strong, Vibrant Communities** - When individuals and families live in safe and appropriate housing that is affordable, they experience greater health and quality of life.



# How the Plan Was Developed

The process of developing the Plan included the following phases:



The Plan was developed through a four-phase process designed to modernize the Plan, reflect current trends and data, integrate new opportunities, and build on the work already underway across London and Middlesex County. In total, 500 community members were engaged through the community consultation processes in phases one and three.

## Phase 1: Public Consultation

Phase 1 was grounded in extensive preparatory work. The Project Team reviewed existing plans, strategies, and data sources, analyzed emerging housing trends, and drafted preliminary strategies for community consideration. During Phase 1, London and Middlesex County residents shared their insights and ideas through:

- **Community Surveys:** A survey was promoted broadly and was included on the City of London's Get Involved website and Middlesex County's website. The survey invitation was shared widely to reach community members across London and Middlesex County. A targeted distribution approach was also used to ensure that organizations that serve individuals with lived and living experience of homelessness and specific target populations (for example, Indigenous individuals and equity-denied populations) received the invitation to participate.
- **Community Conversation Toolkits:** Organizations were provided Community Conversation Toolkits and asked to facilitate conversations with the individuals they serve. This created additional opportunity for the voices of individuals with lived and living experience and specific populations to be reflected in the Plan.



- **Facilitated Consultation Sessions:** Consultation session participants included individuals with lived and living experience of homelessness, organizations that provide support to specific populations, businesses, developers, and organizations representing a wide range of sectors including health, housing, justice, social services, education, food security, children and family services, employment, and addictions and mental health.
- **City Councillor Interviews:** Councillors from the City of London and Middlesex County were invited to participate in interviews to share their ideas and feedback.

## Phase 2: Strategy Development

During Phase 2, the input gathered in Phase 1 was synthesized and translated into the strategic framework that forms the core of the Plan. Building on the preparatory work completed in Phase 1, this phase involved more intensive analysis of trends, new opportunities, and existing plans, and refined the priorities and strategies in the Plan. Strategy Development included:

- **Synthesis of Community Input:** Input from surveys, toolkits, consultation sessions, and Councillor interviews was analyzed for common themes, areas of emphasis, and specific recommendations. This analysis shaped the strategic areas of focus, goals, results, and priorities that appear in the Plan.
- **Data and Trend Analysis:** Current data on homelessness, housing stability, demographic change, and market conditions was reviewed alongside projected trends to ensure the Plan responds to present realities and anticipates future need.
- **Review of Promising and Best Practices:** Promising and best practices from other jurisdictions were reviewed to identify approaches that have demonstrated results elsewhere and could be adapted to the London and Middlesex County context.
- **Alignment with Existing Plans:** Ongoing work across both jurisdictions was reviewed to ensure the Plan complements rather than duplicates existing strategies. This included alignment with the Giwetashkad Indigenous Homelessness Plan, the Hubs Implementation Plan, the Highly Supportive Housing Plan, municipal strategic plans, and provincial and federal housing strategies.
- **Drafting of Strategic Framework:** A draft strategic framework was prepared for validation in Phase 3, organized around three strategic areas of focus and shared goals, results, and priorities for both London and Middlesex County.



## Phase 3: Strategy Validation

During Phase 3, London and Middlesex County residents were invited to share their feedback through:

- **Open Houses:** Open Houses were advertised and held at locations across London and Middlesex County to provide community members with an accessible opportunity to engage directly with City of London and Middlesex County staff. Community members were invited to share their thoughts and ideas on draft strategies, ensuring that a broad range of perspectives and experiences informed the validation process.
- **Community Surveys:** Community members were invited to complete a survey, which was made available through the City of London's Get Involved website and Middlesex County's website. The survey was promoted to maximize reach across the community and was open to all residents. To support inclusive participation, invitations were directed specifically to organizations working with individuals with lived and living experience of homelessness. Paper surveys were offered onsite for those who may have difficulty accessing the survey online.

## Phase 4: Plan Approval

During Phase 4, the finalized Plan will move through the formal approval processes required by the City of London, Middlesex County, and the Province of Ontario, including:

- **Refinement of the Final Plan:** Feedback from Phase 3 was incorporated, and the Plan was refined to further reflect the community's priorities and insights that emerged through the process.
- **Municipal Approval:** The Plan will be presented to the City of London Municipal Council and Middlesex County Council for review and approval through each jurisdiction's council processes.
- **Provincial Approval:** As required under the Housing Services Act, 2011, the Plan will be submitted to the Province of Ontario for approval before implementation.
- **Transition to Implementation:** Once approved, the Plan will move into the implementation phase, supported by a detailed implementation plan that identifies priorities, timelines, and responsibilities for each action.



# Framework for Implementation

## 1. Action

This Plan is a commitment to action. It will guide the community's work for the next five years. Through ongoing public engagement, the actions in the Plan will remain relevant and effective. Improved data, available in real time, will guide our understanding of emerging housing stability needs and inform our actions and decisions to maximize impact.

## 2. Accountability

This Plan also commits to accountability. Setting targets, measuring progress, and reporting results help achieve positive outcomes for individuals and families. The implementation of the Plan will be transparent and inclusive.

## 3. Addressing the Priority Needs of Individuals and Families

Diverse groups will be engaged throughout the implementation of this Plan to ensure the multiple and often complex needs of each individual and family are recognized and addressed inclusively.

## 4. Supporting an Indigenous-Led System to Address Indigenous Homelessness

Indigenous homelessness is rooted in the impacts of colonization, systemic racism, and disconnection from land, culture, and community. This Plan acknowledges the [Giwetashkad Indigenous Homelessness Strategic Plan](#), the definition of Indigenous homelessness, and the critical importance of Indigenous-led housing, services, and decision-making. The Plan recognizes that addressing Indigenous homelessness requires solutions designed and led by Indigenous communities and commits to supporting Indigenous leadership, initiatives, and services.



# A Plan of Action

## Vision

One housing stability system that works to meet the needs of individuals and families. Together, our collective efforts will result in Housing Stability For All.

## Guiding Principles

The guiding principles define how we must work together to implement the Plan.

- 1. Leadership:** We will demonstrate bold community leadership, commitment, and collaboration to drive solutions forward.
- 2. People Centred:** We will meet individuals and families where they are, acknowledge their diverse needs, and serve them with the compassion and respect they deserve.
- 3. System Focused:** We will design a coordinated and integrated system that allows individuals and families to access the necessary services and supports.
- 4. Data Driven:** We will use data to identify emerging trends and make evidence-informed decisions about our community's current and future housing stability needs.
- 5. Outcomes Oriented:** We will measure the results of our work, focus on achieving positive outcomes, and report on results with transparency and integrity.

## The Housing Stability Action Plan Framework

Three strategic areas of focus have been identified to move towards the vision of Housing Stability For All. Each strategic area of focus has a goal and result. What will be measured, what will be prioritized, and where efforts will be focused are also included.

