

Oxford County Shelter Plan: Needs Assessment



An overview of the research and consultations completed by Oxford County Human Services to assist in developing a 10 year Shelter for Oxford County.



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1 Introduction to Oxford County

1.1 Location

Oxford County is located in South-Western Ontario on the 401/403 corridors with quick access to multiple border crossings, airports and nearby urban centres.

Oxford County is a largely rural community with a relatively stable and homogeneous population. It is comprised of 8 municipalities, three being urban (City of Woodstock, Town of Ingersoll, Town of Tillsonburg) and five rural (Blandford-Blenheim, East Zorra-Tavistock, Norwich, South-West Oxford, and Zorra Townships).

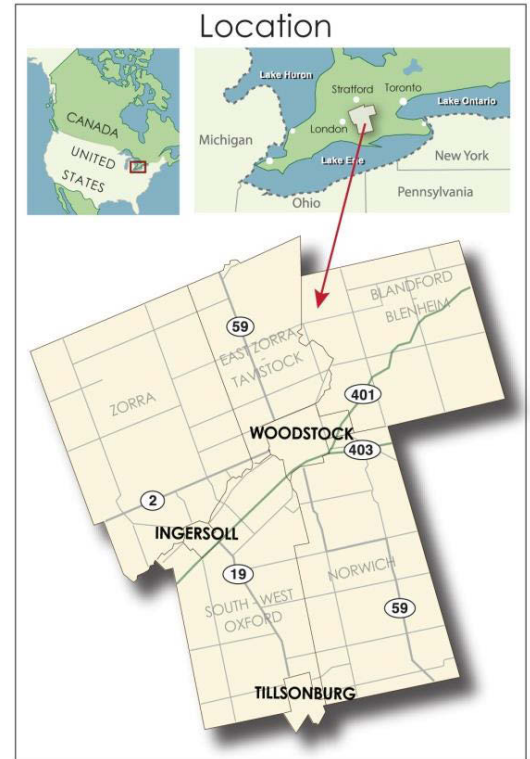
1.2 Economy

Compared to Ontario, a larger proportion of Oxford County’s population (15 years and over) works in the following industries (Statistics Canada, 2006):

- Manufacturing (Oxford 24.4%, Ontario 13.9%)
- Agriculture, forestry, fishing, hunting (Oxford 7.2%, Ontario 1.8%)
- Transportation/ warehousing (Oxford 6.3%, Ontario 4.8%)

A significant proportion of the local population is employed in Health care and social services (Oxford 9%, Ontario 9.5%) and Retail Trade (Oxford 10.1%, Ontario 11.1%), but at a rate lower than Ontario.

Naturally the proportion of the labour force by industry does vary across the county with urban centres having a greater proportion of people working in manufacturing and rural municipalities typically having a higher proportion of residents working in “Transportation and warehousing” and “Agriculture, forestry, fishing, hunting” industries.



2 Population

In 2011, Oxford County’s population was 105,719. The majority of the population lives in the urban municipalities (see Table 1), Woodstock being home to 35.7% of the population. While Woodstock has the largest portion of the population, the Town of Ingersoll has the highest density per square kilometre, followed by Woodstock, Tillsonburg, and the rural municipalities (Figure 1).

In the past 30 years Oxford County has grown. The bulk of Oxford County’s growth has occurred in Woodstock (56%), Tillsonburg (24%) and Ingersoll (18%). In recent years, East Zorra-Tavistock, Zorra, and South-West Oxford have experienced a population decrease. From 2006 to 2011 Oxford’s population increased 2.9% (Statistics Canada, 2006, 2011) which is lower than Ontario’s 5.7% growth (Statistics Canada, 2012a) and the national average of 5.9%.

Table 1: Population 2011

| Municipality | # | % |
|----------------------|--------|------|
| Oxford | 105715 | 100 |
| Blandford-Blenheim | 7355 | 7 |
| East Zorra-Tavistock | 6840 | 6.5 |
| Ingersoll | 12145 | 11.5 |
| Norwich | 10720 | 10.1 |
| South-West Oxford | 7545 | 7.1 |
| Tillsonburg | 15305 | 14.5 |
| Woodstock | 37755 | 35.7 |
| Zorra | 8055 | 7.6 |

(Statistics Canada, 2011)



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From 2006-2011, Woodstock grew the most (5.4%) followed by Ingersoll (3.3%) and Tillsonburg 3.2% (Statistics Canada, 2012b). During this time period East-Zorra Tavistock, Zorra, and South-West Oxford had a population decrease.

Figure 1: Population Density per Square Kilometre

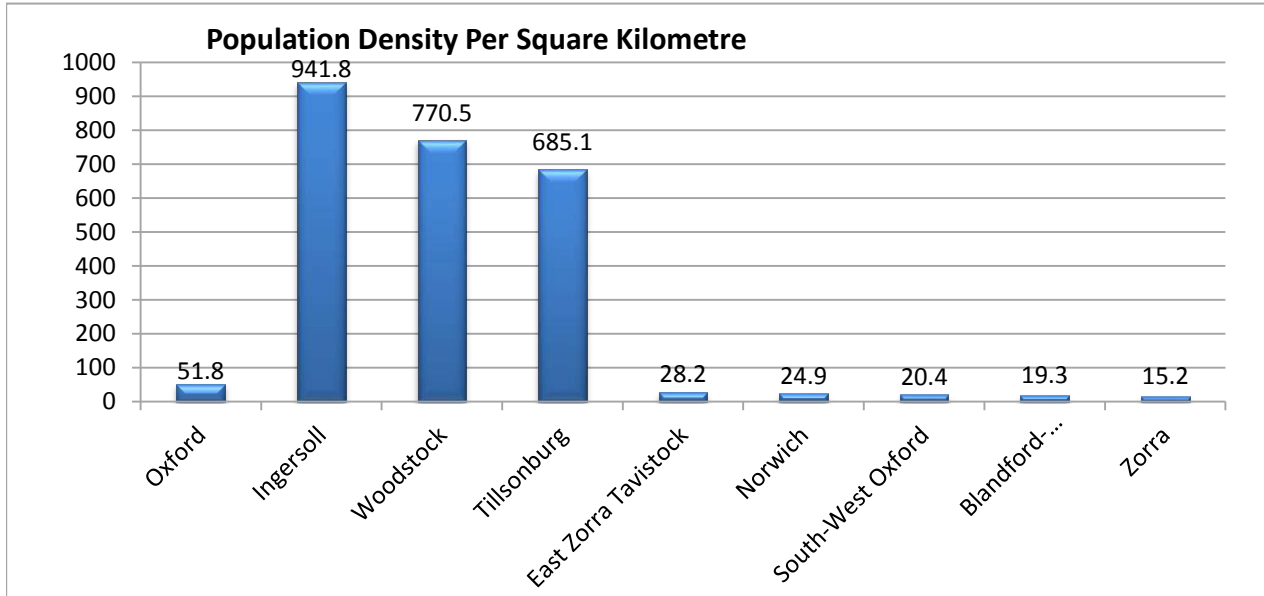


Table 2: Population

| Municipality | Census | | | % Change | |
|--------------------|------------|------------|------------|-----------|-----------|
| | 2001 | 2006 | 2011 | 2001-2006 | 2006-2011 |
| Ontario | 11,410,046 | 12,160,282 | 12,851,821 | 6.60 | 5.70 |
| Oxford | 99,270 | 102,756 | 105,719 | 3.50 | 2.90 |
| Woodstock | 33,061 | 35,480 | 37,754 | 6.60 | 5.40 |
| Tillsonburg | 14,052 | 14,822 | 15,301 | 5.50 | 3.30 |
| Ingersoll | 10,977 | 11,760 | 12,146 | 7.10 | 3.20 |
| Norwich | 10,478 | 10,481 | 10,721 | 0.00 | 2.30 |
| Blandford-Blenheim | 7,630 | 7,149 | 7,359 | -3.70 | 2.90 |
| E. Zorra-Tavistock | 7,238 | 7,350 | 6,836 | 1.50 | -2.50 |
| Zorra | 8,052 | 8,125 | 8,058 | 0.90 | -0.80 |
| SW. Oxford | 7,782 | 7,589 | 7,544 | -2.50 | -0.60 |

Source: Statistics Canada, 2001/2006/2011 Census

Within Oxford County are numerous villages. Each municipality has at least one fully serviced village. Community and Strategic Planning has estimated the population in these villages based on the number of private households and average number of persons per unit (Table 3, Appendix A). Norwich, Tavistock and Thamesford are the three largest villages.



Table 3: Serviced Villages Population Estimates

| Municipality | Village | Population Estimate |
|--|----------------|---------------------|
| Blandford-Blenheim | Drumbo | 966 |
| Blandford-Blenheim | Plattsville | 1,374 |
| East Zorra-Tavistock | Innerkip | 1,089 |
| East Zorra-Tavistock | Tavistock | 2,921 |
| Norwich | Norwich | 3,424 |
| South-West Oxford | Mount Elgin | 442 |
| Zorra | Embro | 869 |
| Zorra | Thamesford | 2,387 |
| Serviced only by water | | |
| Blandford-Blenheim | Bright | 447 |
| Blandford-Blenheim | Princeton | 444 |
| East-Zorra Tavistock | Hickson | 290 |
| Norwich | Otterville | 1,218 |
| Norwich | Springford | 410 |
| Norwich | Sweaburg | 797 |
| South-West Oxford | Beachville | 988 |
| South-West Oxford | Brownsville | 397 |
| South-West Oxford | Dereham Centre | 70 |
| South-West Oxford | Salford | 194 |
| Zorra | Kintore | 141 |
| Zorra | Lakeside | 998 |
| Zorra | Harrington | 127 |
| Source: Community & Strategic Planning, 2012 (Statistics Canada, 2006). See Appendix A for methodology. | | |

2.1 Population Age

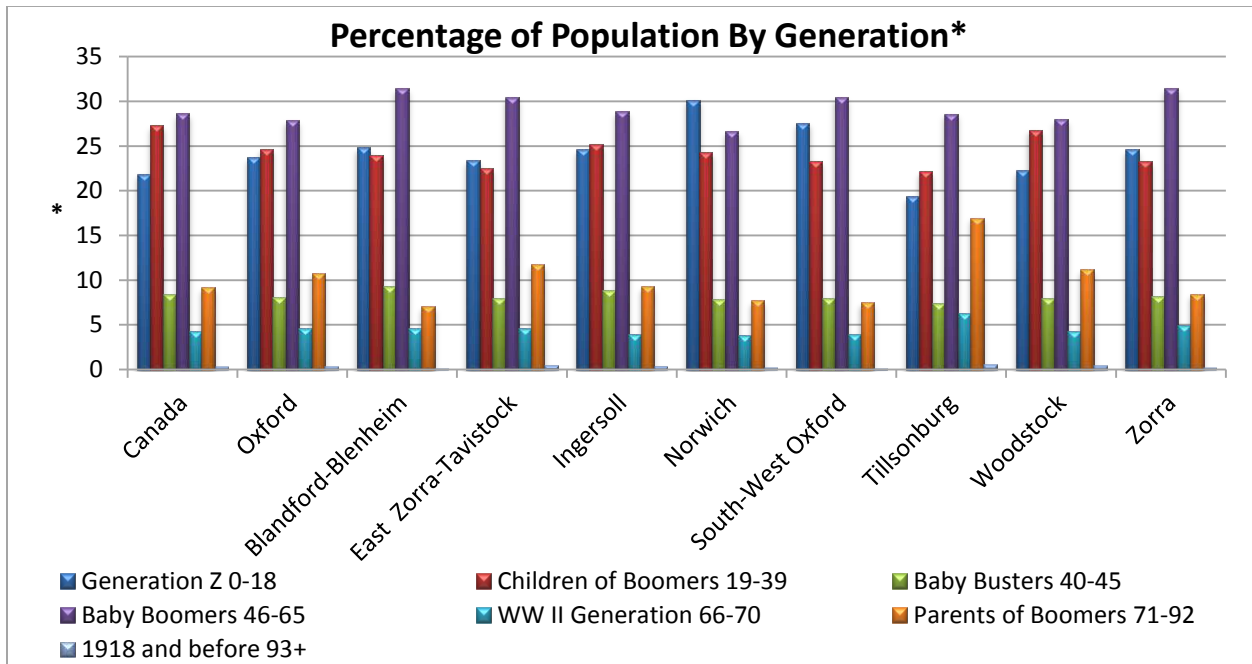
The median age in Oxford County is 41.2 years, higher than Ontario’s (40.4). Oxford County has an aging population with Baby Boomers (age 46 to 65 years) comprising 27.8% of the population; 45% of the population is age 45+. Meanwhile from 2001 to 2011, Oxford’s population age 0-14 has decreased 6.33% to 19,295 (Statistics Canada, 2001, 2006, 2011).

The population age distribution varies by municipality. When examining the population by Generations, in Figure 2, some trends stand out including Tillsonburg’s higher proportion of Parents of Boomers/WW II Generation and fewer Generation Z . The reverse situation can be found in Norwich and South-West Oxford. The proportion of Baby Boomers is 30-31% in all rural municipalities, except Norwich, compared to Oxford County (27.9%). Basically the population is older in Tillsonburg, younger in Norwich and South-West Oxford, and there are more Baby Boomers in all rural municipalities except Norwich. Children of Boomers are most heavily concentrated in Ingersoll (25.1%) and Woodstock (26.8%). These are the only two municipalities which exceeded Oxford’s rate of Children of Boomers (24.7%), but are still below Canada’s (27.3%).



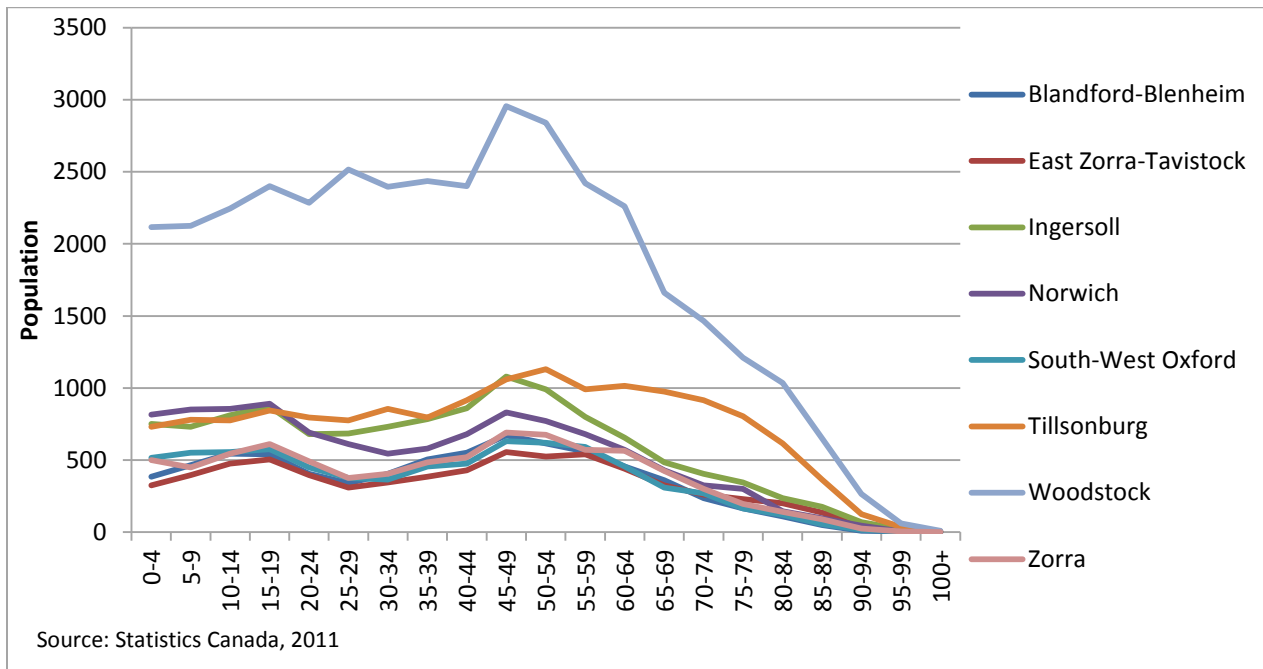
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Figure 2: Percentage of Population by Generation



*Population by Generation calculated using population for individual ages from the 2011 Census (Statistics Canada). To ensure confidentiality Statistics Canada values (including totals), are randomly rounded either up or down to a base of 5 or 10. Each individual value is rounded. As a result, when these data are summed or grouped, as in this table, the total value may not match the individual values since totals and sub-totals are independently rounded. Similarly, percentages, which are calculated on rounded data, may not necessarily add up to 100%. Therefore Random Rounding would impact the totals and proportions calculated for the Population by Generation tables.

Figure 3: Population by Age



Source: Statistics Canada, 2011



Table 4: Total Population by Age

| | Oxford | Blandford-Blenheim | East Zorra-Tavistock | Ingersoll | Norwich | South-West Oxford | Tillsonburg | Woodstock | Zorra |
|-------------|---------|--------------------|----------------------|-----------|---------|-------------------|-------------|-----------|-------|
| Total - Age | 105,715 | 7,355 | 6,840 | 12,145 | 10,720 | 7,545 | 15,305 | 37,755 | 8,055 |
| 0-4 | 6,140 | 385 | 325 | 750 | 815 | 515 | 730 | 2,115 | 500 |
| 5-9 | 6,345 | 465 | 395 | 730 | 850 | 550 | 780 | 2,125 | 450 |
| 10-14 | 6,810 | 545 | 475 | 810 | 855 | 555 | 775 | 2,245 | 545 |
| 15-19 | 7,245 | 540 | 505 | 870 | 890 | 575 | 845 | 2,400 | 610 |
| 20-24 | 6,190 | 405 | 395 | 680 | 690 | 450 | 795 | 2,285 | 490 |
| 25-29 | 5,990 | 340 | 310 | 685 | 610 | 375 | 775 | 2,515 | 375 |
| 30-34 | 6,045 | 405 | 345 | 730 | 545 | 365 | 855 | 2,395 | 405 |
| 35-39 | 6,420 | 505 | 385 | 785 | 580 | 455 | 795 | 2,435 | 485 |
| 40-44 | 6,825 | 550 | 430 | 860 | 680 | 475 | 915 | 2,400 | 520 |
| 45-49 | 8,465 | 670 | 555 | 1,080 | 830 | 630 | 1,060 | 2,955 | 690 |
| 50-54 | 8,160 | 615 | 525 | 990 | 770 | 620 | 1,130 | 2,840 | 675 |
| 55-59 | 7,145 | 560 | 540 | 800 | 680 | 590 | 990 | 2,420 | 570 |
| 60-64 | 6,420 | 455 | 440 | 655 | 570 | 455 | 1,015 | 2,260 | 565 |
| 65-69 | 4,960 | 360 | 325 | 485 | 430 | 310 | 975 | 1,660 | 425 |
| 70-74 | 4,170 | 235 | 260 | 405 | 325 | 270 | 915 | 1,465 | 300 |
| 75-79 | 3,410 | 165 | 230 | 345 | 300 | 165 | 805 | 1,210 | 195 |
| 80-84 | 2,605 | 110 | 200 | 235 | 145 | 120 | 615 | 1,035 | 140 |
| 85-89 | 1,620 | 50 | 135 | 175 | 95 | 55 | 365 | 650 | 90 |
| 90-94 | 605 | 10 | 50 | 70 | 45 | 15 | 125 | 265 | 25 |
| 95-99 | 140 | 5 | 10 | 20 | 5 | 5 | 35 | 60 | 5 |
| 100+ | 20 | 0 | 5 | 0 | 0 | 0 | 5 | 10 | 0 |
| Median age | 41.2 | 40.8 | 43.5 | 40.2 | 35.8 | 39.4 | 46.9 | 40.7 | 41.5 |

Source: Statistics Canada 2011

2.2 Aboriginal Population

Oxford County has a small aboriginal identity population (950), representing .9% of Oxford’s total population. The largest component of the Aboriginal population in Oxford County lives in Woodstock (385), followed by Ingersoll (130), Norwich (120), and Tillsonburg (110). Aboriginal Identity refers to those persons who reported identifying with at least one Aboriginal group, that is, North American Indian, Métis or Inuit, and/or those who reported being a Treaty Indian or a Registered Indian, as defined by the Indian Act of Canada and/or those who reported they were members of an Indian band or First Nation.

There are no reserve lands within Oxford County. The closest being Six Nations of the Grand River located in Brant County with a band membership of 22,294, with 11,297 living within the Six Nations First Nation (Six nations Lands/Membership Department, 2005).



2.3 Amish Population

Canada’s Amish population was nearly 4,860 in 2011. “Oxford County has the most individual Amish settlements in Canada, with 3 separate communities as of 2011. The oldest and largest is found near the Town of Norwich (founded 1954, 4 church districts). The Lakeside community was started in 1958, and has a single church district. The Mossley/Mt. Elgin area is home to 2 Amish congregations.” The Oxford County Amish population is approximately 650 people.

Historically, Amish speak German at home and children do not learn English until they start attending school. Recently English has become more common in some households. In 2006, there were 320 people in Norwich Township that live in a home where German is spoken most often (Statistics Canada, 2006). The municipalities of Norwich (39%) and South-West Oxford (26%) have the highest proportion of residents speaking German in the home.

Table 5: Language Spoken Most Often in the Home

| Language | Norwich | South-West Oxford | Oxford |
|----------|---------|-------------------|--------|
| German | 320 | 215 | 820 |

Source: Statistics Canada, 2006 Census, Language Most often Spoken at home, Single Responses.

2.4 Immigration

The level of recent immigration (2000-2005) to Oxford County by external migrants is less than one percent (Statistics Canada, 2006). Comparing recent immigrants by place of birth to the total population, only Woodstock, East Zorra-Tavistock, and South-West Oxford exceeded the County level (Statistics Canada, 2006). The majority of recent immigrants were from Europe (35.7%), Asia and the Middle East (26.3%), or the United States (14%). Forty-one percent of the European immigrants were from Western Europe.

Table 6: Proportion of Population That Are Recent Immigrants

| Municipality | Statistics Canada, 2006 | | % Total Population That Are Recent External Immigrants |
|--------------------|-------------------------|-------------------|--|
| | Total Population | Recent Immigrants | |
| Ontario | 12,160,282 | 580,740 | 4.8 |
| Oxford | 102,756 | 855 | .8 |
| Woodstock | 35,480 | 410 | 1.2 |
| Tillsonburg | 14,822 | 105 | .7 |
| Ingersoll | 11,760 | 75 | .6 |
| Norwich | 10,481 | 70 | .7 |
| Blandford-Blenheim | 7,149 | 25 | .3 |
| E. Zorra-Tavistock | 7,350 | 85 | 1.2 |
| Zorra | 8,125 | 20 | .2 |
| SW. Oxford | 7,589 | 70 | .9 |

2.5 Population Forecast

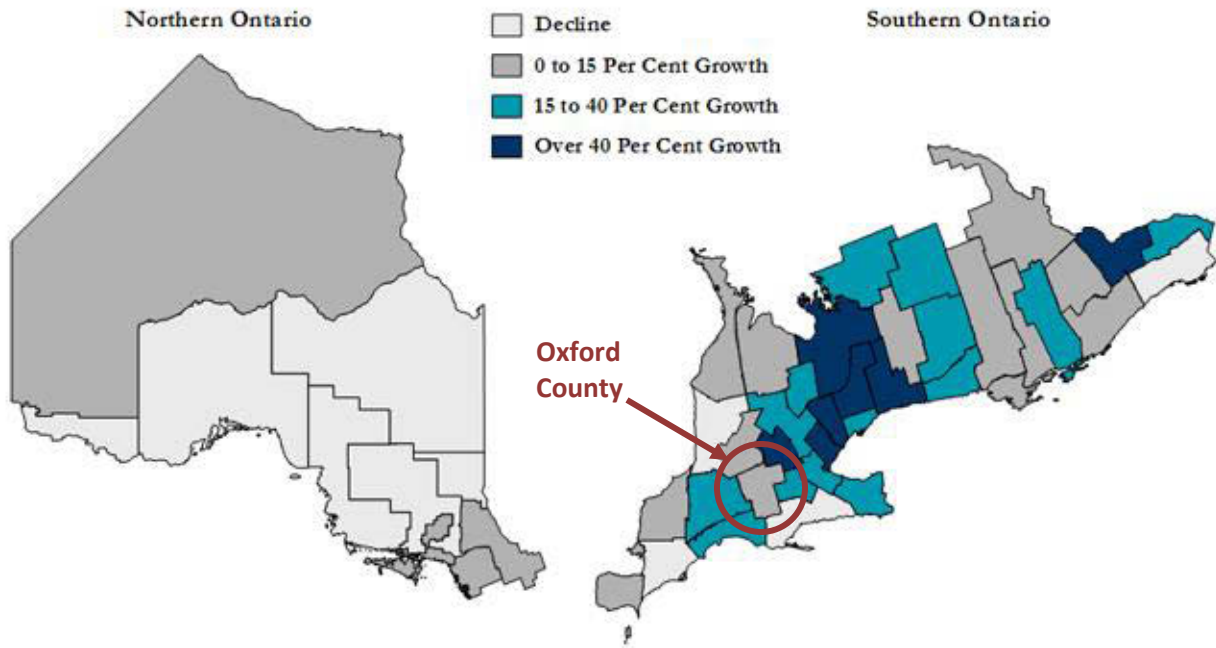
Oxford County’s population is projected to increase 4.7% by 2021 and 7.85% by 2031 (Ministry of Finance, 2012). In 2021 Oxford County’s population will be 110,663 reaching 113,025 in 2031. This level of population growth is low compared to other regions in the province, but unlike some regions a decline will not be experienced (Figure 4). The Ontario Ministry of Finance projects that the population increase will occur gradually over time (2011-2036) with net migration as the primary cause of growth (68%) with natural increase contributing the remaining 32%. In Oxford County, natural increase which is currently positive, will be negative by 2036 when all baby boomers will be over 65 years of age, and the children of baby boomers will have already passed through their primary fertility years.



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Figure 4: Population Growth & Decline by census division

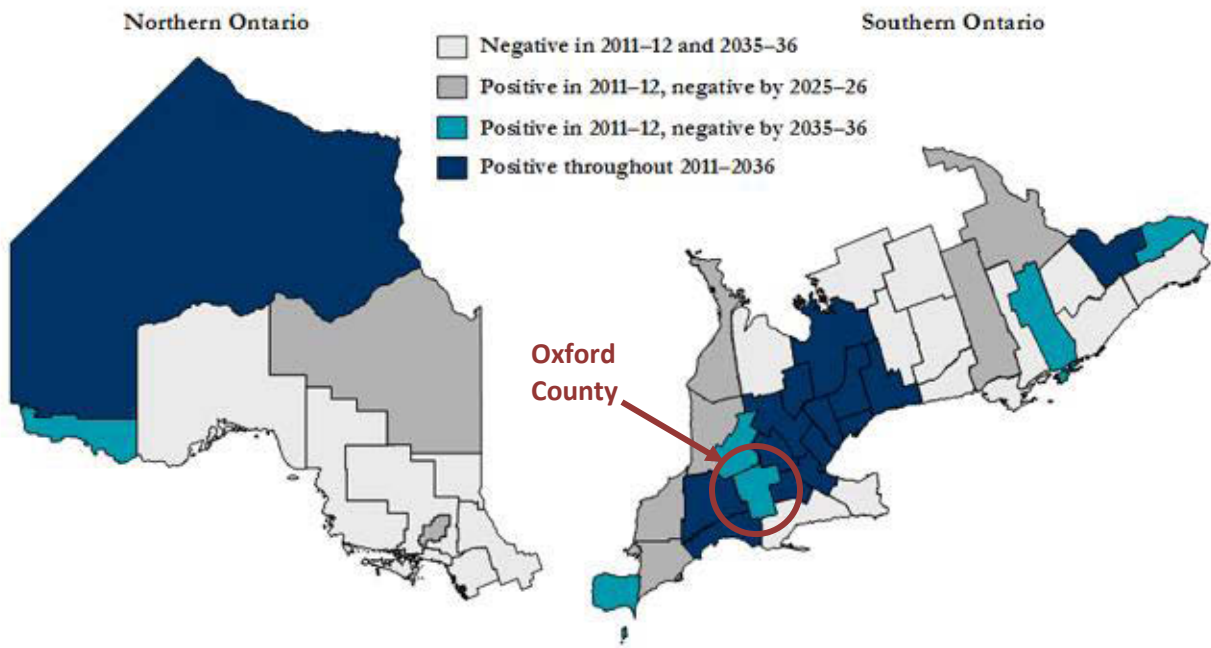
Population growth/decline by census division over 2011–2036



Source: Ontario Ministry of Finance projections.

Figure 5: Evolution of natural increase by census division

Evolution of natural increase by census division, 2011–2036



Source: Ontario Ministry of Finance projections.



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Community and Strategic Planning population forecasts indicate all municipalities will grow by 2031, but rural municipalities' share of the total population will decrease (Hemson Consulting Ltd., 2006) as shown in Table 7. Woodstock will continue to grow having a 36.7% share of the total population in 2031 followed by Tillsonburg 15%, and Ingersoll 11.9%.

Table 7: Summary of Local Municipal Population Forecasts

| | POPULATION | | | | | | | | | | Oxford |
|------|------------|-------------|-----------|-----------|--------|---------------|-----------|--------------|-----|-----|---------|
| | Norwich | Tillsonburg | SW Oxford | Ingersoll | Zorra | E. Zorra-Tav. | Woodstock | Bland. Blen. | | | |
| 1986 | 9,500 | 10,700 | 8,300 | 8,500 | 8,100 | 7,100 | 26,400 | 6,700 | n/a | n/a | 85,400 |
| 1991 | 10,100 | 12,000 | 8,500 | 9,400 | 8,200 | 7,300 | 30,100 | 7,300 | n/a | n/a | 92,900 |
| 1996 | 10,600 | 13,200 | 8,400 | 9,800 | 8,100 | 7,300 | 32,100 | 7,500 | n/a | n/a | 97,100 |
| 2001 | 10,500 | 14,100 | 7,800 | 11,000 | 8,100 | 7,200 | 33,100 | 7,600 | n/a | n/a | 99,300 |
| 2006 | 11,000 | 15,300 | 8,000 | 12,000 | 8,500 | 7,500 | 36,000 | 7,800 | n/a | n/a | 106,200 |
| 2011 | 11,500 | 16,500 | 8,300 | 13,000 | 9,100 | 7,900 | 39,200 | 8,400 | n/a | n/a | 114,000 |
| 2016 | 12,200 | 18,000 | 8,600 | 14,200 | 9,700 | 8,200 | 43,100 | 8,700 | n/a | n/a | 122,700 |
| 2021 | 12,800 | 19,400 | 8,900 | 15,300 | 10,300 | 8,600 | 46,700 | 9,000 | n/a | n/a | 131,000 |
| 2026 | 13,400 | 20,600 | 9,100 | 16,200 | 10,800 | 8,900 | 49,700 | 9,200 | n/a | n/a | 137,900 |
| 2031 | 13,800 | 21,500 | 9,300 | 17,000 | 11,200 | 9,100 | 52,300 | 9,400 | n/a | n/a | 143,700 |

| | POPULATION GROWTH | | | | | | | | | | Oxford |
|---------|-------------------|-------------|-----------|-----------|-------|---------------|-----------|--------------|-----|-----|--------|
| | Norwich | Tillsonburg | SW Oxford | Ingersoll | Zorra | E. Zorra-Tav. | Woodstock | Bland. Blen. | | | |
| 1986-91 | 620 | 1,270 | 180 | 930 | 140 | 160 | 3,690 | 540 | n/a | n/a | 7,520 |
| 1991-96 | 410 | 1,190 | -70 | 470 | -100 | 100 | 2,010 | 190 | n/a | n/a | 4,200 |
| 1996-01 | -80 | 840 | -660 | 1,130 | -90 | -110 | 980 | 180 | n/a | n/a | 2,180 |
| 2001-06 | 530 | 1,260 | 230 | 1,010 | 490 | 280 | 2,950 | 220 | n/a | n/a | 6,960 |
| 2006-11 | 540 | 1,220 | 290 | 1,020 | 800 | 350 | 3,150 | 570 | n/a | n/a | 7,740 |
| 2011-16 | 660 | 1,470 | 280 | 1,180 | 800 | 370 | 3,900 | 290 | n/a | n/a | 8,780 |
| 2016-21 | 640 | 1,410 | 280 | 1,120 | 560 | 350 | 3,610 | 290 | n/a | n/a | 8,300 |
| 2021-26 | 520 | 1,140 | 240 | 920 | 480 | 290 | 3,020 | 240 | n/a | n/a | 6,840 |
| 2026-31 | 430 | 960 | 190 | 780 | 390 | 240 | 2,640 | 200 | n/a | n/a | 5,840 |

| | POPULATION GROWTH RATES (Compound Annual Growth) | | | | | | | | | | Oxford |
|---------|--|-------------|-----------|-----------|--------|---------------|-----------|--------------|-----|-----|--------|
| | Norwich | Tillsonburg | SW Oxford | Ingersoll | Zorra | E. Zorra-Tav. | Woodstock | Bland. Blen. | | | |
| 1986-91 | 1.27% | 2.27% | 0.43% | 2.10% | 0.35% | 0.44% | 2.65% | 1.54% | n/a | n/a | 1.70% |
| 1991-96 | 0.80% | 1.91% | -0.17% | 0.98% | -0.24% | 0.27% | 1.30% | 0.51% | n/a | n/a | 0.89% |
| 1996-01 | -0.16% | 1.24% | -1.61% | 2.19% | -0.22% | -0.30% | 0.60% | 0.47% | n/a | n/a | 0.44% |
| 2001-06 | 0.99% | 1.74% | 0.57% | 1.77% | 1.18% | 0.76% | 1.72% | 0.57% | n/a | n/a | 1.36% |
| 2006-11 | 0.96% | 1.54% | 0.72% | 1.64% | 1.38% | 0.92% | 1.69% | 1.42% | n/a | n/a | 1.42% |
| 2011-16 | 1.11% | 1.72% | 0.67% | 1.76% | 1.28% | 0.92% | 1.92% | 0.68% | n/a | n/a | 1.49% |
| 2016-21 | 1.03% | 1.52% | 0.65% | 1.54% | 1.17% | 0.83% | 1.63% | 0.66% | n/a | n/a | 1.32% |
| 2021-26 | 0.80% | 1.15% | 0.53% | 1.17% | 0.90% | 0.66% | 1.26% | 0.53% | n/a | n/a | 1.02% |
| 2026-31 | 0.64% | 0.92% | 0.42% | 0.95% | 0.72% | 0.54% | 1.04% | 0.42% | n/a | n/a | 0.83% |

| | SHARE OF TOTAL POPULATION | | | | | | | | | | Oxford |
|------|---------------------------|-------------|-----------|-----------|-------|---------------|-----------|--------------|-----|-----|--------|
| | Norwich | Tillsonburg | SW Oxford | Ingersoll | Zorra | E. Zorra-Tav. | Woodstock | Bland. Blen. | | | |
| 1986 | 11.2% | 12.6% | 9.8% | 9.9% | 9.5% | 8.3% | 30.9% | 7.9% | n/a | n/a | 100.0% |
| 1991 | 10.9% | 12.9% | 9.2% | 10.1% | 8.9% | 7.8% | 32.4% | 7.8% | n/a | n/a | 100.0% |
| 1996 | 10.9% | 13.6% | 8.7% | 10.1% | 8.4% | 7.6% | 33.0% | 7.7% | n/a | n/a | 100.0% |
| 2001 | 10.6% | 14.2% | 7.8% | 11.1% | 8.1% | 7.3% | 33.3% | 7.7% | n/a | n/a | 100.0% |
| 2006 | 10.4% | 14.4% | 7.5% | 11.3% | 8.0% | 7.1% | 33.9% | 7.4% | n/a | n/a | 100.0% |
| 2011 | 10.1% | 14.5% | 7.3% | 11.4% | 8.0% | 6.9% | 34.4% | 7.4% | n/a | n/a | 100.0% |
| 2016 | 9.9% | 14.7% | 7.0% | 11.6% | 7.9% | 6.7% | 35.1% | 7.1% | n/a | n/a | 100.0% |
| 2021 | 9.8% | 14.8% | 6.8% | 11.7% | 7.9% | 6.6% | 35.6% | 6.9% | n/a | n/a | 100.0% |
| 2026 | 9.7% | 14.9% | 6.6% | 11.8% | 7.8% | 6.4% | 36.0% | 6.7% | n/a | n/a | 100.0% |
| 2031 | 9.5% | 15.0% | 6.4% | 11.9% | 7.8% | 6.3% | 36.7% | 6.5% | n/a | n/a | 100.0% |

Source: Hemson Consulting Ltd., 2006

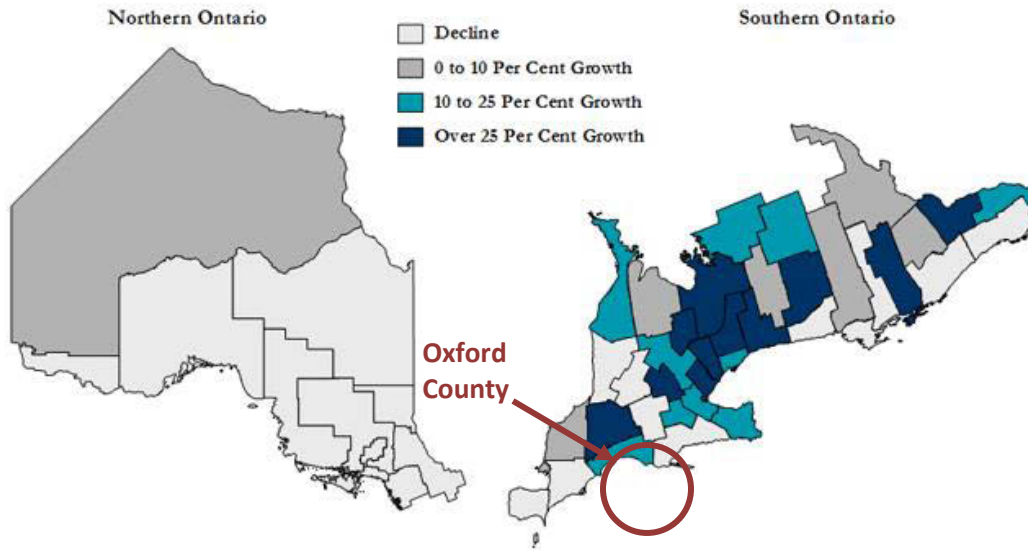
2.5.1 Population Age 0-14

The age 0-14 population is forecasted to decrease until 2017 (18,690). It will then start to increase almost reaching current levels in 2028 (19,220). Afterwards it will decrease 1.73% to 19,090 in 2031 (Ministry of Finance, 2012). "...by 2036 the share of children in every region is projected to be slightly lower than it is today." (Ministry of Finance, 2012). The increase in the population age 0-14 will occur as the children of baby boomers pass through their primary reproductive years (Ministry of Finance, 2012).



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Figure 6: Population Growth & Decline Children Age 0-14 by census division, 2011-2036

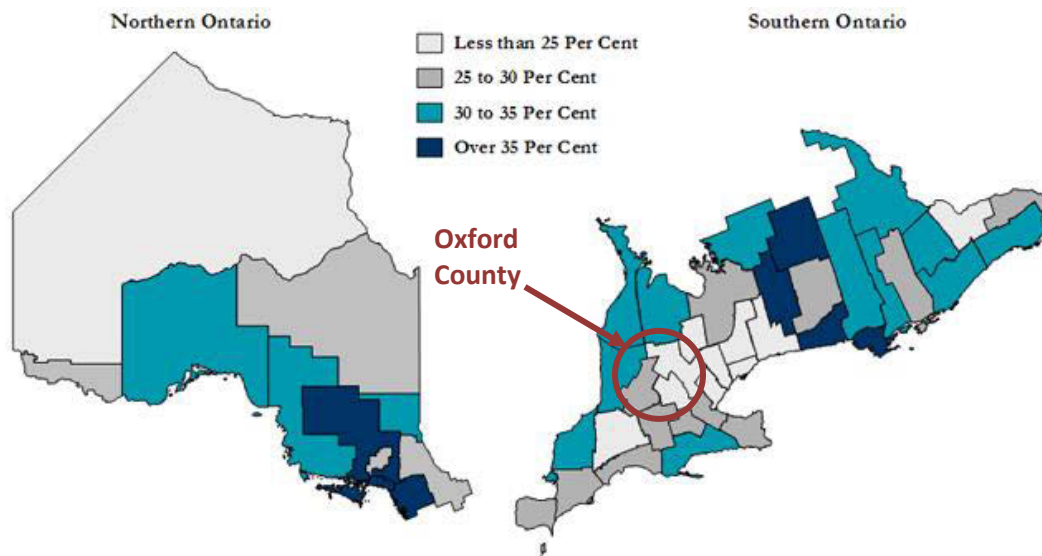


Source: Ontario Ministry of Finance projections.

