

Municipality of Chatham-Kent
Community Human Services
Employment & Social Services and Housing Services
Information report

To: Mayor and Members of Council
From: Chantal Perry, Program Manager, Employment & Social Services
Date: January 2, 2019
Subject: Chatham-Kent Renovates Pilot Program

This report is for the information of Council.

Background

In January, 2014, Council approved the 10 Year Chatham-Kent Housing and Homelessness Plan as mandated by the Ministry of Housing under the Housing Services Act (2011). This plan is based on a Housing First philosophy, with the vision that “Every person has an affordable, suitable, and adequate home to provide the foundation to secure employment, raise a family, and build strong communities.” Housing First is an approach to the delivery of homelessness services that emphasizes ending homelessness by supporting individuals’ return to permanent housing rather than directing resources primarily toward the provision of emergency shelter and basic needs. Housing First is a proactive, rather than a reactive, approach to homelessness.

Many studies show that homelessness and poor quality housing are clear threats to the health of Canadians. Housing is a necessity for living a healthy life, and living in unsafe, unaffordable, or insecure housing increases the risk of health problems. Housing is also recognized as one of the main social determinates of health. The social determinants of health are the conditions in which people are born, grow, live, work and age. These circumstances are shaped by the distribution of money, power, and resources at global, national, and local levels. The social determinants of health are mostly responsible for health inequities - the unfair and avoidable differences in health status seen within and between countries.

At the Council meetings of January 5, 2015, June 27, 2016 and Dec 4, 2017 an information report was received by Council regarding the Community Homelessness Prevention Initiative. This program provides funding for housing and homelessness services and supports as approved in the 10 year plan. The intent of the program is to provide a better coordinated and integrated service delivery system that is people-centred, outcome-focused, and reflects a housing first approach to prevent, reduce, and

address homelessness.

The Chatham-Kent Shelter Solutions Program, approved by Council in April, 2013, uses this approach whenever possible to assist citizens to remain in their homes and to prevent evictions and utility shut offs. Throughout 2016-2018, the Shelter Solutions Program provided over \$2.2 million in financial assistance to 4,396 households in Chatham-Kent to ensure that they obtained housing and/or remained housed. While administering this program, many requests were received for emergency home repairs that would allow people to remain in their homes. Due to the emergency nature of those requests the Chatham-Kent Ontario Renovates program, administered by Housing Services, was not an option for these individuals, and capital expenditures such as home repairs and renovations, are not covered under the Community Homelessness Prevention Initiative.

At the September 8, 2014 meeting, Council received and approved the recommendations of the Housing Services Director's report titled "Investment in Affordable Housing for Ontario (2014 Extension) Service Manager Administration Agreement and Program Delivery and Fiscal Plan (PDFP)." Under the new Investment in Affordable Housing (IAH) Program, Chatham-Kent has allocated \$1,229,400 to Ontario Renovates funding, over the six-year program period, to homeowners for home repairs and accessibility improvements. Further information on this program will be presented to Council in the annual Housing and Homelessness Report in June of 2019.

Based on the demand for the above programs, it was clear that Chatham-Kent needed assistance for low-income home owners requiring minor home repairs to remain in their homes. In the 2016 Municipal budget, a pilot program called Chatham-Kent Renovates was approved for the 2016 and 2017 calendar years with a supplementary budget of \$300,000 each year. In December 2017, Council approved an additional \$300,000 in supplementary funding for the 2018 calendar year.

Comments

Housing Services has not advertised the Ontario Renovates Program and the Employment & Social Services Division has not advertised the Shelter Solutions program, although there is information available on the Municipal web site about each program, and updates to Council are made as required. The need for financial assistance with home repairs has not diminished over time. Housing Services was able to conditionally commit the entire funding allocation to eligible applicants of the Ontario Renovates Program for the 2015-2017 years without any advertising. As there are limited dollars available under this program for 2018-2019 fiscal year, and there is an on-going need for the Ontario Renovates Program, a determination will have to be made on how best to allocate the funding across the affordable housing initiatives needed in Chatham-Kent.

The emphasis for the Chatham-Kent Renovates and the Ontario Renovates Program will be to continue to assist low-income home owners by providing financial assistance for necessary repairs, energy and/or accessibility improvements. Maintaining and

upgrading older, but affordable, housing stock in Chatham-Kent was identified as a key priority in the 2012 Housing Study and Housing Plan, as well as the subsequent 2014 Housing and Homelessness Plan.

The following tables provide details of the overall program expenditures for 2018, and also highlight expenditures of Chatham-Kent Social Services (CKSS) and Housing Services divisions.