The City of London and Middlesex County are represented within individual sections. This was intentional to preserve and respect the unique needs and opportunities of urban and rural environments.

The City of London is the designated Service Manager for housing for London and Middlesex County. The responsibilities related to homelessness are delivered in the county through contracted service agreements with Middlesex County.





# London



Strategic Area of Focus 1:

# Respond to the Homelessness Crisis



## What We Heard...

# There is more work to be done to address homelessness.

Through community consultation, the public shared their insights on addressing the London homelessness crisis.

### Focus on Prevention

- **Existing Housing:** Prevent renoevictions, enforce landlord accountability, and ensure fair turnover in subsidized housing.
- **Early Intervention:** Expand diversion programs to ensure individuals and families remain in their homes.
- **Financial Strategies:** Advocate for increased income supports and introduce incentives or penalties to improve housing availability.

### Improve System Coordination

- **Cross-Sector Collaboration:** Strengthen housing, healthcare, and social services partnerships to streamline support.
- **Operational Efficiency:** Improve coordinated access and implement enhanced assessment tools.
- **Data and Research:** Track real-time data, measure program effectiveness, and adopt best-practice models from other municipalities.

### Engage in Outreach and Reduce Encampments

- **Outreach Support:** Deploy mobile mental health and addiction services, strengthen street-level engagement, and ensure crisis response teams have clinical expertise available.
- **Low-Barrier Housing Options:** Increase housing-focused programs and engage private landlords.
- **Public Awareness and Advocacy:** Reduce stigma through education campaigns, engage individuals with lived and living experience in decision-making, and lobby higher government levels for funding.

### Help People Secure and Maintain Housing

- **Supportive Housing:** Ensure sustainable funding for supportive housing sites, integrate onsite mental health and addiction resources, and enhance transitional housing.
- **Housing Stability Services:** Deploy landlord liaisons, housing finders, and stability workers to prevent evictions and support long-term tenancy.
- **Health and Addiction Integration:** Embed clinical supports in shelters and improve healthcare-housing collaboration.



## **What We Know...**

### **We need to address the homelessness crisis in London.**

- More people are experiencing homelessness with more complex needs than ever before.
- Emergency shelters in London are full nearly every night, serving individuals and families.
- New entries into homelessness continue steadily, adding pressure to an already strained system.
- Unsheltered homelessness remains a reality in London.
- Extended periods without stable housing are common, with some individuals and families experiencing homelessness for years.
- While some households can move into housing, the pace of exits does not keep up with the demand.
- Community programs across the city collaborate through a coordinated system to address homelessness more effectively.



## What We Will Do...

### To respond to the homelessness crisis.

#### Goal:

Provide the right level of service at the right time to meet the needs of individuals and families at risk of or experiencing homelessness.

#### Result:

Improved responsiveness to the needs of individuals and families at risk of or experiencing homelessness.

#### Outcomes We Will Measure...

- Decrease in individuals and families experiencing homelessness
- Decrease in individuals and families living unsheltered
- Decrease in individuals and families staying in emergency shelter
- Increase in individuals and families diverted from entering homelessness
- Increase in individuals and families experiencing homelessness who are receiving service
- Increase in individuals and families experiencing homelessness who secure housing