2.5.2 Oxford’s Senior Population

“Statistics Canada reports that Oxford County has one of the higher proportions of residents aged 50 years and older, compared to the rest of the Province, and the number is expected to rise considerably in the next 20 years” (Oxford Master Aging Plan Steering Committee, 2012). Tillsonburg has the highest density of seniors, but the highest number of seniors resides in Woodstock (Bocking & Jalon, 2012). By 2031 all baby boomers will be 65 years or older. By 2021 seniors will make up approximately 25% of Oxford’s Population, larger than the projected 19% for Canada (Bocking & Jalon, 2012).

Figure 7: Share of seniors in population by census division in 2036



Source: Ontario Ministry of Finance projections.



2.6 Summary: Population

- In 2011, Oxford County's population was 105,719. The majority of the population lives in the urban municipalities (see Table 1), Woodstock being home to 35.7% of the population, Tillsonburg 14.5%, Ingersoll 11.5% and Norwich 10.1%.
- Oxford County's Aboriginal population is less than 1%
- Recent Immigration to Oxford County is less than 1% (immigration 2000-2005)
- The median age in Oxford County is 41.2 years, older than Ontario (40.4). Oxford County has an aging population with Baby Boomers (age 46 to 65 years) comprising 27.8% of the population and 45% of the population being age 45+.
- When examining the 2011 Census population by Generations some differences are evident between the municipalities. The population is older in Tillsonburg, younger in Norwich and South-West Oxford, and compared to Oxford County there are more Baby Boomers in all rural municipalities except Norwich. Children of Boomers are most heavily concentrated in Ingersoll (25.1%) and Woodstock (26.8%). These are the only two municipalities which exceeded Oxford's rate of Children of Boomers (24.7%), which is still lower than Canada's 27.3%.
- Oxford County is forecasted to continue to have population growth but at a rate lower than other areas in the Province (Ministry of Finance, 2012). Population growth will primarily be due to net migration, which is more susceptible to changes in the economy.
- The age 0-14 population is forecasted to decrease until 2017 (18,690). It will then start to increase almost reaching current levels in 2028 (19,220). Afterwards it will decrease 1.73% to 19,090 in 2031 (Ministry of Finance, 2012).

3 Household Characteristics

A Household is a person or a group of persons who occupy the same dwelling. It may consist of a family group with or without other non-family persons, two or more families sharing a dwelling, a group of unrelated persons, or of one person living alone.

3.1 Household Growth

There are 43,637 households in Oxford County. Of these households 37.9% are located in Woodstock, followed by Tillsonburg (16.3%) and Ingersoll (11.5%). The number of households in all municipalities has increased since 2006 (Statistics Canada, 2011).

From 2006 to 2011 the greatest increase in households occurred in Zorra Township (17.7%), followed by Norwich (15.9%), Blandford-Blenheim (15.6%), and Woodstock (14.5%). All other municipalities fell below the County level of change (13.1%). Looking at long term change from 1996 to 2011 (Table 8) the majority of the change occurred in the urban centres of Ingersoll (34.5%), Tillsonburg (31.6%), and Woodstock (30.2%).



Table 8: Number of Households

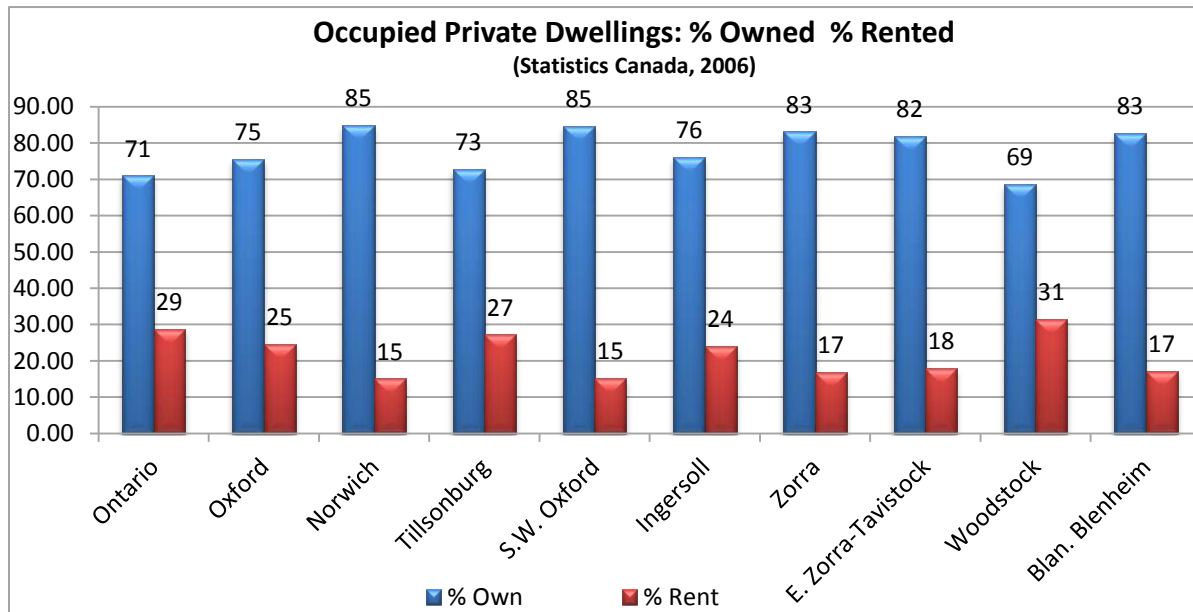
| Region | # Households | | | | 2011 % of Oxford County Households | % Change | |
|----------------------|--------------|-----------|-----------|-----------|------------------------------------|-----------|-----------|
| | 2011 | 2006 | 2001 | 1996 | | 2006-2011 | 1996-2011 |
| Ontario | 4,887,510 | 4,501,245 | 4,219,410 | 3,924,515 | | 8.6 | 24.5 |
| Oxford | 43,367 | 38,355 | 37,270 | 35,690 | 100.0 | 13.1 | 21.5 |
| Norwich | 3,719 | 3,210 | 3,430 | 3,385 | 8.6 | 15.9 | 9.9 |
| Tillsonburg | 7,072 | 6,365 | 5,950 | 5,375 | 16.3 | 11.1 | 31.6 |
| South-West Oxford | 2,695 | 2,425 | 2,595 | 2,800 | 6.2 | 11.1 | -3.8 |
| Ingersoll | 4,998 | 4,570 | 4,200 | 3,715 | 11.5 | 9.4 | 34.5 |
| Zorra | 3,102 | 2,635 | 2,830 | 2,775 | 7.2 | 17.7 | 11.8 |
| East Zorra-Tavistock | 2,617 | 2,445 | 2,505 | 2,515 | 6.0 | 7 | 4.1 |
| Woodstock | 16,448 | 14,360 | 13,195 | 12,630 | 37.9 | 14.5 | 30.2 |
| Blandford-Blenheim | 2,716 | 2,350 | 2,560 | 2,490 | 6.3 | 15.6 | 9.1 |

Source: Statistics Canada 1996, 2001, 2006, 2011 (Note: The data for 1996 has not been adjusted for the boundary changes).

3.2 Household Tenure

The majority of residents in Oxford County own their home (75%). Home ownership does vary across the County being more common in rural municipalities (Figure 8). The one community with a Home ownership rate below Ontario (71%) is Woodstock at 69% (Figure 8). From 2001 to 2006 Home ownership increased in Ontario 6.7% and in Oxford County 4%.

Figure 8: Ownership & Rent of Occupied Private Dwellings





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Figure 9: Occupied Private Dwellings 2001 & 2006 - Ontario, Oxford, and Municipalities

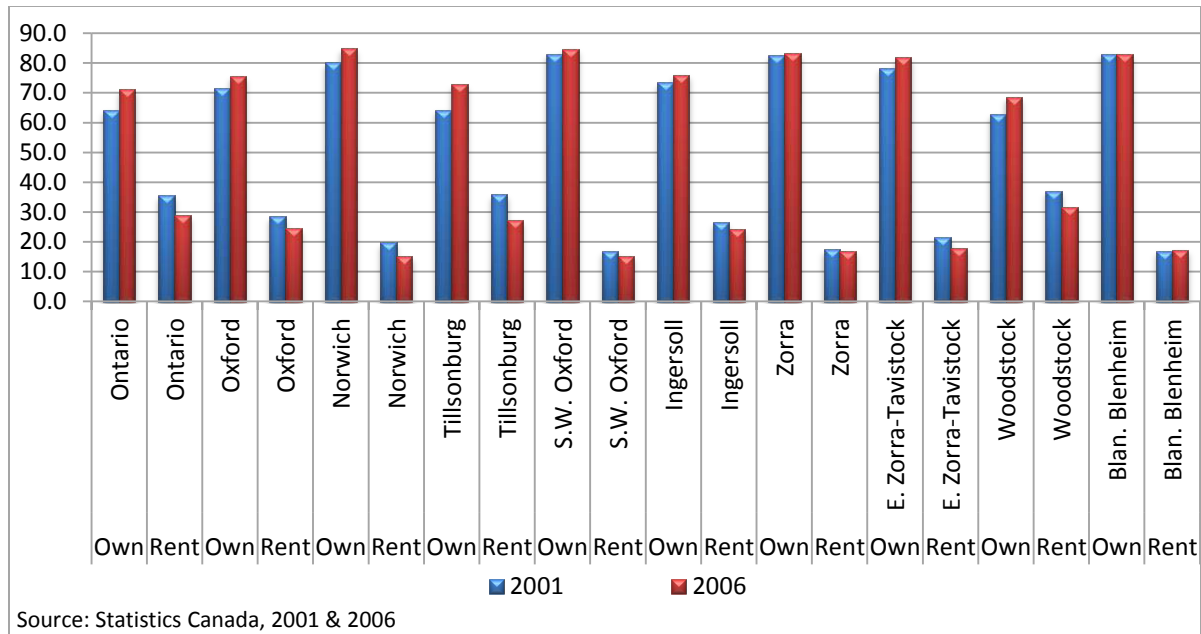


Table 9: Household Tenure by Municipality

| Region | Total | Owned | Rented | % Owned | % Rented |
|----------------------|---------|---------|---------|---------|----------|
| Ontario | 4501245 | 3199850 | 1301395 | 71.1 | 28.9 |
| Oxford | 38355 | 28830 | 9520 | 75.2 | 24.8 |
| Norwich | 3210 | 2715 | 495 | 84.6 | 15.4 |
| Tillsonburg | 6365 | 4645 | 1720 | 73.0 | 27.0 |
| South-West Oxford | 2425 | 2075 | 355 | 85.6 | 14.6 |
| Ingersoll | 4570 | 3475 | 1095 | 76.0 | 24.0 |
| Zorra | 2635 | 2150 | 480 | 81.6 | 18.2 |
| East Zorra-Tavistock | 2445 | 2010 | 430 | 82.2 | 17.6 |
| Woodstock | 14360 | 9840 | 4515 | 68.5 | 31.4 |
| Blandford-Blenheim | 2350 | 1915 | 430 | 81.5 | 18.3 |

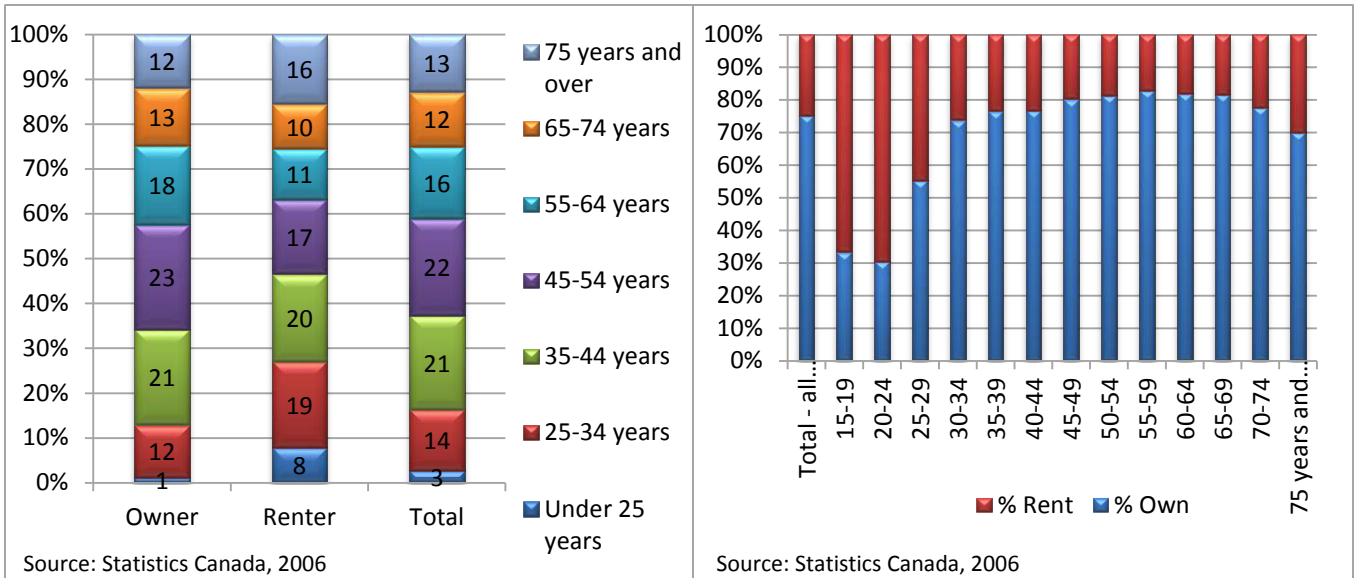
Source: Statistics Canada, 2006

3.3 Age of Primary Household Maintainer

When examining households by the age of the primary maintainer, they are more likely to rent if they are under 25 years (8%) or 25-34 years (19%) (Statistics Canada, 2006). This is in line with findings of the 2012 Mortgage Consumer Survey identified the average age of a first time home buyer as 34 (Canadian Mortgage and Housing Corporation, 2012). Basically you are more likely to own your home when you are 34 and more likely to rent once you reach age 75 (Figure 10).



Figure 10: Household by Tenure and by Age of Primary Household Maintainer

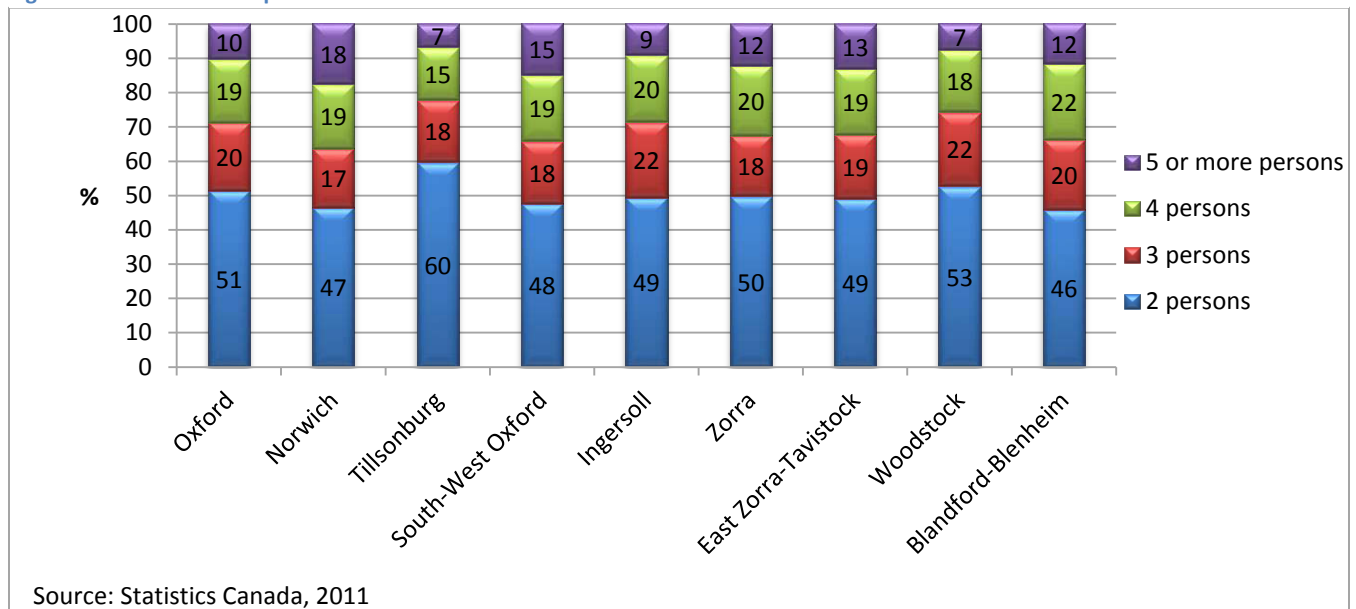


3.4 Household Size

Over 50% of households in Oxford County are two person households, higher than the proportion for Ontario (47%) (Statistics Canada, 2011). Family size does vary across the County with more two person households in Tillsonburg (59%), and a higher proportion of five or more persons households in the rural municipalities.

Norwich and South-West Oxford have the highest proportion of households of 5 or more persons. Both municipalities are also home to one of Oxford’s three Amish communities. Oxford’s County Amish population is approximately 650 people (History of Norwich Ontario 1954 to 2007).

Figure 11: Number of People in Private Household Census Families





3.5 Couples Lone Parents & Children in the Home

Of the 29,680 census families in private households in Oxford County, 86.9% (25,800) are couple families (married or common-law) and 14% (310) are lone parent (Statistics Canada 2006 Census). Oxford has a higher percentage of couple families than Ontario (Table 10). Compared to Oxford County, the rural municipalities have an even higher percentage of couple families. Of Oxford County's couple families, 47% do not have children at home (Ontario, 42.3%). Of those couple families with children at home 35% have one child, 40% have two children, and 25% have 3 or more children. Over 80% of the lone-parent families are led by a female parent, who most often has one child (51%).

Table 10: Family Characteristics

| | Ontario | Oxford | Norwich | Tilsonburg | South-West Oxford | Ingersoll | Zorra | East Zorra-Tavistock | Woodstock | Blandford-Blenheim |
|---|----------|--------|---------|------------|-------------------|-----------|-------|----------------------|-----------|--------------------|
| Percentage calculations are identified by the lettering in parenthesis (A), (B)... Values with the same letter are part of the same % calculation. The sum of their % values will equal or be close to 100 (accounting for random rounding) | | | | | | | | | | |
| Total # of census families in private households | 3422320 | 29685 | 2900 | 4485 | 2210 | 3415 | 2360 | 2025 | 10205 | 2085 |
| Total couple families by family structure and number of children % (A) | 84.2 | 86.9 | 90.3 | 84.3 | 92.3 | 85.4 | 91.3 | 92.8 | 83.3 | 91.1 |
| Married Couples % (B) | 87.8 | 86.8 | 90.8 | 86.9 | 88.7 | 84.4 | 88.9 | 91.8 | 83.7 | 88.9 |
| Common-law Couples % (B) | 12.2 | 13.2 | 9.2 | 13.1 | 11.0 | 15.8 | 11.1 | 8.2 | 16.3 | 10.8 |
| Without children at home % (C) | 42.3 | 47 | 41.6 | 57.4 | 42.2 | 45.5 | 43.9 | 42.8 | 48.1 | 43.2 |
| With children at home % (C) | 57.7 | 53 | 58.6 | 42.6 | 57.6 | 54.4 | 56.1 | 57.2 | 51.8 | 56.6 |
| 1 child % (D) | 36.8 | 35.4 | 30.6 | 37.9 | 32.3 | 37.9 | 32.2 | 29.3 | 39.2 | 32.6 |
| 2 children % (D) | 43.6 | 40.9 | 35.5 | 43.8 | 38.7 | 42.0 | 41.3 | 42.3 | 41.3 | 40.9 |
| 3 or more children % (D) | 19.6 | 23.7 | 33.6 | 18.3 | 27.7 | 20.2 | 26.9 | 28.4 | 19.5 | 27.0 |
| Total lone-parent families by sex of parent and number of children % (A) | 18.8 | 15.0 | 10.5 | 18.5 | 8.3 | 17.0 | 9.3 | 7.7 | 20.0 | 9.7 |
| Female parent % (E) | 81.6 | 81.6 | 78.2 | 76.4 | 88.2 | 80.8 | 77.5 | 82.8 | 85.3 | 75.7 |
| Male parent % (E) | 18.4 | 18.4 | 21.8 | 24.3 | 11.8 | 19.2 | 22.5 | 20.7 | 14.7 | 24.3 |
| Average # of children at home per census family | 1.2 | 1.1 | 1.4 | 0.9 | 1.3 | 1.1 | 1.2 | 1.2 | 1.1 | 1.2 |
| Total # of persons in private households | 11981230 | 101060 | 10400 | 14625 | 7560 | 11595 | 8020 | 7035 | 34740 | 7080 |
| # of persons not in census families % (F) | 14.2 | 12.3 | 7.7 | 16.1 | 7.1 | 13.5 | 8.4 | 9.7 | 15.0 | 8.6 |
| Living with relatives % (G) | 15.2 | 9.3 | 16.9 | 7.0 | 11.1 | 8.3 | 14.1 | 13.9 | 6.6 | 20.5 |
| Living with non-relatives only % (G) | 19.8 | 16.6 | 11.9 | 16.3 | 19.4 | 21.2 | 14.1 | 13.9 | 17.0 | 11.5 |
| Living alone % (G) | 65.0 | 74.2 | 71.3 | 76.9 | 69.4 | 70.2 | 71.9 | 73.0 | 76.3 | 67.2 |
| # of census family persons | 10280925 | 88635 | 9600 | 12265 | 7020 | 10030 | 7345 | 6350 | 29545 | 6475 |
| Average number of persons per census family | 3 | 3 | 3.3 | 2.7 | 3.2 | 2.9 | 3.1 | 3.1 | 2.9 | 3.1 |
| Total number of persons aged 65 years and over | 1536475 | 14650 | 1185 | 3210 | 845 | 1465 | 975 | 955 | 5210 | 790 |
| # of persons not in census families aged 65 years and over % (H) | 33.4 | 31.9 | 26.2 | 34.1 | 20.1 | 38.2 | 22.1 | 30.4 | 34.0 | 33.5 |
| Living with relatives % (i) | 18.4 | 8.2 | 6.5 | 5.9 | 0.0 | 13.4 | 20.9 | 13.8 | 4.8 | 20.8 |
| Living with non-relatives only % (i) | 4.6 | 4.9 | 3.2 | 3.7 | 14.7 | 1.8 | 0.0 | 6.9 | 6.2 | 3.8 |
| Living alone % (i) | 77.0 | 86.8 | 88.7 | 90.9 | 82.4 | 84.8 | 76.7 | 79.3 | 89.3 | 73.6 |
| # of census family persons aged 65+ | 1023005 | 9970 | 880 | 2115 | 675 | 905 | 765 | 660 | 3435 | 525 |

Source: Statistics Canada 2006



3.6 Persons Not in Census Families

Of the 101,060 people living in private households in Oxford County 12% are not in a census family and are: living alone (9%), living with non-relatives (2%), or living with relatives (1%) (Statistics Canada, 2006). There are 4675 (31.9%) seniors age 65+ not living in a census family. While this is lower than the provincial rate of 33%, more of these seniors live alone in Oxford County (86.8%) compared to Ontario (77%). There is variation across the county, as well with various municipalities falling above and below the Oxford County and Ontario rates (Table 10).

3.7 Household Income

The average household income of private households in Oxford County increased 16.1% from 2000 to 2005 (Statistics Canada, 1996, 2001, 2006). This is similar to the increase experienced by the Province (16.7%) for the same timeframe (Table 11). Past studies have recognized that income is typically lower in rural areas compared to large urban centres (Vera-Toscano, Phimister, & Weersink, 2001).

Oxford’s average income increased 25.9% from 2000-2005. The income of one person private households has increased more quickly than all households. As expected, the average income is lower for one person private households compared to all private households (Table 11). Oxford’s one person private household average income is \$35,476, which falls below Ontario (\$39,367) but above Canada (\$35,372).

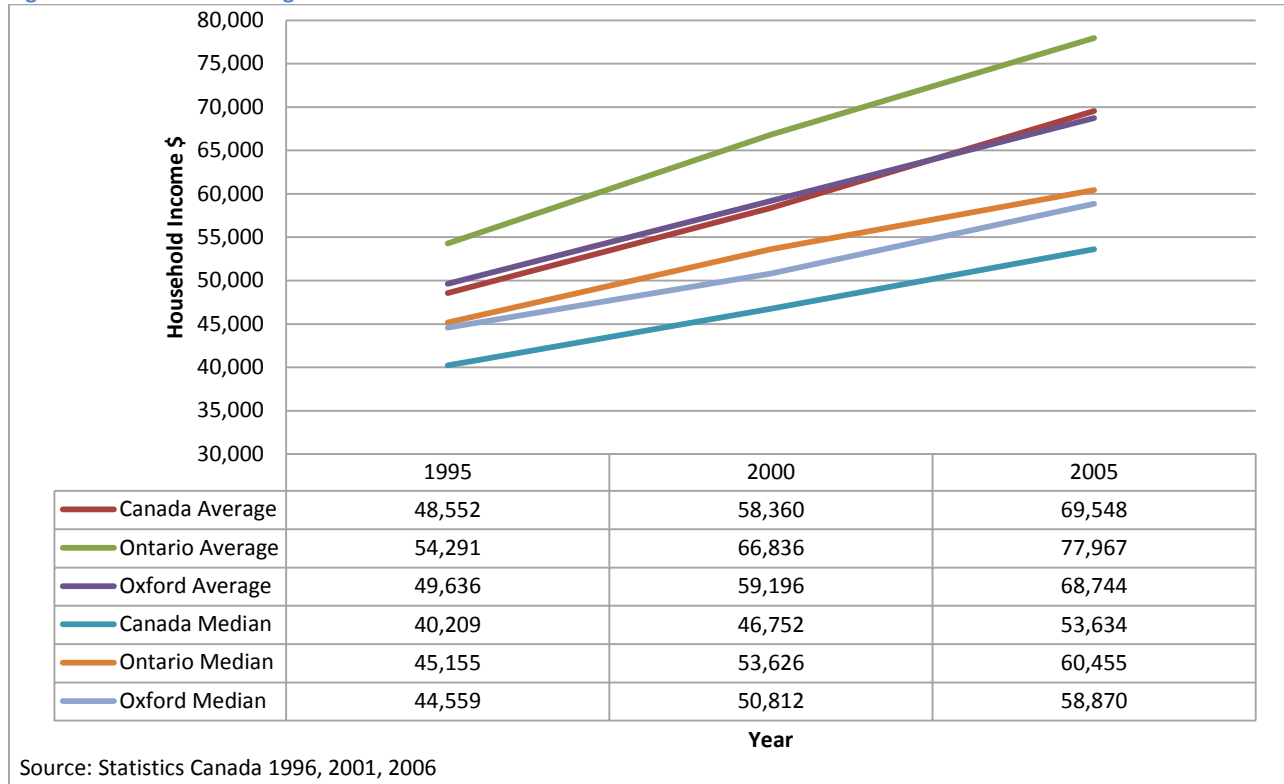
Table 11: Median & Average Household Income

| Average & Median Household Income | | | | % Increase | | |
|--------------------------------------|---------|--------|--------|------------|-----------|-----------|
| Year | | 1995 | 2000 | 2005 | 1995-2005 | 2000-2005 |
| all private households | | | | | | |
| Canada | Average | 48,552 | 58,360 | 69,548 | 43.2 | 19.2 |
| Ontario | Average | 54,291 | 66,836 | 77,967 | 43.6 | 16.7 |
| Oxford | Average | 49,636 | 59,196 | 68,744 | 38.5 | 16.1 |
| Canada | Median | 40,209 | 46,752 | 53,634 | 33.4 | 14.7 |
| Ontario | Median | 45,155 | 53,626 | 60,455 | 33.9 | 12.7 |
| Oxford | Median | 44,559 | 50,812 | 58,870 | 32.1 | 15.9 |
| one-person private households | | | | | | |
| Canada | Average | 25,050 | 29,705 | 35,372 | 41.2 | 19.1 |
| Ontario | Average | 27,742 | 33,591 | 39,367 | 41.9 | 17.2 |
| Oxford | Average | 24,654 | 28,965 | 35,476 | 43.9 | 22.5 |
| Canada | Median | 18,258 | 21,931 | 26,720 | 46.3 | 21.8 |
| Ontario | Median | 20,567 | 25,253 | 30,025 | 46.0 | 18.9 |
| Oxford | Median | 18,254 | 22,777 | 28,674 | 57.1 | 25.9 |

Statistics Canada, Census 1996, 2001, 2006

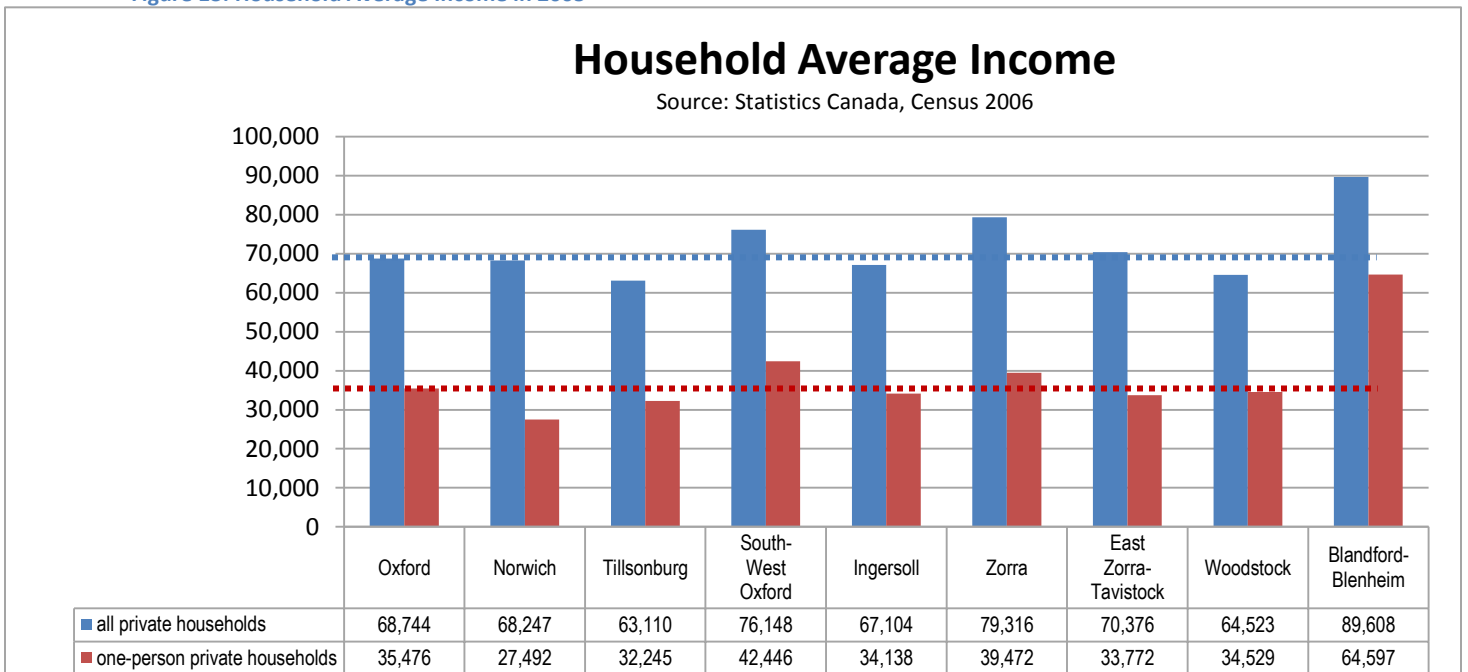


Figure 12: Household Average and Median Income 1995-2005



The average income across Oxford County does vary. Average incomes exceed Oxford County levels in three rural municipalities for all private households and one-person private households (South-West Oxford, Zorra, & Blandford-Blenheim). Ingersoll has the lowest average household income for all households, while Norwich has the lowest household income for one-person private households.

Figure 13: Household Average Income in 2005

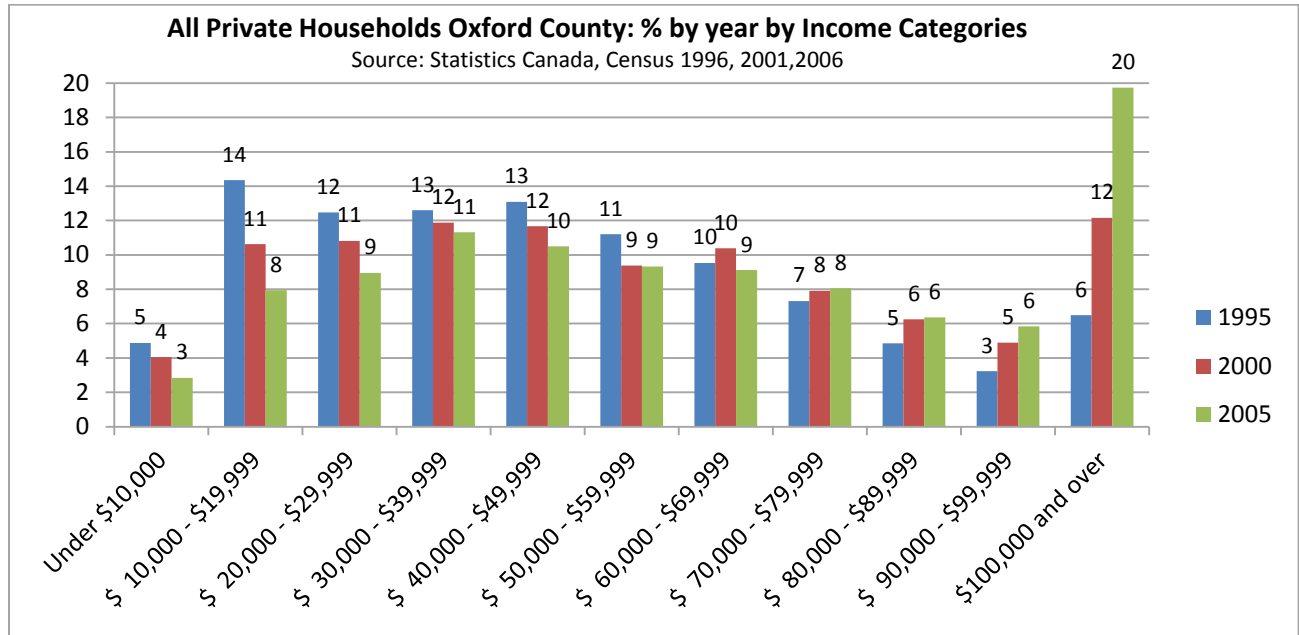




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Household Incomes have been increasing in Oxford County. Figure 14 shows that the percentage of households with an income under \$60,000 has decreased. In 2005, the largest proportion of households were earning \$100,000 or more, compared to 12% in 2000 and 6% in 1996 and 41% earning under \$50,000. While household incomes have increased, 20% of households still earn less than \$30,000 annually.

Figure 14: Household Income by Income Category



3.7.1 Low Income Cut-off (LICO)

A commonly used tool to identify low income households is the Low Income Cut-off (LICO). The Low Income Cut-off considers a family low income when they spend 20% more than the average family would on food, shelter & clothing. These families are substantially worse off than the average family. The cut-off varies based on family & community size. For example, a family of 3 living in Ingersoll or Tillsonburg is considered low income if they make \$19,535 or less. The prevalence of people living at or below the LICO is lower in Oxford County compared to Ontario (Statistics Canada, 2006) for all groups (Table 12).

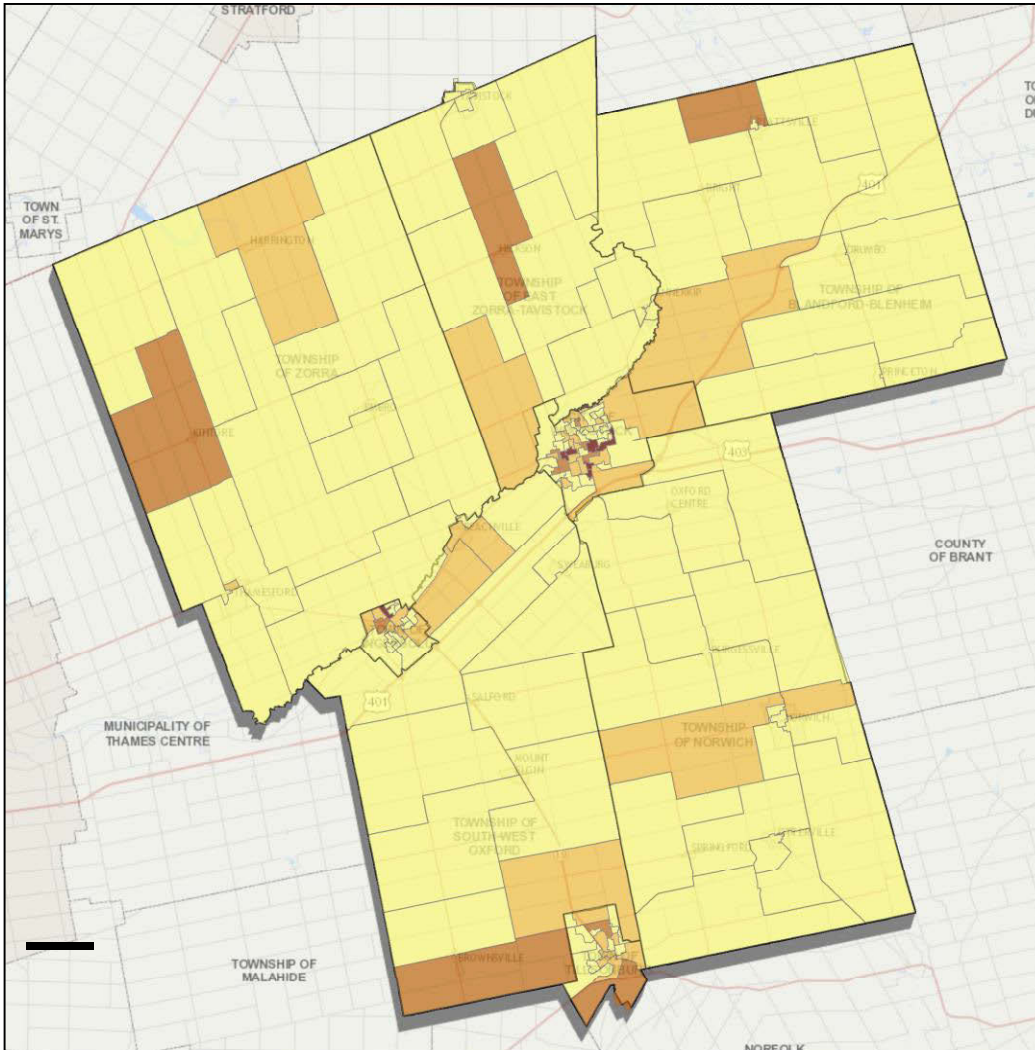
There are 5050 people in private households in Oxford that are considered low income after-tax (Statistics Canada, 2006). Of the groups identified in the LICO, the prevalence is highest amongst Female lone-parents (16.9%) and persons 15 years and over not in an economic family 1705 (15.2%). This corresponds with a 2001 Statistics Canada report which found that the female working age, unattached individuals in one person households, married/with children under 25 years old, and female lone parents under 25 are dominant characteristics of low income (Vera-Toscano, Phimister, & Weersink, 2001). The report also identified in rural areas the percentage of couples with either one or two earners that are low-income are higher than in Large Urban Centres. Rural areas also tended to have a higher percentage of self-employment and seasonal and temporary employment. (Vera-Toscano, Phimister, & Weersink, 2001).