Complete CK Renovates 2018 Statistics

Program Totals	
Approved & Committed Applications	23
Approved & Committed Funds	\$281,941.06
Total Number of Applications Received & Assessed	49
CK Renovates CKSS	
Approved & Committed Applications	12
Approved & Committed Funds	\$76,248.33
Total Number of Applications Received & Assessed	36
CK Renovates Housing Services	
Approved & Committed Applications	11
Approved & Committed Funds	\$205,692.73
Total Number of Applications Received & Assessed	13

Household Income		Household Age		Household Composition	
Low Income	9	64 and Under	17	Single	12
OW	2	65 and Over	6	Families With Children	4
ODSP	12	TOTAL	23	Families Without Children	7
TOTAL	23			TOTAL	23

Ward		Repairs Approved	
East Kent	3	Accessibility	2
West Kent	1	Central Air for Medical Reasons	2
North Kent	0	Plumbing Issues	5
South Kent	1	Foundation Issues	1
Wallaceburg	7	Furnace	6
Chatham	11	Insulation	2
Total	23	Roof	11
		Siding	1
		Bathroom	2
		Flooring	2
		Doors	3
		Windows	6
		Kitchen	2
		TOTAL	45

While there were 23 applications approved under the Chatham-Kent Renovates Program, a total of 49 applications were received. Each application is reviewed and decisions made based on both financial eligibility and sustainability of the housing situation. A financial needs-test is completed on all applicants. Some of the applications were not approved as they were above the Low-Income Measure used to determine financial eligibility, or the applicants had assets in excess of the limits that were available to them to complete the repairs themselves. Other applicants were denied assistance as they did not have the financial means to sustain their living situation; after the repairs were completed they would still be at risk of becoming homeless as they could not support the ongoing costs of the home with their present financial situation, making it unviable to approve funding for the repair. In some cases, the repairs required to make the home appropriate for living were so extensive that the applications had to be denied, and staff worked with the applicants on finding more appropriate housing.

Given that according to the 2016 Census, 17% of the population of Chatham-Kent lives below the Low-Income Measure, the dollars committed through Shelter Solutions and the Ontario Renovates Programs are not enough to keep people housed in Chatham-Kent. Therefore, the additional dollars that would be available through the Chatham-Kent Renovates Program would further meet the need demonstrated in the community.

With the cold winter weather approaching, even further strain will be put on those in need in the community. For those on a fixed-income, the additional costs in heating often will use up any savings, leaving people vulnerable if they require home or car repairs or are faced with other emergency expenses. If individuals or families are not able to make the necessary repairs to their heating systems they may be forced to

move and lose their homes to foreclosure. Chatham-Kent Renovates provides the necessary proactive intervention that the Housing First model supports.

Consultation

The Program Manager, Employment and Social Services (ESS) consulted with the Directors of Housing Services and Employment & Social Services, the Manager, Housing Assets North, Infrastructure and Environmental Services, and the Housing Claims Analyst, Housing Services. The Housing staff are directly involved in the delivery of both the Investment in Affordable Housing (IAH) and the IAH Extension (2014) Ontario Renovates Program. The ESS Program Manager is directly involved in the delivery of the Community Homelessness Prevention Initiative, locally administered through the Chatham-Kent Shelter Solutions program and other programs.

The Directors reported on this program and the Housing and Homelessness Plan Implementation Committee meetings, where it is endorsed as a positive response to the needs of the community.

Financial Implications

Funds for the pilot program were taken from the Ontario Works Corporate Initiatives Reserve in 2016, 2017 and 2018. This reserve was established in 2011 from one-time monies allocated from departments for service delivery of Ontario Works due to significant changes to the way Ontario Works was funded. It is recommended \$300,000 be allocated from the Ontario Works Corporate Initiatives Reserve to continue the Chatham-Kent Renovates Pilot through the 2019 budget process.

Prepared by:

Chantal Perry, Program Manager
Employment and Social Services

Reviewed by:

Shelley Wilkins, (Hon) BPA, CMM III
Director, Housing Services

Polly Smith,
Director, Employment & Social Services

April Rietdyk, RN, BScN, MHS, PhD PUBH
General Manager, Community Human Services

Consulted and confirmed the content of the consultation section of the report by:

Jeff Millman, Manager, Finance and Systems Support
Community Human Services

Brandon Bechard, B.Arch.Sc., CET,
Manager, Housing Assets North,
Infrastructure and Environmental Services

Glen Norton, Housing Claims Analyst
Housing Services

Attachment: None

c: Brandon Bechard, Building Maintenance Supervisor, North, Housing Services
Glen Norton, Housing Claims Analyst, Housing Services
Jeff Millman, Finance Manager, Community Human Services
Polly Smith, Director, Employment and Social Services
Shelley Wilkins, Director, Housing Services

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