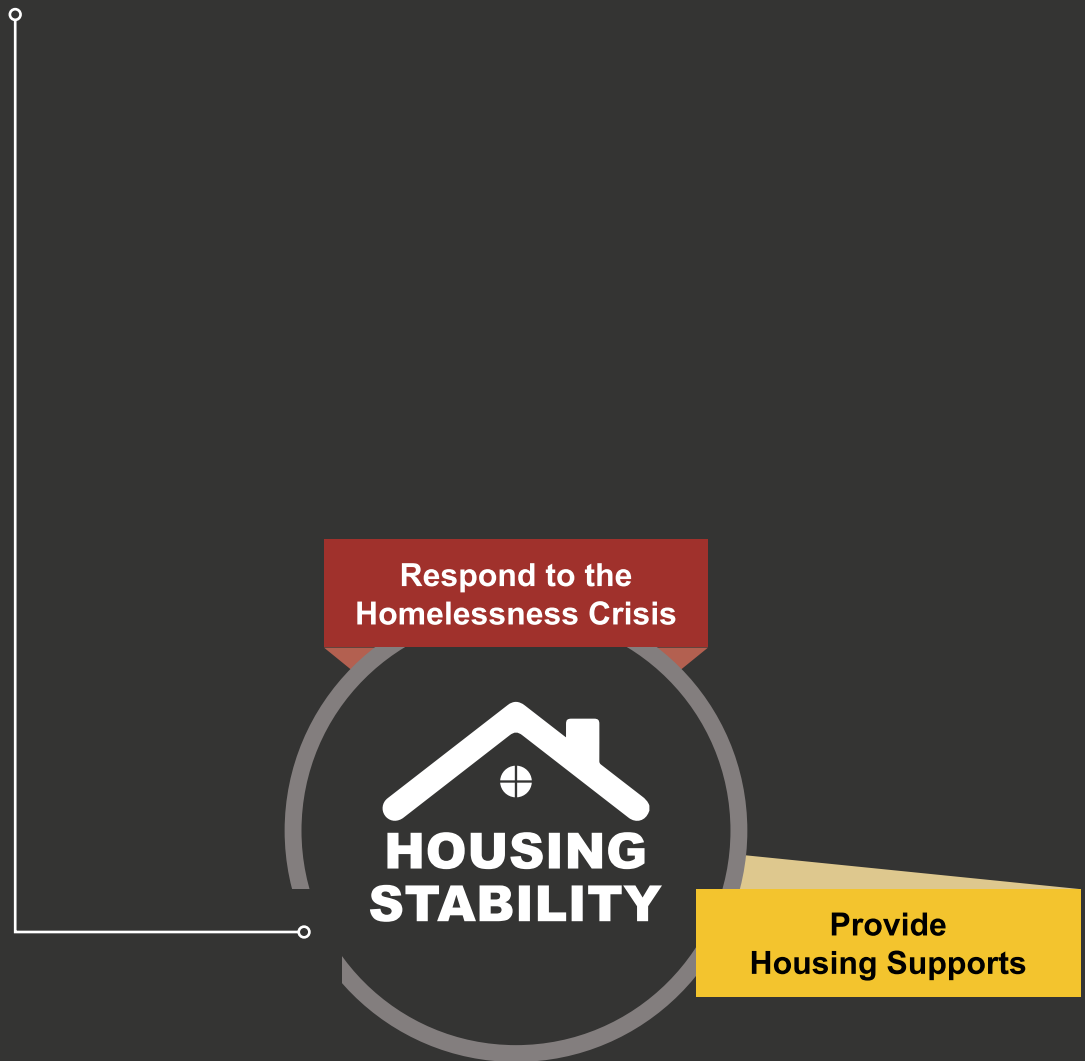


We Will Prioritize...	We Will Focus Our Efforts On...
<p>1. Helping people stay housed through prevention and diversion supports.</p>	<ul style="list-style-type: none"> <li>a. Supporting programs that prevent people from entering homelessness.</li> <li>b. Enhancing the Coordinated Access System to support individuals, families, and housing providers.</li> <li>c. Supporting the evolution of an Indigenous-led system response.</li> <li>d. Improving supports and services for equity-denied groups.</li> </ul>
<p>2. Moving people from living in encampments and emergency shelters to stable housing and housing supports.</p>	<ul style="list-style-type: none"> <li>a. Meeting people’s basic needs and preparing them for housing through outreach.</li> <li>b. Evolving the emergency shelter system to better address health, housing, and safety needs.</li> <li>c. Helping people move indoors through improved housing pathways.</li> <li>d. Providing financial supports (i.e., portable benefits) to make housing more affordable and help individuals secure housing.</li> <li>e. Engaging landlords to secure and maintain housing opportunities.</li> </ul>
<p>3. Improving community safety and well-being.</p>	<ul style="list-style-type: none"> <li>a. Expanding access to health and wraparound services through the advancement of Hubs.</li> <li>b. Partnering with programs that provide healthcare, outreach, treatment, and justice services.</li> <li>c. Encouraging system-level coordination to advance housing stability alongside health and psychosocial needs.</li> </ul>
<p>4. Increasing system level coordination and effectiveness.</p>	<ul style="list-style-type: none"> <li>a. Improving data quality and consistency through data collection platforms and reporting through public data dashboards.</li> <li>b. Strengthening service delivery accountability in programs.</li> <li>c. Streamlining system-wide plans, initiatives, and actions, to reduce duplication and enhance efficiency in delivery.</li> <li>d. Engaging individuals with lived and living experience to participate in and inform the housing stability system.</li> </ul>



Strategic Area of Focus 2:

# Create More Housing Stock



# What We Heard...

## London needs to build more and maintain its housing stock.

Through community consultation, the public shared their ideas to create more housing stock.

### ○ Increase the Availability of Supportive Housing

- **Permanent Supportive Housing:** Expand programs that combine housing with wraparound supports for chronically homeless individuals.
- **Integrated Mental Health and Addiction Services:** Co-locate mental health, addiction treatment, and case management services within housing developments.
- **Specialized Housing for Vulnerable Groups:** Develop tailored housing for seniors, youth, Indigenous communities, and people with disabilities.

### ○ Expand Rent-Geared-to-Income (RGI) Housing

- **Expanded RGI Availability:** Address waitlists, reform policies, and incentivize new RGI developments.
- **Sustainable Government Funding:** Secure multi-year investments from all levels of government to expand social housing.
- **Systemic Barriers and Income Support:** Increase Ontario Works and Ontario Disability Support Program rates, expand rental subsidies, and ensure equitable access to deeply affordable units.

### ○ Strengthen Housing Provider Partnerships

- **Nonprofit and Private Sector Collaboration:** Provide grants, land, and incentives for nonprofit-led housing projects while engaging private developers.
- **Multi-Level Government Advocacy:** Lobby for sustained federal and provincial funding for social housing and mental health initiatives.

### ○ Build More Affordable Housing

- **Balance Market and Affordable Stock:** Ensure new developments include deeply affordable units to prevent market-rate housing from outpacing demand.
- **Regulatory Measures:** Introduce rent stabilization policies and enforce stricter controls on short-term rentals and speculative real estate investments.
- **Land Use and Redevelopment:** Convert vacant buildings into affordable housing and allocate public land for nonprofit projects.
- **Financial Incentives:** Offer homeowners and developers tax breaks, low-interest loans, and zoning support to create affordable units.
- **Policy and Regulatory Reforms:** Streamline permitting, enforce rent caps, and tax vacant properties to drive affordability.



## **What We Know...**

### **We need far more affordable housing stock in our community.**

- The shortage of safe, affordable housing options impacts the stability and health of people across our community.
- Thousands of new market and affordable housing units must be built to prevent the housing need from growing.
- There is a critical shortage of one- and two-bedroom units, which are essential to closing the housing gap.
- The cost of building new housing continues to rise, requiring more investment at every level of government to create affordable options.
- London's rental vacancy rate has been low, leaving little to no available rental housing and increasing the cost to rent.
- Many individuals and families are struggling with housing costs, spending more than they can afford to keep a roof over their heads.
- Long waitlists highlight the urgent need for more housing that meets people's needs.



# What We Will Do...

## To create more housing stock.

### Goal:

Sufficient supply and range of housing stock exists in London and Middlesex County to help build strong communities.

### Result:

Increase affordable, quality, and mixed housing options.

### Outcomes We Will Measure...

- Increase in residential, highly supportive, and affordable units approved
- Increase in residential, highly supportive, and affordable units built
- Increase in residential, highly supportive, and affordable units occupied
- Retention of below market rent units
- Decrease in individuals and families on the community housing waitlist



We Will Prioritize...	We Will Focus Our Efforts On...
<p>1. Helping people stay housed through prevention and diversion supports.</p>	<ul style="list-style-type: none"> <li>a. Protecting existing affordable units by working with the private market.</li> <li>b. Ensuring compliance with rental rates for existing affordable units.</li> <li>c. Exploring and implementing tools, policies, and legislation to retain affordable housing.</li> </ul>
<p>2. Moving people from living in encampments and emergency shelters to stable housing and housing supports.</p>	<ul style="list-style-type: none"> <li>a. Increasing the supply, range, and affordability of quality housing options.</li> <li>b. Attracting new and engaging existing housing partners in affordable housing solutions.</li> <li>c. Increasing supportive and specialized housing options.</li> <li>d. Protecting, revitalizing, and expanding RGI housing.</li> </ul>
<p>3. Improving community safety and well-being.</p>	<ul style="list-style-type: none"> <li>a. Applying Crime Prevention Through Environmental Design (CPTED) principles in housing design and site planning to enhance safety.</li> <li>b. Improving safety and security in community housing.</li> <li>c. Completing regular inspections to uphold health, safety, and maintenance standards.</li> <li>d. Expanding programs to support landlords and tenants citywide.</li> </ul>
<p>4. Increasing system level coordination and effectiveness.</p>	<ul style="list-style-type: none"> <li>a. Strengthening data quality and consistency by using shared data platforms and publishing results on public dashboards.</li> <li>b. Coordinating tenant selection across the housing continuum.</li> <li>c. Aligning plans and activities across the system to streamline efforts and increase efficiency.</li> <li>d. Including voices from the housing sector, community organizations, and individuals with lived and living experience to shape housing efforts.</li> </ul>



Strategic Area of Focus 3:

# Provide Housing Supports



## What We Heard...

### Londoners need supports to find housing and stay housed.

Through community consultation, the public shared what is needed to provide housing supports.