Table 12: Prevalence of Low-Income After Tax Cut-off

| Prevalence of Low-Income After Tax in 2005 (Statistics Canada, 2006 Census) | | |
|---|---------|---------------|
| Low Income Cut-off (LICO) | Ontario | Oxford County |
| Total economic families | 8.6% | 3.8% |
| Couple economic families | 6.2% | 2.4% |
| Male lone-parent families | 12.2% | 1.6% |
| Female lone-parent families | 23.9% | 16.9% |
| Persons less than 6 years of age | 14.8% | 6.7% |
| Total persons 15 years and over not in economic families | 27.0% | 15.2% |
| Persons 65 years of age and over | 5.9% | 1.8% |
| Persons in private households | 11.1% | 5.0% |

Figure 15: Prevalence of Low-Income After Tax, Persons in Private Households



Prevalence of Low-Income After Tax: Persons in Private Households

- 0% - 5%
- 5.1% - 11%
- 11.1% - 16.4%
- 16.5% - 23.3%

Source:
Prevalence of Low Income After Tax (Statistics Canada, 2006). Cut-points were set based on prevalence rates for Oxford County (5%) and Ontario (11%). The remaining two cut-points were determined using Jenks Natural Breaks.

Produced for:
Oxford County Department of Human Services, April 2011.
© The County of Oxford, 2011.

Data Sources:
Statistics Canada, 2006 Census
Base map information from the County of Oxford Information Systems Group.





3.7.2 Household Income and Tenure

Examining household income by tenure provides insight into what level of income makes housing affordable. Census data for 2006 was examined by income decile and tenure. The cut-points used to create the income deciles can be seen in Table 13.

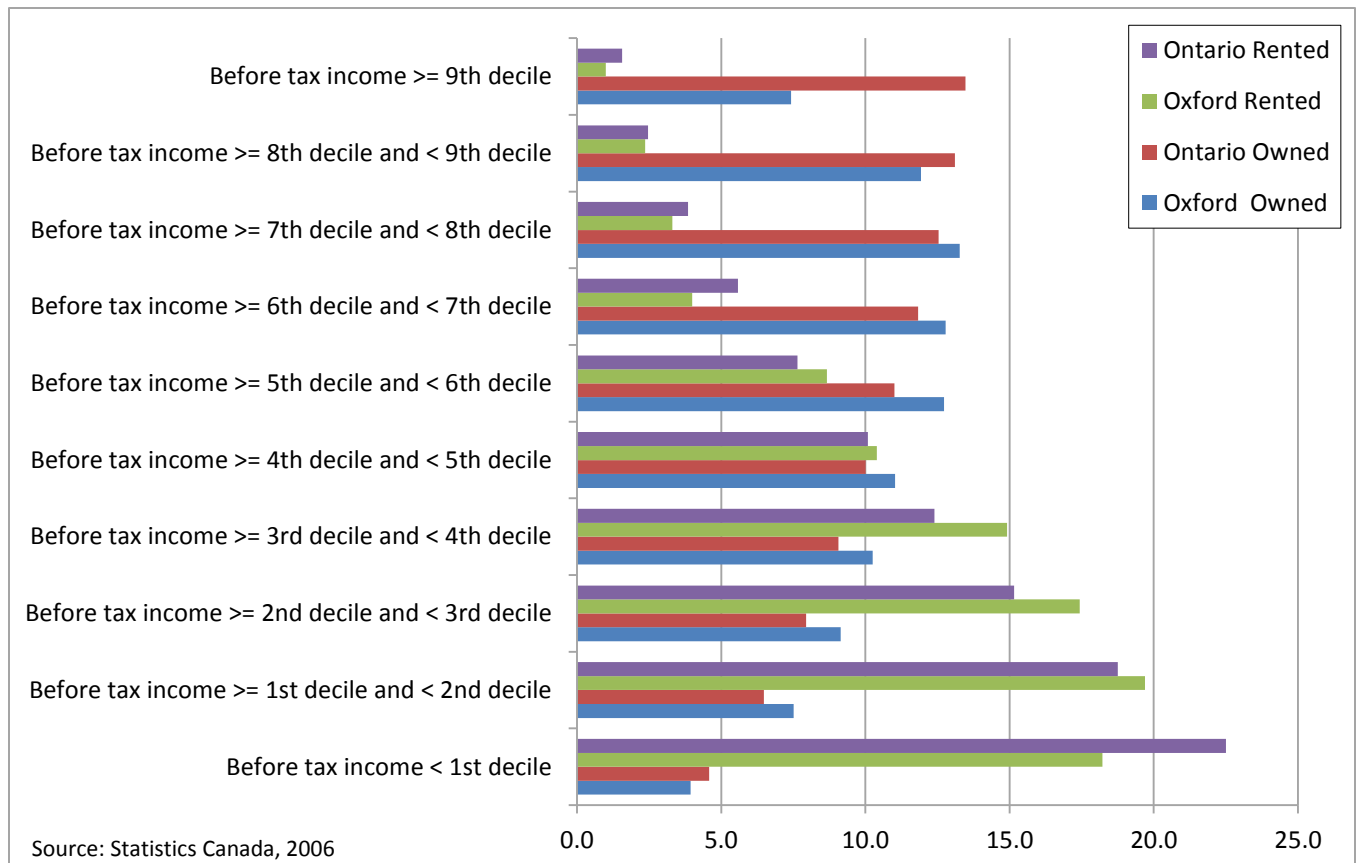
Table 13: Income Decile Cut-Points

| Decile | Income Cut-point |
|--------|------------------|
| 1 | \$16,902 |
| 2 | \$27,820 |
| 3 | \$38,132 |
| 4 | \$48,875 |
| 5 | \$60,601 |
| 6 | \$73,650 |
| 7 | \$88,830 |
| 8 | \$109,151 |
| 9 | \$143,286 |

Examining income deciles and tenure in Figure 16 one can observe that home ownership is more common in Oxford County, compared to Ontario, for all but the first decile. Home ownership becomes the most prevalent type of tenure in Oxford County once the household income reaches between \$48,875 and \$60,601.

When examining tenure by income decile and ownership, age is a factor. Of the Owned households earning less than \$38,132, 54% of them had a primary maintainer age 65+, whereas 65+ comprises only 35% of the renters earning in the same income range.

Figure 16: Before Tax Income Deciles and Tenure for Oxford County and Ontario



3.7.3 Household Income, Tenure and Household Characteristics

The Department of Human Services ordered a custom data set of 2006 Census data that provides a snapshot of households by tenure, housing affordability, income, age of primary maintainer, and



household characteristics. This data was used to create the following summary that shows, by tenure, the characteristics of households that earned under \$26,082 (before tax) in 2005. At this level of income, households can afford \$652/month for shelter costs (based on 30% of total income). In 2005 the average rent in Woodstock was \$599 for a 1 bedroom and \$714 for a two bedroom. This income group represents the bottom two income deciles. Table 14 provides an overview of some characteristics of households, comparing owners to renters. Examining this table there is a higher proportion of renters in this income group (38% of renters), considering the total sample represents 18% of total households. One of the most common characteristics for owners and renters is the prevalence of one person households (42% of owners, 63% of renters). This income group also had over 40% of the renters whose dwelling needed major repairs, female lone-parents, and households with a member with a reduction in activity at home. The proportion of renters households led by someone with Aboriginal identity and was a recent immigrant was 30% or greater, but the overall number was low.

Table 14: Households with Income Less than \$26,082

| Households with a household income less than \$26,082 | % of Households by tenure | | | # of Households | | |
|---|---------------------------|--------|---------|-----------------|--------|---------|
| | Total | Owners | Renters | Total | Owners | Renters |
| Total Private Households | 18 | 11 | 38 | 6930 | 3265 | 3660 |
| One Person | 51 | 42 | 63 | 4675 | 2130 | 2545 |
| Female lone-parents | 27 | 13 | 44 | 735 | 210 | 525 |
| Households that replied “yes often” that they have a member with a reduction in the amount or kind of activity at home | 27 | 16 | 48 | 1735 | 685 | 1050 |
| led by person with Aboriginal Identity | 22 | 17 | 30 | 55 | 20 | 40 |
| Led by a recent immigrant (2000-2005) | 28 | 24 | 38 | 65 | 40 | 25 |
| dwelling needs major repairs | 25 | 24 | 40 | 550 | 190 | 355 |
| <p>Source: Statistics Canada 2006. In order to provide the <\$26,082 values two income deciles were aggregated together. Therefore Statistics Canada’s practice of random rounding data up or down by 5-10 would impact the percent values and sums (as can be seen when comparing # households led by a person with Aboriginal Identity).</p> <p>All households regardless of income by tenure is: Owners (28,830), Renters (9,520)</p> | | | | | | |

3.7.4 Federal & Provincial Changes Impacting Income

Since 2006, numerous provincial and federal policy changes have been enacted that impact household income. Two significant changes that occurred in Ontario were the creation of the Ontario Child Benefit, and increases in the minimum wage.

The Ontario Child Benefit was created in 2008 (Government of Ontario, 2010). Over one million children now receive the Ontario Child Benefit. The Ontario Child Benefit provides a maximum benefit of \$1,100 annually per child.



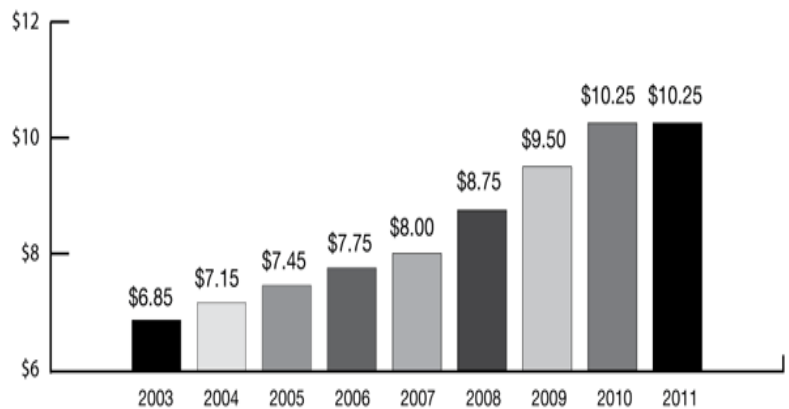
Table 15: Ontario Child Benefit Monthly Payment Estimates

| Number of Children | Family Net Income | | |
|--------------------|-------------------|----------|----------|
| | \$20,000 | \$25,000 | \$30,000 |
| 1 | 91.66 | 58.33 | 25.00 |
| 2 | 183.33 | 150.00 | 116.66 |
| 3 | 275.00 | 241.66 | 208.33 |
| 4 | 366.66 | 333.33 | 300.00 |

For July 2011 to June 2012. The monthly payment values listed in the chart above are an estimate of the amount of Ontario Child Benefit one may receive. Monthly payments are determined by the Canada Revenue Agency based on the adjusted family net income as determined by annual tax returns.

“In 2011, Ontario's minimum wage is the highest among all the provinces in Canada. The minimum wage was \$6.85 per hour in 2003 and was increased to \$10.25 per hour in 2010, representing an increase of 50 per cent.” (Government of Ontario, 2010). This occurred after minimum wage was frozen for 10 years. Since 2009 minimum wage has not increased. A person working full-time (40 hours/week) for minimum wage would have an annual gross income of \$21,320.

Table 16: Minimum Wage In Ontario



3.8 Summary: Household Characteristics

Households & Tenure

- Oxford County has grown, with a 13.1% increase in the number of households since 2006. Growth primarily occurred in the three urban centres (Woodstock, Tillsonburg, & Ingersoll).
- Home ownership is the most common tenure in Oxford (75%) and increased from 2001 to 2006 but at a rate less than Ontario.
- The proportion of households by tenure varies by municipality with more home owners in the rural municipalities.
- Household Primary Maintainers are more often Renting if they are under 35 years old or 75 years or older.

Household Composition:

- Proportionally there are more two person households in Oxford County (50%) than Ontario (47%). Tillsonburg has the highest proportion of two person households (59%), and there are larger families in the rural municipalities.
- There are more couple families in the rural municipalities.
- Of the lone parent families, 80% are lead by a female who most often have one child (51%)
- Of the 101,060 people living in private households in Oxford County 12% are not in a census family and are living alone (9%), living with non-relatives (2%), or living with relatives (1%).
- There are 4675 (31.9%) seniors age 65+ not living in a census family. While this is lower than the provincial rate of 33%, more of these seniors live alone in Oxford County (86.8%) compared to Ontario (77%).



Household Income:

- Prior to 2006 Oxford County experienced an increase in household income comparable to Ontario. The average household income in Oxford in 2005 was \$68,744 for all households. The average income is higher in South-west Oxford, Zorra, and Blandford-Blenheim. Ingersoll had the lowest average household income.
- 20% of households earn less than \$30,000 annually.
- Oxford’s one person private household average income is \$35,476 which falls below Ontario (average \$39,367). The income of one person private households has increased more quickly than all households.
- The Proportion of economic families in Oxford County falling below the Low-Income Cut-off is less than Ontario. The prevalence of low income is highest for Female lone parent families (16.9%) and persons 15 years and over not in economic families (15.2%).
- Home ownership becomes the most prevalent type of tenure in Oxford County once the household income reaches between \$48,875 and \$60,601.

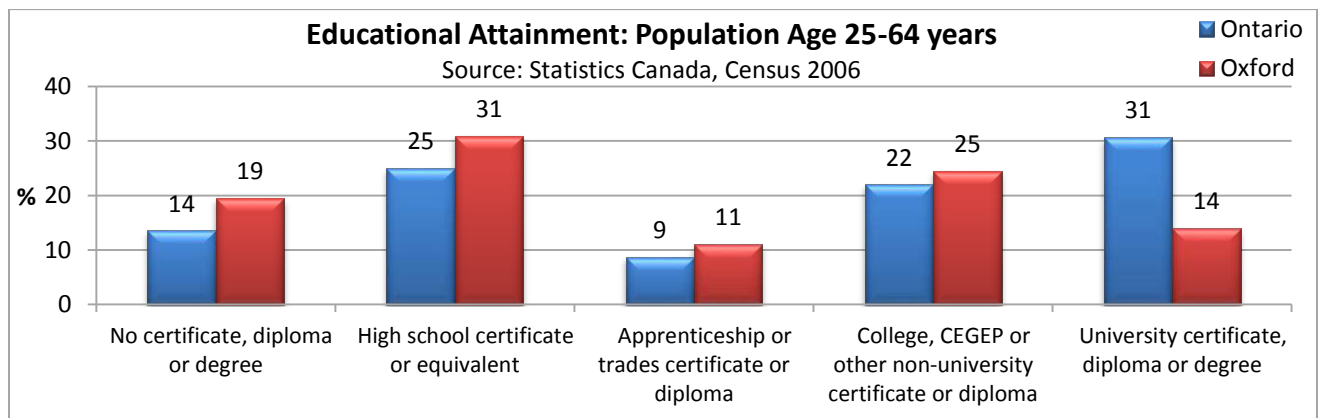
4 Economic Factors Impacting Households

4.1 Education

Educational attainment can be a predictor of a person’s success finding employment. People with a high school diploma (or less) are less likely to secure employment compared to college and university graduates (Green & Riddell, 2001). Educational attainment also impacts a person’s earnings. Each additional year of education raises annual earnings by about 8.3% (Green & Riddell, 2001).

Compared to Ontario, educational attainment among 25-64 year olds is lower in Oxford County (Statistics Canada, 2006). In Oxford 19.5% of this age group did not have a certificate, diploma or degree; compared to 13.6% in Ontario (Figure 17). Of those that do have a certificate, diploma, or degree high school is most prevalent (31%) in Oxford. In Ontario, the most prevalent level of educational attainment is university, certificate, diploma or degree (31%). Oxford County also has a higher proportion of trades and college graduates (11%) , which may be explained by the number of people employed in manufacturing.

Figure 17: Educational Attainment



Higher education levels typically lead to lower unemployment rates. In Oxford County, data has shown that “Those holding a college diploma or university degree experience unemployment 1.7% and 1.4%



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less than the overall unemployment rate respectively. Clearly, a post-secondary education has increased the potential for employment in Oxford. (Miller, Dickinson, & Blais, 2011).

The County of Oxford Labour Force Development Strategy (Miller, Dickinson, & Blais, 2011) examined post-secondary education by major field of study and found that:

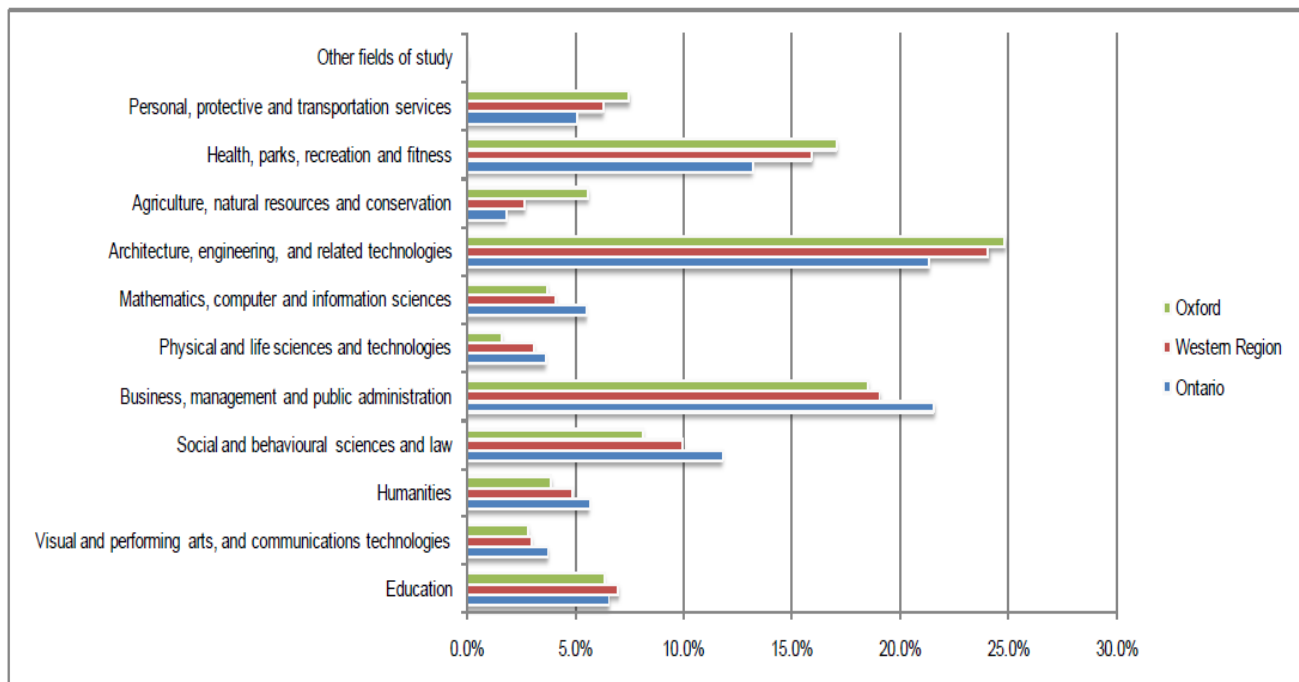
Oxford out performs the Province in:

- Agriculture
- Personal, protective and transportation services
- Architecture, engineering and related disciplines

Oxford lags behind the Province in several areas of study considered essential to the development of a knowledge economy including:

- Mathematics
- Computer and information sciences
- Physical and life sciences and technologies
- Business, management and public administration
- Social and behavioural sciences
- Humanities
- Visual, performing arts and communications

Figure 18: Oxford County Education by major field of study, population 25- to 64 with diploma or degree



Source: Statistics Canada, 2006

4.1.1 Post Secondary Education in Oxford

Oxford County is home to three college satellite locations. Fanshawe is located in Woodstock and Tillsonburg. These locations offer continuing education, academic upgrading, and several diploma and certificate programs. In 2010, Conestoga opened a 12,000-square-foot training facility to provide training programs in the electrical utilities Powerline field. As these are satellite campuses, programs



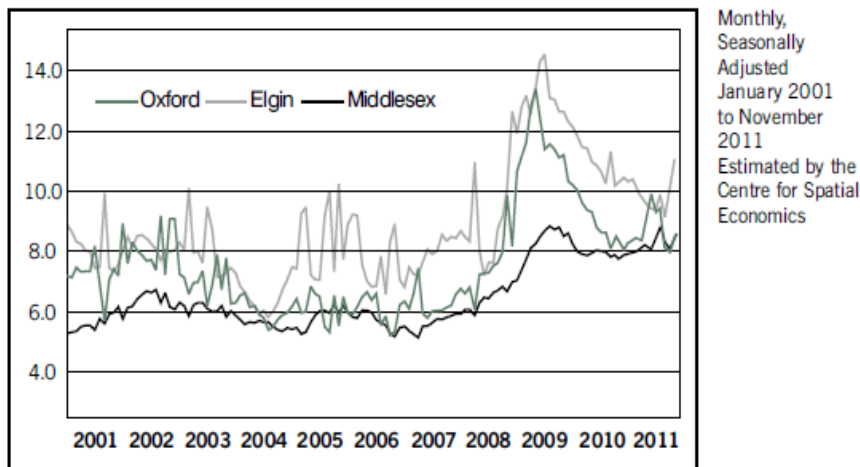
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offered are limited compared larger campus locations. Therefore, youth wishing to attend post-secondary programs may choose to commute or move to urban centres with colleges and universities (Miller, Dickinson, & Blais, 2011).

4.2 Employment

The County of Oxford is a largely rural community with a relatively stable and homogeneous population and is well situated on the 401/403 corridors with quick access to multiple border crossings. Oxford County is well situated for growth. While there is reason for optimism the “extraordinarily high and volatile levels of unemployment in Elgin and Oxford counties, especially in Elgin County, over the last decade clearly show that there are, to put it simply, long-term challenges ahead for the region.” (Mountenay & Buzanis, 2012).

Figure 19: Unemployment Rate



Source: Statistics Canada Labour Force Survey, presented by The Centre for Spatial Economics; Elgin Middlesex Oxford Workforce Planning and Development Board

Figure 20: Employment Statistics Economic Region and Ontario

| | Participation rate % | Unemployment rate % | Employment rate % |
|---|----------------------|---------------------|-------------------|
| Ontario | | | |
| Mar-12 | 65.6 | 7.9 | 60.4 |
| Mar-11 | 66.1 | 8.2 | 60.6 |
| Economic Region: 3560, London | | | |
| Mar-12 | 63.7 | 8.1 | 58.6 |
| Mar-11 | 64.9 | 8.2 | 59.6 |
| <i>Note: Population 15 and over. Last modified: 2012-04-05.</i> | | | |
| <i>Source: Statistics Canada, CANSIM, table 282-0054 and Catalogue no. 71-001-XIE</i> | | | |

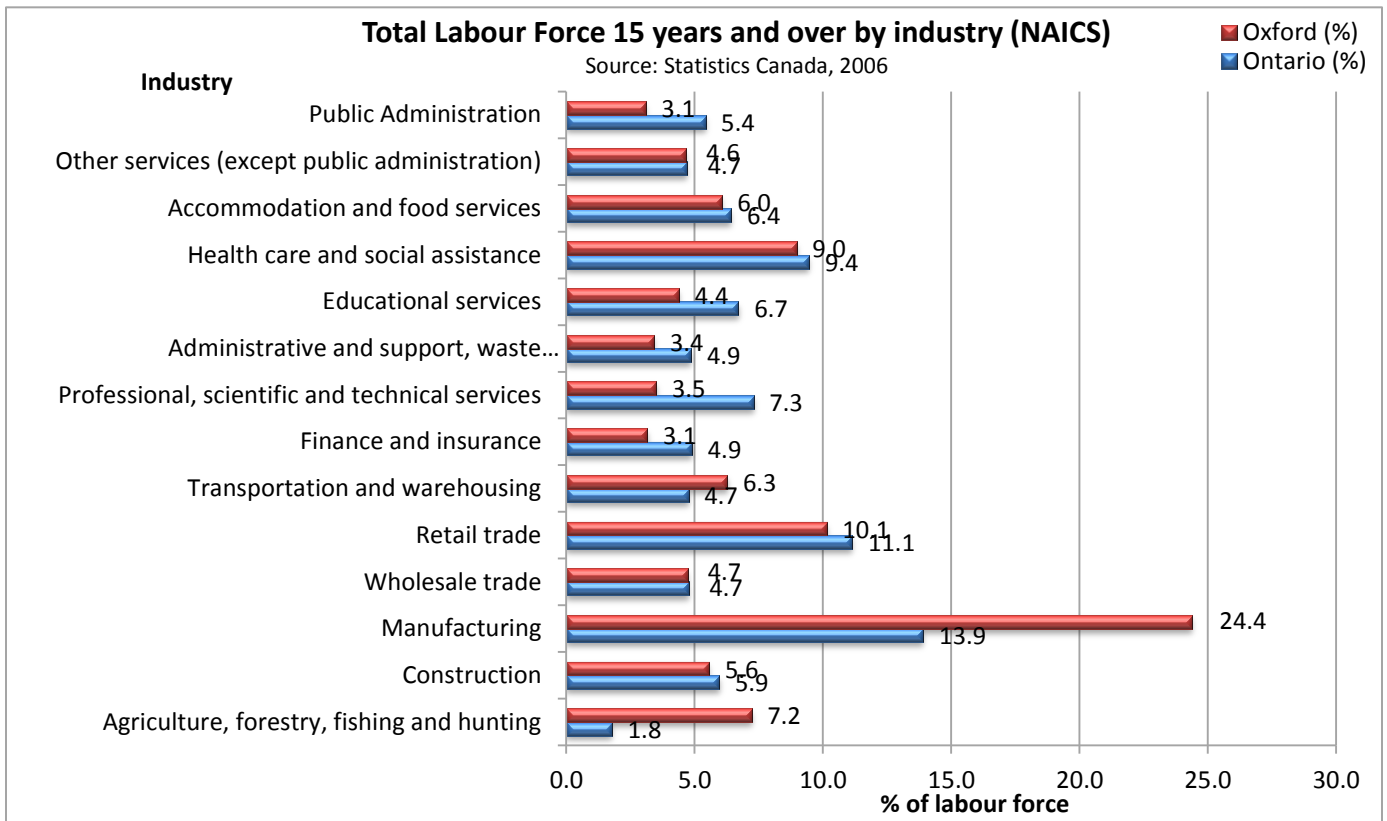
While Employment has been impacted by the economic downturn, there is some reason for optimism. The unemployment rate has improved reaching 7.9% for the region & Oxford County in March 2013, compared to 8.1% in March 2011. “Robust capital investment from both public and private spheres has aided in the recovery of many jobs lost during the economic downturn in 2009. The expansion of the Toyota Motor Manufacturing plant in Woodstock...provided a boost to local employment.” (Labour Market Information (LMI) Division, Ontario, 2013)



4.3 Industry & Labour Force

Historically, manufacturing has been the major industry in Oxford County, hiring 13,655 people in 2006 (Statistics Canada, 2006). Compared to Ontario, a larger proportion of Oxford County’s labour force work in Manufacturing, Agriculture, and Transportation and Warehousing Industries although Retail trade and Health Care and Social Assistance industries are larger employers than the latter two (Figure 21). Naturally the proportion of the labour force by industry does vary across the county with urban centres having a greater proportion of the manufacturing labour force and all rural municipalities having a greater proportion of their labour force in “transportation and warehousing” and “agricultural, forestry, fishing & hunting” industries. In the communities of Ingersoll and Tillsonburg, the proportion of the labour force in manufacturing exceeded levels for all other communities (Statistics Canada, 2006).

Figure 21: Labour Force By Industry



A challenge for our region is recognizing that “major global trends are changing our local economy and labour market in irreversible ways, and no sector has embodied this reality more than the manufacturing sector.” (Moutenay & Buzanis, 2012). From 2008 to 2011 Machine Manufacturing in Oxford County decreased -20.98% (Elgin Middlesex Oxford Workforce Planning and Development Board, 2012). These losses then trickle down to other sectors which include construction, trade and other services.



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While past indicators have been grim, Oxford County has had experienced positive growth. In 2012, several announcements of business development and job creation were made in Oxford:

- March 2012 Toyota announced they will be adding 400 jobs at the Woodstock assembly plant (City of Woodstock, 2012).
- July 2012, Sysco announced it would be building 400,000-square foot (37,160 m²) food distribution facility in Woodstock (City of Woodstock, 2012).
- August 2012, Execulink Telecom announced it would be building its company headquarters in Woodstock (City of Woodstock, 2012).
- September 2012, International Beams announced it will be opening a new manufacturing facility plant in Tillsonburg, creating 75 new jobs (Town of Tillsonburg, 2012).
- October 2012, a new Southwestern Ontario Development fund was announced by the Province of Ontario. The funds are meant to help diversity and strengthen the regions economy by encouraging businesses to pursue innovation and new markets while creating jobs. (Town of Tillsonburg, 2012)
- December 2012, North American Stamping announced a 70,000 square feet expansion at their existing facility in Woodstock. This expansion is expected to generate 50 to 60 new highly skilled jobs in production, tool & die and design (City of Woodstock, 2012).

4.4 Household Debt

Statistics Canada released the report Household Debt in Canada (Chawla & Uppal, 2012). In this report debt owed for Ontarians was on average between \$124,700 and \$157,700. The National average was \$114,000. Where household costs were higher the level of debt was higher.

The level of debt was also higher for younger homeowners, young families with children, higher educated people and higher income households. “Over 60% of household debt was held by those under 45 years of age and nearly one-half was couples with children”. Household debt was more unequally distributed in populations considered more economically vulnerable, such as the less-educated, unattached individuals and renters. An unequal distribution means that the total debt for these groups is not held equally, some people in these groups hold a larger proportion of the overall debt (Chawla & Uppal, 2012).

Examining household debt by tenure, Renters were less likely to have debt making up one-third of debt-free households. The mean debt of renters that borrowed was \$36,200. Home owners without a mortgage accounted for 62% of households without any debt. Of Homeowners without a mortgage that borrowed the mean debt per borrower was \$64,000.

In November, 2012, TransUnion reported that the average consumer non-mortgage debt for Canadians is \$26,768 (TransUnion, 2012). For households paying rent with this level of debt, the possibilities of saving for home ownership become more challenging.

4.5 Consumer Price Index

“The Consumer Price Index (CPI) is an indicator of changes in consumer prices experienced by Canadians. It is obtained by comparing, over time, the cost of a fixed basket of goods and services purchased by consumers. Since the basket contains goods and services of unchanging or equivalent quantity and quality, the index reflects only pure price change” (Statistics Canada, 2013).

The CPI is widely used as an indicator of the change in the general level of consumer prices or the rate of inflation. Since the purchasing power of money is affected by changes in prices, the CPI is useful to

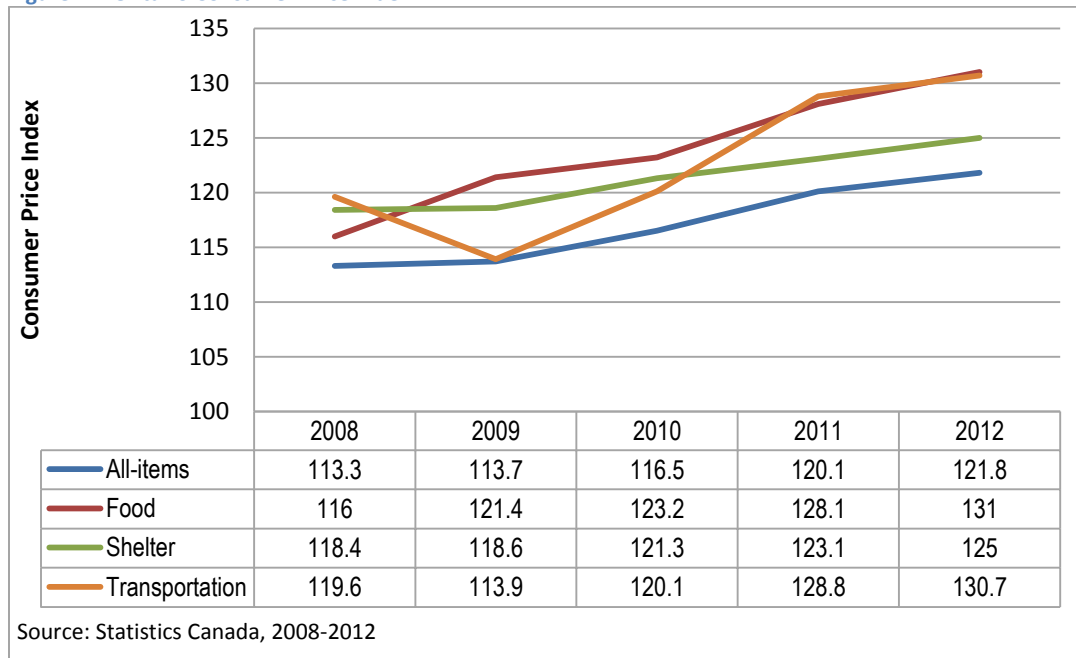


virtually all Canadians. Consumers can compare movements in the CPI to changes in their personal income to monitor and evaluate changes in their financial situation.

Price movements of the goods and services represented in the CPI are weighted according to the relative importance of goods and services in the total expenditures of consumers. Each good or service is considered to be an element in a basket representative of consumer spending, and price movements are assigned a basket share with the proportion of total consumption expenditure they account for. For example, in 2013, shelter accounts for 26.26% and food for 16.60%, and household operations, furnishings and equipment for 12.66%, Clothing 5.82%, and Transportation 19.98% of the index.

For Ontario the CPI has steadily increased, rising from 113.7 in 2009 to 121.8 in 2012 (Statistics Canada, 2008-2012). Looking at specific baskets for food, shelter and transportation, the greatest increases since 2009 occurred in transportation, food and then shelter. While shelter had a smaller increase than food and transportation it accounts for a larger proportion of the index. The cost of living is increasing in Ontario.

Figure 22: Ontario Consumer Price Index



4.6 Food Security

As food costs rise, residents on a fixed budget will have more difficulty managing shelter and basic needs expenses. The cost of eating healthy in Oxford County isn't cheap. Oxford County Public Health uses the Nutritious Food Basket tool to survey stores throughout the county each May to determine the cost of basic healthy eating. The final cost of a nutritious food basket is based on the average cost of each food item from the sample stores surveyed. The 2011 results revealed a cost of \$189.59 per week for an average family of four to buy the complete list of basic food items in the Nutritious Food Basket. Since 2009 the cost of the nutritious food basket has increased 11.7% (Bryan-Pulham, 2012).



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While the cost of food has increased, there have been initiatives to improve food security in Oxford County. Some of these initiatives include:

- Garden plots are available in the three urban municipalities. An additional plot is available on an affordable housing property in Woodstock for their tenants (Rivers, 2009)
- In 2010, Food Secure Oxford was formed with the vision that “all Oxford County residents will have access to, and can afford to buy safe, nutritious food that has been produced in an environmentally responsible way that sustains our rural communities”. In 2011 the group created a food Access Card (Appendix D) listing locally available food assistance/food banks and meals.
- A local food basket program was launched in Ingersoll, and now has spread to Woodstock. This program partners with Woodstock District Developmental Services to prepare affordable food baskets of locally sourced food. Over 100 households are now signed up for the basket program (Social Planning Council Oxford, 2013). Two sizes of baskets are available. The program recently received a \$25,000 grant from the Oxford Community Foundation which allowed for the purchase of an industrial fridge and freezer (Bowie, 2013).
- In 2010, a downtown farmers market opened in Woodstock, providing improved food access to downtown residents.
- Healthy eating and nutrition classes are being offered by the Woodstock & Area Community Health Centre (WACHC) which opened in 2010. In 2012 the Centre moved into its new location which includes a commercial grade kitchen for cooking classes.
- In 2013, the Cooking Connexions program was launched in Thamesford. This program provides seniors and singles an opportunity to cook and eat a meal together (Ingersoll Times, 2013).
- A new twice weekly free soup kitchen is open in Ingersoll Ontario at the First Baptist Church. The soup kitchen is open Mondays and Fridays (Tapley, 2013). When the program started in January 2013 they were getting approximately 6 people per meal. With the addition of this program free hot lunches are now available in Ingersoll 3 days per week.

There have been some positive changes in Food Security. Comparing 2011 to 2012, fewer children accessed the Woodstock Open Door Breakfast Club, meals on wheels had a 6% increase providing more seniors with nutritious meals, and the WACHC Basic Shelf cooking class had an additional 123 participants (Social Planning Council Oxford, 2013).

While all of these initiatives have helped, low income and isolated residents still face challenges with food security. In 2012, Food for Friends (a food gift card program) assisted an average of 178 households per month in Woodstock and 48 households per month in Ingersoll (Operation Sharing, 2013). The Woodstock Salvation Army Food Bank was feeding about five new families each week, after Christmas 2012 (Wilson, 2013). Tillsonburg Helping Hands has had an increase from 2011 to 2012 of 46 individuals served. The Tavistock Assistance program also had an increase serving 134 clients in 2012 compared to 86 in 2011. Based on these statistics and the addition of new programs, there are individuals in Oxford County requiring assistance with Food Security.

4.7 Social Assistance & Housing Need

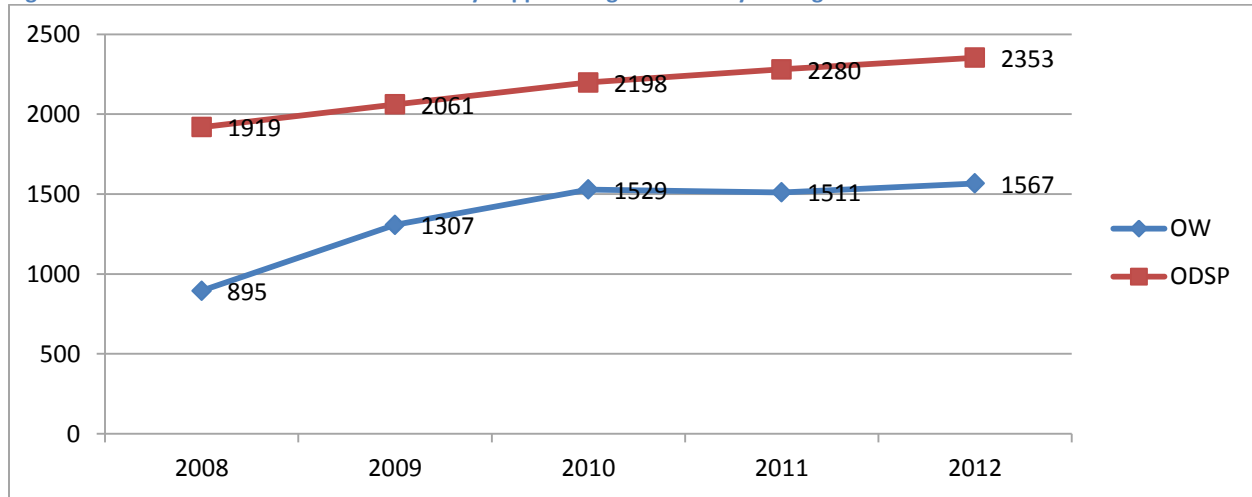
Since 2008 the Social Assistance caseload for Ontario Works (OW) and Ontario Disability Support program (ODSP) has increased 39% from 2814 in 2008 to 3920 in 2012 (Ontario Disability Support Program - Oxford, 2013) (Oxford County Human Services, 2013). The majority of the growth in Ontario Works caseload occurred from 2008 to 2010 during the economic downturn. With higher rates of unemployment there were more applications from individuals who had exhausted their employment insurance. Since 2010 the OW caseload has remained more constant, whereas ODSP continues to see



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an increase. The average monthly number of social assistance family members in 2012 (6071) represents approximately of 5.74% Oxford County's 2011 population (Statistics Canada, 2011 Census).