#### ○ Access to Housing Supports

- **Flexible Housing Models:** Offer low-barrier and transitional housing to meet diverse needs, including rapid rehousing and long-term affordability.
- **Financial and Policy Supports:** Increase rental subsidies and provide incentives for landlords.

#### ○ Strengthen Housing Stability Services

- **Enhanced Case Management and Outreach:** Expand teams of housing stability workers, case managers, and peer support staff to prevent housing loss.
- **Prevention Strategies:** Provide emergency rental relief, landlord mediation, and wraparound supports to keep individuals housed.

#### ○ Improve Quality and Safety in Housing

- **Housing Standards:** Hold landlords accountable for property maintenance, tenant protections, and timely repairs.
- **Safe and Inclusive Environments:** Improve oversight for supportive housing programs to address safety concerns while respecting tenant rights.
- **Infrastructure Investments:** Ensure housing developments include amenities like kitchens, washrooms, and accessibility features.



## **What We Know...**

### **We need to match individuals to the appropriate type of housing with the right supports to meet their needs.**

- Individuals and families use housing support programs to build stability and avoid homelessness.
- Survivors of gender-based violence are urgently in need of safe and appropriate housing.
- Municipal rent supplements have provided added support to help individuals and families afford and retain their homes.
- Housing stability programs are in high demand, especially among individuals and families facing economic hardship or health challenges.
- After housing placement, ongoing support is often needed to help individuals maintain housing, manage tenancy obligations, and access other critical services.
- Strong partnerships between service providers and landlords are essential to resolving issues early and sustaining tenancies.
- People with complex needs, including those living with mental health or substance use challenges, often require more intensive housing support to stay housed.



## What We Will Do...

To provide housing supports.

### Goal:

Meaningful opportunities to secure and maintain stable housing.

### Result:

Increase the number of individuals and families who secure housing and stay housed.

### Outcomes We Will Measure...

- Increase in individuals and families housed
- Increase in individuals and families housed with supports
- Increase in individuals and families receiving a portable benefit
- Increase in individuals and families who remained housed at 6 months and 12 months

We Will Prioritize...	We Will Focus Our Efforts On...
<p>1. Helping people stay housed through prevention and diversion supports.</p>	<ul style="list-style-type: none"> <li>a. Onboarding housing providers into the Coordinated Access system.</li> <li>b. Making it easier for tenants and landlords to get information.</li> <li>c. Strengthening and expanding housing stability programs.</li> <li>d. Scaling highly supportive housing programs by working with partners.</li> </ul>
<p>2. Moving people from living in encampments and emergency shelters to stable housing and housing supports.</p>	<ul style="list-style-type: none"> <li>a. Providing wraparound supports to help individuals and families move into housing.</li> <li>b. Improving the availability and accessibility of housing information.</li> <li>c. Implementing evidence-informed tools to improve housing and acuity assessments.</li> </ul>
<p>3. Improving community safety and well-being.</p>	<ul style="list-style-type: none"> <li>a. Strengthening partnerships to ensure coordinated care for individuals and families living in affordable and community housing.</li> <li>b. Assisting in addressing housing-related safety needs of priority populations, including equity-denied groups.</li> <li>c. Enhancing responses to tenant concerns about housing conditions.</li> </ul>
<p>4. Increasing system level coordination and effectiveness.</p>	<ul style="list-style-type: none"> <li>a. Enhancing data quality and consistency through shared data collection platforms.</li> <li>b. Improving program accountability in service delivery.</li> <li>c. Reducing duplication to enhance efficiency in service delivery.</li> <li>d. Involving people with lived and living experience to help guide housing services.</li> <li>e. Aligning practices to match the needs of the individual to the level of service required and available.</li> </ul>





# Middlesex County



# Connection with the City of London and Local Municipalities

The City of London serves as the provincially designated Service Manager for housing and homelessness services across both London and Middlesex County, as outlined in the Housing Services Act, 2011 and its agreement with the Province of Ontario. In this role, the City of London works in close partnership with Middlesex County and local municipalities to support individuals and families in need of housing and homelessness-related services.

In Middlesex County, homelessness prevention services are delivered through contracted service agreements, enabling the County to support residents directly while aligning with the broader responsibilities of the Service Manager. Actions and priorities for Middlesex County are reflected in London's part of the Plan, ensuring a coordinated regional approach.

At the same time, local municipalities and the County of Middlesex play a vital role in shaping housing stability through areas such as land use planning, property management, and community engagement. These local insights and responsibilities inform the development and delivery of responsive, community-based housing strategies.

This Plan reflects a shared commitment among all partners to address the growing and evolving challenges of housing affordability and stability throughout the County, recognizing that collaboration is essential to developing effective and locally responsive solutions.



Strategic Area of Focus 1:

# Respond to the Homelessness Crisis



## What We Heard...

# There is more work to be done to address homelessness.

Through community consultation, the public shared their insights on how to address the homelessness crisis in Middlesex County.

### ○ Strengthen Support Services and Systems

- **Meet Diverse Needs:** Provide solutions and supports that meet the diverse needs of the population.
- **Health and Mental Health Services:** Improve access to psychiatric care, addiction treatment, and coordinated healthcare services to address the medical needs of individuals experiencing housing instability.
- **Navigators and Diversion Workers:** Expand the number of frontline workers assisting individuals at risk of homelessness in navigating available supports and securing stable housing.
- **Middlesex Accommodations Program (MAP):** Explore partnerships or property acquisitions to expand the program and increase transitional housing capacity.
- **Prevention and Diversion:** Strengthen early intervention and diversion programs, including education and support services, to prevent individuals from becoming homeless.

### ○ Community Engagement and Public Awareness

- **Community Awareness and Education:** Improve public knowledge of available housing supports through community outreach, education for landlords and tenants, and engagement with local decision-makers.
- **Public Support:** Promote awareness campaigns and community discussions to reduce resistance to affordable housing developments and foster support for inclusive housing solutions.

### ○ Partnerships and Collaboration

- **Partnerships with Local Organizations:** Enhance collaboration among housing providers, healthcare agencies, and social services to create holistic, wraparound housing solutions.
- **Rural Housing Needs:** Secure additional funding and develop tailored housing solutions for rural areas with limited access to services and resources.
- **Local Landlords:** Offer financial incentives and create liaison roles to encourage landlords to participate in affordable housing programs and increase available rental units.



## **What We Know...**

### **We need to address the housing stability crisis.**

- In Middlesex County, more people are at risk of homelessness, and their needs are becoming more complex.
- New individuals continue to enter homelessness, putting more pressure on the system.
- Unsheltered and hidden homelessness are issues in rural communities such as Middlesex County.
- Cycling in and out of homelessness is a common challenge for individuals and families in rural communities.
- Securing housing is not happening fast enough to meet the growing needs of individuals and families.
- Community partners are working together to better respond to homelessness as a community.



## What We Will Do...

### To respond to the homelessness crisis.

#### Goal:

Provide the right level of service at the right time to meet the needs of individuals and families at risk of or experiencing homelessness.

#### Result:

Improved responsiveness to the needs of individuals and families at risk of or experiencing homelessness.

#### Outcomes We Will Measure...

- Decrease in individuals and families experiencing homelessness
- Decrease in individuals and families living unsheltered
- Decrease in individuals and families staying in transitional housing spaces
- Increase in individuals and families diverted from entering homelessness
- Increase in individuals and families experiencing homelessness who are receiving service
- Increase in individuals and families experiencing homelessness who secure housing

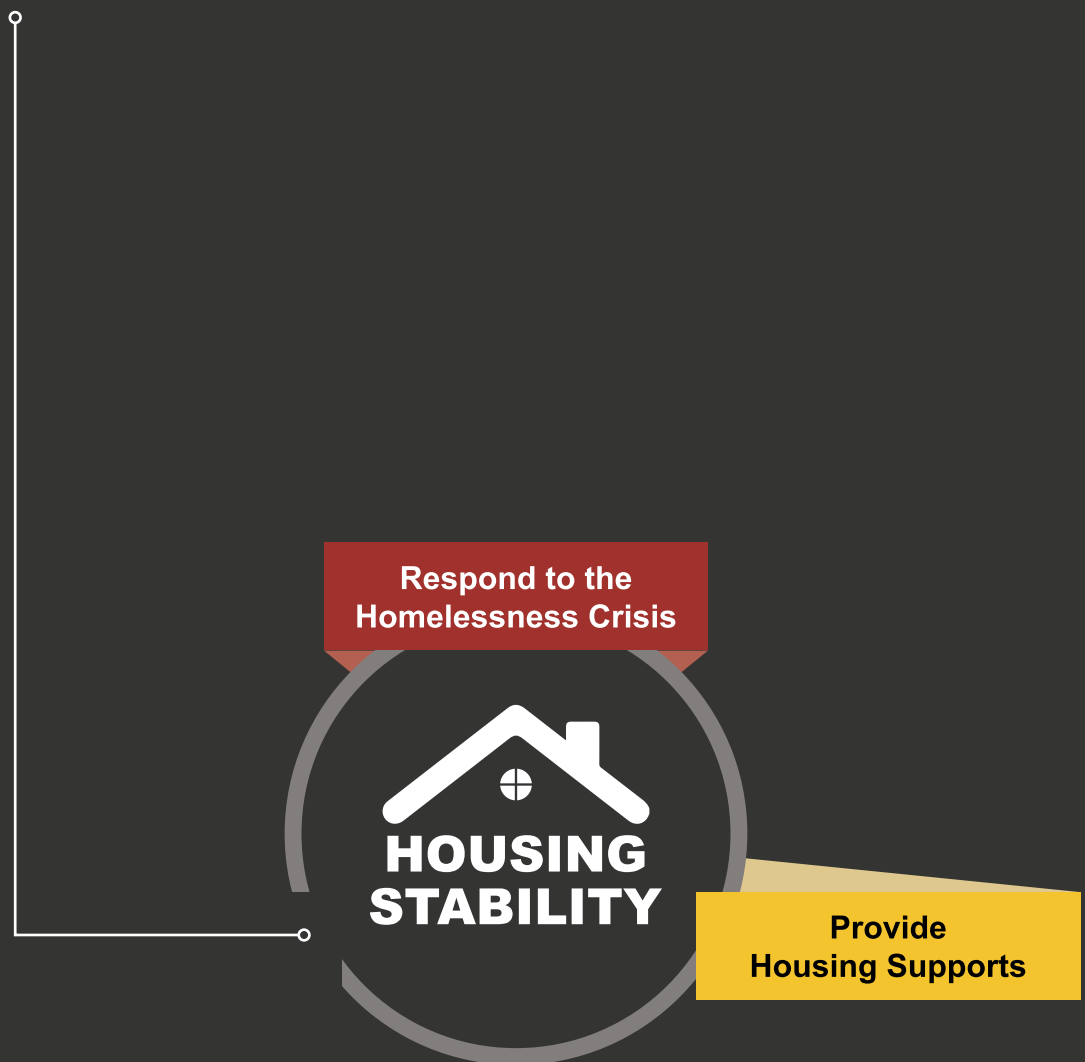


We Will Prioritize...	We Will Focus Our Efforts On...
<p>1. Helping people stay housed through prevention and diversion supports.</p>	<ul style="list-style-type: none"> <li>a. Strengthening partnerships for upstream prevention and rapid diversion of equity-denied groups and people at risk of or newly experiencing homelessness.</li> <li>b. Connecting individuals with financial, education, and legal resources to prevent evictions.</li> <li>c. Enhancing the Community Navigator Program.</li> <li>d. Engaging landlords to secure and maintain housing opportunities.</li> </ul>
<p>2. Moving people from living in encampments and emergency shelters to stable housing and housing supports.</p>	<ul style="list-style-type: none"> <li>a. Exploring an expansion of our Middlesex Accommodations Program Program (Hub) to be inclusive of a broader range of community partners and services to meet future needs of individuals.</li> <li>b. Expanding access to transitional housing and/or supportive housing.</li> <li>c. Continuing partnerships to provide shelter and temporary housing.</li> <li>d. Refining our process to access services, including the use of Homeless Individuals and Families Information System (HIFIS).</li> <li>e. Strengthening outreach programs to meet individuals where they are in community and provide support.</li> </ul>
<p>3. Improving community safety and well-being.</p>	<ul style="list-style-type: none"> <li>a. Advocating for and allocating funding to meet identified community needs.</li> <li>b. Maintaining an inventory of services to share with the community for improved system navigation.</li> <li>c. Expanding services and supports through in-person and virtual opportunities, including health and wraparound services.</li> </ul>
<p>4. Increasing system level coordination and effectiveness.</p>	<ul style="list-style-type: none"> <li>a. Strengthening partnerships with the City of London and local Middlesex municipalities to enhance access to and advocate for services and supports for individuals living in Middlesex County.</li> <li>b. Working with community partners to identify, explore, and develop innovative ideas.</li> <li>c. Collaborating with Indigenous communities and partners to meet the needs of a growing diverse community.</li> </ul>



Strategic Area of Focus 2:

# Create More Housing Stock



## What We Heard...

### Middlesex County needs more housing stock and must maintain the housing stock it has.

Through community consultation, the public told us what is required related to housing stock.

#### ○ Affordable and Attainable Housing

- **Affordable Housing:** Ensure truly affordable housing through Rent-Geared-to-Income policies, developer incentives, and restrictions on corporate property acquisitions.
- **Increase Housing Stock:** Prioritize affordable housing development and expand rent-geared-to-income housing stock to maintain affordability.
- **Community and Government Collaboration:** Strengthen partnerships between government, municipalities, and individuals with lived experience to advocate for and sustain affordable housing solutions.