Figure 23: Ontario Works and Ontario Disability Support Program Monthly Average Caseload



4.7.1 Ontario Works (OW)

The OW caseload increase has primarily been singles, with the proportion of singles increasing 7.8% from December 2007 to December 2011 (Oxford County Human Services, 2013). Singles are more significantly impacted by a loss of employment than couple households which may have a secondary income available. Meanwhile the caseload of single-parents with children decreased 10.9%. This decrease in single parents receiving assistance was also observed provincially with the number of single parent families on social assistance dropping from 42% in 2002 to 30% in 2011 (Government of Ontario, 2011). The Ontario Child benefit is suspected to be one of the causes of this decrease (Government of Ontario, 2011).

Table 17: Social Assistance Benefit Units By Shelter Type

| Shelter Type | Count | % | * The SDMT Extract indicates that 138 Ontario Works benefit units are living in Rent Subsidized Housing. This is under-representative of the actual number of recipients living in Subsidized housing, considering that 153 Ontario Works benefit units were living in Oxford County Housing units or had a subsidy agreement (Oxford County Housing & Subsidy September 2013) When ODSP is included over 50% of tenants with a subsidy agreement or living in Oxford County Housing are receiving ODSP. These numbers do not include tenants in non-profit & co-operative housing subsidized units. |
|--------------------------|-------------|------|--|
| Blank | 13 | 0.7 | |
| Board and Lodging | 51 | 3 | |
| Homeless/Transient | 10 | 0.5 | |
| Interval/Transition Home | 5 | 0.2 | |
| Owned Home | 66 | 3.9 | |
| Renting | 1409 | 83.2 | |
| Renting-Subsidized* | 138 | 8.2* | |
| Total | 1692 | | |

Source: Service Delivery Model Technology (SDMT) Extract, Oxford County Human Services, September 2012

In September 2012, the caseload consisted of 60% singles, 9.2% with spouses, and 34.8% with children. The caseload was 48% males to 52% females (Oxford County Human Services, 2012). Reasons for applying varied including inability to find employment (72.1%), separated with dependants (8.5%), and temporary ill health (6.6%) and other (12.8%). In September 2012, 83.2% of Oxford County social assistance recipients were renters on the private market (Table 17). Compared to Ontario statistics from June 2012, Oxford has a higher rate of home owners in receipt of assistance.



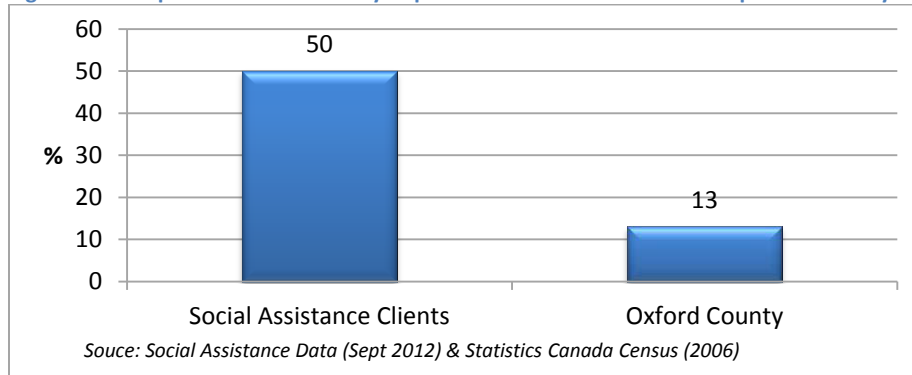
Table 18: Maximum Shelter Benefits for ODSP & Ontario Works

| Benefit Unit Size | ODSP | Ontario Works |
|-------------------|-------|---------------|
| 1 | \$479 | \$376 |
| 2 | 753 | \$590 |
| 3 | 816 | \$641 |
| 4 | 886 | \$695 |
| 5 | 956 | \$750 |
| 6 or more | 990 | \$777 |

Source: Oxford County Human Services, January 2013

In 2013, the maximum shelter benefit for a single person in receipt of Ontario works is \$376 and \$479 for ODSP. Unless single recipients are in subsidized housing it is extremely difficult to maintain safe and affordable housing. In September 2012, 10 (.5%) of Ontario Works recipients reported being homeless/transient. When examining the mobility rate of Ontario Works recipients, 49.6% had been at their current address for less than a year (Figure 24). The mobility rate for social assistance clients is 37% higher than the general population.

Figure 24: Comparison Oxford County Population & Social Assistance Recipients Mobility in Past Year

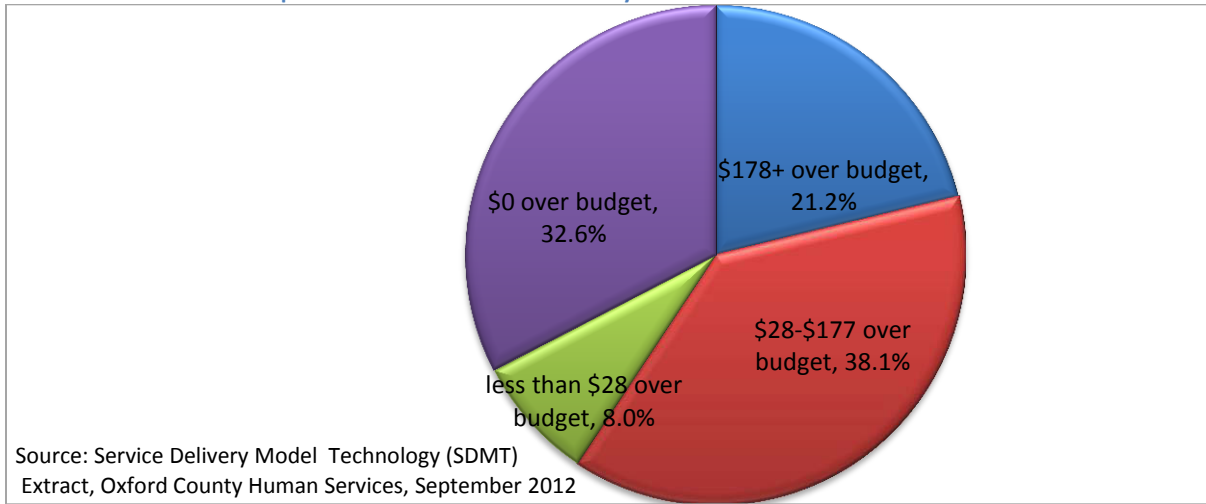


For the majority of social assistance benefit units, shelter benefits do not cover their total shelter costs. Only 40.6% of September 2012 cases had all of their shelter costs covered or were short less than \$28 (Oxford County Human Services, 2012). Shelter costs for 38% percent of the benefit units were \$28-\$177 more than their shelter benefit on shelter costs and 21.2% spent \$178 or more over their shelter costs. In order to cover their shelter costs they have to use other benefits they receive, leaving fewer dollars for basic needs.



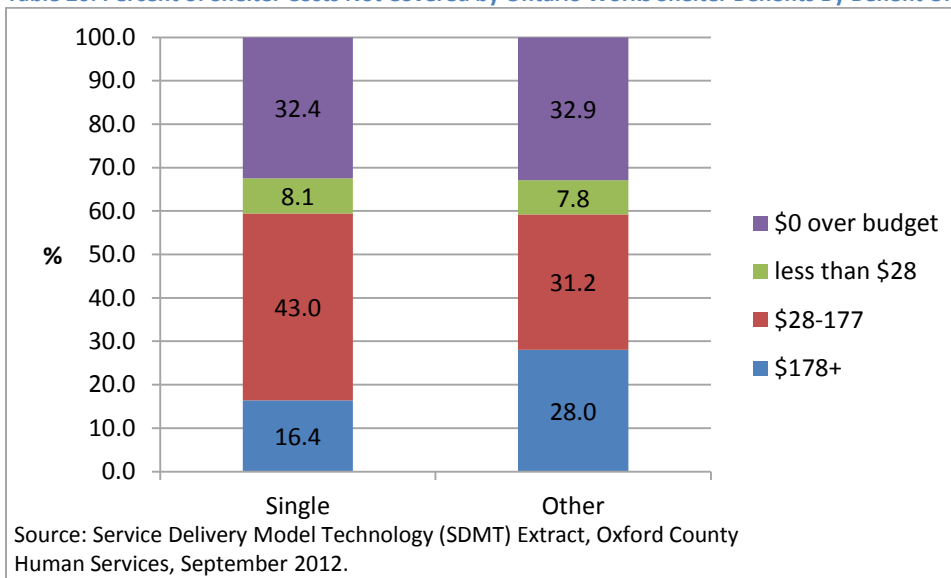
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Table 19: Proportion of Shelter Costs Covered by Shelter Benefit for Ontario Works Benefit Units



When comparing singles in receipt of Ontario Works to other benefit units an equal proportion of each group is spending more than \$28 over their shelter budget. The primary difference is in the amount being spent over \$28, with more multiple member benefit units, than singles, spending over \$178. Multiple member benefit units receive a larger shelter allowance, yet their shelter is larger and therefore more expensive. It makes sense that families would spend a larger amount on shelter costs, and may also be using their Ontario and Universal child benefits to pay the difference.

Table 20: Percent of Shelter Costs Not Covered by Ontario Works Shelter Benefits By Benefit Unit Type



In the 2013 Provincial Budget (Sousa, 2013), the government committed to numerous improvements to assist Social Assistance recipients including:

- Increasing social assistance rates by one per cent for adult Ontario Works recipients and people with disabilities receiving ODSP benefits.



- Single Ontario Works adults without children will receive an additional top-up of \$14 per month. With both the top-up and the one per cent increase, these recipients will receive an increase of \$20 per month, or more than three per cent.
- Asset limits will be increased for applicants for Social Assistance. The asset limit for single adults receiving Ontario Works will increase from \$606 to \$2,500, and from \$1,043 to \$5,000 for couples.
- Up to \$200 per month of employment earnings will be exempted before social assistance benefits are reduced.
- Every dollar of employment earnings above \$200 will reduce social assistance benefits by 50 cents.
- Ontario Works recipients will be allowed to receive gifts of up to \$6,000 per year. This change will help improve the financial stability of Ontario Works recipients and will align Ontario Works and ODSP rules on allowable gifts.

4.8 Summary: Economic Factors Impacting Households

Education

- Lower levels of educational attainment mean less secure employment at lower wages both of which can impact a person's ability to maintain and secure housing (Green & Riddell, 2001). Residents with a lower educational attainment will face more challenges with home ownership/maintenance, and maintaining stable shelter. These factors impact a household's ability to rent/purchase/maintain housing.

Industry & Labour Force

- The economic outlook for Oxford County did improve with the announcement of several business expansions and developments creating skilled jobs in the county.

Household Debt

- Household debt is more unequally distributed in populations considered economically vulnerable such as the less-educated, unattached individuals and renters (Chawla & Uppal, 2012).

Food Security

- The cost of eating healthy in Oxford County has increased 11.7% from 2009 to 2011 (Social Planning Council Oxford, 2013). There are more food services available now than in previous years to assist people with food security and nutritious eating. While new food services are available, the need for these services has still increased (Social Planning Council Oxford, 2013).

Social Assistance

- From 2008-2012 the Social Assistance caseload for Ontario Works (OW) and Ontario Disability Support program (ODSP) has increased 39% (Ontario Disability Support Program - Oxford, 2013) (Oxford County Human Services, 2013). Since 2010 the OW caseload has remained more constant, whereas ODSP continues to see an increase.
- There has been a decrease in the number of single parents receiving Ontario Works assistance. This decrease in single parents receiving assistance was also observed provincially, with the number of single parent families on social assistance dropping from 42% in 2002 to 30% in 2011 (Government of Ontario, 2011). The Ontario Child benefit is suspected to be one of the causes of this decrease (Government of Ontario, 2011).
- The mobility rate for social assistance clients is 37% higher than the general population (Human Services, 2012; Statistics Canada, 2006).
- 68% of Ontario Works benefit units were spending more on shelter than was covered by their Shelter Allowance (Oxford County Human Services, 2012). While the provincial budget will provide



some relief, 21% were shelter costs were \$178 or more than their shelter allowance (Sousa, 2013) (Oxford County Human Services, 2012).

5 Housing Stock in Oxford

5.1 Dwelling Type

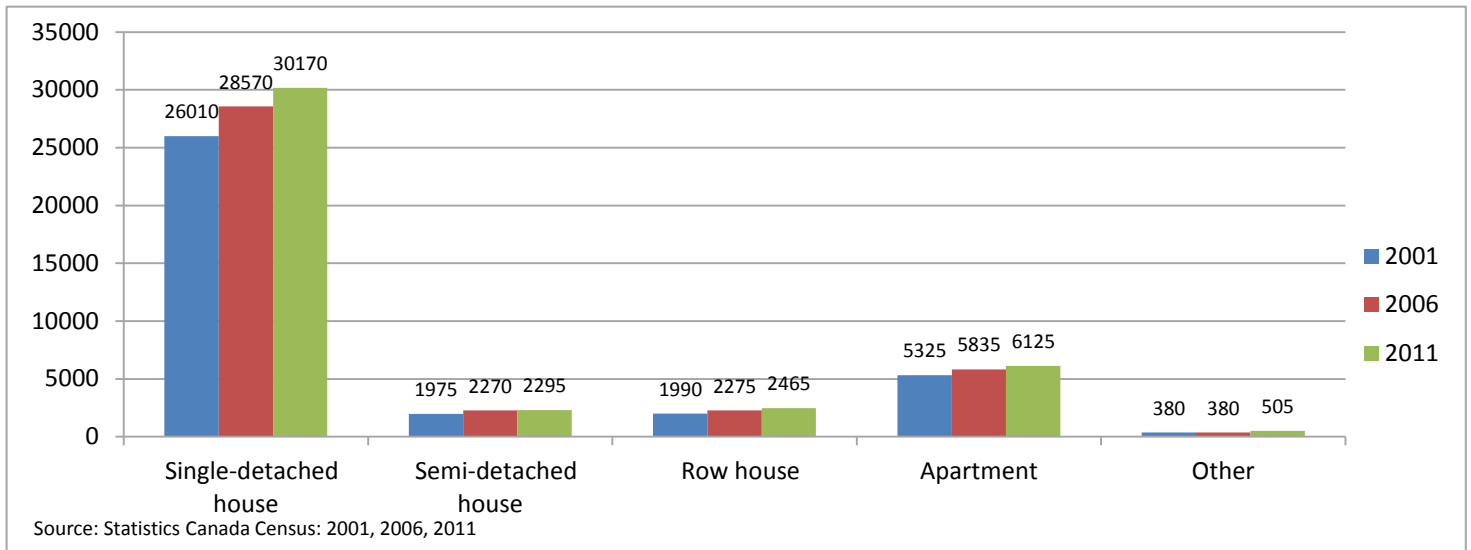
There are 41,555 occupied private dwellings in Oxford County (Statistics Canada, 2011). The bulk of these dwellings are located in the urban municipalities with 38% in Woodstock, 16% in Tillsonburg, and 12% in Ingersoll (Figure 26).

The majority (72.6%) of dwellings in Oxford County are single-detached households (Ontario, 55.63%). The proportion of other dwellings in Oxford includes apartments with less than 5 stories (8.8%), row houses (5.9%) semi-detached houses (5.5%), apartments with more than 5 stories (4.2%) and other types of private dwellings (Table 21) (Statistics Canada, 2011).

Distribution of dwelling types varied across Oxford County (Statistics Canada, 2011). For all communities single-detached households were the most common. In the rural municipalities single-detached homes are the most common exceeding 90% in Blandford-Blenheim, Norwich, South-West Oxford, and Zorra. The bulk of dwellings in apartment buildings (5 plus stories) are located in Woodstock and Tillsonburg. Compared to Woodstock and Ingersoll, proportionally Tillsonburg has a smaller proportion of semi-detached and row houses, but a higher proportion of apartment buildings (less than 5 stories).

Since 2001, the number of dwellings has increased, with single-detached homes (Figure 25) growing 16.1%, apartments increased by 15.0%, semi-detached by 16.2% and row houses by 23.9%. Single-detached homes still make-up the largest component of dwellings.

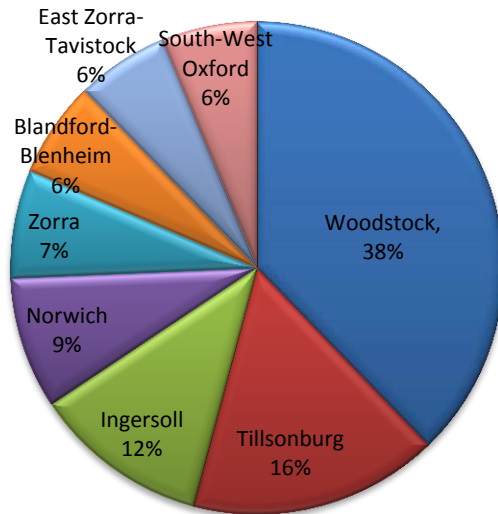
Figure 25: Number of Occupied Private Dwellings by Type





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Figure 26: Proportion of Oxford County Dwellings by Municipality



Source: Statistics Canada, 2011 Census

Table 21: Occupied Private Dwellings By Structure type and Municipality

| Statistics Canada, 2011 Census | Oxford | Norwich | Tillsonburg | South-West Oxford | Ingersoll | Zorra | East Zorra-Tavistock | Woodstock | Blandford-Blenheim | Ontario |
|--|--------|---------|-------------|-------------------|-----------|-------|----------------------|-----------|--------------------|-----------|
| Number | | | | | | | | | | |
| Total number of occupied private dwellings by structural type of dwelling | 41555 | 3600 | 6810 | 2590 | 4785 | 2940 | 2515 | 15695 | 2615 | 4,887,505 |
| Single-detached house | 30170 | 3335 | 4585 | 2465 | 3425 | 2745 | 2055 | 9155 | 2400 | 2,718,880 |
| Apartment, building that has five or more storeys | 1785 | 0 | 425 | 5 | 35 | 0 | 0 | 1325 | 0 | 789,970 |
| Movable dwelling | 350 | 30 | 55 | 45 | 0 | 75 | 135 | 0 | 5 | 15,800 |
| Other dwelling | 9245 | 235 | 1745 | 85 | 1320 | 125 | 325 | 5210 | 210 | 1,362,860 |
| Semi-detached house | 2295 | 45 | 280 | 30 | 390 | 15 | 85 | 1370 | 70 | 279,470 |
| Row house | 2465 | 40 | 335 | 20 | 305 | 10 | 40 | 1680 | 35 | 415,225 |
| Apartment, duplex | 670 | 40 | 170 | 5 | 70 | 10 | 20 | 335 | 15 | 160,460 |
| Apartment, building that has fewer than five storeys | 3670 | 100 | 900 | 25 | 540 | 80 | 170 | 1780 | 75 | 498,160 |
| Other single-attached house | 155 | 5 | 60 | 10 | 15 | 5 | 10 | 40 | 10 | 9,540 |
| Percentage of Oxford County Total | | | | | | | | | | |
| Total number of occupied private dwellings by structural type of dwelling (% of Oxford County total) | | 8.66 | 16.39 | 6.23 | 11.51 | 7.07 | 6.05 | 37.77 | 6.29 | |
| Percentage of Municipality Total | | | | | | | | | | |
| Single-detached house | 72.60 | 92.64 | 67.33 | 95.17 | 71.58 | 93.37 | 81.71 | 58.33 | 91.78 | 55.63 |
| Apartment, building that has five or more storeys | 4.30 | 0.00 | 6.24 | 0.19 | 0.73 | 0.00 | 0.00 | 8.44 | 0.00 | 16.16 |
| Movable dwelling | 0.84 | 0.83 | 0.81 | 1.74 | 0.00 | 2.55 | 5.37 | 0.00 | 0.19 | 0.32 |
| Other dwelling | 22.25 | 6.53 | 25.62 | 3.28 | 27.59 | 4.25 | 12.92 | 33.20 | 8.03 | 27.88 |
| Semi-detached house | 5.52 | 1.25 | 4.11 | 1.16 | 8.15 | 0.51 | 3.38 | 8.73 | 2.68 | 5.72 |
| Row house | 5.93 | 1.11 | 4.92 | 0.77 | 6.37 | 0.34 | 1.59 | 10.70 | 1.34 | 8.5 |
| Apartment, duplex | 1.61 | 1.11 | 2.50 | 0.19 | 1.46 | 0.34 | 0.80 | 2.13 | 0.57 | 3.28 |
| Apartment, building that has fewer than five storeys | 8.83 | 2.78 | 13.22 | 0.97 | 11.29 | 2.72 | 6.76 | 11.34 | 2.87 | 10.19 |
| Other single-attached house | 0.37 | 0.14 | 0.88 | 0.39 | 0.31 | 0.17 | 0.40 | 0.25 | 0.38 | 0.19 |

5.1.1 Tenure and Dwelling Type

Household type does vary between owned and rented dwellings (Table 22). Tenants live primarily in apartment buildings with fewer than 5 stories (33%) and single detached homes (25%). Non-family and one person households are more likely to live in an apartment building (68%-69%). For home owners the



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majority are in single detached homes (88%). Of the home owners living in another form of dwelling (such as semi-detached or row house), they were more likely to be one person (18%), non-family (17%), and lone parent (21%) households.

Table 22: Household Type and Dwelling Type

| % of Dwelling Type by Household Type | Single-detached house | Apartment, building that has five or more storeys | Movable dwelling | Other dwelling | Other: Semi-detached house | Other: Row house | Other: Apartment, duplex | Other: Apartment, building that has fewer than five storeys | Other: single-attached house |
|---|-----------------------|---|------------------|----------------|----------------------------|------------------|--------------------------|---|------------------------------|
| Total Owned & Rented | 73 | 4 | 0 | 23 | 6 | 6 | 2 | 9 | 1 |
| Family households | 80 | 2 | 0 | 18 | 6 | 6 | 1 | 4 | 1 |
| One family only households | 80 | 2 | 0 | 17 | 5 | 6 | 1 | 4 | 1 |
| Couple family households | 83 | 2 | 0 | 14 | 4 | 5 | 1 | 4 | 1 |
| Without children | 80 | 4 | 1 | 15 | 3 | 5 | 1 | 5 | 1 |
| With children | 86 | 1 | 0 | 13 | 5 | 4 | 1 | 3 | 0 |
| Lone-parent family households | 56 | 3 | 0 | 41 | 13 | 14 | 3 | 10 | 1 |
| Other family households | 74 | 1 | 0 | 25 | 10 | 6 | 2 | 5 | 2 |
| Non-family households | 52 | 9 | 0 | 39 | 6 | 6 | 3 | 22 | 1 |
| One person households | 51 | 9 | 0 | 40 | 6 | 6 | 3 | 23 | 1 |
| Two or more person households | 56 | 7 | 0 | 37 | 7 | 8 | 5 | 16 | 1 |
| Owned | | | | | | | | | |
| Owned Total | 88 | 0 | 0 | 11 | 5 | 4 | 1 | 1 | 0 |
| Family households | 90 | 0 | 0 | 10 | 5 | 3 | 1 | 1 | 0 |
| One family only households | 90 | 0 | 0 | 10 | 4 | 3 | 1 | 1 | 0 |
| Couple family households | 91 | 0 | 0 | 9 | 4 | 3 | 1 | 1 | 0 |
| Without children | 89 | 0 | 0 | 10 | 3 | 4 | 1 | 1 | 1 |
| With children | 92 | 0 | 0 | 7 | 4 | 2 | 0 | 1 | 0 |
| Lone-parent family households | 78 | 0 | 0 | 21 | 12 | 7 | 1 | 1 | 0 |
| Other family households | 86 | 0 | 0 | 14 | 7 | 3 | 2 | 1 | 1 |
| Non-family households | 82 | 0 | 0 | 17 | 7 | 6 | 1 | 3 | 0 |
| One person households | 82 | 0 | 0 | 18 | 7 | 7 | 1 | 3 | 1 |
| Two or more person households | 84 | 0 | 0 | 15 | 5 | 6 | 2 | 2 | 0 |
| Rented | | | | | | | | | |
| Rented Total | 25 | 15 | 0 | 59 | 8 | 12 | 5 | 33 | 2 |
| Family households | 35 | 12 | 1 | 52 | 10 | 16 | 4 | 20 | 2 |
| One family only households | 34 | 12 | 1 | 53 | 10 | 16 | 4 | 21 | 1 |
| Couple family households | 38 | 14 | 1 | 47 | 8 | 14 | 4 | 21 | 1 |
| Without children | 31 | 25 | 1 | 42 | 3 | 8 | 4 | 26 | 2 |
| With children | 46 | 3 | 0 | 51 | 13 | 19 | 3 | 15 | 1 |
| Lone-parent family households | 24 | 7 | 1 | 69 | 15 | 24 | 6 | 21 | 2 |
| Other family households | 44 | 5 | 0 | 53 | 16 | 16 | 3 | 15 | 3 |
| Non-family households | 14 | 19 | 0 | 67 | 6 | 6 | 6 | 47 | 2 |
| One person households | 13 | 19 | 0 | 67 | 5 | 6 | 6 | 49 | 2 |
| Two or more person households | 18 | 15 | 0 | 66 | 9 | 9 | 9 | 34 | 3 |
| <i>Source: Statistics Canada, 2006</i> | | | | | | | | | |

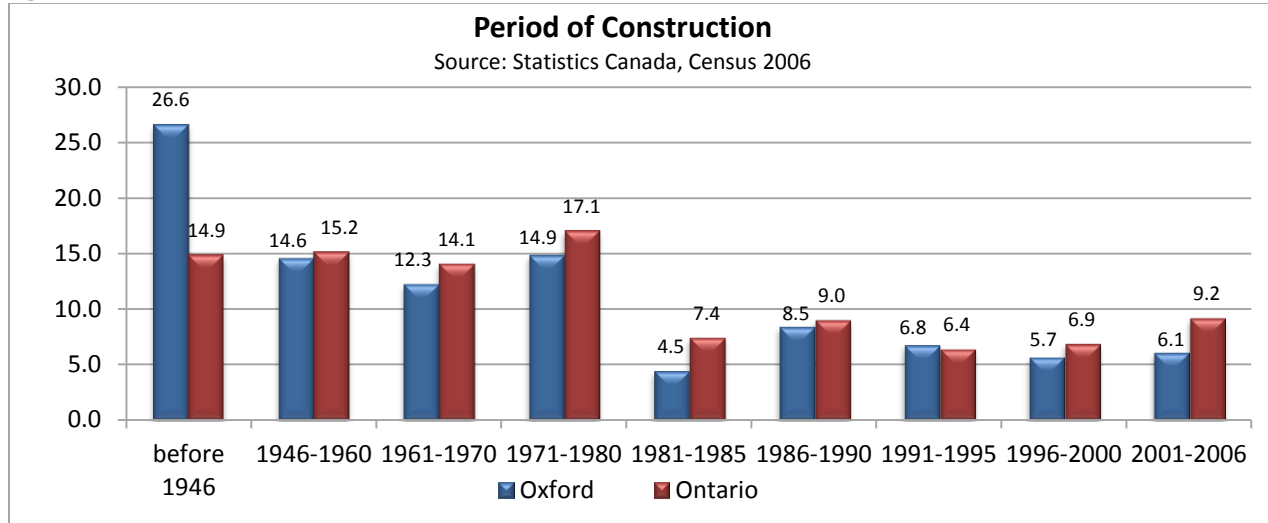


5.2 Age and Condition of Housing Stock

Oxford County has a larger proportion of older housing stock built prior to 1946 compared to Ontario (Figure 27). Meanwhile Oxford has a smaller proportion for 1946 to 1980 making 68.5% of Oxford’s housing stock built prior to 1980, compared to 61.2% for Ontario.

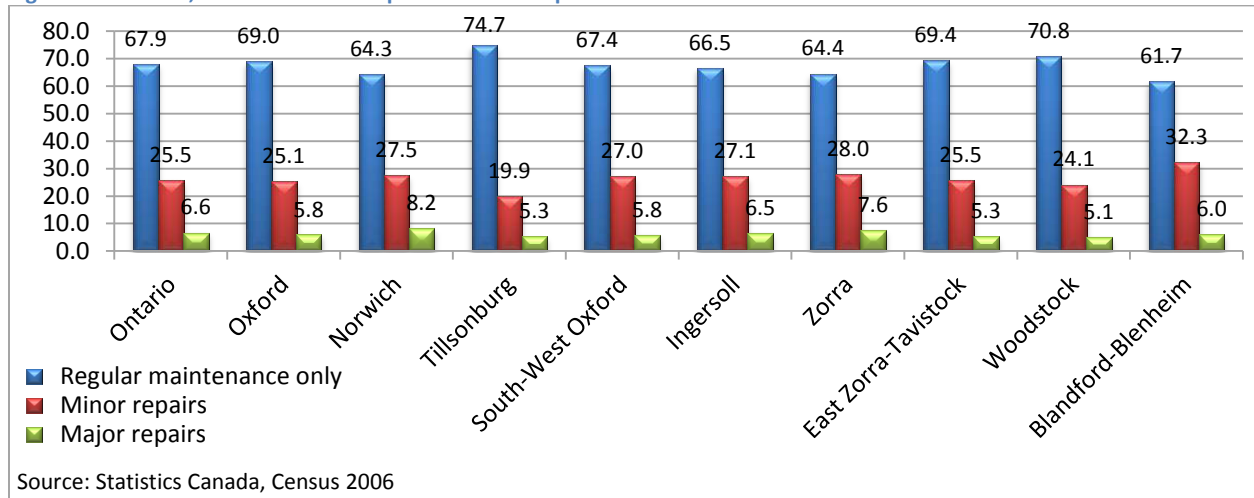
Old housing stock provides several challenges for home owners. Older homes typically require more repairs and often are less energy efficient than newer homes (Statistics Canada, 2012). Homes with these characteristics are often less expensive. Therefore lower income households purchase them. With a lower income they have fewer resources to maintaining the housing and pay the higher energy costs.

Figure 27: Period of Construction



Dwelling condition in Oxford County is slightly better than Ontario with only 5.8% in need of major repairs, compared to 6.6% in Ontario. Dwelling condition across Oxford does vary with rural municipalities often having a higher number of homes needing major repairs. For urban centres, Ingersoll is the exception with a higher proportion of homes requiring minor or major repairs than Oxford County. Tillsonburg’s housing stock is in the best condition with 74.7% needing regular maintenance only (Figure 28).

Figure 28: Ontario, Oxford and Municipalities Home Repairs

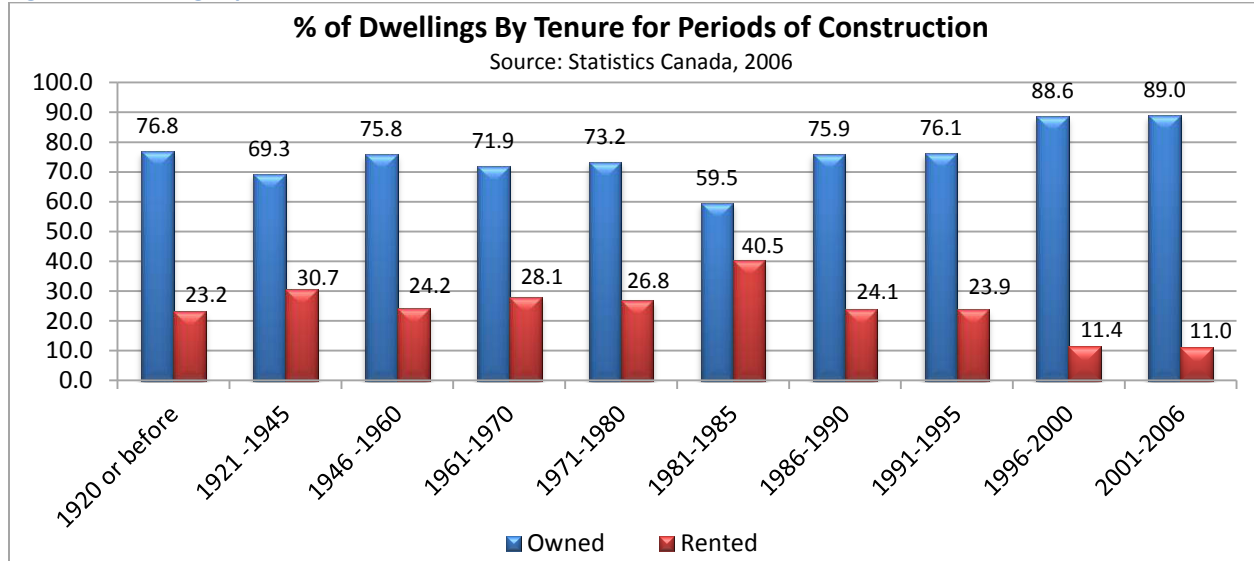




5.2.1 Tenure, Age and Condition of Housing Stock

The period of construction with the most rental dwellings was 1981-1985. Forty percent of the dwellings constructed in 1981-1985 are rentals. Since 1985, the proportion of construction dedicated to rental units progressively decreases reaching 11% for 2001-2006. As with older owner units, older rental units would face many of the same challenges including an increased need for repairs and higher energy consumption challenges (Statistics Canada, 2012).

Figure 29: Dwellings By Tenure For Periods of Construction



A higher proportion of tenants dwellings require major repairs (9.7%) compared to owner occupied units (4.8%). Of those rented homes requiring major repairs 34% were built prior to 1920. This is less than the 47% of Owner occupied homes needing major repairs for that period of construction. Meanwhile more tenants are living in homes built between 1971-1980 that need major repairs (17%), compared to owner occupied (11%).

Figure 30: Period of Construction by Condition of Dwelling - Owned

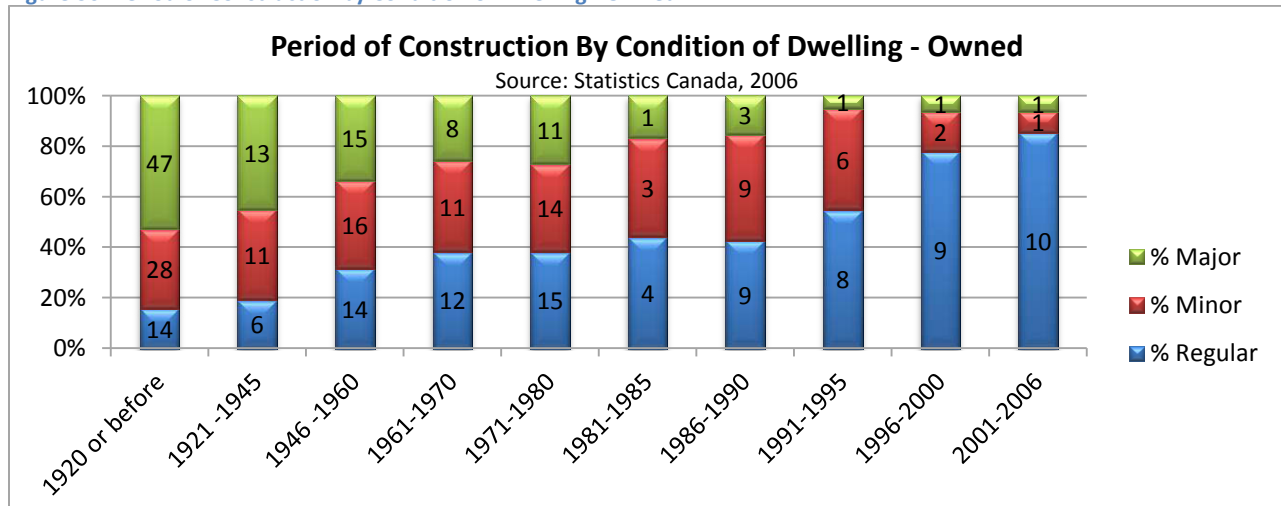
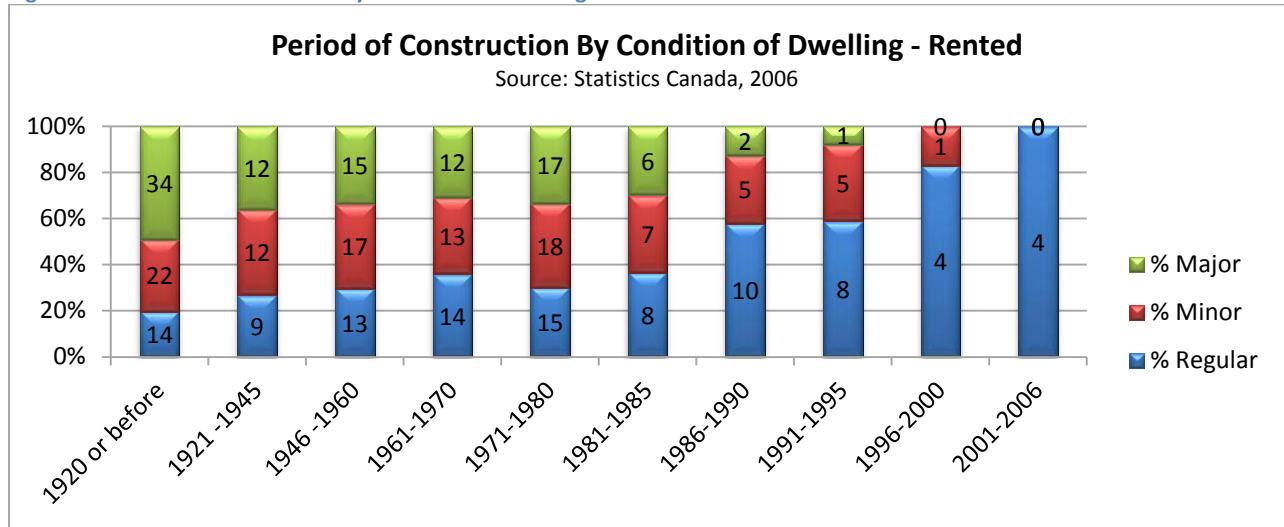




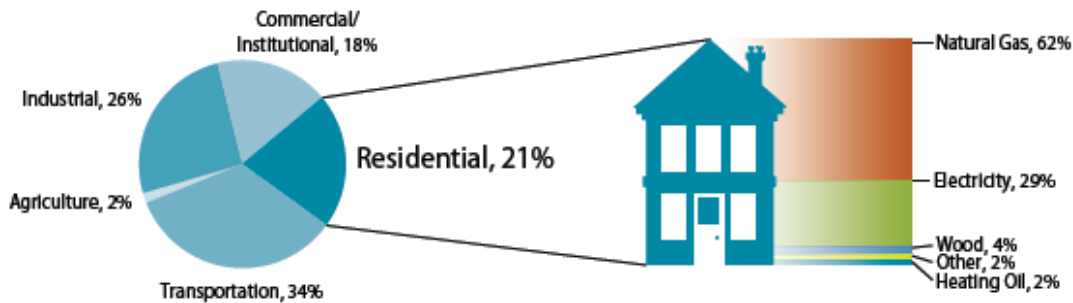
Figure 31: Period of Construction by Condition of Dwelling – Rented



5.3 Energy Conservation

In Ontario the residential sector accounted for 21% of total energy use in 2009. “Since the majority of homes in Ontario were built before energy efficiency requirements were included in the Building Code, improving the energy efficiency of the existing housing stock has the potential to deliver significant savings in energy use and greenhouse gas emissions.” (Environmental Commissioner of Ontario, 2011)

Figure 32: Ontario 2009 Total Energy Use and Residential Fuel Mix



Source: Environmental Commissioner of Ontario, 2011

The Households and the Environment Survey (HES): Energy Use Supplement was completed in 2007. This report compared household characteristics to energy consumption (Statistics Canada, 2012). This report identified numerous trends in household energy use including that more energy is typically consumed in households that:

- Are single detached homes.
- Have a larger number of household members
- Have a higher income
- Have a post secondary education
- Are larger homes
- Are owner occupied
- Are older homes



Since households with these characteristics consume more energy they also have more incentive to pursue conservation practices. Therefore of the households in the sample that do exercise conservation practices are more likely to have the following characteristics "... have lived in single-detached dwellings, have had more people in the household, have heated larger areas, and have had higher incomes and higher levels of education....Although, these households may be using more energy, use of energy-saving practices reduces their energy consumption from what it otherwise would have been." (Statistics Canada, 2012).

For the purpose of this report energy was reported as gigajoules. One gigajoule is equal to 277.77 kilowatt hours (kWh). The report also found that the average Ontario Home consumed 107 gigajoules (29,722 kWh) of energy in 2007 for use in the home (Statistics Canada, 2012). The level of energy consumed increased for households based on age, income, and other characteristics.

Figure 33: Average Ontario Household Energy Use in 2007 By Fuel Type

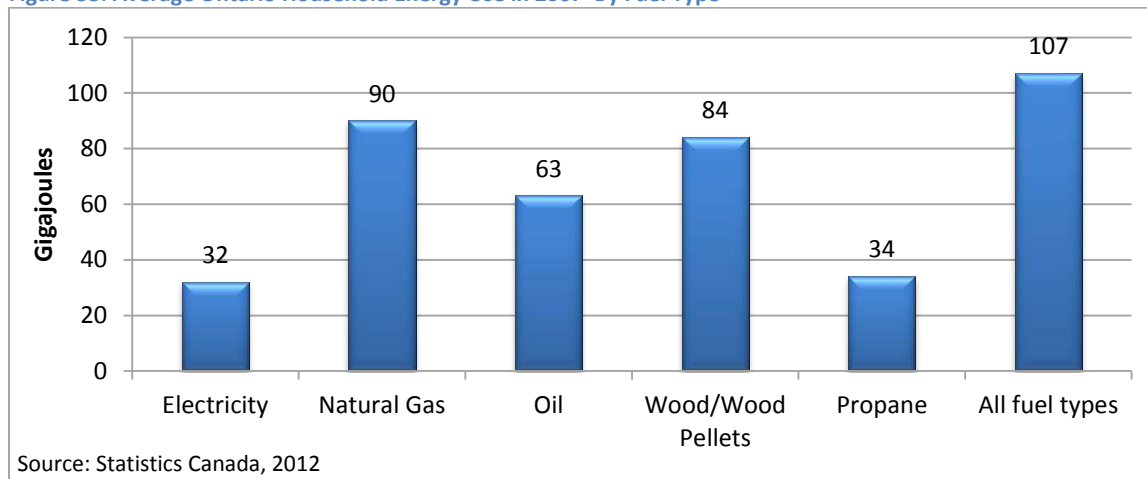


Figure 34: Average Ontario Household Energy Use in 2007 By Household Size

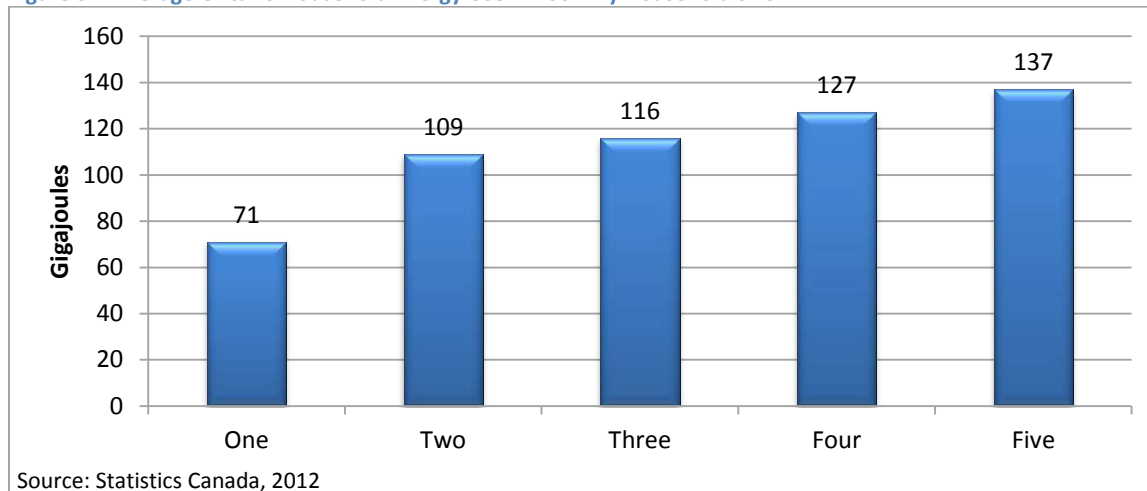
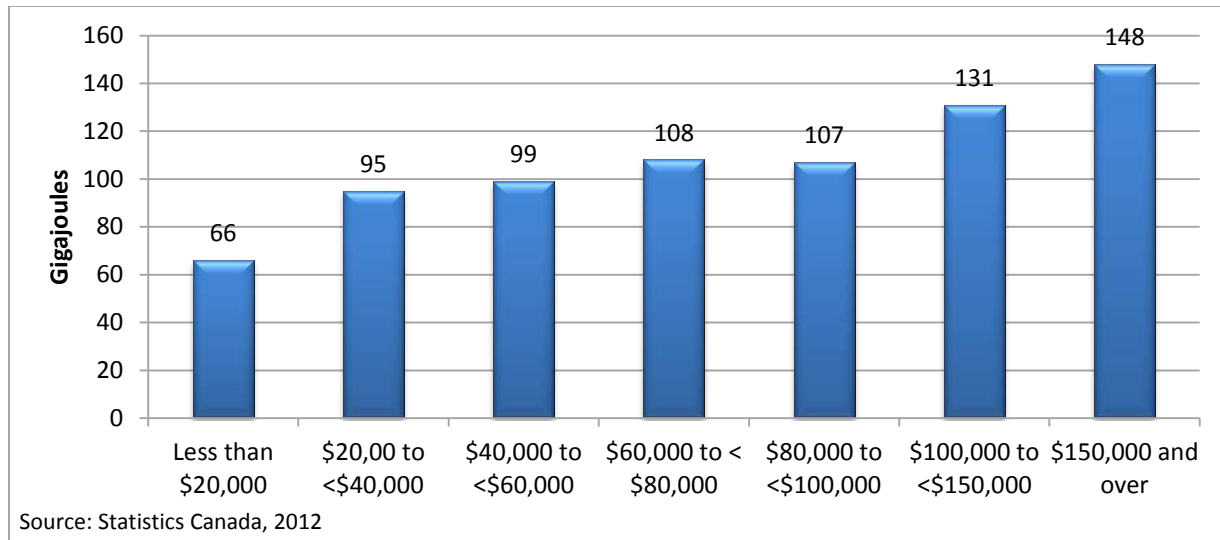




Figure 35: Average Ontario Household Energy Use in 2007, by Household Income



In the past several years there have been numerous Provincial and Federal programs providing funding to make homes more energy efficient. The Ontario Home Energy Savings Program closed March 31, 2011 Ontario Home Energy Audit Program, and the Government of Canada ecoENERGY program closed January 29, 2012 (Home Performance, 2011). These programs assisted residents through grants and rebates to increase the energy efficiency of their home.

While these programs were cancelled several grants and rebates are currently available to home owners to assist in energy efficiency (Home Performance, 2011). This includes items as minor as coupons for energy efficiency items, water aerators, grants for installing energy efficient heating, and insulation.

5.3.1 Home Assistance Program

A new program was launched in 2012. The Home Assistance Program is aimed at reducing the energy burden for those in need and, eligible participants can get free home improvement on the following, depending on the heating and housing type and the existing efficiencies:

- o Lights
 - o Electric Power Bars
 - o Showerheads, Aerators, Pipe Wrap and Tank Wrap
 - o Refrigerators, Freezers, De-humidifiers, and Window Air-conditioners
 - o Draft proofing
 - o Basement, Wall, and Attic Insulation
- (Green Saver, 2012)

To qualify clients must fall within the income criteria or have accessed an identified social assistance program in the past couple of months. The program is funded by the Ontario Power Authority and administered by local electric utilities Greensaver is the local agency operating this program in Oxford County (Timm, 2013).

In terms of type of assistance, each household receives a different mix of items dependent upon the assessment and their needs. All would receive replacement compact fluorescent light bulbs, unless they use them already. Appliances in the program that are eligible for replacement include – fridges,



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freezers, window air conditioners or dehumidifiers. Eligibility for replacement depends on the age and type of existing unit (Timm, 2013).

When a household completes the application for this program they are booked into an appointment within 1-2 weeks, with light bulb installation occurring in the first visit. Appliance replacement can take longer with a minimum of one month, due to form completion by involved parties (landlord, tenant) and the arrangement of appointment/delivery times (Timm, 2013).

The program began in June 2012. From June-December 2012 the program had 41 customer that either completed the program or were in process. The program has since grown, having from January to March 2013, 68 customers that have either completed the program or are in the process of completing the program. Of the customers for January-March 2013, 80% were tenants and 68% were tenants of social housing (Green Saver, 2013). This program has had immediate benefits providing at total savings of 64,458 kWh in electricity for active clients (January-March 2013). Based on a weighted time of use rate and the total kWh savings the per customer savings would be approximately \$57.36 per year. While this number does appear to be low it is impacted by the lower than expected appliance replacement rate (24 appliance replacements in a sample of 95 customers).

In April 2013 the program criteria changed allowing for Social housing landlords to apply for entire buildings to participate in the home assistance program (Timm, 2013). Prior to April, individual clients had to apply to participate in this program. As indicated in the Households and the Environment Survey (HES): Energy Use Supplement, low income renter households complete energy efficiency upgrades less frequently than high income home owners (Statistics Canada, 2012). Therefore providing landlords with the ability to implement the program, on their tenants behalf, will bring energy efficiency to households who may not otherwise implement it.

The County of Oxford Department of Human Services has worked with the Home Assistance Program to promote the program to tenants of subsidized housing. Presentations were made to local Non-Profit Housing, Human Services Client Service Workers, and information was mailed to tenants of Oxford County Housing. In 2013, the Home Assistance program will be performing information events at several Oxford County housing sites. The purpose of these blitzes will be to educate tenants about energy conservation and have people register to participate in the program.

5.3.2 Helping Homes Conserve

Union Gas and Hydro One are currently operating a Helping Homes Conserve program. This program is available to their customers who meet the income criteria and live in a semi-detached, single-detached, duplex, or row/town house (Hydro One, 2013). Customers can receive a programmable thermostat, foam pipe insulation, compact fluorescent lights, water aerators and a powerbar.

5.3.3 Oxford County Housing Energy Efficiency

The Department of Human Services has undertaken numerous projects to upgrade its existing housing stock. As required upgrades are made they have the added benefit of providing opportunities to increase efficiency and/or accessibility for the buildings and 682 units.

Oxford County Department of Human Services has been working diligently to increase energy efficiency of its buildings through the conservation of hydro, water, and gas. Some of this work was for projects with the primary goal of increasing efficiency, while others were completed during routine upgrades.

Energy has been conserved through the installation of compact fluorescents in all multi-unit buildings and the Department is now in the process of installing LED in all exterior lighting. All replacement



windows, doors, and appliances are energy star rated. The R-value of insulation has also been increased in numerous roofs and basements. Water conservation has increased with the installation of low-flow toilets in all units (Oxford County Human Services, 2013).

In addition to conserving energy, the Department has also been utilizing alternative energy sources, with three projects being completed in the past 3 years. A solar thermal system to heat building & domestic water was installed at 742 Pavey Street. In 2011 solar collectors (28, 29, & 15 mega watt collectors) were installed at three locations which each generate approximately \$10,000 a year in revenue (Oxford County Human Services, 2013). A geo-thermal make-up air system was also installed in Thamesford. The energy efficiency and alternative energy programs provide a total annual estimated savings of \$100,000 per year (\$30,000 of which is revenue from solar collectors).

5.4 Summary: Housing Stock in Oxford County

Dwelling Type

- The bulk of dwellings in Oxford County are located in Woodstock (38%), Tillsonburg (16%), and Ingersoll (12%) (Statistics Canada, 2011).
- Over 72% of dwellings in Oxford County are single-detached households.
- The bulk of the Apartment Buildings 5+ stories are located in Woodstock and Tillsonburg. Compared to Woodstock & Ingersoll proportionally, Tillsonburg has fewer semi-detached and row houses but a higher proportion of apartment buildings less than 5 stories (Statistics Canada, 2011).
- Non-family and one person households are more likely to live in an apartment building (Statistics Canada, 2006).
- Home owners in semi-detached or row houses were more likely to be one person, non-family and lone-parent households (Statistics Canada, 2006).

Age and Condition of Housing Stock

- Oxford County has an older housing stock than Ontario, yet a smaller proportion of homes in Oxford need major repairs compared to Ontario. The proportion of homes needing major repairs is higher than the Oxford County rate in Norwich, South-West Oxford, Ingersoll, and Zorra (Statistics Canada, 2006).
- A higher proportion of tenants dwellings require major repairs (9.7%) compared to owner occupied units (4.8%). (Statistics Canada, 2006).

Energy Conservation

- Two programs to assist home owners and landlords with energy conservation renovations ended in 2011 and 2012 (Home Performance, 2011). Grants are still available, but are more limited and specific to renovations such as installing energy efficient heating.
- Low-income renters can access a program to help lower their energy costs (Green Saver, 2012). While uptake in this program has been limited, it does offer the ability to lower energy costs for these households.
- Social Housing is being renovated for greater energy efficiency benefitting both the landlord and tenants (Oxford County Human Services, 2013).



6 Current Housing Picture

6.1 Core Housing Need

Affordability of shelter varies based on household income. A common standard to measure affordability is whether shelter costs less than 30% of their household income. Statistics Canada monitors how many households are spending 30% or more of their income on shelter. Canadian Mortgage and Housing Corporation uses this data in conjunction with other household data to calculate those in Core housing need. Core housing need is defined households who’s housing falls below at least one of the following standards:

1. adequacy (needs major repairs)
2. suitability (enough bedrooms based on National Occupancy Standard)
3. affordability standards (less than 30% of household income)

and if their housing doesn’t meet one of these standards they would have to spend 30% or more of their total before-tax income to play the local median the rent of housing that meets these standards (CMHC with Statistics Canada, 2013). A further classification, Severe Core Housing Need identifies households who do not meet the above standards and are spending 50% of their income on housing. (CMHC with Statistics Canada, 2013)

In 2006, there were 2,660 households in core need of which the majority were renters (1,765, 66%). Of those in core need, 1090 (41%) were in Severe Core Need with a distribution of renters (67%) and owners (33%) similar to core need (Table 23).

From 2001 to 2006, the number of Oxford County households in core need and severe core need decreased but the decrease was only experienced by renters. The number of owners in core need increased during the time period by 115. The same trend also occurred for Severe Core Need with an overall decrease attributed to renters.

Table 23: Core and Severe Core Housing Need By Household Type

| Household in Core Housing Need by Type and Tenure | | | | | | |
|--|--------------|------------------|--------|--------------|------------------|--------|
| <i>(Households spending more than 30% of before-tax household income on shelter)</i> | | | | | | |
| Household Type | 2001 | | | 2006 | | |
| | In Core Need | Not in Core Need | Total | In Core Need | Not in Core Need | Total |
| All Households | 2,745 | 31,830 | 34,575 | 2,660 | 34,815 | 37,475 |
| Owners | 780 | 24,805 | 25,585 | 895 | 27,415 | 28,310 |
| Renters | 1,965 | 7,025 | 8,990 | 1,765 | 7,400 | 9,165 |
| Seniors | N/A | N/A | N/A | N/A | N/A | N/A |
| Aboriginal | 45 | 355 | 400 | 55 | 505 | 560 |
| Source: CMHC based on Statistics Canada Census data. | | | | | | |
| Household in Severe Core Housing Need by Type and Tenure | | | | | | |
| <i>(Households spending more than 50% of before-tax household income on shelter)</i> | | | | | | |
| Household Type | 2001 | | | 2006 | | |
| | In Core Need | Not in Core Need | Total | In Core Need | Not in Core Need | Total |
| All Households | 1,255 | 445 | 1,700 | 1,090 | 595 | 1,685 |
| Owners | 330 | 305 | 635 | 365 | 445 | 810 |
| Renters | 925 | 140 | 1,065 | 725 | 150 | 875 |
| Seniors | N/A | N/A | N/A | N/A | N/A | N/A |
| Aboriginal | 20 | 0 | 20 | 0 | 0 | 0 |
| Source: CMHC based on Statistics Canada Census data. | | | | | | |



6.2 Home Ownership

6.2.1 Dwelling Value

Historically, Oxford County has a lower average home value compared to Ontario. In the 2006 census the average home value in Oxford County was \$222,814 compared to \$297,479 in Ontario (Statistics Canada 2001, 2006; Table 24). With lower home costs, the average owner major payments are also less in Oxford (\$960) compared to Ontario (\$1167). The value of homes does vary across the county with, Blandford-Blenheim being the most expensive (\$303,838) followed by other rural municipalities (Table 24). Of the urban municipalities Ingersoll is the least expensive (\$189,108).

Table 24: Owner Occupied Dwelling Value & Payments

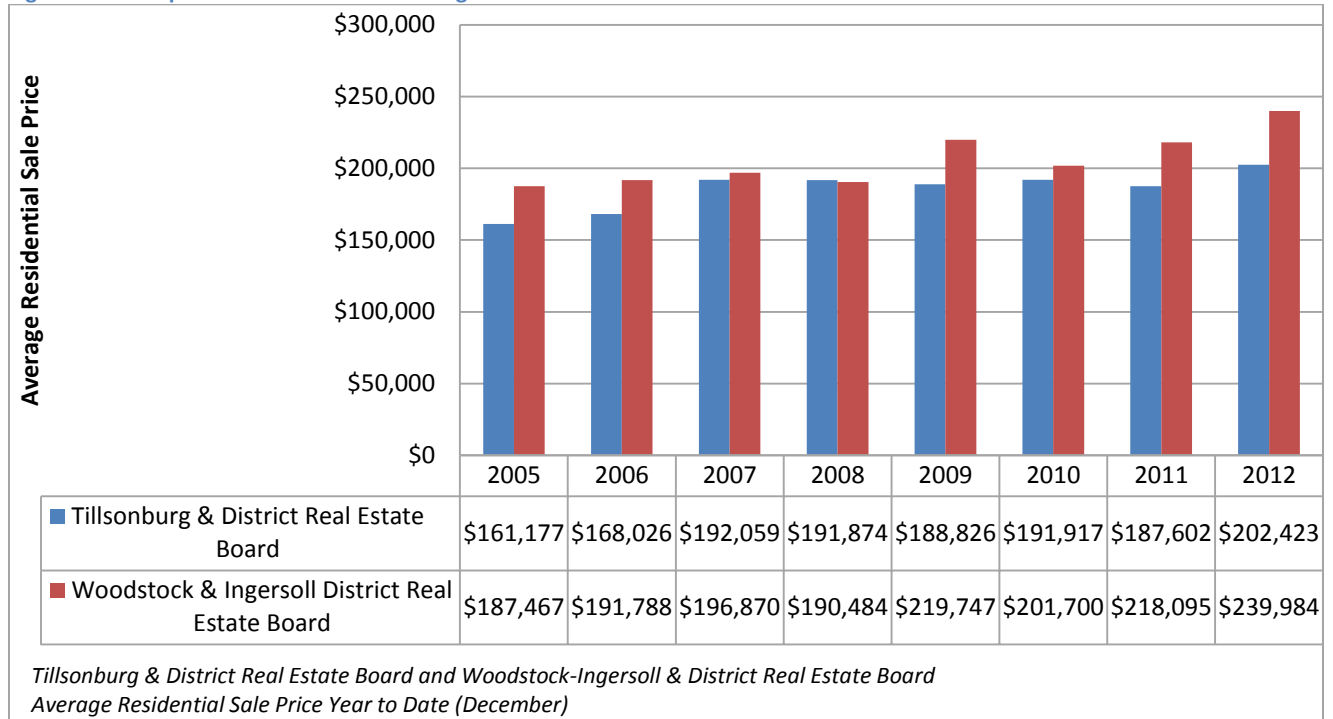
| Statistics Canada, 2006 | Ontario | Oxford | Norwich | Tillsonburg | South-West Oxford | Ingersoll | Zorra | East Zorra-Tavistock | Woodstock | Blandford Blenheim |
|--|-----------|---------|---------|-------------|-------------------|-----------|---------|----------------------|-----------|--------------------|
| Owner-occupied private non-farm, non-reserve dwellings | 3,204,405 | 28,875 | 2,730 | 4,645 | 2,070 | 3,475 | 2,160 | 2,015 | 9,860 | 1,925 |
| Average value of dwelling \$ | 297,479 | 222,814 | 231,437 | 204,798 | 243,219 | 189,108 | 259,235 | 279,432 | 201,100 | 303,838 |
| Average owner major payments \$ | 1,167 | 960 | 922 | 896 | 917 | 972 | 948 | 935 | 989 | 1,081 |
| 2001 | | | | | | | | | | |
| Average Value of dwelling \$ | 177,410 | 139,492 | 150,370 | 137,962 | 149,468 | 126,775 | 159,167 | 155,350 | 126,275 | 161,362 |
| Average owner major payments \$ | 882 | 709 | 647 | 660 | 691 | 759 | 702 | 653 | 727 | 813 |
| Source: Statistics Canada, 2006 | | | | | | | | | | |

There are two real estate boards in Oxford County: Tillsonburg & District Real Estate Board and Woodstock-Ingersoll & District Real Estate Board. Both real estate boards monitor the housing market in Oxford County through use of the Multiple Listing Service (MLS) database. The MLS database is used by most real estate agents to market and sell properties.

Through the MLS system local real estate boards monitor the average residential sale price of homes. From 2006 to 2012 the average residential sale price increased 20% to 25% (Figure 36). Figure 36 shows the growth in the average residential sale prices. In 2012, the average home residential sale price was \$202,423 for Tillsonburg & District and \$239,984 for Woodstock-Ingersoll & District. Comparing the average residential sale price for both real estate boards, homes do tend to be cheaper in the Tillsonburg & District area. But within the Woodstock & Ingersoll area, homes are cheaper in the Community of Ingersoll compared to Woodstock, which corresponds with information from the census (Cattle, 2013; Statistics Canada, 2006).



Figure 36: Comparison of December's Average Residential Sale Price



For those considering purchasing a new home, in Tillsonburg a new town home can be purchased for \$184,900 and detached homes starting at \$211,900 (Fusion Homes, 2013). The average lot price in Tillsonburg in 2012 was \$58,429 (Morgan, 2012). In Ingersoll a new townhome can be purchased for \$219,900 (Conn, 2013) a single detached home starts \$230,000 (McKenzie Homes, 2013). In Woodstock a townhome can be purchased for \$169,900 (Earthpark Developments, 2013) and a 3 bedroom home can be purchased for \$242,900 (Thomasfield Homes, 2013).

The new home market in the Woodstock and Ingersoll District is primarily driven by two groups at varying price points: first time home buyers and inter-provincial migrants. First time home buyers are purchasing homes in the \$200,000 price range, wanting a starter home. People migrating to Oxford County tend to be purchasing homes valued over \$300,000. They often are moving here from a larger urban centre. Some of the reasons to move to the area include local industry/jobs and the promotion of Woodstock as the crossroads being well located for commuting to larger urban centres, and they can get better value for their home (Cattle, 2013).

6.2.2 Availability

An inventory of MLS Residential Listings for Oxford County was completed on May 27, 2013. At that time there were 895 listings for Oxford County. Of the listings 26% were \$200,000 or less and 57% were \$275,000 or less. Of these listings 9.5% were under \$150,000.



Table 25: MLS Residential Listings For Sale

| Price \$ (thousands) | # Listings | % | Cumulative % |
|----------------------|------------|------|--------------|
| 50 or less | 3 | 0.3 | 0.3 |
| 50 - 75 | 12 | 1.3 | 1.7 |
| 75 - 100 | 17 | 1.9 | 3.6 |
| 100 -125 | 27 | 3.0 | 6.6 |
| 125 -150 | 26 | 2.9 | 9.5 |
| 150 - 175 | 77 | 8.6 | 18.1 |
| 175 - 200 | 73 | 8.2 | 26.3 |
| 200 - 225 | 64 | 7.2 | 33.4 |
| 225 - 250 | 114 | 12.7 | 46.1 |
| 250 - 275 | 96 | 10.7 | 56.9 |
| 275 - 300 | 100 | 11.2 | 68.0 |
| 300 - 325 | 34 | 3.8 | 71.8 |
| 325 - 350 | 65 | 7.3 | 79.1 |
| 350 - 375 | 41 | 4.6 | 83.7 |
| 375 - 400 | 48 | 5.4 | 89.1 |
| 400 - 425 | 13 | 1.5 | 90.5 |
| 425 - 450 | 16 | 1.8 | 92.3 |
| 450 - 475 | 10 | 1.1 | 93.4 |
| 475 - 500 | 19 | 2.1 | 95.5 |
| 500 + | 40 | 4.5 | 100.0 |

The lower range is the amount shown plus one dollar
Source: Data collected from MLS website May 27, 2013

Table 26: MLS Residential Listings May 27, 2013 By Municipality

| Municipality | # | % |
|----------------------|-----|------|
| Woodstock | 340 | 38.0 |
| Tillsonburg | 182 | 20.3 |
| Ingersoll | 113 | 12.6 |
| Blandford-Blenheim | 75 | 8.4 |
| Norwich | 72 | 8.0 |
| South-West Oxford | 39 | 4.4 |
| East Zorra-Tavistock | 39 | 4.4 |
| Zorra | 35 | 3.9 |

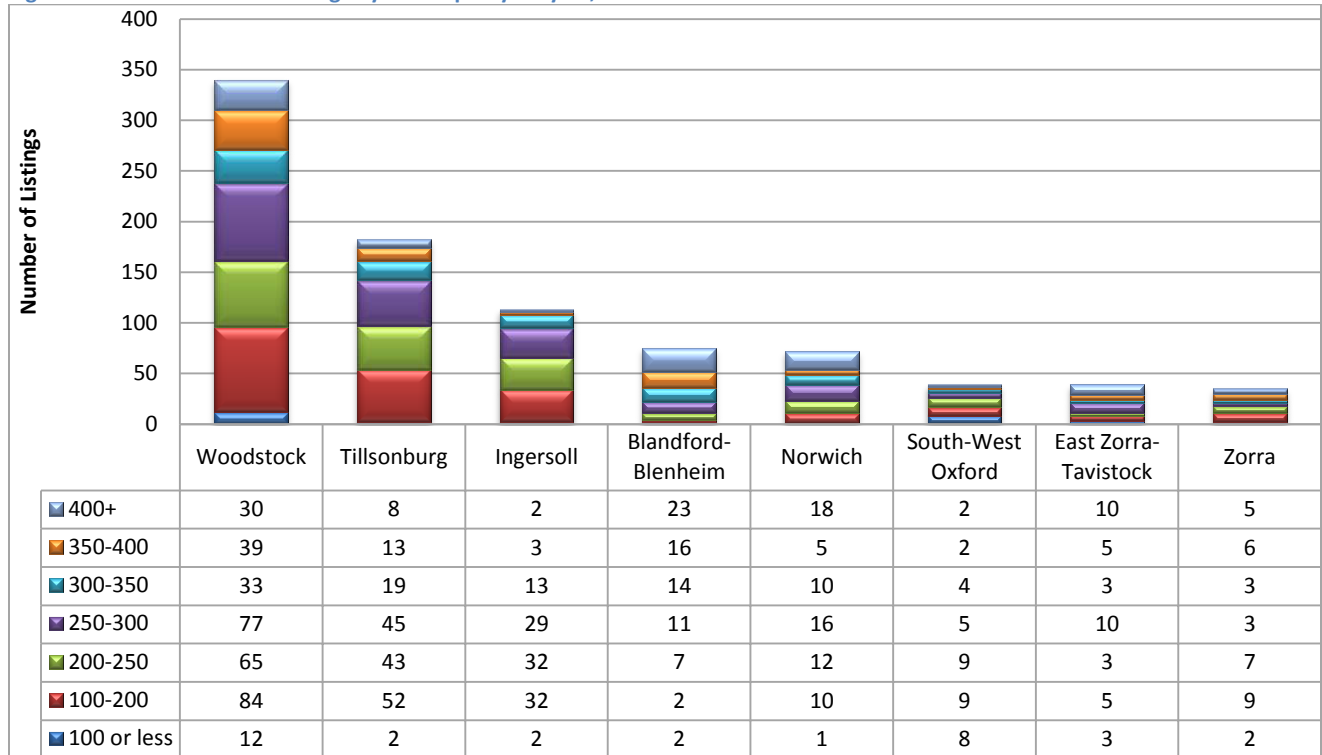
Source: Data collected from MLS website May 27, 2013

The most residential units were available in Woodstock (38%) followed by Tillsonburg (20%) and Ingersoll (12%). The distribution of residential units for sale by price point does vary across the county as can be seen in Figure 37. Rurally Blandford-Blenheim and East Zorra-Tavistock have more homes in the higher price ranges and fewer for under \$200,000 compared to other rural municipalities. In the urban municipalities Tillsonburg and Ingersoll have a higher proportion of homes under \$200,000 and fewer homes worth over \$300,000.



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Figure 37: MLS Residential Listings By Municipality May 27, 2013



Comparing 2005 household incomes to the number of houses for sale in May 2013 there were more homes available for households earning \$62,312 or more (Table 27). This is supported by feedback from the local Real Estate Board that the typically starter home price in Oxford County is around \$200,000. While a direct comparison of housing prices to household income cannot be completed, there is a higher proportion of people that can only afford homes under \$200 than the proportion of homes available in this price range. That said, some of those households may not desire home ownership or may already own a home.

Table 27: 2005 Oxford County Household Income and Homes within Price Range

| 2005 Household Income Decile Range | Total – Household tenure | | Home Affordability (Income x 3.4) | | Homes within Price Range (May 2013) | | |
|------------------------------------|--------------------------|------|-----------------------------------|-----------|-------------------------------------|-----|------|
| | # | % | Low | High | Sale Price \$ | # | % |
| < \$16,555 | 2845 | 7.4 | \$0 | \$56,287 | <50 | 3 | 0.3 |
| >= \$16,555 and < \$26,082 | 4085 | 10.7 | \$56,287 | \$88,679 | 50-75 | 12 | 1.3 |
| >= \$26,082 and < \$34,589 | 4325 | 11.3 | \$88,679 | \$117,603 | 75-100 | 17 | 1.9 |
| >= \$34,589 and < \$42,967 | 4365 | 11.4 | \$117,603 | \$146,088 | 100-150 | 53 | 5.9 |
| >= \$42,967 and < \$52,200 | 4070 | 10.6 | \$146,088 | \$177,548 | 150-175 | 77 | 8.6 |
| >= \$52,200 and < \$62,314 | 4635 | 12.1 | \$177,548 | \$211,868 | 175-200 | 73 | 8.2 |
| >= \$62,314 and < \$74,105 | 4155 | 10.8 | \$211,868 | \$251,957 | 200-250 | 178 | 19.9 |
| >= \$74,105 and < \$89,671 | 4010 | 10.5 | \$251,957 | \$304,881 | 250-300 | 196 | 21.9 |
| >= \$89,671 and < \$114,982 | 3625 | 9.5 | \$304,881 | \$390,939 | 300-375 | 140 | 15.6 |
| >= \$114,982 | 2250 | 5.9 | | | 375+ | 146 | 16.3 |

This table provides Household Income (2005) and housing listings (May 2013). **Caution** should be used when comparing these values, as 2005 income does not account for inflation, changes in the economy or other factors which would influence home ownership.



6.2.3 First Time Home Buyers

July 9, 2012 the Government of Canada enacted new rules for government backed insured mortgages:

- Reduced the maximum amortization period to 25 years from 30 years. The maximum amortization period was set at 35 years in 2008 and further reduced to 30 years in 2011.
- Lower the maximum amount Canadians can borrow when refinancing to 80 per cent from 85 per cent of the value of their homes.
- Fix the maximum gross debt service ratio at 39 per cent and the maximum total debt service ratio at 44 per cent. This will better protect Canadian households that may be vulnerable to economic shocks or an increase in interest rates.
- Limit the availability of government-backed insured mortgages to homes with a purchase price of less than \$1 million.

(Ministry of Finance, Government of Canada, 2012)

These mortgage rules are part of a series of changes the Government has made since 2008. These changes are intended to keep the “housing market strong and help to ensure households do not become over extended” (Ministry of Finance, Government of Canada, 2012). This will also impact the housing market as people look to either purchase less expensive homes, or wait as they save up more funds for a down payment.

In Oxford County, first time home buyers typically are looking for homes in the \$200,000 price range, which coincides with the average residential sale price of \$202,329 in Tillsonburg in March 2013 (Cattle, 2013; Morgan, 2012; MLS, 2013). In the Woodstock area new homes are available around \$205,000, and many first time home buyers are gravitating towards these new homes (Cattle, 2013). Homes are also available under \$150,000 but quality varies. Fully renovated condos are available around the \$130,000 but single detached dwellings under \$150 typically require renovations (Cattle, 2013; Morgan, 2012). Tillsonburg also has a mobile home park where individuals can purchase a mobile home on leased property. In March 2013 one of these mobile homes was posted for approximately \$58,000 (MLS, 2013).

6.2.3.1 Canada-Ontario Affordable Housing Program – Home Ownership

Under the Affordable Housing Program (AHP), every region in Ontario was funded to assist low to moderate-income rental households to purchase affordable homes through interest free down-payment assistance loans. Loans were issued for a period of 20 years, with no interest charged on the loan and the loan was forgiven at the end of this period if it was still the primary residence of the applicant. If the home was sold prior to the 20 years a repayment program was initiated.

The County of Oxford received \$1,982,150 in Federal and provincial funding for this program. Funding was received for three years, 2008-2010. In 2008, a 5% down payment was the maximum provided, which was increased to 10% in 2009-2010. In 2008 resale or new homes could be purchased with a maximum price of \$140,000. In 2000-2010 only new homes could be purchased with a maximum value of \$212,000.

In Oxford County the home ownership program assisted 121 households in purchasing a home. Of these households they were divided 50/50 between family and single person households. Since the program began 13 households have repaid the loan, making these funds available for other applicants.



6.2.3.2 Habitat for Humanity

Habitat for Humanity engages the community to build affordable homes for low income individuals. The new home owners assist in the build and repay the mortgage and loan which is held by the local Habitat for Humanity Affiliate.

When selecting potential partner families, Habitat consider an applicant’s:

- Need for affordable housing. This is defined by a family income that is below the government-set low-income cut-off (poverty line). Living conditions that are inadequate in terms of structure, cost, safety or size are considered as well as the ratio of shelter expense to total income.
- Homeowners must demonstrate a willingness to partner with Habitat for Humanity by contributing 500 hours of volunteer labour, or “sweat equity”, towards the building of their home
- The ability to repay a Habitat mortgage requires that the family has a stable income that is sufficient to cover monthly mortgage payments; set at 25% of gross income (this includes principal repayment and property tax. At the discretion of the affiliate, homeowner insurance may be collected as well, in which case payments would not exceed 30% of gross household income).

(Habitat for Humanity, 2011)

Habitat for Humanity had their first build, in Oxford County, in 2009. In 2012 they separated from London becoming their own Affiliate, Habitat Oxford, Middlesex & Elgin (H.O.M.E). They have built two homes in Oxford County and are planning a third build in Woodstock (Habitat for Humanity Oxford Middlesex Elgin, 2013). Habitat intends to build a new home in Oxford County each year, typically rotating between the communities of Ingersoll, Tillsonburg, and Woodstock.

6.3 Rental Market

The Ontario Non-Profit Housing Association’s Where’s Home 2013 report identified: population growth, a turn in the home ownership market, and immigration as reasons the rental market will grow. Locally in Oxford County, the housing market has remained steady. Provincially 41% of households are tenant occupied, in Oxford County 25% are tenant occupied (Statistics Canada, 2006). In Oxford, 47% of rented dwellings are located in Woodstock, followed by Tillsonburg at 18%, and Ingersoll at 11.4% (Table 28).

Table 28: Total number of occupied private dwellings by housing tenure

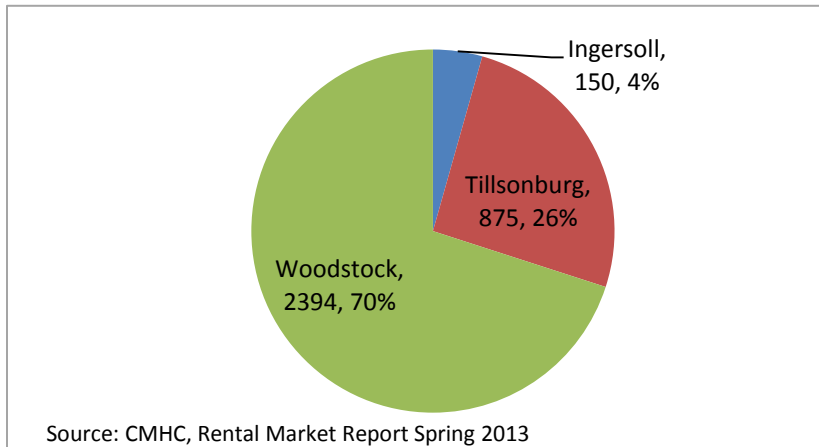
| | Owned | Rented | % County Rented Dwellings |
|----------------------|-----------|-----------|---------------------------|
| Ontario | 3,235,495 | 1,312,295 | |
| Oxford | 29,680 | 9,650 | |
| Norwich | 2,945 | 525 | 5.4 |
| Tillsonburg | 4,640 | 1,735 | 18.0 |
| South-West Oxford | 2,195 | 395 | 4.1 |
| Ingersoll | 3,475 | 1,100 | 11.4 |
| Zorra | 2,395 | 485 | 5.0 |
| East Zorra-Tavistock | 2,100 | 460 | 4.8 |
| Woodstock | 9,860 | 4,515 | 46.8 |
| Blandford-Blenheim | 2,060 | 430 | 4.5 |

Source: Statistics Canada, 2006



The Canadian Mortgage and Housing Corporation (CMHC) spring 2013 rental market report provides statistics for the communities of Ingersoll, Tillsonburg, and Woodstock. CMHC identifies 3419 rental units of which 2394 (70%) are in Woodstock, 875 (26%) in Tillsonburg and 150 (4%) in Ingersoll. When reviewing vacancy rates for these communities it is important to keep in mind the community's total number of units. For example, 20% is 30 units in Ingersoll or 175 units in Woodstock .

Figure 38: Number of Private Apartment Units



6.3.1 Availability

The five year average vacancy rate for Oxford County 2007-2011 was 5.2%. Oxford's 2011 vacancy rate (4%) is well above Ontario's rate (2.2%) (Table 29). Vacancy rates in Oxford have fluctuated over the years from 3.6% in 2007 to 7.8% in 2009 and 4.0% in 2011 (Table 32). Vacancy rates increased with the downturn in the economy in 2009 but by 2011 were close to previous levels.

When examining CMHC reported vacancies by community (April 2013) vacancy rates do vary. The lowest vacancy rate is in Woodstock at 1.8% (Table 29), which is lower than Ontario's (2.6%). Woodstock's vacancy rate was slightly higher than Toronto (1.6%). "Notable factors exerting upward pressure on vacancy rates include weak employment growth among youth and declining in-migration. Notable factors exerting downward pressure on vacancy rates includes: less first time buyer demand and improvement in employment opportunities for residents age 25-34" (Canadian Mortgage and Housing Corp, 2013). Ingersoll's vacancy rate is much higher at 13.7%. Historically the vacancy rate in Ingersoll was lower than Woodstock's (2005-2006), and started to increase in 2007 reaching a high of 16.3% in 2010. Numerous factors may have influenced this increase including the difference in average rent between Ingersoll and Woodstock (Table 32), the cost of transportation to work outside of Ingersoll, access to services, Ingersoll's lower home prices and broader factors such as the economy and youth choosing to stay at home with their parent's rather than renting. Ingersoll's higher vacancy rate also corresponds with the higher proportion of Rent Geared-to-Income tenant transfers being from Ingersoll.