#### ○ Expand Diverse Housing Options

- **Housing Options:** Increase affordable housing options by building innovative housing structures for a range of populations.
- **Housing for a Growing Diverse Population:** Increase accessible and community-integrated housing for seniors, individuals with disabilities, and marginalized populations.
- **Permanent Housing Solutions:** Shift from temporary to permanent housing solutions.

#### ○ Reducing Barriers to Development

- **Approval Processes:** Expedite construction timelines by simplifying zoning and land use approval processes for housing projects.
- **Municipal Resources:** Utilize municipally owned land and align municipal zoning policies to support higher-density affordable housing developments.
- **Policies:** Update land-use policies and development permits to encourage more housing construction.

#### ○ Long-Term Planning and Collaboration

- **Municipal and Developer Partnerships:** Work with municipalities and developers to encourage mixed-income housing and attract private investment in affordable units.
- **Strategic Planning:** Integrate social infrastructure planning into housing strategies to create sustainable, well-rounded communities.
- **Collaboration and Partnerships:** Expand partnerships beyond social services to increase resources, engage temporary housing providers, and explore innovative solutions.

## **What We Know...**

### **We need far more affordable and attainable housing stock in our community.**

- The shortage of safe, affordable housing options is impacting the stability and health of people across our community.
- To stop the housing crisis from getting worse, we need to build affordable and attainable homes.
- There aren't enough one- and two-bedroom homes, which are key to meeting people's needs.
- Building housing is becoming more expensive; all levels of government need to invest more to make homes affordable.
- Since the COVID-19 pandemic, rental vacancy has been low in Middlesex County, with very few rental units available. This is also driving the cost of rent upwards.
- An increased number of individuals and families in Middlesex County are paying more than they can afford to stay housed.
- Long waitlists show how urgently more housing is needed across the community.
- Affordable housing is essential for economic growth; it helps local employers keep workers and ensures people can live and work in their own communities.



# What We Will Do...

## To create more housing stock.

### Goal:

Sufficient supply and range of housing stock exists in Middlesex County to help build strong communities.

### Result:

Increase affordable, quality, and mixed housing options.

### Outcomes We Will Measure...

- Increase in supportive housing units
- Increase in transitional housing units
- Increase in rental units secured
- Increase in housing units allocated to and/or maintained in Middlesex County
- Increase in identified lands or spaces ready for development or redevelopment
- Increase in conversations with partners to promote a range of housing options



We Will Prioritize...	We Will Focus Our Efforts On...
<p>1. Helping people stay housed through prevention and diversion supports.</p>	<ul style="list-style-type: none"> <li>a. Highlighting opportunities that exist in the County to fast-track development approvals.</li> <li>b. Making partners and collaborators aware of external funding opportunities (i.e. Federal, Provincial).</li> </ul>
<p>2. Moving people from living in encampments and emergency shelters to stable housing and housing supports.</p>	<ul style="list-style-type: none"> <li>a. Promoting building a range of housing options that people who live in the community can afford.</li> <li>b. Exploring creative options for short-term and long-term rentals and redevelopment.</li> <li>c. Exploring the use of publicly owned, available lands for additional affordable housing units.</li> </ul>
<p>3. Improving community safety and well-being.</p>	<ul style="list-style-type: none"> <li>a. Providing local municipalities with educational material about housing options and affordability.</li> <li>b. Identifying and sharing best practices in a range of housing options.</li> </ul>
<p>4. Increasing system level coordination and effectiveness.</p>	<ul style="list-style-type: none"> <li>a. Researching the type of funding available to build or provide affordable units.</li> <li>b. Reviewing the inventory of housing stock in Middlesex County.</li> <li>c. Continuing the strong partnership between the City of London as the Consolidated Municipal Service Manager to allocate and maintain housing units within Middlesex County.</li> <li>d. Strengthening coordination between the County and lower-tier municipal services.</li> </ul>

Strategic Area of Focus 3:

# Provide Housing Supports



## What We Heard...

# Middlesex County residents need support to find housing and stay housed.

Through community consultation, the public shared what is needed for housing supports.

### ○ Provide Wraparound Supports

- **Mental Health and Addictions Support:** Increase funding for crisis response teams, addiction treatment services, and mental health professionals in underserved areas.
- **Continuity of Care:** Provide ongoing case management and mental health, addiction, and trauma services to ensure individuals receive consistent care.
- **Accessibility:** Develop mobile service hubs in rural areas and improve coordination between community service organizations and healthcare providers.
- **Navigation and Support Services:** Expand the Community Navigator Program, strengthen service linkages, and increase access to ID clinics to improve service accessibility.
- **Community Navigator Program:** Expand Community Navigator roles to assist with housing stability.

### ○ Strengthen Housing Stability Services

- **Housing Access Process:** Simplify and expedite the application process for housing supports to reduce barriers and delays for individuals in need.
- **Sustainable and Cost-Effective Solutions:** Invest in long-term, cost-effective housing models to reduce reliance on temporary accommodations such as hotels.
- **Rural Transportation:** Expand rural transit networks and increase bus services to connect residents with jobs, healthcare, and essential services.
- **Local Amenities:** Attract lower-cost grocery stores, walk-in clinics, and childcare services in smaller communities to improve accessibility and affordability.

### ○ Improve Quality and Safety in Housing

- **Support for Individuals and Life Skills:** Implement life skills programs, expand housing stability worker roles, and provide financial subsidies to help individuals retain stable housing.
- **Landlord Engagement and Education:** Provide training to landlords, offer financial incentives, and enforce regulations on vacant units to increase the availability of affordable housing and promote long-term tenancy.
- **Proactive Prevention Strategies:** Providing rental assistance, eviction prevention programs, and mediation services will help stabilize at-risk tenants and reduce the number of individuals entering homelessness.



## **What We Know...**

**We need to find better ways and more options to help people access the supports they need to stay housed.**

- Housing supports help individuals and families stay stable and avoid losing their housing.
- Survivors of gender-based violence urgently need safe and affordable housing.
- Rent supplements have helped many people afford their homes and avoid eviction.
- Support programs are seeing high demand, especially from those facing financial stress or health problems.
- Many people need continued help after being housed to manage rent, manage tenancy, and connect to other supports.
- Working closely with landlords can help address problems early and keep people housed.
- People with more complex challenges, like mental health or substance use, often need extra support to stay in their homes.



## What We Will Do...

To provide housing supports.

### Goal:

Meaningful opportunities to secure and maintain stable housing.

### Result:

Increase the number of individuals and families who secure housing and stay housed.