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Figure 39: Vacancy Rate 2007-2011 (CMHC)

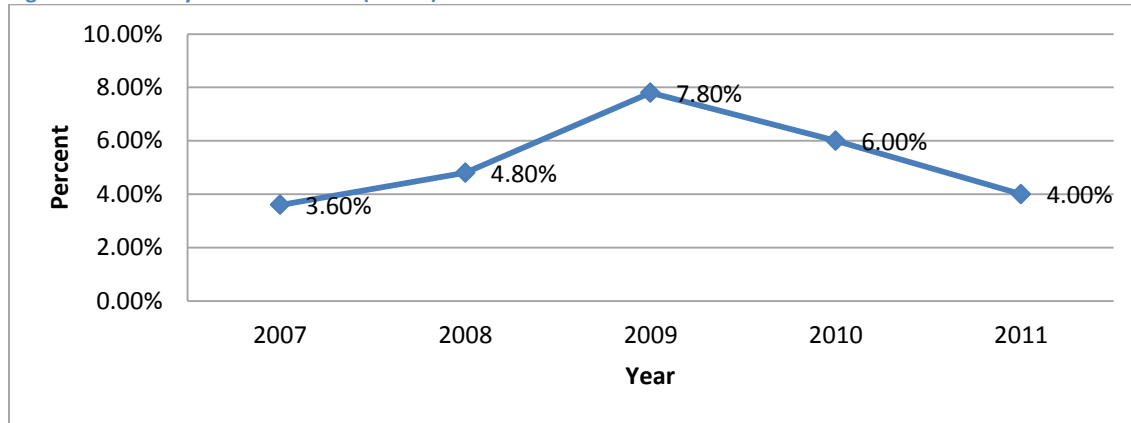


Table 29: Vacancy & Availability Rates % in Privately Initiated Rental Apartment Structures of 3 Units and Over

| Year | 2012 | | 2013 | |
|-------------|---------|--------------|---------|--------------|
| | Vacancy | Availability | Vacancy | Availability |
| Ingersoll | 7.2 | 12.4 | 13.7 | 15 |
| Tillsonburg | 2.9 | 6.7 | 3.3 | 5.4 |
| Woodstock | 2.3 | 3.9 | 1.8 | 2.9 |
| Ontario | 2.3 | | 2.6 | |

Canadian Mortgage & Housing Corp. Rental Market Statistics, Spring 2013.
Reliability of data rated good to very good.

6.3.2 Rental Affordability

Affordability of housing is relative to one's household income. A common gauge of housing affordability is that shelter costs are less than 30% of a household's income.

In 2006, 36% of tenants in Oxford spent 30% or more of their household income on rent (Statistics Canada, 2006). Of these households, the 36% was broken down between Woodstock (19%), followed by Tillsonburg (7%), and Ingersoll (4%) and the rural municipalities (7%). Over 36% Woodstock, East Zorra-Tavistock, and Tillsonburg tenants spent more than 30% of household income on shelter costs.

Table 30: Oxford County Renter Households Spending of Household Income on Shelter Costs

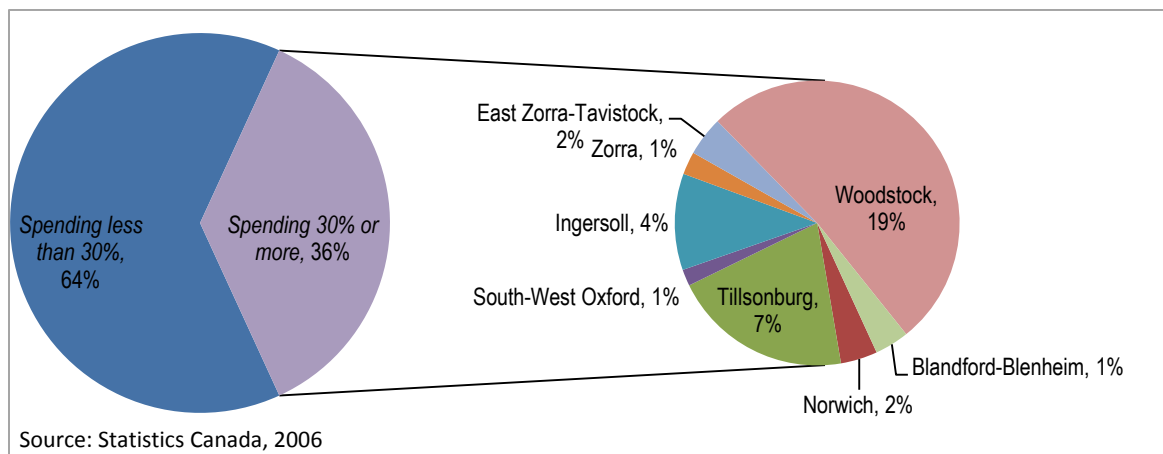




Table 31: Tenant Occupied Dwelling Amount Spent on Rent

| | Ontario | Oxford | Norwich | Tillsonburg | SW. Oxford | Ingersoll | Zorra | E. Zorra-Tavistock | Woodstock | Blandford Blenheim |
|---|----------|--------|---------|-------------|------------|-----------|-------|--------------------|-----------|-----------------------|
| Tenant-occupied private non-farm, non-reserve dwellings | 130,8760 | 9,535 | 495 | 1,730 | 355 | 1,100 | 475 | 430 | 4,520 | 430 |
| Average gross rent \$ | 834 | 708 | 662 | 666 | 665 | 679 | 714 | 645 | 741 | 742 |
| Tenant-occupied households spending 30% or more of household income on gross rent | 580,270 | 3,460 | 140 | 705 | 75 | 370 | 90 | 160 | 1,790 | 125 |
| % Tenants spending 30% or more of household income on rent | 44.34 | 36.29 | 28.28 | 40.75 | 21.13 | 33.64 | 18.95 | 37.21 | 39.60 | 29.07 |

Source: Statistics Canada, 2006

From 2007 to 2011 rent in Oxford County increased 7% for a one bedroom and 14% for a two bedroom (Table 32). Out of all Non Census Metropolitan Centres in Southwestern Ontario, Woodstock has the highest average rent at \$881 (Canadian Mortgage and Housing Corp, 2013). Woodstock’s 2013 average rent ranges from \$518 for a bachelor to \$979 for a two bedroom. Examining 2012-2013 rents for Ingersoll, Tillsonburg, and Woodstock, the cost of rent has continued to rise with increases ranging between 2.3%-3.2%. Locally, Tillsonburg has the least expensive total average rent of \$713, yet average rent varies by bedroom count. Renting a three bedroom apartment in Tillsonburg is more expensive than in Woodstock (Table 32). The cost of renting in Oxford County has increased making affordability more difficult for tenant households.

Table 32: Rental Market Indicators

| Oxford | 2007 | 2008 | 2009 | 2010 | 2011 |
|----------------------------------|-------------|-------------|-------------|-------------|-------------|
| Vacancy Rate | 3.6% | 4.8% | 7.8% | 6.0% | 4.0% |
| Availability Rate | 5.1% | 6.3% | 9.6% | 8.2% | 6.2% |
| Average Monthly Rent (\$) | | | | | |
| All Bedroom Types | \$653 | \$673 | \$678 | \$852 | \$732 |
| Bachelor | \$450 | \$484 | \$481 | \$491 | \$531 |
| 1 Bedroom | \$598 | \$610 | \$618 | \$692 | \$645 |
| 2 Bedroom | \$687 | \$712 | \$719 | \$952 | \$788 |
| Ontario | | | | | |
| Vacancy Rate | 3.3% | 2.7% | 3.5% | 2.9% | 2.2% |
| Availability Rate | 5.1% | 4.3% | 5.5% | 4.7% | 3.8% |
| Average Monthly Rent (\$) | | | | | |
| All Bedroom Types | \$870 | \$894 | \$898 | \$923 | \$945 |
| Bachelor | \$668 | \$691 | \$688 | \$708 | \$741 |
| 1 Bedroom | \$797 | \$820 | \$842 | \$844 | \$866 |
| 2 Bedroom | \$924 | \$948 | \$955 | \$980 | \$1002 |

Source: Canadian Mortgage & Housing Corp. Rental Market Reports 2007-2011



Table 33: Rental Market Statistics, Spring 2013

| Private Apartment Statistics April 2013 | Ingersoll | Tillsonburg | Woodstock |
|--|-------------------|--------------------------------------|--------------------------------------|
| # Private Apartment Units | 150 | 875 | 2,394 |
| Bachelor | <i>suppressed</i> | 10 | 20 |
| 1 bedroom | | 273 | 855 |
| 2 bedroom | | 565 | 1423 |
| 3 bedroom | | 27 | 96 |
| Average Rent | 734 | 713 | 881 |
| Bachelor | n/u | 515 | 518 |
| 1 bedroom | 697 | 632 | 741 |
| 2 bedroom | 745 | 750 | 979 |
| 3 bedroom | <i>suppressed</i> | 854 | 799 |
| Estimate of Percent Change in Average Rent April 2012 to April 2013 | 3.2% | 3.1% | 2.3% |
| Bachelor | <i>No units</i> | <i>Not statistically significant</i> | <i>Not statistically significant</i> |
| 1 Bedroom | 5.0 | 2.7 | 2.0 |
| 2 Bedroom | 2.8 | 3.1 | 2.1 |
| 3 Bedroom | <i>suppressed</i> | <i>suppressed</i> | <i>suppressed</i> |
| Vacancy Rates | 13.7 | 3.3 | 1.8 |
| Bachelor | <i>No units</i> | 0.0 | <i>suppressed</i> |
| 1 Bedroom | 20.7 | 5.1 | 1.8 |
| 2 Bedroom | 11.4 | 2.5 | 1.8 |
| 3 Bedroom | <i>suppressed</i> | 4.0 | <i>suppressed</i> |

Source: CMHC, Rental Market Report, Spring 2013

6.4 Tenure and Dwelling Type

Household type does vary between owned and rented dwellings (Table 34). Tenants live in a variety of structures including apartment buildings with fewer than 5 stories (33%), single detached homes (25%), apartments with five or more stories (15%), row houses (12%) and other (15%). Non-family and one person households are more likely to live in an apartment building (68%-69%). For home owners the majority are in single detached homes (88%). Of the home owners living in another form of dwelling (such as semi-detached or row house), they were more likely to be one person (18%), non-family (17%), and lone parent (21%) households.



Table 34: Household Type and Dwelling Type

| % of Dwelling Type by Household Type | Single-detached house | Apartment, building that has five or more storeys | Movable dwelling | Other dwelling | Other: Semi-detached house | Other: Row house | Other: Apartment, duplex | Other: Apartment, building that has fewer than five storeys | Other: single-attached house |
|--------------------------------------|-----------------------|---|------------------|----------------|----------------------------|------------------|--------------------------|---|------------------------------|
| Total Owned & Rented | 73 | 4 | 0 | 23 | 6 | 6 | 2 | 9 | 1 |
| Family households | 80 | 2 | 0 | 18 | 6 | 6 | 1 | 4 | 1 |
| One family only households | 80 | 2 | 0 | 17 | 5 | 6 | 1 | 4 | 1 |
| Couple family households | 83 | 2 | 0 | 14 | 4 | 5 | 1 | 4 | 1 |
| Without children | 80 | 4 | 1 | 15 | 3 | 5 | 1 | 5 | 1 |
| With children | 86 | 1 | 0 | 13 | 5 | 4 | 1 | 3 | 0 |
| Lone-parent family households | 56 | 3 | 0 | 41 | 13 | 14 | 3 | 10 | 1 |
| Other family households | 74 | 1 | 0 | 25 | 10 | 6 | 2 | 5 | 2 |
| Non-family households | 52 | 9 | 0 | 39 | 6 | 6 | 3 | 22 | 1 |
| One person households | 51 | 9 | 0 | 40 | 6 | 6 | 3 | 23 | 1 |
| Two or more person households | 56 | 7 | 0 | 37 | 7 | 8 | 5 | 16 | 1 |
| Owned | | | | | | | | | |
| Owned Total | 88 | 0 | 0 | 11 | 5 | 4 | 1 | 1 | 0 |
| Family households | 90 | 0 | 0 | 10 | 5 | 3 | 1 | 1 | 0 |
| One family only households | 90 | 0 | 0 | 10 | 4 | 3 | 1 | 1 | 0 |
| Couple family households | 91 | 0 | 0 | 9 | 4 | 3 | 1 | 1 | 0 |
| Without children | 89 | 0 | 0 | 10 | 3 | 4 | 1 | 1 | 1 |
| With children | 92 | 0 | 0 | 7 | 4 | 2 | 0 | 1 | 0 |
| Lone-parent family households | 78 | 0 | 0 | 21 | 12 | 7 | 1 | 1 | 0 |
| Other family households | 86 | 0 | 0 | 14 | 7 | 3 | 2 | 1 | 1 |
| Non-family households | 82 | 0 | 0 | 17 | 7 | 6 | 1 | 3 | 0 |
| One person households | 82 | 0 | 0 | 18 | 7 | 7 | 1 | 3 | 1 |
| Two or more person households | 84 | 0 | 0 | 15 | 5 | 6 | 2 | 2 | 0 |
| Rented | | | | | | | | | |
| Rented Total | 25 | 15 | 0 | 59 | 8 | 12 | 5 | 33 | 2 |
| Family households | 35 | 12 | 1 | 52 | 10 | 16 | 4 | 20 | 2 |
| One family only households | 34 | 12 | 1 | 53 | 10 | 16 | 4 | 21 | 1 |
| Couple family households | 38 | 14 | 1 | 47 | 8 | 14 | 4 | 21 | 1 |
| Without children | 31 | 25 | 1 | 42 | 3 | 8 | 4 | 26 | 2 |
| With children | 46 | 3 | 0 | 51 | 13 | 19 | 3 | 15 | 1 |
| Lone-parent family households | 24 | 7 | 1 | 69 | 15 | 24 | 6 | 21 | 2 |
| Other family households | 44 | 5 | 0 | 53 | 16 | 16 | 3 | 15 | 3 |
| Non-family households | 14 | 19 | 0 | 67 | 6 | 6 | 6 | 47 | 2 |
| One person households | 13 | 19 | 0 | 67 | 5 | 6 | 6 | 49 | 2 |
| Two or more person households | 18 | 15 | 0 | 66 | 9 | 9 | 9 | 34 | 3 |

Source: Statistics Canada



6.5 Homelessness

The Canadian definition of homelessness is “...the situation of an individual or family without stable, permanent, appropriate housing, or the immediate prospect, means and ability of acquiring it. It is the result of systemic or societal barriers, a lack of affordable and appropriate housing, the individual/household’s financial, mental, cognitive, behavioural or physical challenges, and/or racism and discrimination. Most people do not choose to be homeless, and the experience is generally negative, unpleasant, stressful and distressing.” (Canadian Homelessness Research Network, 2012)

The Canadian Homelessness Research Network defines homelessness in four categories

1. **Unsheltered** – living on the streets or in places not intended for human habitation
2. **Emergency Sheltered** – staying in overnight emergency shelters designed for people who are homeless.
3. **Provisionally Accommodated** – people who are homeless whose accommodation is temporary or lacks security of tenure, including interim (or transitional) housing, people living temporarily with others (couch surfing), or living in institutional contexts (hospital, prison) without permanent housing arrangements.
4. **At Risk of Homelessness** – people who are not homeless, but whose current economic and/or housing situation is precarious or does not meet public health and safety standards.
(Canadian Alliance to End Homelessness, 2013)

Of those that are homeless most are Transitionally Homeless, people experiencing homelessness for less than 3 months and it is a one-time event. For others homelessness is a reoccurring challenge (episodic homelessness) or it is a long-term challenge (chronic homelessness). Over 50% of shelter beds are estimated to be used by the episodic and chronically homeless (Canadian Alliance to End Homelessness, 2013).

Numerous reports have examined the characteristics of the homeless population. In Canada, over half of the homeless population is single adult males between the ages of 25-55. Twenty percent of the homeless are youth, aboriginal people are over represented amongst homeless populations in most communities, and poverty and violence are the main reasons for women and children to be homeless (Canadian Alliance to End Homelessness, 2013).

Numerous studies have been completed examining the complex needs and challenges of people that are homeless. Chronic health conditions, mental health and brain injuries are more prevalent amongst the homeless population (REACH3, 2010). People experiencing homelessness also have difficulty getting proper nutrition and accessing health care. These challenges may be the cause or the consequence of homelessness. People with mental illnesses remain homeless for longer periods of time, have less contact with family and friends, tend to be in poorer health, and have more difficulty finding employment (Canadian Institute for Health Information, 2007).

“Research indicates that a stable and supported living environment is essential to maintaining the health and well-being of people with serious mental illness and is integral to their recovery. Housing with support can generate positive outcomes, including enhanced life skills, improved health status, an increased sense of empowerment and involvement in the community. Research shows that maintaining and improving the housing of individuals with serious mental illness can contribute to a reduction in psychiatric symptoms and therefore decrease the need for emergency and treatment services.” (CMHA, 2008).



6.5.1 Homelessness in Oxford

Homelessness does exist in Oxford County. It is primarily hidden and therefore is difficult to monitor and track. Within Oxford County there are people that sleep outside, use shelters, couch surf, or are at risk of losing their home.

In June 2010, The Tillsonburg Emergency Accommodation Management commissioned the completion of a report on the Emergency Accommodation for Homeless persons in the Town of Tillsonburg (Tim Welch Consulting Inc., 2010). This report estimated there were approximately 40-50 homeless and at risk youth, in Tillsonburg, of which one quarter are homeless and the remainder couch surf/stay with friends and family.

It is difficult to estimate an overall count of people who are homeless or at risk of homelessness in Oxford County, as people typically access more than one program for supports in Oxford County (see Section 7 Emergency and Transitional Housing). Shelters primarily serve different populations and therefore their numbers can be aggregated more safely, providing an estimate on local residents requiring shelter due to homelessness. In 2012, the Inn out of the Cold and the Salvation Army (shelter & hotel services), provided accommodation for 92 households. There would be some duplication in these numbers as clients moved for example from a hotel stay to a shelter. Hotel statistics also include out of county clients. Domestic Abuse Services of Oxford also operates a shelter, but not all women and children accessing the service are homeless. Some are accessing the shelter for safety and counselling. In 2012, there were 8 women that accessed DASO homeless beds on a short term basis.

Table 35: 2012 Shelter Statistics For Oxford County Residents

| Shelter Programs | Number Clients |
|---|---------------------------------|
| Inn Out of the Cold (identified as an Oxford County resident, 2012-2013 season) | 30 males, 5 females |
| Salvation Army Emergency Family Shelter (identified as an Oxford County resident) | 23 (couples, families) |
| Salvation Army Hotel Stays (origins unknown) | 35 (singles, couples, families) |
| Domestic Abuse Services of Oxford: homeless beds | 8 females |

Estimating the number people who are provisionally accommodated/at risk of homelessness is more challenging, as households receive financial assistance from multiple programs. In addition, households may have also stayed in a shelter before they received assistance with securing an apartment. In 2012, the Salvation Army issued rent and utility assistance 245 times.

Section 7 provides an overview of usage of the various shelters and emergency services. By examining these numbers one has a better understanding of what supports are currently needed to assist people with accessing and maintaining shelter, and who is accessing these services.

6.5.2 Cost of Homelessness

“A rough estimate suggests Canadians are spending about \$1-billion a year in taxes to deal with the homelessness crisis. It has been estimated that to virtually eradicate homelessness, it would cost all levels of government in Canada \$3.5 billion...It is estimated that it costs 33% more to provide health care, criminal justice and social services to a homeless person than to house an unemployed individual (\$24,000 a year, compared to \$18,000 a year). Providing emergency services is more expensive than housing an individual and providing the services required to keep them housed.” (Power, Cost Analysis of Homelessness, 2008).



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Based on the estimated costs in Table 36, housing someone in an enhanced self contained apartment with support on site (\$67-\$88) is comparable to operating an Emergency homeless shelter, which includes meals and services (\$60-\$85).

Table 36: Per Diem Costs of Homelessness and Supportive Housing

| Homeless Per Diem Costs | Supportive housing for the homeless (per diem costs): |
|---|---|
| <ul style="list-style-type: none"> • A provincial correctional facility - \$155-\$250 • Psychiatric hospital - \$380 average • Emergency homeless shelter, which included meals and services - \$60-\$85 • Detox centers \$80-\$185 • Mental health residential facilities - \$140-\$191 | <ul style="list-style-type: none"> • Enhanced self-contained apartment with support on site - \$67-\$88 • Self-contained apartment – mini-suite/bachelor - \$14-\$20 • Self-contained apartment - no support - \$25-\$35 |
| <p><i>Source: Power, Cost Analysis of Homelessness, 2008</i></p> | |

Locally Oxford County provides funding of \$44-\$65 per day for individuals using local shelters. Providing 30 days accommodation costs between \$1320 to \$1950. Based on the per diem costs in Table 36, permanent or transitional self-contained housing could be provided for less cost, providing a longer term housing solution.

6.5.3 Homelessness Partnering Strategy Funding

The 2013 Economic Action plan of the Federal government announced \$119 million per year over 5 years for the Homelessness Partnering Strategy (HPS) using a Housing First approach. This is a decrease from previous allocations of \$134 million annually (OMSSA, 2013).

A “Housing First” approach basically provides people with housing and then focuses on providing supports (e.g addiction services) to help them stabilize and recover. Housing First programs in Canada have been researched and proven effective in reducing homelessness (Mental Health Commission of Canada, 2012). “Moving to a Housing First approach also supports the direction Ontario has taken, on the advice of service managers and good research, through the Community Homelessness Partnership Initiative (CHPI) and its housing transformation efforts.” (OMSSA, 2013).

The 5 year allocation of funding for Oxford County was not known at the time of this report, yet knowing 5 years of funding will be available will allow for Oxford County to consider new longer-term housing first strategies to reduce homelessness in Oxford County.

6.6 Summary: Current Housing Picture

Home Ownership:

- Homes are available for sale at a variety of price points in Oxford County (MLS, 2013). Rurally there is variation across the County with fewer homes available in South-West Oxford and Zorra and higher priced homes in Blandford-Blenheim and East Zorra-Tavistock. Norwich has a mix of high and low priced homes.
- Based on the average household income, and the price of homes available, home ownership is a possibility for the average household in Oxford County (MLS, 2013; Statistics Canada, 2006). Based on discussions with local real estate boards there are condo’s available at lower price points in good condition in their community.



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- The cost of home ownership has increased over time, but not at the same rate as Ontario. With this increase in home cost, owner major (mortgage) payments have also increased (Statistics Canada, 2001, 2006).
- With the end of the Home Ownership Program and new mortgage rules, the expectation is that people will be waiting longer before they enter the home owner market. A small number of low income individuals who may not have normally entered the home ownership market are able to, through the support of the local Habitat for Humanity Program.

Rental:

- Twenty-five percent (9,535) of dwellings in Oxford County are tenant occupied (Statistics Canada, 2011) of which 47% are located in Woodstock.
- Vacancy rates have fluctuated over the years and fell to 4% in 2011.
- From 2007 to 2011 the cost of renting increased, 7% for a one bedroom and 14% for a two bedroom.
- In 2005 36% of tenants in Oxford spent 30% or more of their household income on rent. The rate is higher in Tillsonburg, Woodstock, and East Zorra-Tavistock (Table 31).
- Tenants live in a variety of structures including apartment buildings with fewer than 5 stories (33%), single detached homes (25%), apartments with five or more stories (15%), row houses (12%) and other (15%).
- Non-family and one person households are more likely to live in an apartment building (68%-69%).

Homelessness:

- Homelessness is difficult to quantify as it is often hidden. It is also difficult to track homelessness across the various agencies and services that provide support. Based on shelter statistics alone an estimated 101 Oxford County residents were homeless, at one point in 2012.
- A report on homelessness in Tillsonburg estimated there were approximately 40-50 homeless and at risk youth, of which one quarter are homeless and the remainder couch surf/stay with friends and family (Tim Welch Consulting Inc., 2010).
- In the 2013 Federal Budget, funds have been announced to assist with a housing first approach to address homelessness. The specifics of this program have not been announced at this time but funding will allow planning for a five year time period.

7 Emergency & Transitional Housing

Individuals and households have to use emergency and transitional housing for a variety of reasons including domestic violence, eviction, loss of income, release from an institution, and crisis. In 2011 crisis and tragedy occurred in Oxford County when there was a fire at a 45 unit apartment building in Woodstock. Two tenants died and one hundred people had to search for new accommodation. After the fire, Human Services assisted more than 40 households in finding new homes after they were displaced by the fire.

Within Oxford County, several agencies work together to assist clients who do not have adequate shelter including: Inn out of the Cold, Salvation Army, Domestic Abuse Services Oxford (DASO), Ingamo Homes and Oxford County Human Services.

Three shelters operate within Oxford County. Inn Out of the Cold is a seasonal shelter for men and women in Woodstock. Salvation Army Emergency Housing operates a shelter for families. Domestic Abuse Services of Oxford operates a shelter for women and their children. While the majority of their beds are for victims of Domestic Abuse, they do have two emergency beds for women who are



homeless. The following provides an overview of these services and how they have supported households.

Table 37: Emergency & Transitional Housing Services

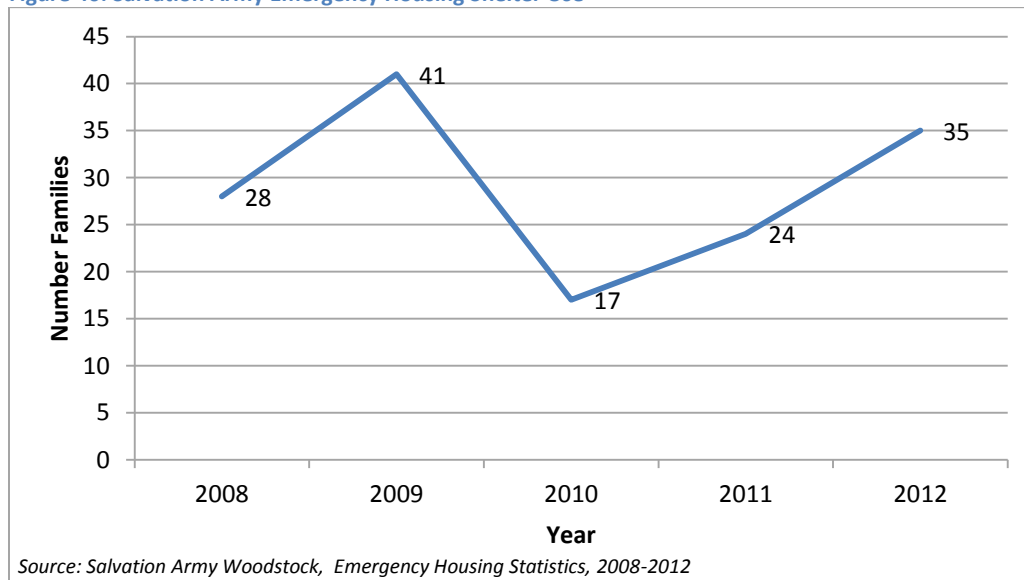
| Type | Community | Agency, Location | # Units/Beds | Single | Couple | Family |
|---------|-----------|---|-------------------------------------|--------|--------|--------|
| Shelter | Woodstock | Inn Out of the Cold, Dundas St (November-March) | 25 beds (typically) | ✓ | | |
| Shelter | Woodstock | Salvation Army Emergency Housing, James St | 4 bedrooms – one family per bedroom | | | ✓ |
| Shelter | Woodstock | DASO, James St | 21 beds – 2 are homeless beds | | ✓ | ✓ |

7.1 Salvation Army Emergency Housing

The Salvation Army Emergency Housing & Advocacy program commenced operations at 906 James St in February 2000. The shelter can house four families at a time. If the client is employed or has other income, the charge for housing would be equivalent to the monthly housing allocation received from Ontario Works. The maximum stay at the facility is 6 weeks. This is the only shelter in Oxford County which accepts families with boys over age 15.

An average, 28 families stay at the shelter every year (2008-2012, 5 year average) (Salvation Army Woodstock, 2013). From 2008-2012, 54% of households stayed for one night, then found alternative accommodation. For those that stayed more than one night the average stay was 27 days.

Figure 40: Salvation Army Emergency Housing Shelter Use



In 2012 of the 35 families using the shelter 68.6% were from Woodstock. The other 40% were from other communities in Ontario (9) and Alberta (2). London was the only community that two families were from. Use of the shelter by families from outside of Oxford County occurred in the following months: April (4), August (4), September (1) and November (1).

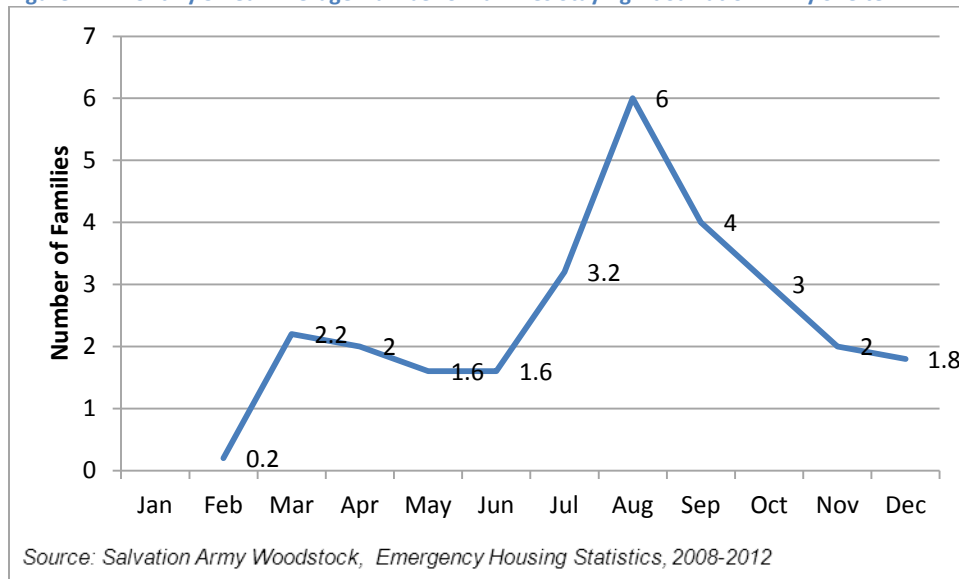
Looking at the 5 year average, shelter use is highest in the summer months. Shelter use in July through September represents 46.5% of shelter visits and 54.5% of the one night stays. For the remainder of



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the year it houses approximately 1-2 families per month and does experience some times of being completely vacant.

Figure 41: Monthly 5 Year Average Number of Families Staying At Salvation Army Shelter

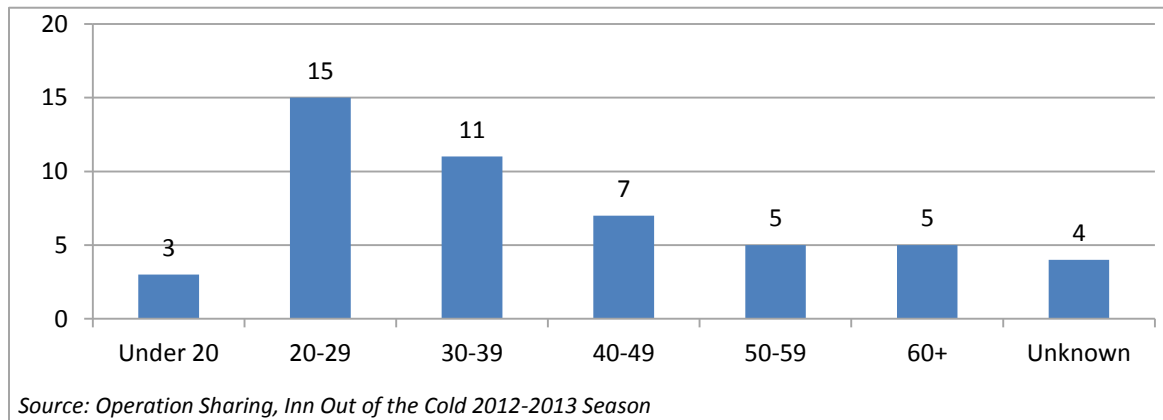


7.2 Inn out of the Cold

Inn out of the Cold is a seasonal shelter for males and females age 16 years and older, located in Woodstock at 721 Dundas St in Old St. Paul’s Anglican Church. The Shelter is open November 1 to March 31 and is open 7:30 pm to 8:30 am. Singles that require shelter when Inn Out of the Cold is closed can access, through the Salvation Army, one-night emergency housing at a hotel or transportation to a hostel facility (outside of Oxford County)through the Salvation Army.

In the 2012-2013 season (November-March), Inn out of the Cold had 50 clients of which 78% (39) were men and 22% (11) were women (Operation Sharing, 2013). The average age of clients was 38 with 52% of the clients being ages 20-39 (Figure 42).

Figure 42: Inn Out of the Cold Count of Clients by Age



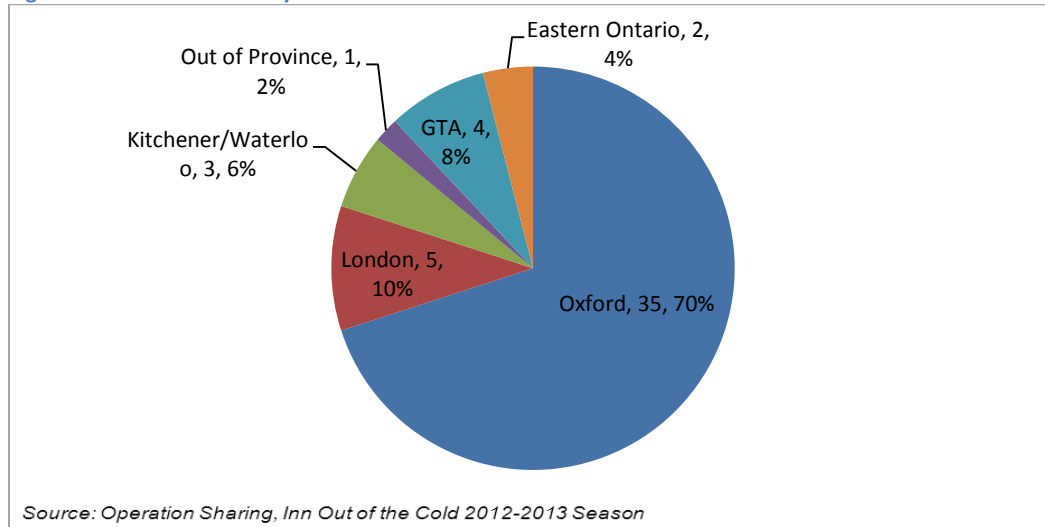
Examining 2012 statistics for the shelter 70% (35) of the clients considered themselves local identifying Oxford County at their place of residence (Figure 43). The other 30% (15) of clients were transient



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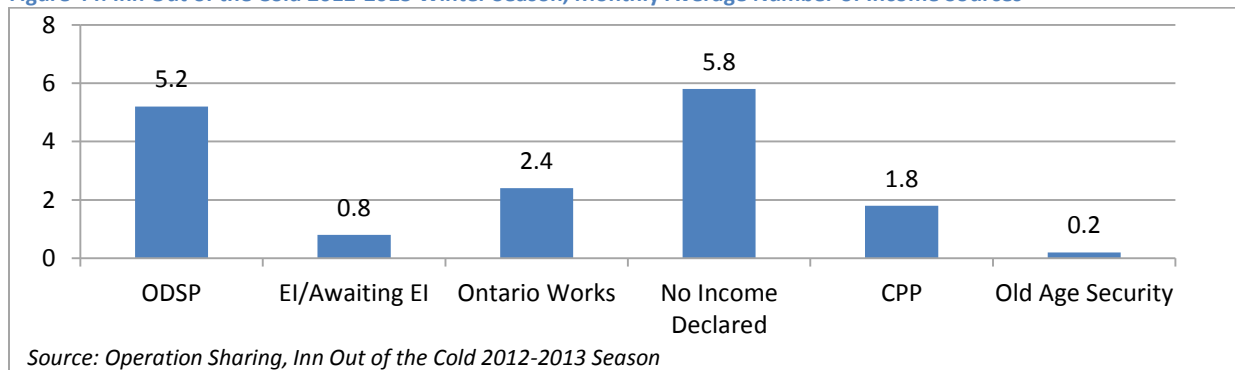
passing through the community. Of the transient clients 5 were from London, and 3 from Kitchener/Waterloo.

Figure 43: Home Community of Inn Out of the Cold Clients



Inn Out of the Cold asks clients about their income source. This information is volunteered by the clients, therefore data is not always available. Of the data provided for 2012-2013, in the average month ODSP was declared as an income source five times and Ontario Works was declared 2.4 times. Both of these programs do provide shelter benefits (Table 18, page 38). For some clients use of the shelter is not due to a lack of adequate income for housing, but is caused by other factors. For others, even with an income source, finding accommodations within their budget is difficult.

Figure 44: Inn Out of the Cold 2012-2013 Winter Season, Monthly Average Number of Income Sources



Clients using the shelter on March 14th were asked what their plans were once the shelter closed April 1st. When the shelter closed, of the six people using the shelter, 3 had found alternative accommodations and 3 had found employment (Operation Sharing, 2013).

A challenge faced by Inn Out of the Cold clients is finding a public space to go to on Sunday mornings when many programs and public spaces have reduced hours. This also is a day that community meals are not available (Schmiedl, 2013).

Shelter use has decreased over time. In the program's first full season 98 clients accessed the shelter. Since then numbers have steadily decreased reaching 85 in 2010, 76 in 2011, and 50 in 2012 (Giuliano,



2013). Weather does impact shelter use. The primary factor leading to this decrease was attributed to the community doing a better job helping people secure and maintain shelter (Giuliano, 2013).

7.3 Domestic Abuse Services Oxford (DASO)

Domestic Abuse Services Oxford was established in 1974. DASO offers a range of programs and services for Oxford County women, and their children, who are impacted by domestic abuse and/or homelessness. Residential services include safe, short-term, emergency accommodation at the 21-bed shelter located at 975 James Street in Woodstock. All of DASO’s programs and services are free to clients and are confidential. The shelter is wheelchair accessible. A renovation project, in 2012, included significant accessibility enhancements (Werby, 2013).

The average length of stay at the shelter was 34 days in the 2011/2012 fiscal year; double that of 2010. The increase is due largely to the time it takes for clients to secure new permanent accommodation that is affordable and appropriate for their needs (Werby, 2013).

The average age of women residing at the shelter is 39 (DASO, 2013). Thirty-five percent of the residential clients have at least one child. In the 2012 fiscal year a total of 76 women and 33 children stayed at the shelter (Table 38). Eight women stayed at the shelter in one of the two designated homeless beds (Werby, 2013).

Shelter occupancy has declined since 2003 when 127 women and 108 children stayed at the Shelter (Women's Emergency Shelter, 2004). This decline is likely due in part to the expansion of the outreach program to a full-time service in 2008. Prior to 2008 the outreach program was only offered 20 hours per week in Tillsonburg and Ingersoll (Werby, 2013). The outreach program is now offered on a full-time basis in Ingersoll, Tillsonburg, and Woodstock (Table 39).

Table 38: DASO Shelter Statistics Fiscal Years

| | 2010 | 2011 | 2012 |
|---------------------------------------|------|------|------------------|
| Number of women staying at shelter | 74 | 79 | 76* ¹ |
| Number of children staying at shelter | 56 | 61 | 33* |
| Average Length of Stay | 17 | 34 | 34 |
| Average age of Shelter Client | 36 | 39 | 39 |

Source: DASO, Shelter Statistics for Fiscal Years 2010-2012
** Beds available were reduced during renovations ¹ 8 women stayed in one of the two homeless beds*

Table 39: DASO Fiscal Year Outreach Statistics

| Municipality | 2010 | 2011 | 2012 |
|----------------------|------|------|------|
| Tillsonburg | 60 | 55 | 64 |
| Ingersoll | 41 | 29 | 38 |
| Woodstock | 59 | 59 | 57 |
| Norwich | 5 | 4 | 9 |
| East-Zorra Tavistock | 3 | 2 | 4 |

Source: DASO Outreach Statistics for Fiscal Years 2010-2012

7.4 Emergency Hotel Accommodation

Salvation Army & Emergency Housing provides emergency hotel accommodations for homeless individuals. In 2012, 35 applicants were provided with funds for emergency accommodation at a Hotel in Woodstock or Tillsonburg (Table 40). The number of people accessing this service has fluctuated



over the years ranging between 26-41 clients. Most accommodations were for one night, although in 2012 several couples had more than a one night stay. In 2012 the number of couples accessing the service did increase to five.

Table 40: Emergency Hotel Accommodation Statistics

| Year | Couples | Female | Male | NA | Grand Total |
|------|---------|--------|------|----|-------------|
| 2009 | 0 | 16 | 22 | 2 | 40 |
| 2010 | 1 | 9 | 14 | 2 | 26 |
| 2011 | 0 | 16 | 21 | 4 | 41 |
| 2012 | 5 | 12 | 13 | 5 | 35 |

Source: Salvation Army Emergency Housing, 2009-2012

7.5 Ingamo Homes Transitional Housing

Oxford County is home to one transitional housing provider, Ingamo Homes. Ingamo Homes is a 21-unit second-stage transitional housing facility for victims of domestic violence who are struggling to get on their feet again. The transitional housing is available for families and single women. Besides a place to live, Ingamo Homes also provides safety planning, support, children’s programs, legal planning and counselling.

Table 41: Ingamo Units

| Number of Bedrooms | 1 Bed | 2 Bed | 3 Bed |
|-------------------------|-------|-------|-------|
| Number of Units | 1 | 11 | 8 |
| Number Accessible Units | | 1 | |

Source: Ingamo Homes, 2013

Ingamo has served more than 1,000 women since they opened the rent-geared-to-income complex in 1989 (Rivers, 2013). The average stay is 15 to 16 months and the average household has 3 persons. The typical occupancy is 90% with a shift each year at the end of June as families prepare to relocate after the school year (Harris, 2013).

Table 42: Ingamo Homes Number of Tenants

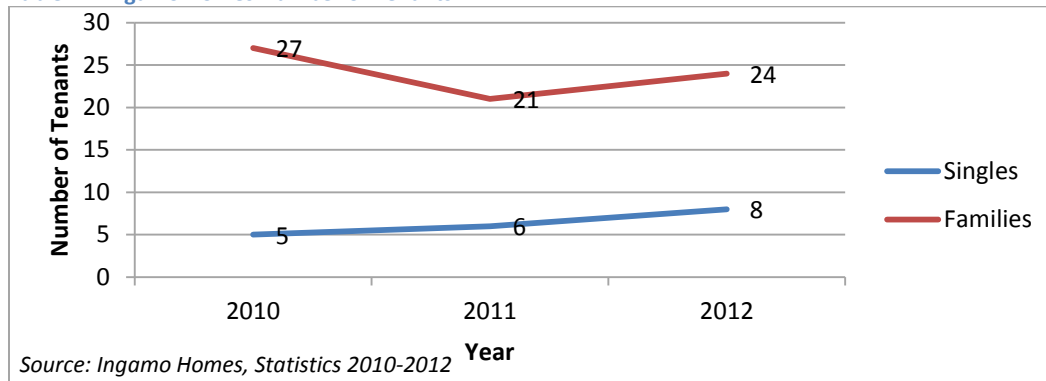
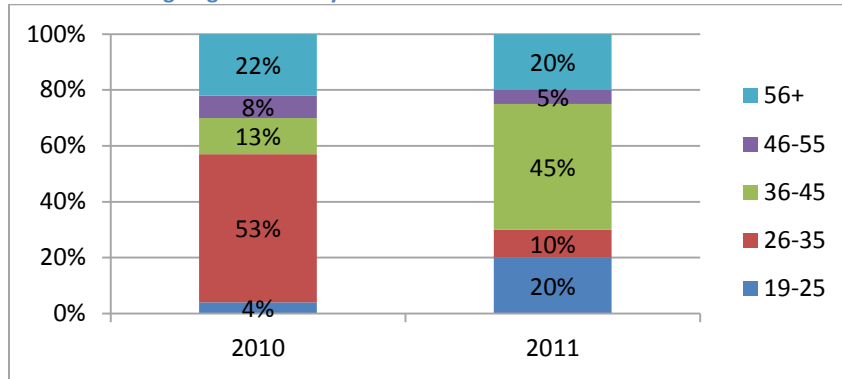




Table 43: Average Age of Primary Tenant



In the past 4-5 years Ingamo has observed a trend in more singles than families utilizing their service (Harris, 2013). This trend is reflected in the rebranding Ingamo completed in March 2013. Formerly known as Ingamo Family Homes, the organization has dropped the “family” and also added a new brand, logos and a fundraiser in an effort to forge an identity separate from other Oxford domestic violence services (Rivers, 2013).

An interview was conducted with the Executive Director of Ingamo Homes to discuss challenges the organization and its clients face. Identified organization challenges include the lack of additional funding for office support staff and constant upkeep of buildings (Harris, 2013). There also is a need to provide long-term counselling/supports in the community once families move out of Ingamo (Harris, 2013). Client challenges they have observed include an increased need for improved accessibility in the units. A big improvement that could be made is the installation of accessible washrooms on the main floor of some units.

Another challenge mentioned by DASO and Ingamo was that some of their clients do not qualify for Social Assistance or RGI housing as they fail the income test, based on their assets (Harris, 2013; Werby, 2013). The income tests are not locally developed but are a requirement of the provincial/federal programs providing the funding. Meanwhile they cannot access/unload these assets until their finances with their ex-spouse are completed (often in court). They may not be eligible for these and other income test based services, like Ontario Works, yet they still require the support.

7.6 Emergency Transportation Services

The Salvation Army provides funding to individuals who are trying to return to their home community or a community where they can access family supports. Occasionally transportation assistance is also provided when the Salvation Army van is not available to transport clients. Most often tickets are provided for bus travel, but in rare circumstances a cab is provided. The number of clients accessing this service is small and has decreased since 2008 (Figure 45). Brantford, Kitchener, Hamilton, London, and Toronto are the most common destinations (Table 44). Based on feedback from the Salvation Army most clients accessing this service are passing through the area, and are not local residents. Use of this service also picks up in the summer months.



Figure 45: Number of Clients Receiving Salvation Army Oxford Transportation Assistance



Table 44: Number of People Accessing Salvation Army Transportation Assistance

| Destination | 2008 | 2009 | 2010 | 2011 | 2012 |
|-------------|------|------|------|------|------|
| Brantford | 2 | 2 | | | 1 |
| Hamilton | 1 | 2 | 1 | | |
| Kitchener | 2 | | | | 2 |
| London | 12 | 8 | 1 | 8 | 3 |
| Toronto | 4 | 2 | | | |
| Other | 2 | 2 | 2 | 2 | 2 |

7.7 Conclusions: Emergency & Transitional Housing

- The Salvation Army Emergency Shelter was used by 34 households in 2012, of which 23 were local residents. While the majority of shelter users stay for one night, those that stay do so for a longer stay for approximately one month (Salvation Army Woodstock, 2013).
- Inn Out of the Cold served 50 clients in the 2012-2013 season, of which 30 were local residents. Use of the shelter was primarily males age 20-39 (Operation Sharing, 2013). The number of people using the shelter has decreased, which is attributed to the community doing a better job helping people secure and maintain shelter (Giuliano, 2013).
- In the 2012 fiscal year a total of 79 women and 61 children stayed at DASO. The average length of stay at the shelter was 34 days in the 2011/2012 fiscal year; double that of the 2010. The increase is due largely to the time it takes for clients to secure new permanent accommodation that is affordable and appropriate for their needs (DASO, 2013). Shelter occupancy at DASO has declined since 2003 (Women's Emergency Shelter, 2004). This decline is likely due in part to the expansion of the outreach program to a full-time service in 2008 (Werby, 2013).
- Ingamo operates 20 transitional units for women who were victims of domestic violence. In 2012, 20 families and 8 singles were housed at Ingamo. The average length of stay is 15-16 months. They typically operate at 90% occupancy (Harris, 2013).
- In recent years, the need for accessible women's shelter/transitional housing has increased (Harris, 2013; Werby, 2013). In 2012, accessibility at DASO improved with extensive renovations (Werby, 2013). Meanwhile Ingamo could benefit from the modification of more units (Harris, 2013) providing accessible washrooms on the main floor.



- Interviews with area women's shelters/transitional housing identified a gap in services. Some of their clients do not qualify for Social Assistance or RGI housing as they fail the income test, based on their assets (Harris, 2013; Werby, 2013). The income tests are not locally developed but are a requirement of the provincial/federal programs providing the funding. Meanwhile they cannot access/unload these assets until their finances with their ex-spouse are completed (often in court). They may not be eligible for these and other income test based services, like Ontario Works, yet they still require the support.
- Salvation Army & Emergency Housing provides funding for emergency hotel accommodations. In 2012, funding was provided for 35 applicants with emergency accommodation at a Hotel (Salvation Army Woodstock, 2013).
- The Salvation Army provides emergency transportation for people to return to their home community. Based on feedback from the Salvation Army most clients accessing this service are passing through the area, and are not local residents. Use of this service also picks up in the summer months. In 2012, 8 people used this service (Salvation Army Woodstock, 2013).

8 Shelter Emergency Financial Assistance

Several programs are available to provide supports to families at risk of eviction, disconnection of utilities, or requiring assistance securing shelter (last months rent). These programs are operated by the Oxford County Human Services and the Salvation Army. The Community Homelessness Prevention Initiative (CHPI) is one of these programs, which also provides funding to the Provincial Rent Bank Program (PRBP) and Rent Assistance Program (RAP). Other programs to assist with utility expenses include the Low Income Energy Assistance Program (LEAP), and the Winter Warmth Program which are funded by Union Gas and hydro companies.

8.1 Community Homelessness Prevention Initiative (CHPI)

January 1, 2013 the Province of Ontario implemented a new program called Community Homelessness Prevention Initiative (CHPI). CHPI provides funding for the following provincial homelessness-related programs together under a single policy and accountability framework:

- Consolidated Homelessness Prevention Program
- Emergency Energy Fund
- Emergency Hostel Services
- Domiciliary Hostel Program
- Provincial Rent Bank
- Community Start-up & Maintenance Benefit
- OW/ODSP Home Repair Programs

The five programs, which were previously administered by the Ministry of Community and Social Services (MCSS) and the Ministry of Municipal Affairs and Housing (MMAH), are now consolidated as one program (CHPI) and is administered by MMAH and delivered locally by Oxford County Human Services. In addition to the CHPI funding available through Human Services, Oxford County has provided some of the funds to Salvation Army county wide so they may continue delivery of the Provincial Rent Bank Program and Rent Assistance Programs (see sections 8.2 and 8.3).



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In Oxford County, the new CHPI program assists clients with the following circumstances:

1. Prevent Eviction
2. Prevent disconnection of utilities
3. Assist with last month's rent
4. Payment of arrears to a Housing Authority

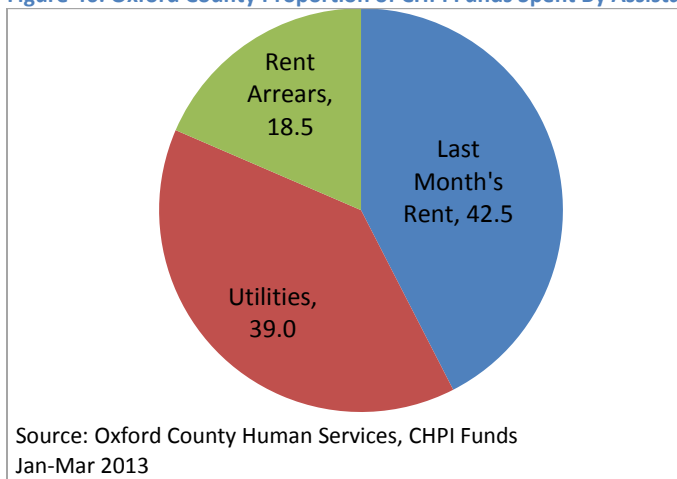
This assistance is available once every 24 months – like CSUMB was. Unlike CSUMB, this program is open to all residents of Oxford County. Eligibility criteria vary depending upon the circumstances.

- Last months rent can be provided if the move is required for:
 - employment,
 - health,
 - moving from an unaffordable residence to an affordable one,
 - to provide immediate shelter to someone who has been evicted.
- Arrears assistance can be provided if it:
 - falls within the maximum funding amount and paying the arrears will result in immediate housing of the client.
- Utility arrears assistance can be provided if:
 - a notice of disconnection has been provided,
- Home repairs are reviewed on a case by case basis.

The maximum amount of CHPI assistance that can be provided in Oxford County is \$600. Additional funds are available for Social Assistance recipients through discretionary benefits and for non-social assistance clients through emergency assistance. For Social Assistance recipients the total amount of assistance including discretionary benefits is \$900. This is more than singles and couples used to receive through CSUMB (\$799), but is less than families received (\$1500). While this is less assistance for families than previously available through CSUMB, the funds would cover the average last months rent for most units in Ingersoll and Tillsonburg, but not the cost of a two bedroom unit in Woodstock (Table 33).

From January to March 2013 assistance provided through this program was primarily spent on last month's rent (42%), utilities (39.5%) followed by rent arrears (18.5%) (Figure 46).

Figure 46: Oxford County Proportion of CHPI Funds Spent By Assistance Type





8.2 Provincial Rent Bank Program (PRBP)

Prior to 2004 a Woodstock-Rent Bank was operated by the Salvation Army with funding from the Homeless Initiative Funding and the County of Oxford. In 2004 the Province established the Provincial Rent Bank program to provide short-term assistance for rent arrears in order to avoid tenant household evictions. In 2013 Human Services provided the funding through CHPI. The Salvation Army (Woodstock, Tillsonburg, Ingersoll, Norwich) is the local operator for the Provincial Rent Bank Program (PRBP).

The overall purpose of the PRBP is in the interest of achieving two main objectives: promoting and maintaining housing stability; and achieving costs savings for the Province of Ontario through reducing the use of emergency shelters. “Research suggests that programs such as rent banks can provide additional cost savings to tenants and landlords through reduced evictions. It has been estimated that evictions cost \$2,234 per tenant and between \$2,500 and \$6,000 for landlords. Further, research also suggests that rent banks may also have other benefits for tenants, including reducing the strain on families and children who may have otherwise had to relocate to new neighbourhoods and schools.” (R.A. Malatest & Associates Ltd., 2008).

The program provides financial assistance for up to two months to aid households with rent or the disconnection of utilities. To be eligible for the program applicants meet the following criteria:

- Have rent arrears with a Notice to End a Tenancy Early for Non-payment of Rent (N4) and a Tribunal date to be evicted.
- Are low income
- Must be residents of Oxford County
- Loans must be for permanent housing
- Must agree to repay the loan by means of monthly payments

Since the inception of the program over 200 households have been assisted (Salvation Army, 2010-2012).

Table 45: Provincial Rent Bank Program Statistics

| Provincial Rent Bank Program: Year | Households Received Assistance | Amount Loaned | Amount Repaid |
|------------------------------------|--------------------------------|---------------|---------------|
| 2013 (Jan-Feb) | 20 | \$31,806 | |
| 2012 | 50 | \$52,156 | |
| 2011 | 30 | \$36,078 | \$187 |
| 2010 | 28 | \$26,320 | \$1,146 |

Source: Salvation Army Woodstock, 2010-2013

Table 46: March 2012-2013 Use of Salvation Army Operated Shelter Subsidy Programs

| Municipality | PRBP | RAP | Winter Warmth | LEAP | Total | % Total |
|--|------|-----|---------------|------|-------|---------|
| Woodstock | 40 | 4 | 46 | 70 | 160 | 63.7 |
| Ingersoll | 6 | | 13 | 12 | 31 | 12.4 |
| Tillsonburg | 16 | 2 | 15 | 1 | 34 | 13.5 |
| Norwich | | 1 | 3 | 6 | 10 | 4.0 |
| Zorra | 2 | | 1 | 2 | 5 | 2.0 |
| South-West Oxford | 1 | | 2 | 2 | 5 | 2.0 |
| East Zorra-Tavistock | 1 | | | 2 | 3 | 1.2 |
| Blandford-Blenheim | | | 2 | 1 | 3 | 1.2 |
| <i>Source: Salvation Army Woodstock, 2012-2013</i> | | | | | 251 | 100.0 |



Provincial Rent Bank programs have to complete stability reports, which identify how many assisted households are at the same address a year after receiving assistance. A 2008 Provincial Report identified that service managers felt the stability reports do not adequately recognize the reasons why some of the participants decided to move (R.A. Malatest & Associates Ltd., 2008). If a tenant was having difficulty paying rent they may have tried to find accommodations more within their price range whether RGI, Affordable Housing, or private market. Of the 37 tenants that received Rent Bank assistance in 2011, 72% were at the same address in March 2013 (Salvation Army, 2010-2012).

8.3 Rent Assistance Program (RAP)

As the Provincial Rent Bank Program is a loan, any funds returned through this program have been invested into a local Rent Assistance Program (RAP) operated by the Salvation Army. This program is available to assist tenants before they have a notice to end Tenancy Early for Non-Payment of Arrears. The purpose of the program is to assist people before they receive an eviction notice. As this program is funded through PRBP repayments the number of people assisted is small. There were 22 people from 2010-2012, with the bulk of assistance provided in 2011 (14 persons).

8.4 Low Income Energy Assistance Program (LEAP)

The LEAP grant is available to low-income customers of utilities (electricity or gas) who may be experiencing difficulty paying current arrears. It is not intended to provide regular or ongoing bill payment assistance and is limited to \$500 maximum assistance per fuel per household per year. To qualify households must fall below the Low Income Cut-off (plus 15%). Locally LEAP applications are processed by the Salvation Army.

In 2012, there were 99 LEAP applications approved providing \$27,373 in assistance. This assistance was provided primarily to Woodstock Hydro residents (78%) with the remaining 22% being Erie Thames Power clients (Salvation Army, 2010-2012). The average assistance provided was \$276.

8.5 Winter Warmth Program

The Winter Warm is funded through Union Gas to assist low-income families and individuals living at, or below, the poverty line, who have exhausted all other sources of financial support. Program recipients must have either a Union Gas bill that is currently in arrears, recently received a disconnection notice or are experiencing personal circumstances that make it difficult to pay a current natural gas bill. Approved households may receive one grant (up to \$500 maximum) each year.

Funding for this program is flowed by Union Gas to United Way Oxford, who has a purchase of service agreement with the Salvation Army to provide this service. In 2012, 86 households accessed the program receiving an average assistance of \$359.86 (Salvation Army, 2010-2012). Thirteen households received the maximum allowable benefit of \$500.

8.6 Conclusions: Emergency Financial Assistance

- Emergency financial assistance funding underwent a significant change in January 2013 with numerous provincial programs being amalgamated into one funding envelope (CHPI). While fewer funds are available through this program, a single/couple in receipt of Ontario works would receive more funds than they did previously. These funds would still cover last months rent for an average apartment in Woodstock (Canadian Mortgage and Housing Corp, 2013).
- The Provincial Rent Bank program appears to assist the majority of tenants in maintaining their current shelter (Salvation Army, 2010-2012). Yet, the program is limited to assisting those



households that have a pending eviction. Therefore the Rent Assistance program and CHPI funds can assist households sooner thereby improving their housing security at an earlier stage.

- Housing & Utility assistance available through the Salvation Army is primarily accessed in the urban municipalities of Woodstock (63%), Tillsonburg (12%), and Ingersoll (11%) (Salvation Army Woodstock, 2013). The program is also more frequently accessed in municipalities which have a Salvation Army Family Services.

9 Social Housing

Social housing was developed in Ontario for four main reasons:

- to provide affordable rents for low and moderate income households;
- as part of neighbourhood strategies to replace deteriorated or low-quality housing, preserve affordable rental buildings, and ensure mixed-income neighbourhoods;
- to provide new rental housing - during the past two decades, private developers have not built moderately priced new rental housing, resulting in a shortfall in housing supply; and
- to provide supportive housing (housing with support services) for those who need it (e.g., long-term homeless people, people with mental health disabilities, frail elderly).
(Social Housing Services Corporation, 2008)

Social housing is an important part of the “social safety net” for low-income tenants that cannot afford market rents. Several types of Social Housing are available in Oxford County including: Affordable Housing, Rent Geared-to-Income Housing (RGI), and Private Market Rent Subsidy Agreements (including Bridge). This section provides an overview of these housing options. Information about more specialized social housing can be found in sections 7 (Emergency & Transitional) and 11(Supportive).

Table 47: Oxford Social Housing Stock by Unit Type, excluding Supportive & Market Rent Units

| Social Housing Units by Type | Total | Private | County | Municipal | Non-Profit | Co-op |
|---------------------------------|-------------|---------|--------|-----------|------------|-------|
| Affordable Housing | 275 | 178 | | 12 | 88 | |
| Rent Geared-to-Income | 1010 | | 628 | 152 | 141 | 89 |
| Rent Subsidy (including Bridge) | 144 | 143 | | | | |
| TOTAL | 1429 | | | | | |

Source: Oxford County Human Services, 2013. Includes Affordable Housing units under construction in 2013.

9.1 Affordable Housing

“Building on the principles of Ontario’s Long-Term Affordable Housing Strategy (LTAHS), the Investment in Affordable Housing Ontario (IAH) continues the success of the Canada-Ontario Affordable Housing Program (AHP) and has the following key objectives:

- Improve access to affordable housing that is safe, sound, suitable, and sustainable for households across Ontario.
- Provide SMs and housing proponents with the flexibility to meet local needs and priorities.
- Offer funding for an array of housing options that address affordable housing needs across the housing continuum.
- Incorporate energy efficiency requirements and accessibility into affordable housing units and building design.



Oxford County Housing & Homelessness Plan: Needs Assessment

- Provide SMs with the flexibility to design strategies to alleviate homelessness and help move households in their communities along the housing continuum.” (Ministry of Municipal Affairs and Housing, 2011)

Rental units receiving funding under the Affordable Housing Program (AHP) or the Investment in Affordable Housing for Ontario (IAH) program have tenants pay rent set at or below 80 per cent of Canada Mortgage and Housing Corporation (CMHC) Average Market Rent (AMR). For some projects maximum rents will be based on a Modified Ontario Works (OW) shelter allowance. The proponent is allowed to charge rents of up to 105 per cent of a modified OW shelter allowance, provided it does not exceed the CMHC AMR.

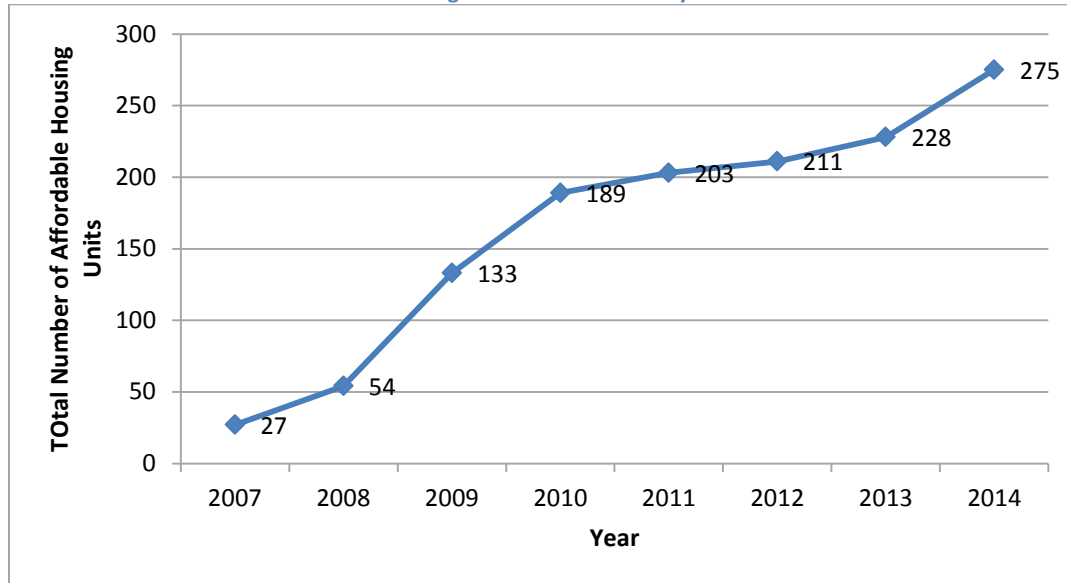
By the end of January 2014 there will be 275 affordable housing units in Oxford County (Table 48). Affordable housing is located in four municipalities of Oxford County: Ingersoll, East Zorra-Tavistock, Tillsonburg, and Woodstock. The affordable housing includes 216 one bedroom units (78%), 55 two bedroom units (20%) and 4 three bedroom units (1%). The size (number of bedrooms) per unit varies across the County with no one bedroom units in Ingersoll, and only one bedroom units in Tavistock.

Table 48: Affordable Housing Projects in Oxford County

| Community | Project Address <i>* indicates project completion in 2013</i> <i>** indicates project completion 2014</i> | # Units by # Bedrooms | | |
|-------------|---|-----------------------|----|---|
| | | 1 | 2 | 3 |
| Ingersoll | 119-123 John Street Ingersoll | | 12 | |
| Ingersoll | 50 Garland Court Ingersoll | | 10 | 4 |
| Ingersoll | 322,324 King St W, Ingersoll* | | 4 | |
| Tavistock | 40 Woodstock Street South Tavistock | 14 | | |
| Tavistock | 37 Maria Street, Tavistock | 10 | | |
| Tillsonburg | 2 Harris Avenue Tillsonburg | | 15 | |
| Tillsonburg | 53 QUEEN Street Tillsonburg | 8 | 4 | |
| Woodstock | 311 Dundas Street Woodstock | 36 | | |
| Woodstock | 318 Dundas Street Woodstock | 27 | | |
| Woodstock | 68 Young Street Woodstock | 8 | | |
| Woodstock | 373 Blossom Park Road Woodstock | 27 | | |
| Woodstock | 62 Mill Street Woodstock | 20 | 10 | |
| Woodstock | 405 Dundas St, Woodstock* | 3 | | |
| Woodstock | 18 Vansittart Ave, Woodstock** | 47 | | |
| Woodstock | 25 Winniett Street, Woodstock | 16 | | |



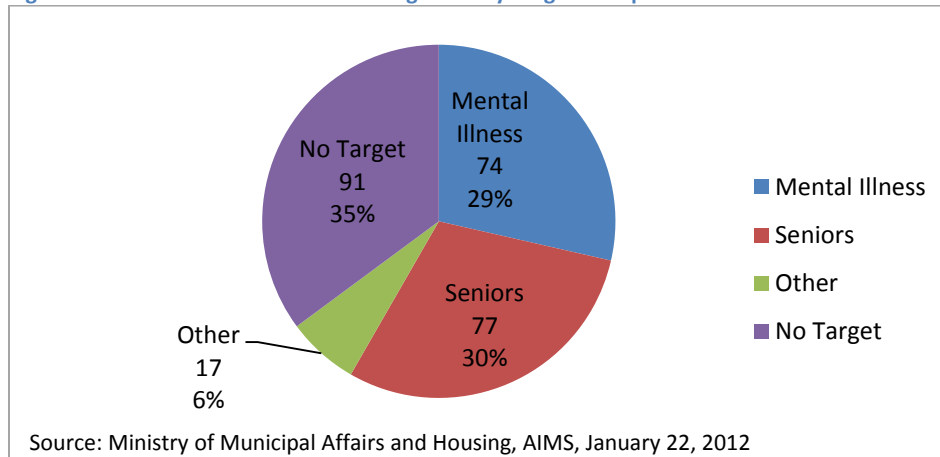
Table 49: Total number of affordable housing units in Oxford County



9.1.1 Target Groups

Several of the affordable housing units in Oxford County target specific groups including: persons with a mental illness (29%), seniors (29%), and other groups (7%) including developmental, youth, and victims of domestic violence. The remaining 35% of affordable housing does not target a specific group (Figure 47).

Figure 47: Number of Affordable Housing Units By Target Group



Source: Ministry of Municipal Affairs and Housing, AIMS, January 22, 2012

The distribution of housing by target group does vary across the county. In 2013, four units were built in Ingersoll for tenants with developmental challenges, and in Tavistock and Tillsonburg just over half of the units target seniors. All affordable housing for people with mental illness is located in Woodstock, although supportive units are available in Ingersoll & Tillsonburg (See Section 11.3).

Oxford’s first affordable housing initiative targeting youth should be completed in 2013. This facility, located in Woodstock, will provide 3 units for youth, with supports available through Youth for Christ (YFC). YFC’s is a non-profit organization committed to helping youth develop holistically by offering programs and developing relationships that nurture the whole person – physically, mentally,



emotionally, socially and spiritually. Tenants of their units will receive these supports assisting them in various aspects of their quality of life.

In the 2013 Federal budget, a five year extension was announced for the Investment in Affordable Housing. This program is expected to continue providing funding for the construction and renovation of affordable housing units, as well as home ownership assistance, rent supplements, shelter allowances, and the renovation and repair of accommodations for victims of family violence.

In the Provincial Budget, the Province called for additional funding to be provided by the Federal Government for Social Housing. “While the extended Investment in Affordable Housing program will help increase the stock of new affordable housing units and repair units built since the mid-1990s, it will not help repair the existing stock of older social housing units, some of which are over 50 years old. The Province calls on the federal government to make long-term, predictable investments in social housing. There are currently more than 150,000 households on waitlists for social housing in Ontario, up 24 per cent from 2003. The lack of affordable and appropriate shelter is a barrier to health, education and employment. (Sousa, 2013)”

9.2 Rent Geared to Income Housing

There are 1207 social housing units in Oxford County including 1010 Rent Geared-to-Income and 197 market rent units (in non-profit housing & Cooperatives). This inventory includes 28 supportive units located throughout Oxford County Housing. For these units the waitlist is administered by the support agency. For information about these and other supportive/ transitional housing go to sections 7 and 11.

RGI units are located in all Municipalities, with the exception of South-West Oxford. Woodstock is home to the largest number of units (45.1%), followed by Tillsonburg (24.8%), Ingersoll (15.2%), Zorra (4%), East Zorra-Tavistock (4.6%), Blandford-Blenheim (3.9%), and Norwich (2.5%).

Of the 1207 units, 777 (64%) are bachelor and one bedroom units; 215 two bedroom units (18%); 182 three bedroom units (15%); 29 four bedroom units (2%); and 4 five bedroom units (less than 1%). All municipalities have 1 bedroom units, with 41% of them being located in Woodstock (Table 51). The distribution of other unit types does vary across the county with bachelor units in Norwich, Tillsonburg, and Woodstock and 3-5 bedroom units only being in the urban municipalities (Table 51).

Table 50: RGI and Market Rent Units By Municipality

| Community | Total Units | | RGI Units | | Market Units | |
|--------------|-------------|------------|-------------|--------------|--------------|--------------|
| | # | % | # | % | # | % |
| Drumbo | 24 | 2.0 | 17 | 1.7 | 7 | 3.6 |
| Embro | 24 | 2.0 | 17 | 1.7 | 7 | 3.6 |
| Innerkip | 29 | 2.4 | 6 | 0.6 | 23 | 11.7 |
| Ingersoll | 183 | 15.2 | 173 | 17.1 | 10 | 5.0 |
| Norwich | 30 | 2.5 | 30 | 3.0 | | 0.0 |
| Princeton | 23 | 1.9 | 11 | 1.1 | 12 | 6.1 |
| Tavistock | 27 | 2.2 | 27 | 2.7 | | 0.0 |
| Thamesford | 24 | 2.0 | 24 | 2.4 | | 0.0 |
| Tillsonburg | 299 | 24.8 | 242 | 24.0 | 57 | 28.0 |
| Woodstock | 544 | 45.1 | 463 | 45.8 | 81 | 41.1 |
| Total | 1207 | 100 | 1010 | 100.0 | 197 | 100.0 |

Source: Oxford County Human Services, July 2013



Table 51: RGI and Market Rent Units by Municipality and Bedroom Count

| Municipality | bachelor | | 1-bed | | 2-bed | | 3 to 5 bed | |
|-------------------------|-----------|--------------|------------|--------------|------------|--------------|------------|--------------|
| | # | % | # | % | # | % | # | % |
| Blandford-Benheim | | 0.0 | 34 | 4.6 | 13 | 6.0 | | 0.0 |
| East-Zorra Tavistock | | 0.0 | 56 | 7.6 | | 0.0 | | 0.0 |
| Ingersoll | | 0.0 | 104 | 14.1 | 49 | 22.8 | 30 | 14.0 |
| Norwich | 4 | 9.8 | 26 | 3.5 | | 0.0 | | 0.0 |
| Tillsonburg | 14 | 34.1 | 184 | 25.0 | 50 | 23.3 | 51 | 23.7 |
| Woodstock | 23 | 56.1 | 290 | 39.4 | 97 | 45.1 | 134 | 62.3 |
| Zorra | | 0.0 | 42 | 5.7 | 6 | 2.8 | | 0.0 |
| Grand Total | 41 | 100.0 | 736 | 100.0 | 215 | 100.0 | 215 | 100.0 |

Source: Oxford County Human Services, July 2013

9.2.1 Waiting List

The waitlist for social housing in Oxford County has grown significantly over the past 5 years, increasing from 140 to 1249 in 2012. While this increase is large, the increase can be explained by the implementation of integrated human services, changes in the processing of applications, and changes in waitlist maintenance.

9.2.1.1 Integrated Human Services

Integrated human services is a system of services which are effectively coordinated, seamless and tailored to the needs of our clients so that they are better able to maximize their potential, enhance their quality of life and contribute to their community. Services are based upon seven quality of life indicators; which include safe and affordable housing, financial assistance benefits, subsidized child care and responsive referrals to appropriate community resources. Every transaction within the framework of integration means that clients come first through a responsive consistent navigation of service delivery.

Prior to integration clients would have to go through a separate application process for social assistance, Housing, and child care. They also would also have a separate worker for each service. With integration there is one application form and one worker per client. Workers take a holistic approach with clients looking at 7 quality of life indicators: Income, Education, Employment, Shelter, Health, Safety & Legal, and Transportation. Basically, every client that is paying more for rent than they can afford is assisted in applying for Social Housing and in turn are added to the waitlist.

In 2012, the average monthly social assistance caseload was 1600. With the move to integration most social assistance clients complete RGI housing applications, therefore one can see where the majority of the 1249 housing applications likely originated from. This is substantiated by the fact that 62% of RGI applications were for 1 bedroom units, which is similar to the Ontario Works caseload distribution of 69% singles in September 2012.

Table 52: Waitlist for Rent Geared-to-Income Housing

| Waiting List for Social Housing | 2007 | 2008 | 2009 | 2010 | 2011 | 2012 |
|---------------------------------|------------|------------|------------|------------|------------|-------------|
| All Households | 140 | 171 | 160 | 241 | 297 | 1249 |
| Seniors | 32 | 36 | 26 | 22 | 33 | 112 |
| Families | 45 | 45 | 49 | 109 | 132 | 460 |
| Non-Senior Singles | 63 | 90 | 85 | 110 | 132 | 677 |



Source: Ontario Non-Profit Housing Association.

9.2.1.2 Processing of Applications

As part of the integration process, the Department of Human Services modified the waitlist process. Prior to integration all received housing applications were:

1. Processed to determine eligibility and client was deemed:
 - a. Eligible and placed on the waitlist
 - b. Ineligible and the application was declined
2. Once they were offered a unit their eligibility was checked again and they were either:
 - a. Deemed eligible and offered a unit
 - b. Deemed ineligible and removed from the waitlist

The Department felt this process was flawed as eligibility was determined twice, and for numerous applications they no longer qualified as their financial circumstances had changed. Therefore the application process was modified to the following:

1. Applicant is placed on the waitlist
2. When applicant is nearing the top of the waitlist, they are sent an application to confirm their eligibility. Client is either:
 - a. Deemed eligible and is offered a unit when one is available
 - b. Deemed ineligible and is removed from the waitlist.

Determining eligibility later in the process also contributes to the size of the waitlist. In 2012, there were 47 applications determined to be ineligible, which was part of a larger group of 251 applications which were cancelled. Applications were cancelled for a variety of reasons including the applicant:

- no longer needed RGI housing and chose not to respond to correspondence about their application.
- refused 3 units which were offered. If they are refusing units their need for RGI housing is not critical.
- did not update their contact information and missed critical correspondence about their application.

Not checking eligibility until later in the process has saved the department a significant amount of time and effort, considering 251 cancelled and ineligible applications represents 20% of the applications on the waitlist, as of December 2012. It also refocuses staff time and resources to assist clients rather than reviewing applications for a waitlist.

9.2.1.3 Waitlist Maintenance

Prior to Integrated human services, twice a year the department mailed letters to applicants asking if they wished to stay on the waitlist. If a response was not received, the applicant was removed from the waitlist. This typically resulted in a reduction of the waitlist by 1/3 every year. In order to get this critical correspondence, applicants who had moved or changed their phone number would have to remember to contact the Department to update their contact information. When the applicant didn't remember to do this, they would miss the letter and end up being removed from the waitlist.

The Department has been working to make updating contact information easier for applicants, so they do not miss critical correspondence. Mail, phone, and email are now used to contact clients. Clients can



also update their information in person, by phone, email, or using an online form on the Oxford County website.

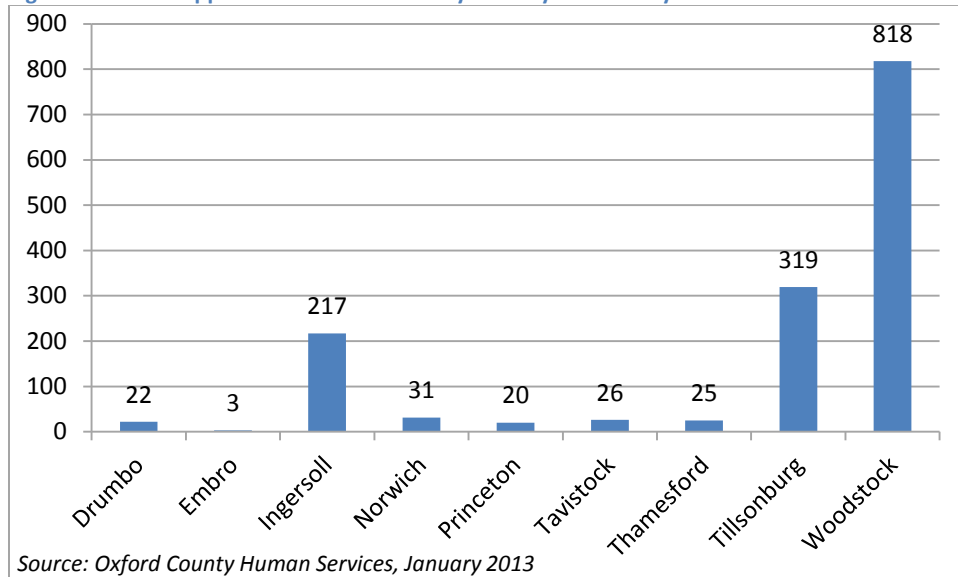
Maintenance of the waitlist has also changed. The department no longer mails letters to confirm that people want to remain on the waitlist. The top 20 clients on the waitlist are contacted by email or phone to ensure they still want to remain on the waitlist. This is completed periodically throughout the year. While this change has meant more people are staying on the waitlist, these are often people that need housing who would have previously been removed from the list as they didn't respond to mailed correspondence.

The Ontario Non-Profit Housing Association's 2012 waitlist survey reported that the greatest number of cancellations was among non-senior singles/couples households. Longer wait times and less availability of units likely contributes to the higher number of cancellations (Ontario Non-Profit Housing Association, 2012). By adjusting waitlist management, Oxford County is helping people remain on the waitlist who need housing.

9.2.2 Waitlist Statistics

The length of the waitlist varies by community and building. This variation can likely be explained by various factors including geographic location, local amenities (grocery store, pharmacy), building criteria (seniors only), and other personal factors (proximity to family, schools...). Typically there are fewer applicants for Rural Oxford County units, and therefore the waitlist is shorter (Figure 48). The urban municipalities have the greatest number of applications, with Woodstock having 55% of the total applications by community.