### Outcomes We Will Measure...

- Increase in housing benefits allocated
- Increase in individuals and families matched to housing support programs
- Increase in individuals and families who secured a unit in community housing
- Increase in individuals and families housed with support



We Will Prioritize...	We Will Focus Our Efforts On...
<p>1. Helping people stay housed through prevention and diversion supports.</p>	<ul style="list-style-type: none"> <li>a. Developing education resources to inform tenants and landlords of their rights and responsibilities.</li> <li>b. Connecting with landlords and community housing organizations to inform them about the support available.</li> <li>c. Supporting individuals to enhance their housing stability skills to maintain and retain housing.</li> </ul>
<p>2. Moving people from living in encampments and emergency shelters to stable housing and housing supports.</p>	<ul style="list-style-type: none"> <li>a. Exploring supportive housing opportunities.</li> <li>b. Leveraging current units as transitional housing units.</li> <li>c. Addressing the specific housing needs of equity-denied groups and prioritizing affordable housing.</li> </ul>
<p>3. Improving community safety and well-being.</p>	<ul style="list-style-type: none"> <li>a. Engaging relevant sectors to support individuals with physical health, mental health, addictions, and trauma.</li> <li>b. Strengthening partnerships with the health sector to ensure continuity of care in the community.</li> <li>c. Building capacity among housing providers to connect tenants with healthcare services.</li> <li>d. Implementing an awareness campaign about homelessness.</li> </ul>
<p>4. Increasing system level coordination and effectiveness.</p>	<ul style="list-style-type: none"> <li>a. Providing training and education for housing support providers to enhance capacity in the County.</li> <li>b. Advocating for the same level of services and supports in Middlesex County to be equivalent to those in our neighbouring communities.</li> <li>c. Exploring the use of innovative programs to encourage inclusive access to housing.</li> <li>d. Enhancing our partnership with the City of London as the Consolidated Municipal Service Manager to allocate and maintain funding to meet the needs of Middlesex County residents.</li> </ul>



# **Moving Towards Implementation**

## An Action Plan

The Housing Stability Action Plan is a community-based plan designed to make the most of all available resources and efforts to support housing stability in London and Middlesex County. Some actions and strategies in this Plan are already underway as part of regular operations, while others depend on new government policies and funding.

This Plan includes a variety of connected actions, all of which are important in reaching its goals over the next five years and beyond. The City of London and Middlesex County will oversee and guide this Plan, including tracking progress and sharing updates.

## How the Plan Will Be Implemented

To move forward with the strategies in this Plan, the City of London and Middlesex County will develop a detailed implementation plan. Success will require support from the entire community. The implementation framework will build on key measures of progress and lay out the priorities, timelines, and responsibilities for each action.

The implementation plan will include:

- A clear structure for decision-making;
- A work plan with assigned leads;
- Estimated timelines for key actions;
- Regular progress updates; and
- Ongoing communication and reporting, including tracking achievements.

The City of London and Middlesex County will be responsible for keeping the Plan on track, sharing updates through public reports, Council briefings, and specific project updates.

The implementation process and supporting tools will begin in 2026, once approved by the Minister of Municipal Affairs and Housing.

# Appendices

# Appendix A: Definitions

The following terms are used in the Housing Stability Action Plan. Definitions are subject to change as new programs are developed and as the housing environment continues to evolve.

- **Affordable Housing (Programs):** Programs and investments from all levels of government that make the cost of housing more affordable in comparison to average market rent within the private rental market. These units are not community housing.
- **By-Name List:** A real-time list of people experiencing homelessness in London. It includes a set of data points that support coordinated access and prioritization at a household level and an understanding of homeless inflow and outflow at a system level. This real-time, actionable data supports triage to services, system performance, evaluation, and advocacy.
- **Centralized Waitlist:** A housing waitlist of all applicants eligible for community housing with a Rent-Geared-to-Income assistance in compliance with the Housing Services Act, 2011.
- **Community Housing:** An umbrella term that typically refers to either housing that is owned and operated by non-profit housing societies and housing co-operatives, or housing owned by provincial, territorial, or municipal governments. The National Housing Strategy generally refers to Community Housing as a term associated with any government funded permanent housing, including all social housing and affordable housing programs and projects.
- **Community Navigator Program:** The Middlesex County Community Navigator Program assists residents in finding and accessing local services related to housing, health, employment, and social assistance. This free service offers personalized support to navigate complex systems, with a focus on housing stability, providing referrals, and assisting with applications.
- **Coordinated Access System:** A community-wide system that streamlines the process for individuals and families experiencing homelessness to access housing and supports.
- **Core Housing Need:** An internationally accepted measure of housing affordability. A household is deemed to be in core housing need if its housing meets at least one of the following:
  - Inadequate housing is reported by residents as requiring major repairs.
  - Unaffordable housing costs more than 30% of total before-tax household income.
  - Unsuitable housing does not have enough bedrooms for the size of the household.

- **Diversion:** Diversion is a strategy designed to immediately prevent individuals or families from entering homelessness by supporting individuals to remain housed and/or identifying safe, alternative housing options.
- **Goal:** Defines the intended change to be accomplished through the Plan.
- **Highly Supportive Housing:** Highly Supportive Housing provides 24/7, onsite support to assist individuals at risk of or experiencing homelessness to achieve housing stability. It offers a combination of affordable housing and supportive services. Highly Supportive Housing offers an ecosystem of culturally appropriate, resident-centred and directed, 24/7 onsite comprehensive service to individuals experiencing barriers to housing and healthcare. Core components of Highly Supportive Housing include assisting residents to maintain their housing, improving physical and mental health, increasing income and employment, ensuring satisfaction with services and housing, and fostering social and community connections.
- **Homeless Individuals and Families Information System (HIFIS):** HIFIS is a web-based Homelessness Management Information System (HMIS). It enables service providers to collect, manage, and share real-time, client-level data.
- **Housing Affordability:** Safe, secure, and suitable housing that meets individuals' needs and ability to pay. Housing is considered to be affordable when a household spends 30% or less of its pre-tax income on adequate shelter.
- **Hubs:** Hubs are a network of multiple, purpose-designed locations offering comprehensive services to help the most marginalized unhoused Londoners move safely indoors, stabilize, access supports, and become sustainably housed. Every interaction at a Hub is an active and intentional effort to enable an individual's next steps toward Highly Supportive Housing. Each Hub serves 25-35 people and is population specific. Hubs are intended to have a feeling of community, with drop-in supports open 24/7 where anyone can walk in the front door, access immediate basic needs and stabilization support, and be connected to services and the next steps in housing.
- **Local Priority Housing System:** A process in which individuals who are eligible for community housing are prioritized on the centralized waitlist.
- **Market Rent:** Housing that is privately owned by an individual or company who generally does not receive direct subsidies to purchase or maintain it. Rent prices are set by the private owner.



- **Middlesex Accommodations Program:** The Middlesex Accommodations Program provides emergency/transitional accommodations with wraparound supports to individuals and families experiencing or at risk of homelessness in Middlesex County.
- **Portable Housing Benefit:** A portable housing benefit provides low to moderate income households with a monthly benefit to help with rental costs in the private housing market.
- **Rent-Geared-to-Income (RGI):** A methodology to determine a tenant's rent based on their income. In most cases, RGI is set at 30% of the household's gross total monthly income. In this Plan, RGI is in reference to the administration of social housing as outlined in the Housing Services Act, 2011.
- **Results:** Identifies the desired outcomes related to actions towards achieving a goal.
- **Service Manager (SM) or Consolidated Municipal Service Manager (CMSM):** A level of government responsible for carrying out the funding and administrative responsibilities of provincial legislation, regulation, and policies. The City of London is the Service Manager responsible for Homeless Prevention and Housing for the geographical area of London and Middlesex. Responsibilities for the housing Service Manager are laid out in the Housing Services Act, 2011, as well as in the associated agreement between the City of London and the Province of Ontario.
- **Strategic Area of Focus:** The priorities that guide the work to be completed through the Plan.
- **Transitional Housing:** Transitional housing is temporary accommodation that acts as a bridge between emergency shelter and permanent housing.
- **Unsheltered Homelessness:** When an individual is sleeping in a makeshift, temporary physical structure set up in an urban environment, rural area, or park, or when an individual is sleeping in the open without a physical structure, such as a park bench or stairwell.



## Appendix B: Sources

- <sup>i</sup> Watson & Associates Economists Ltd. (2022, October 17). *Population, housing and employment growth projection study, 2021-2051*. City of London. [https://hdp-ca-prod-app-ldnca-getinvolved-files.s3.ca-central-1.amazonaws.com/6317/6424/5536/38fb66bf4404257cdb83b69a210bf5bf\\_2022-12-06\\_Staff\\_Report\\_-\\_City\\_of\\_London\\_Growth\\_Projections\\_Study-Appendix\\_B-REVISED.pdf](https://hdp-ca-prod-app-ldnca-getinvolved-files.s3.ca-central-1.amazonaws.com/6317/6424/5536/38fb66bf4404257cdb83b69a210bf5bf_2022-12-06_Staff_Report_-_City_of_London_Growth_Projections_Study-Appendix_B-REVISED.pdf)
- <sup>ii</sup> Watson & Associates Economists Ltd. (2025, April 25). *Growth analysis update Middlesex County*. Middlesex County. <https://www.middlesex.ca/sites/default/files/documents/Middlesex%20County%202025%20Growth%20Analysis%20Final%20Report%20%2804.25.25%29%5B24%5D.pdf>
- <sup>iii</sup> Canada Mortgage and Housing Corporation. (2025). *2025 rental market report*. Government of Canada. <https://www.cmhc-schl.gc.ca/professionals/housing-markets-data-and-research/market-reports/rental-market-reports-major-centres?selected=londonDiv>
- <sup>iv</sup> Passarelli, Anthony. (2026). *2025 Q4 Rental Market Survey MMAH Western Region*. Canada Mortgage and Housing Corporation.
- <sup>v</sup> Statistics Canada. (2022, December 16). *Percent of householders in core housing need, London (CMA)*. Government of Canada. <https://www12.statcan.gc.ca/census-recensement/2021/as-sa/fogs-spg/alternative.cfm?topic=7&lang=e&dguid=2021S0503555&objectid=4h>
- <sup>vi</sup> Tim Welch Consulting. (2023, April). *Middlesex County attainable housing review housing needs assessment*. Middlesex County. <https://www.middlesex.ca/sites/default/files/2023-12/Middlesex%20ATR%203%20Housing%20Needs%20Assessment%20Final%20%281%29.pdf>
- <sup>vii</sup> Colliers. (2025, January). *Housing needs assessment for the City of London*. City of London.
- <sup>viii</sup> Tim Welch Consulting. (2023, April). *Middlesex County attainable housing review housing needs assessment*. Middlesex County. <https://www.middlesex.ca/sites/default/files/2023-12/Middlesex%20ATR%203%20Housing%20Needs%20Assessment%20Final%20%281%29.pdf>
- <sup>ix</sup> Colliers. (2025, January). *Housing needs assessment for the City of London*. City of London.
- <sup>x</sup> Passarelli, Anthony. (2026). *2025 Q4 Rental Market Survey MMAH Western Region*. Canada Mortgage and Housing Corporation.
- <sup>xi</sup> Canada Mortgage and Housing Corporation. (2026). *Housing Market Information Portal*. Government of Canada. [https://www03.cmhc-schl.gc.ca/hmip-pimh/en?\\_gl=1\\*14v5yae\\*\\_gcl\\_au\\*NzUzMjY3ODgzLjE3NzU5MTU3MTY.\\*\\_ga\\*MTI2OTA2ODcyNy4xNzc1OTE1NzE2\\*\\_ga\\_CY7T7RT5C4\\*\\_czE3NzU5MTU3MTYkbzEkZzEkdDE3NzU5MTYwNTEkajM4JGwwJGgw\\*\\_ga\\_7S87E8K748\\*\\_czE3NzU5MTU3MTYkbzEkZzEkdDE3NzU5MTYwNDYkajQzJGwwJGgw#Profile/0950/3/London](https://www03.cmhc-schl.gc.ca/hmip-pimh/en?_gl=1*14v5yae*_gcl_au*NzUzMjY3ODgzLjE3NzU5MTU3MTY.*_ga*MTI2OTA2ODcyNy4xNzc1OTE1NzE2*_ga_CY7T7RT5C4*_czE3NzU5MTU3MTYkbzEkZzEkdDE3NzU5MTYwNTEkajM4JGwwJGgw*_ga_7S87E8K748*_czE3NzU5MTU3MTYkbzEkZzEkdDE3NzU5MTYwNDYkajQzJGwwJGgw#Profile/0950/3/London)
- <sup>xii</sup> Donaldson, J., Kandyba, L., Wang, D. (2026). *Municipalities under pressure one year later: An update on the human and financial cost of Ontario's homelessness crisis*. HelpSeeker. <https://www.amo.on.ca/sites/default/files/assets/DOCUMENTS/Reports/2026/MunisUnderPressure1YearUpdateReport2026-01-13.pdf>



- <sup>xiii</sup> Donaldson, J., Wang, D., Escamilla, C., & Turner, A. (2025). *Municipalities under pressure: The human and financial cost of Ontario's homelessness crisis*. HelpSeeker. <https://www.amo.on.ca/sites/default/files/assets/DOCUMENTS/Reports/2025/2025-01-08-EndingChronicHomelessnessinOntario.pdf>
- <sup>xiv</sup> Ganesan, K., Matte, A., Williams, AR., Wilkie J., Chan., C., O'Connor, K. (2025). *Unlocking solutions: Understanding and addressing Ontario's mental health and addictions supportive housing needs*. AMHO. [https://amho.ca/wp-content/uploads/2025/03/Unlocking-Solutions\\_Understanding-and-Addressing-Ontarios-Mental-Health-and-Addictions-Supportive-Housing-Needs-AMHO2025.pdf](https://amho.ca/wp-content/uploads/2025/03/Unlocking-Solutions_Understanding-and-Addressing-Ontarios-Mental-Health-and-Addictions-Supportive-Housing-Needs-AMHO2025.pdf)