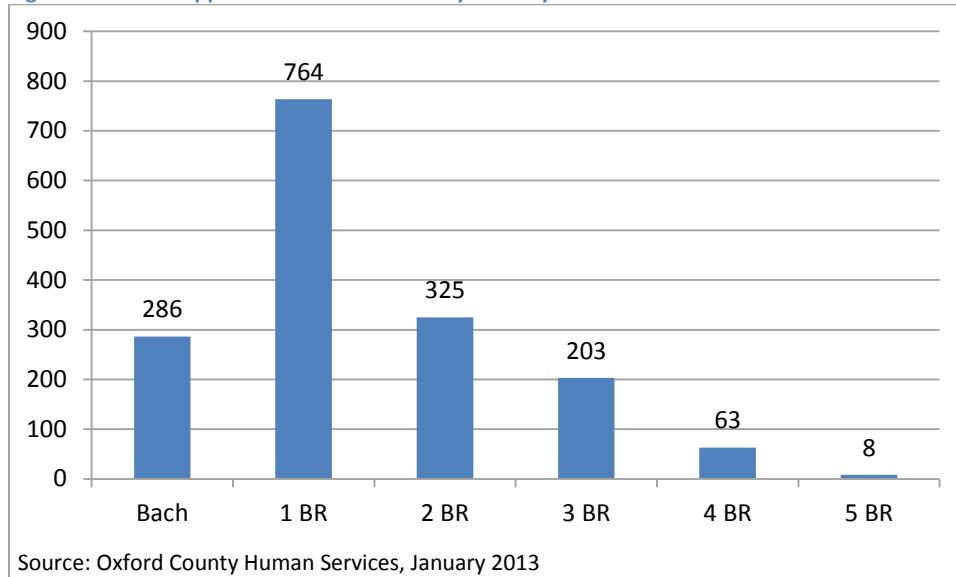
Figure 48: Active Applications Prior to January 2013 By Community



The amount of time an applicant would be on the waitlist is also dependent upon what unit size they have applied for. The waitlist is longest for 1 bedroom units (Oxford County Human Services, 2013). Bachelor and 1 Bedroom unit requests make-up 63% of the total applications by unit type on the waitlist (Figure 49).



Figure 49: Active Applications Prior to January 2013 By Unit Size



RGI Units are offered based on applicant status and the chronological order in which the applicants applied (oldest applications first). There are three types of applicant status which impact who the units are offered to first.

1. **Special Priority Policy (SPP):** have the highest priority. These households have a member who has been a victim of domestic violence. SPP applications are processed based on the chronological order of the date they applied.
2. **Local Priority Applicants** are secondary to SPP. These applicants fit into locally identified needs categories. Oxford County, and other Services Managers in the Province have the flexibility to set their own local priorities. Local Priority applications are processed based on the chronological order of the date they applied.
3. **Chronological:** All other applicants are considered Chronological applicants. These applications are considered after SPP and Local Priority applications. Chronological applicants can be on the waitlist for 1-3 years before they are housed.

“The SPP and Local Priority categories are intended to address Provincial and local priorities for access to housing, and applicants in these categories tend to have shorter wait times before being housed” (Ontario Non-Profit Housing Association, 2012). Provincially SPP and Local Priority applicants make up less than 7% of all active households.

In 2012, there were 103 applicants housed in RGI housing (Oxford County Human Services, 2013). People were housed across the County at rates comparable to each municipality’s percentage of total units (Table 53). The exception was Ingersoll where 25.2% of the RGI applicants were housed, yet Ingersoll is home to only 15.9% of the RGI Units.



Table 53: RGI Applicants Housed in 2012

| Community | # | % |
|--|------------|------------|
| Embro | 1 | 1.0 |
| Ingersoll | 26 | 25.2 |
| Norwich | 3 | 2.9 |
| Tavistock | 5 | 4.9 |
| Thamesford | 4 | 3.9 |
| Tillsonburg | 20 | 19.4 |
| Woodstock | 44 | 42.7 |
| Total | 103 | 100 |
| Source: Oxford County Human Services, January 2013 | | |

Providing an average wait-time is a challenge considering the various factors impacting the length of time a person remains on the waitlist. “Service managers often express reluctance about reporting on wait times because the high variability in these figures, and concerns about creating unfair expectations among applicants.” Unit location and applicant status (SPP, Local Priority, chronological) can skew the average wait-time down to a shorter time period.

9.2.2.1 Special Priority Policy (SPP) Status

The Provincial Housing Services Act (HSA) assigns Special Priority Policy Status to members of a household (age 16 years or older) when:

- A member of the household has been abused by another individual
- The abusing individual is or was living with the abused member or is sponsoring the abused member as an immigrant; and
- The abused member intends to live permanently apart from the abusing individual
O. Reg. 367/11, s. 54 (2).

The abuse must be confirmed by a member of any of the professions listed in the HSA 367/11, 58 (5). The Oxford County Department of Human Services assesses the eligibility of applicants for SPP status. When an applicant has been accepted as SPP this places them at the top of the waitlist for the RGI Housing units they apply for. SPP applicants receive priority over other applicants on the waitlist. The purpose of this is to provide vulnerable applicants with stable housing in a timely manner.

In 2011 the first phase of an SPP Impact Study was completed by the SPP Research Task Force, a group of Service Managers and agencies involved in Housing (SPP Research Task Force, 2011). The research report was primarily a qualitative analysis of how SPP is working in Ontario. The overall conclusion of the report was that “...SPP is doing what the provincial government intended it to do, that is, to house victims of domestic abuse more expediently.”

In 2012, there were 24 SPP applicants housed in RGI housing in Oxford County (22% of total applicants housed) with an average wait time of 5 months (Oxford County Human Services, 2013). In May 2013, there were 49 SPP applicants on the waitlist, comprising 3.33% of the waitlist. These numbers are comparable to the following provincial SPP Research Task Force Report findings:

- In 2010 SPP applicants comprised less than 4% of all-age applicants on the RGI waitlist.
- On average SPP applicants represented 34% of all applicants who were housed in 2009.
- With most SPP applicants are placed within six months.



- Since 2006 the proportion of housed SPP and chronological applicants has remained fairly stable.
(SPP Research Task Force, 2011)

9.2.3 Market Rent in RGI Units

While rent geared-to-income housing units are for subsidized tenants, as tenants circumstances improve some start paying Market Rent. Ideally these tenants would move into alternative accommodation in affordable housing, but many choose to stay in their current unit. Market rent tenants can also remain in units that have them over-housed (having more bedrooms than they require), whereas RGI tenants are required to move into a smaller unit. In April 2013 there were 28 market rent tenants in Oxford County Housing.

In 2012, the Human Services contacted market rent tenants to make them aware of other accommodation options available to them. Only one of the tenants contacted pursued alternative accommodation and moved into alternative affordable housing. There are various reasons these tenants may not want to move, whether it is the cost of moving or a strong sense of home with their current unit. Yet, having market rent tenants in RGI units means fewer units available for applicants waiting on the RGI waitlist.

Table 54: Number of Oxford County Market Rent Units

| Town | Total |
|-------------|-------|
| Ingersoll | 5 |
| Norwich | 3 |
| Tavistock | 6 |
| Thamesford | 3 |
| Tillsonburg | 2 |
| Woodstock | 9 |
| Grand Total | 28 |

Source: Oxford County Human Services, January 2013

9.3 Housing Subsidy Programs

April 2013, the County of Oxford Department of Human Services was administering two housing subsidy programs: Strong Communities & the Bridge Program.

9.3.1 Strong Communities

Strong Communities is operated with funding from the Provincial Government until 2023. This program was developed to provide RGI assistance to people currently on the waitlist for subsidized housing. Strong Communities provides rent subsidy reducing a tenant’s contribution to rent to RGI rates. The Service Manager enters into Rent Supplement agreements with eligible private, non-profit or cooperative housing providers to subsidize market rents according to eligibility. The funding is not unit specific, but is tied to the tenant. Eligibility criteria for this program are the same as rent geared-to-income housing.

All strong communities funding is allocated. When a household that is currently in receipt of this subsidy no longer qualifies, it would allow for a new household to qualify. In April 2013, there were 33 households in receipt of Strong Communities funding (Oxford County Human Services, 2013).



9.3.2 Bridge Program

The Bridge program was originally launched in Oxford County, with funding from the Ministry of Municipal Affairs and Housing. The program is now fully funded by the County of Oxford. The Bridge Program provides households with a maximum of \$200/month assistance with rent for a period of 12 months, conditional to approval in the Oxford County budget each year (Oxford County Human Services, 2013).

The purpose of the program is to assist households that have employment earnings or immediate earning potential and would not need assistance after the maximum twelve months of the subsidy. Other possible candidates might include those families who have inadequate housing and are awaiting a decision that will increase their income (such as disability support).

The program has several eligibility criteria including: income limits (Table 55), the household must have applied for Rent Geared-to-Income housing, one household member being age 16+ and able to live independently, no outstanding social housing arrears, and meet criteria regarding criminal convictions and citizenship.

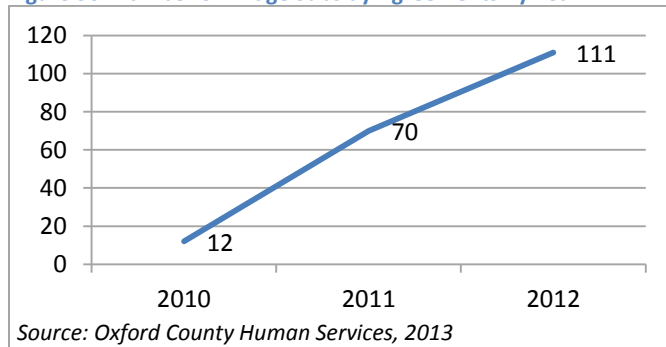
Table 55: Bridge Subsidy Annual Household Income Limits

| Unit Type | Bachelor | One Bedroom | Two Bedroom | Three Bedroom |
|-------------------|----------|-------------|-------------|---------------|
| Max. Income Level | \$19,000 | \$24,500 | \$29,500 | \$34,500 |

Source: Oxford County Human Services 2013

In order to be eligible for the Bridge Subsidy Program, rental properties that participate in the program must be self-contained rental apartments in a good state of repair. In 2012 there were 111 rental agreements (Figure 50).

Figure 50: Number of Bridge Subsidy Agreements By Year



9.4 Summary: Social Housing in Oxford

- By the end of January 2014 there will be 262 affordable housing units in Oxford County. The affordable housing is primarily one bedroom units (77.5%) (Oxford County Human Services, 2013). Targeted units have been built for seniors, youth, and people with developmental disabilities.
- The waiting list for RGI housing continues to grow. This growth is the result of the implementation of human services integration helping more people apply for housing and then helping them remain on the waitlist. While the waitlist has grown, how it is managed has been streamlined reducing duplications in checking eligibility, and preventing clients from being removed from the waitlist due to non-response to correspondence.



- There are 28 households paying market rent in RGI units (Oxford County Human Services, 2013). These households could be housed for similar rents in affordable housing. These are units that would otherwise house applicants on the RGI waitlist.
- There are two housing subsidy programs that assist people who are on the RGI waitlist that have not yet been housed. The Strong Communities program operates until 2023 and has provided 33 residents with rent subsidy bringing them to RGI level Rents (Oxford County Human Services, 2013). The Bridge program provides one year of rent assistance. The Bridge Program offers less subsidy and for a shorter time period. It is meant “bridge” a temporary gap in the applicant’s current income/shelter costs.

10 Senior Housing

“Statistics Canada reports that Oxford County has one of the higher proportions of residents aged 50 years and older, compared to the rest of the province, and the number is expected to rise considerably in the next 20 years” (Oxford Master Aging Plan Steering Committee, 2012). By 2031 all baby boomers will be 65 years or older. By 2021 seniors will make up approximately 25% of Oxford’s Population, larger than the projected 19% for Canada (Bocking & Jalon, 2012).

The Province of Ontario wants to assist seniors in Ontario so they may age at home. In 2012 they created the Healthy Homes Renovation Tax Credit. This is a permanent, refundable personal income tax credit for seniors and family members who live with them. Eligible applicants can claim up to \$10,000 worth of eligible home improvements on their tax return and receive a return of 15% of the eligible expenses. These renovations are to assist with mobility and safety in the home.

As seniors age, their need for more supports increases requiring more than modifying their housing. For these seniors the following supportive options are available:

- **Independent living/self-contained:** self-contained units with common areas available and minimal home care. This can be in their home or other housing.
- **Assisted living:** Self-contained units but with a greater level of support including shared meals, recreation, and minimal personal care supports.
- **Supportive Living:** Similar housing to seniors assisted living, but with a higher level of care typically involves a licensed practical nurse.
- **Continuing/Long-Term Care:** Shared, semi-private, to private units requiring a level of care that extends beyond the abilities of supportive living.

10.1 Senior Independent Living – RGI Units

Four rent geared-to-income (RGI) buildings have a mandate to house seniors. They are located in Woodstock and Tillsonburg providing a total of 240 units of which up to 30% are market rent, the remainder being rent geared-to-income.

- **Woodstock Non-Profit Housing Corp.**
 - 675 Canterbury Towers(60 units)
 - 83 Kent Towers (60 units)
- **Tillsonburg Non-Profit Housing Corp.**
 - Maple Lane Seniors Residents (60 units)
 - Townsview Terrace (60 units)



Canterbury Place in Embro was previously mandated to be a 65+ building but the mandate was removed in 2010, as the facility was having difficulty finding tenants that met the age criteria. Typically rural RGI units have a higher proportion of residents age 50+. Reasons for this trend include the buildings having been seniors buildings in the past, and they are one bedroom units, suitable for singles and couples.

10.2 Retirement Homes

There are 11 Retirement Homes providing 596 Retirement living beds in Oxford County (Table 56). Retirement homes are located in the communities of Ingersoll, Norwich, Tillsonburg, and Woodstock. The bulk of these beds (75%) are in the City of Woodstock with 186 located at the Village of Oxford Gardens and 147 at Caressant Care. While retirement homes have closed in the past decade, there are 43 more beds available now than ten years ago.

By the fall of 2013 the number of retirement beds will increase to 681, when an expansion at the Village at Oxford Gardens will be completed adding an additional 85 self contained assisted units (Oxford Gardens, 2013). The 85 units being created will address their current waiting list of 80 residents wanting to move into the facility (Kanani, 2011).

Table 56: Retirement and Long-Term Care Beds

| Community | Facility | Retirement Beds | Long-Term Care Beds | Basic Median # Days Waiting for Long Term Care Bed |
|-------------|---|-----------------|---------------------|--|
| Ingersoll | Leisureworld Caregiving Centre | | 78 | 81 |
| Ingersoll | Oxford Manor Retirement Home | 50 | | |
| Ingersoll | Woodingford Lodge | | 34 | 295.5 |
| Norwich | Trillium Retirement Home | 23 | | |
| Norwich | Walnut Grove Retirement Living | 5 | | |
| Otterville | Otterville Retirement Home | 6 | | |
| Tavistock | Bonnie Brae Health Care Centre <i>(scheduled for closure in July 2014)</i> | | 64 | 2.5 |
| Tavistock | Maples Home for Seniors | | 43 | 127.5 |
| Tavistock | Peoplecare Tavistock | | 100 | 23 |
| Tillsonburg | Dayspring Residence Retirement Home | 13 | | |
| Tillsonburg | Maple Manor Nursing Home | | 102 | 420 |
| Tillsonburg | Tillsonburg Retirement Centre | 51 | | |
| Tillsonburg | Woodingford Lodge | | 34 | 455 |
| Woodstock | Caressant Care | 147 | 155 | 57 |
| Woodstock | Langdon Retirement Villa | 39 | | |
| Woodstock | Park Place Retirement Centre | 59 | | |
| Woodstock | Victoria Manor | 18 | | |
| Woodstock | Village of Oxford Gardens | 186 | | |
| Woodstock | Woodingford Lodge | | 160 | |

Source: Oxford County Human Services, January 2013; South-West CCAC, 2013

10.3 Continuing/Long-term Care

Long-term Care (LTC) falls under the auspices of the Ministry of Health and Long Term Care which has agreements with Local Health Integrated Networks (LHINs) for the planning delivery of services. “LHINs



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bring together health care partners from the following sectors – hospitals, community care, community support services, community mental health and addictions, community health centres and long-term care – to develop innovative, collaborative solutions leading to more timely access to high quality services for the residents of Ontario” (Local Health Integrated Network, 2013). Oxford County falls within the South West LHIN region. The South West LHIN has completed numerous analysis of LTC needs in the region.

Oxford County is home to 9 Long-term Care facilities providing a total of 770 beds (Table 56). Facilities are located in the Communities of Ingersoll, Tavistock, Tillsonburg, and Woodstock. Wait times do vary across Oxford, with the highest wait times in the South West LHIN Region being in Tillsonburg. In the South West LHIN Region, the average number of days waiting to get into a long-term care home is 133. The median number of days waiting for a basic room is 455 at Woodingford Lodge-Tillsonburg and 420 at Maple Manor. Woodingford Lodge in Ingersoll (295.5) and Woodstock (283) also exceed the average (South West CCAC, 2013). Tillsonburg’s larger senior population means a higher demand for LTC beds in that community, thereby impacting the wait time for a bed.

A common way to measure if an appropriate number of beds are available is the number of beds per 1000 of the population age 75+. For Ontario this ratio is 84 beds/1000 (Girard, 2013). The South West LHIN projected Oxford County’s ratio for 2013 at 92.8 beds/1000 (South West LHIN, 2012). The South West LHIN also calculated the ratio based on the population age 75+ within 35 kilometre radii of the LTC homes. With this spatial calculation the ratio dropped to 66-67 in Tillsonburg, 61-68 in Woodstock, 80 in Tavistock, and increased to 103-105 for Ingersoll (South West LHIN, 2012). The ratio was also examined for the year 2021 using Ministry of Finance population projections. In 2021 the ratio for Oxford County will be reduced to 69.6 beds per 1000 (South West LHIN, 2012).

Table 57: Long-term Care Facility Classes

| Community | Facilities & Classes (A,B,C,D) |
|------------------|---|
| Woodstock | Caressant Care (A,C) Woodingford Lodge (A) |
| Tillsonburg | The Maples (B,C) Woodingford Lodge (A) |
| Ingersoll | Leisure World (C) Woodingford Lodge (A) |
| Tavistock | People Care (C) Maples home for Seniors (C) Bonnie Brae (D) |

Source: South West LHIN, 2012

The Ministry of Health and Long-Term Care classifies LTC beds into categories based on the age of the facility. Homes are classified as A, B, C and D. “In July 2007, the Minister announced plans to redevelop 7000 B, C and upgraded D beds over the next 15 years by allocating funding every 2 years (5 phases). Phase 1 was launched with a call for applications on April 2, 2009.” (South West LHIN, 2012).



Table 58: Retirement Beds, Long-Term Care Beds And Population Age 75+

| Municipality | Retirement Home Beds | Long-term Care Beds | % of Oxford Population Age 75+ |
|---------------------------------|----------------------|---------------------|--------------------------------|
| | # | # | |
| Ingersoll | 50 | 112 | 10.1 |
| Norwich | 28 | 0 | 7.0 |
| East-Zorra Tavistock | 0 | 207 | 7.5 |
| Tillsonburg | 64 | 136 | 23.2 |
| Woodstock | 448 | 315 | 38.5 |
| Blandford-Blenheim | | | 4.0 |
| South-West Oxford | | | 4.3 |
| Zorra | | | 5.4 |
| Oxford County | 596 | 770 | 100 |
| Total Population Age 75+ | | | |
| Year | Age 75+ | Total Population | |
| 2011 | 8,400 | 105,715 | |
| 2021 | 10,470 | 111,410 | |
| 2031 | 15,100 | 114,030 | |
| 2036 | 17,990 | 114,770 | |

Source: Retirement Bed Numbers - Human Services, 2013; Long-term Care Bed Numbers - South West CCAC, 2013; Population - Statistics Canada, 2011; Ontario Ministry of Finance 2021-2036

10.4 Conclusions: Senior Housing

- Numerous initiatives are in place or being developed to help seniors age in their home including:
 - Provincial tax incentive programs are in place to assist seniors with the cost of renovating.
 - Section 11.1 highlights how supportive housing will be changing assisting more seniors to age in place.
- The number of retirement home beds in Oxford County has increased, and will increase further with the current expansion at Oxford Gardens.
- Tillsonburg LTC facilities have the longest waitlist and have a ratio of 66-67 LTC beds per 1000 age 75+ (radii of 35km). The provincial rate is 85 beds per 1000 age 75+ (South West CCAC, 2013).

11 Supportive Housing

Supportive housing is defined as “housing that provides personal support services and essential homemaking in community residential settings for frail and/or cognitively impaired elderly persons, persons living with physical disabilities, persons with developmental disabilities, persons with mental illness, people with psychiatric disabilities or acquired brain injuries and those living with HIV/AIDS. These residents typically have their own medical professionals who visit them on site. The types of care provided by Supportive Housing Providers may include personal care, food service, 24-hour supervision, educational and social service.” (Social Housing Services Corporation, 2008). There are a variety of housing supports available through several organizations locally. The following summarizes care through programs for assisted living for person’s with physical disabilities, mental health challenges and developmental disabilities.



11.1 Assisted Living for persons with Physical Disabilities

Traditionally, assisted living has been offered in specific rental units which often are subsidized. Two Rent Geared-to-Income buildings in Oxford County provide Independent Living supports. Ingersoll Services for Senior’s supports residents in 8 units at 178 Earl St. Ingersoll. Cheshire Homes provides support to 7 people with significant physical disabilities within the 742 Pavey St building (Cheshire Homes, 2011). Cheshire Homes also provides supports to approximately 22 people living in their own homes throughout Oxford County. Not all of the clients of these services are seniors, but are residents that require additional assistance with daily activities. In Oxford County the waitlist for Assisted Living is 4 and attendance outreach services waitlist is 8 (OPTIMUS | SBR, 2013).

11.1.1 New Model for Assisted Living

The South West Local Health Integrated Network (SW LIHN) prepared the report “Assisted Living (AL), Supportive Housing (SH) and Adult Day Programs (ADP) Initiative” (Dunlop, McMillan, Kock, & McQueen, 2012). One of the key recommendations of this report is to move from providing assisted living (AL) & Supportive Housing (SH) services in specific buildings to providing expanded services for people who live in their own homes. Assisted living would be offered in Designated Neighbourhoods on a 24 hour basis (unscheduled). With the projected growth in Oxford County’s senior’s population this transition to more in-home care will moderate demand for LTC homes where there are long waitlists for beds. “The new Assisted Living for High risk Seniors Policy, 2011 enables the de-linking of AL services from social housing/buildings and creates the opportunity for the development of community hub models that support high risk seniors to remain in their own homes.” (Dunlop, McMillan, Kock, & McQueen, 2012). Woodstock, Ingersoll & Tillsonburg are designated geographic areas for these hubs. The SWLIHN and its partners are currently in the process of planning the role-out of the hub model in Oxford County in

Table 59: Senior Population Projection Change by County

| County | A | B | C | D | E | F |
|---------------------------------------|---------------------|------------------|---------------------|--------------|-----------------------------------|---|
| | 2012 | 2012 | 2022 Projection | 2012-2022 | 2022 | 2022 |
| | Population ≥ 65 yrs | AL spaces needed | Population > 65 yrs | % Change 65+ | # of additional people needing AL | Total Number of People Needing/ Eligible for AL |
| Bruce | 13,905 | 58 | 18,292 | 34.0% | 20.1 | 78 |
| Grey (95%) | 19,307 | | 26,371 | | | |
| Huron | 11,562 | 38 | 15,261 | 32.7% | 12.4 | 50 |
| Perth | 12,260 | | 16,370 | | | |
| London/Middlesex | 68,228 | 180 | 97,685 | 43.2% | 77.8 | 258 |
| Elgin | 13,958 | 64 | 19,732 | 41.4% | 26.2 | 90 |
| Oxford, including Haldi/Norfolk (12%) | 20,180 | 64 | 27,044 | 36.3% | 21.3 | 87 |
| Total | 159,400 | 404 | 220,755 | 38.5% | 159 | 563 |

these communities with a desired response time of 15 minutes.

Source: Dunlop, McMillan, Kock & McQueen, 2012. Most recent Ministry of Finance Projections (Population Projection Data source: Populations Folder in Intellihealth release date Dec 16, 2011).



11.1.2 Accessible and modified Social Housing

There are 43 modified or fully accessible social housing units in Oxford County. Typically modified units will have level doorknobs, lowered cabinets and countertops with leg room, raised toilets, and grab bars in the washroom. A fully accessible unit is typically larger, has 36" doorways, powered/assisted entrance doors, a roll-in shower, and all features common to a modified unit. Both types of units are typically modified to the needs of the tenant, from the height of a counter to accommodate a wheelchair to levers and handles used in the unit.

These modified and fully accessible units are located in the communities of Drumbo, Embro, Ingersoll, Norwich, Princeton, Thamesford, Tillsonburg, and Woodstock. The majority of the units are located in Woodstock (19, 44%) which is where the six fully accessible units are located (Pavey St, Cheshire Homes).

Table 60: RGI Modified & Accessible Units (does not include emergency/transitional housing)

| Row Labels | 1 Bed | 2 Bed | 3 Bed |
|---|-----------|-----------|----------|
| Drumbo | | 1 | |
| Embro | | 1 | |
| Ingersoll | 4 | | 3 |
| Innerkip | 1 | | |
| Norwich | 2 | | |
| Princeton | 1 | | |
| Thamesford | 2 | | |
| Tillsonburg | 5 | 2 | 2 |
| Woodstock | 12 | 6 | 1 |
| Grand Total | 27 | 10 | 6 |
| Source: Oxford County Human Services, 2013. Does not include Emergency/Transitional Housing | | | |

In the past year, Oxford County Human Services has been focusing on the accessibility of their units, particularly developing a modular kitchen that can be accessorized to be modified for wheelchair access and can be installed in any one bedroom unit in the County. Tenants with the modified kitchen are able to lower and raise the upper shelving so they can access the storage space. Ovens are mounted on the counter and cook tops are used to open the lower area for roll-up access.

Oxford County Housing also is creating scooter storage in multi-unit facilities. This is an on-going project with storage being built when necessary. Scooters can take up a large portion of space in a one bedroom apartment, creating the need for somewhere to store their scooter elsewhere in the building without blocking hallways or entrances.

In May 2012, the RGI waitlist had 9 applicants wanting a modified unit. Units were requested in Drumbo (1), Ingersoll (2), Tillsonburg (1), and Woodstock (5). There are 22 applicants waiting for a unit on the ground floor or in a building with an elevator (Oxford County Human Services, 2013). In 2012, there was one applicant housed requiring a modified unit and 8 applicants housed requiring ground floor/elevator access.

11.2 Domiciliary Hostels

Domiciliary Hostels are privately owned residential facilities that provide assistance with the activities of daily living including shelter, food and supervision to vulnerable seniors and persons with special needs. Oxford County provides a per diem to approved Domiciliary Care facilities within the County in order to



cover the costs of shelter and personal needs for low-income individuals who cannot live on their own but do not qualify for long-term care.

For most residents, the domiciliary hostel is their permanent housing. These hostels offer a community housing alternative to institutional care. There are six domiciliary hostels operating in Oxford County in Woodstock (3), Ingersoll (1), Tavistock (1), and Tillsonburg (1). While some domiciliary care facilities are typically full, there has always been space available at one or more locations. Ingersoll is the one community that does not have spaces available on a regular basis, as there is just one space which has been occupied for several years.

Table 61: Domiciliary Hostel Providers in Oxford County

| Community | Domiciliary Hostel Provider | Funded Beds | Clients January 2013 | Average Month At Capacity |
|-------------|-----------------------------|-------------|---------------------------------|---------------------------|
| Woodstock | Victoria Manor | 4 | 4 | ✓ |
| Tavistock | The Maples | 2 | No clients since September 2012 | |
| Ingersoll | Oxford Manor | 1 | 1 | ✓ |
| Woodstock | Homestead Christian Care | 24 | 24 | ✓ |
| Woodstock | Caessant Care | No cap | 35 | |
| Tillsonburg | Prospect House | 8 | 6 | |

Source: Oxford County Human Services, 2013

11.3 Housing for People with Mental Health Challenges

“Evidence indicates that Housing First approaches and various community mental health programs can be effective in improving the housing and health outcomes of homeless individuals with mental illness.” (Government of Canada, 2006). A need for more housing for people with mental health challenges has been identified in several reports. The LIHN report “The Time is Now: A Plan for Enhancing Community-based Mental Health and Addiction Services in the Southwest LHIN recommended “staffing to support additional supportive housing units should be added in Oxford...subject to funding availability for community investments, Oxford County – 7 units per year over the next 5 years.” (Whaley and Company, 2011). Two local organizations provide group and supportive housing for 111 people with mental illness: Canadian Mental Health Association – Oxford (CMHA) and Homestead Christian Care.

11.3.1 CMHA

CMHA provides housing supports through group homes and supported independent living in various rental units (private & RGI) in Oxford County. To qualify for CMHA supportive housing, clients must be over the age of 16 and be diagnosed with a serious mental illness. Those residents living in RGI units must also meet the income criteria. CMHA manages the waitlist for their RGI units.

CMHA-Oxford operates four group homes located in Woodstock (1), Tillsonburg (2), and Ingersoll (1) accommodating a total of 17 residents. The Woodstock home can accommodate 8; the Tillsonburg and Ingersoll homes can accommodate 3. There is no waitlist for these programs and spaces are often vacant in Tillsonburg and Ingersoll. Therefore, the CMHA often rents the Ingersoll and Tillsonburg properties to families as RGI units.

CMHA also supports clients living independently in 60 RGI units through four programs (Table 62). Each program has its own criteria and waitlist. In March 2013 there were 9 people on the waitlist for various programs. ASH was the only program with spaces available (Baigent, 2013). The length of time people



spend on the waitlist varies from a few days to 2 years due to the priority status. For example, if a unit becomes available and a homeless person applies the same day and is deemed in the greatest need, they will get the unit.

Table 62: CMHA RGI Units

| Program | Units | Criteria |
|--------------------------------------|-------|---|
| Addiction Support Housing (ASH) | 4 | Co-facilitated with Addiction Services of Thames Valley. ASTV takes care of intake and assessment. Currently no waitlist (March 2013). Clients have to be homeless, at risk of homelessness and have a substance abuse issue. |
| Criminal Justice Program | 14 | Clients must have a mental illness and have conflict with the law |
| General Program & Strong Communities | 42 | Have a mental illness. Be homeless or at risk of homelessness (includes spending 50% or more of income on housing). Highest need gets available units. |

Source: CMHA, March 2013

Trends experienced by CMHA include an increased demand for ground floor units, and difficulty finding affordable private apartments available for rent (Baigent, 2013).

11.3.2 Homestead Christian Care

Homestead Christian care provides both group home and apartment living supports. Housing options range from residential care with 24-hour on-site services through supported independent-living apartments.

Homestead Christian Care currently offers residential care supports for 24 beds in a group home with secure resident rooms. The 24 group home beds are also part of the domiciliary hostel program. Apartment living supports are offered for 27 one bedroom market rent apartments. Both facilities are located on the same property in Woodstock. Eligibility, applications, and waitlist are all managed by Homestead Christian Care.

Homestead Christian Care recently acquired 16 Vansittart Avenue Woodstock, which previously housed a clothing manufacturer. The agency is currently converting the factory into 54 one-bedroom units, with a plan in 5 years to build an addition creating 26 units (Bowie T. , 2012). Homestead is currently going through the process of rezoning and getting amendments to the zoning to allow for smaller unit sizes and fewer parking spaces. The projected rental cost for these apartments is \$479 per month, the same amount as the ODSP maximum shelter amount.

11.4 Housing for People with Developmental Disabilities

Group Living, Supported Independent Living (SIL), and Host Family Home options are available for local residents with developmental delays. Group Living provides 24 hour care within a home with multiple residents. Supported Independent Living (SIL) provides support (less than 24 hour care) to individuals living on their own in a one bedroom or multiple unit home. Host Family Homes are host families providing care and shelter for individuals (similar to foster families).

Developmental Services Ontario (DSO) is the central point of access for developmental services. DSO coordinates hours of service, much like Community Care Access Centres does for health.

The following organizations are involved in the provision of support services in Oxford County.



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- Community Living Tillsonburg
- Ingersoll Support Services Inc. (ISSI)
- Woodstock & District Developmental Services (WDDS)
- Christian Horizons
- VON London – Family Home Program

Funding for these agencies is provided through the Ministry of Community and Social Services.

11.4.1 Waitlist

The waitlist for clients to receive support services is maintained by DSO. January 2013 the waitlist for Oxford County was:

- 52 SIL
- 38 Group Living
- 1 Family Home

(Developmental Services Ontario South West, 2013)

The waitlist for services isn't unique to Oxford County, with 1485 people waiting for supportive services in the South West Region, as of January 2013 (Developmental Services Ontario South West, 2013). The DSO waitlist continues to grow, as spaces do not become available frequently. Looking at our aging population of baby boomers, one can expect the waitlist to continue to grow as parents can no longer care for their children requiring developmental supports. The waitlist is for support services – not housing. This waitlist should be assisted by the Provincial Budget announcement of over \$42 million per year in additional funding to be invested to help families and adults in urgent need, reduce waitlist pressures and better support those with complex needs (Sousa, 2013).

11.4.2 Housing Stock for Clients with Developmental Disabilities

The organizations providing client supports all have arms length agencies which provide housing for person's with developmental disabilities.

Table 63: Support Services and Affiliated Housing Agency

| Support Services | Affiliated Housing Agency |
|------------------------------|---|
| Community Living Tillsonburg | Tillsonburg Properties for Community Living |
| Christian Horizons | Christian Horizons & Xeorixs Homes (A non-profit organization that leases home to developmental service agencies) |
| ISSI | Ingersoll Support Non-Profit Homes |
| WDDS | Woodmar Non-Profit Housing Corporation |

Source: Community Living Tillsonburg, Christian Horizons, ISSI, WDDS, 2013

It is important to clarify that housing is separate from the DSO waitlist for support services. The waitlist is for the staff hours available to support the client and is not tied to any specific housing. Where the client chooses to receive this support is their decision. They may choose to move into an apartment, owned by one of these agencies (should they be available), but they could also choose to seek accommodation elsewhere.

There are 135 group living spaces and 53 supported independent living spaces in housing operated by these agencies. The following provides a breakdown of the housing stock.

Table 64: Developmental Disability Supportive Housing

| Community | Housing Type | # Units | # Beds | Details |
|-----------|---------------------|---------|--------|----------------|
| Woodstock | Transitional Living | | 2 | 3-6 month term |



| | | | | |
|-------------|------------------------------|----|----|--|
| Woodstock | Supported Independent Living | 42 | 42 | 30 units are subsidized & 11 are market rent. 3 units are accessible |
| Woodstock | Group Living | 16 | 75 | 4 of the beds are for Respite 16 group homes of which 11 barrier free |
| Woodstock | Group Living | 2 | 11 | Fully accessible buildings. 1 building has 6 beds. 1 building houses 4-5, with 1 respite bed for medically fragile children. |
| Ingersoll | Independent Living | 4 | 7 | 3 two bedroom apartments. March 2013 All but one has only one tenant. 1 one bedroom apartment Accessible units |
| Ingersoll | Group living | 3 | 9 | March 2013 there were 3 clients in each house. 24 hour support Fully accessible |
| Ingersoll | Group living | 5 | 11 | 2 – 2 bedroom 1 – 1 bedroom 3 - 3 bedroom 24 hour support |
| Tillsonburg | Group Living | 11 | 29 | 11 homes providing housing and 24 hour support for 29 people 3 units are accessible. |
| Tillsonburg | Supported Independent Living | 7 | 11 | 7 apartments providing housing to 11 people |

11.5 Conclusions: Supportive Housing

- The proposal to change Assisted Living Supports to designated service neighbourhoods will make it easier for people to access supports in their own home (Dunlop, McMillan, Kock, & McQueen, 2012).
- Domiciliary Care is available in four communities in Oxford County. With space available in all communities, with the exception of Ingersoll. The number of Domiciliary Care facilities has grown.
- Supportive Housing for Mental Health clients is available in three communities. Both group living and supportive independent living are available. CMHA group living homes do not often reach capacity. Therefore group homes in Ingersoll and Tillsonburg are often rented out to Mental health client families that are in need of housing.
- The waitlist for support services through DSO is growing (Developmental Services Ontario South West, 2013). The list will likely continue to grow as baby boomers age and their children requiring developmental services go onto the DSO waitlist. Ideally DSO’s waitlist length will be reduced due to the budget announcement of over \$42 million a year in additional funding to be invested to help families and adults in urgent need, reduce waitlist pressures and better support those with complex needs (Sousa, 2013).

12 Student Housing

Oxford County is home to three college satellite locations. Fanshawe is located in Woodstock and Tillsonburg and Conestoga College in Ingersoll. These locations offer continuing education, academic



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upgrading, and several diploma and certificate programs. When considering housing of post-secondary students in Oxford County they do account for less than 1% of the total population, yet their needs are different from other residents often only requiring accommodations for part of the year.

In 2010-2011 Fanshawe College enrollment in Oxford County was 679 students, both full and part-time (Creme, 2013). This is an increase from 2009/2010 when enrollment was 539. Student enrollment is expected to grow modestly remaining under 700 students.

The Conestoga College satellite location in Ingersoll has an enrollment which fluctuates from one semester to the other, due to program design with students starting and completing programs throughout the year. Enrollment is typically 50-85 students (Conestoga College, 2013).

Tracking how many students move to the area to attend college can be challenging, as students often keep their mailing address as their parent's home. While satellite campuses typically offer fewer programs locally, some of the programs are more specialized and not offered in neighbouring areas. Students do travel to the Woodstock Fanshawe Campus from other Counties, primarily those to the South and East (Creme, 2013). Conestoga in Ingersoll is one of four Ontario Colleges offering a Powerline diploma. For this reason a higher percentage of students (approximately 24 students) in the Powerline program tend to move to Ingersoll. Anecdotally, when students finish the course, they tend to "pass-on" their accommodations to new students moving into the area (Conestoga College, 2013).



13 Agency Survey & Live in Oxford Survey Findings

In order to gather community feedback on housing needs in Oxford County, Human Services conducted three surveys to gather feedback from:

1. People that work/volunteer for agencies that assist people with shelter (Agency Survey)
2. Residents of Oxford County (Live in Oxford Survey)
3. Landlords of Residential Units in Oxford County (Landlord Survey)

Surveys were made available on-line during the months of March-May 2013. Paper copies of the Live in Oxford Survey were also distributed to residents of all RGI and Non-Profit Housing buildings. Over 63 agency surveys, 413 Live in Oxford Surveys, and 15 landlord surveys were completed. The following provides a quick summary of the findings of the Agency Survey and Live in Oxford surveys. Due to the small sample size for the landlord survey the results have not been included.

13.1 Agency Survey Summary

Of the 63 respondents to the Agency survey 74% were caseworkers, 67% helped people find housing, 50% helped people with budgeting. Respondents were asked a series of questions about their experience assisting people with housing. The following provides a quick summary of the responses:

Three most common reasons people cannot get an apartment were:

1. Cost of getting a new apartment (76.8%, 43)
2. Cost of rent (75%, 42)
3. Apartments in their price range are poor quality (57.1%, 32)

Two most common reasons tenants lose or abandon their home:

1. Did not pay rent due to poor budgeting skills or debt (73.8%, 45)
2. Health Challenges (54.1%, 33)
3. Did not pay rent due to loss of income (47.5%, 29)

When asked when they helped people with housing (or referred them to other supports) did it help to prevent eviction, 26% said most often and 64% said sometimes. Yet over 50% did not feel the right supports were in place to help people get an apartment or prevent people from losing/abandoning their home.

Trends in respondent comments about client challenges when searching for housing included: lack of housing that is affordable for clients (49%, 31) and clients do not have knowledge or skills to find an apartment 24%, 15). Navigating the application process for housing or housing supports caused challenges. Eighteen percent (11) of respondents also mentioned: client's have poor budgeting skills or debt, cost of a new apartment, assistance does not cover apartment costs, poor quality housing, and length of the RGI waitlist .

Common responses about supports that would assist clients in securing and maintaining housing:

- More housing for low-income individuals (49%, 31)
- Help clients with limited knowledge skills in housing search and supports in navigating housing supports (15%, 24)
- Help with cost of new apartment (17%, 11).



Common responses about how getting services information could be made easier for agencies:

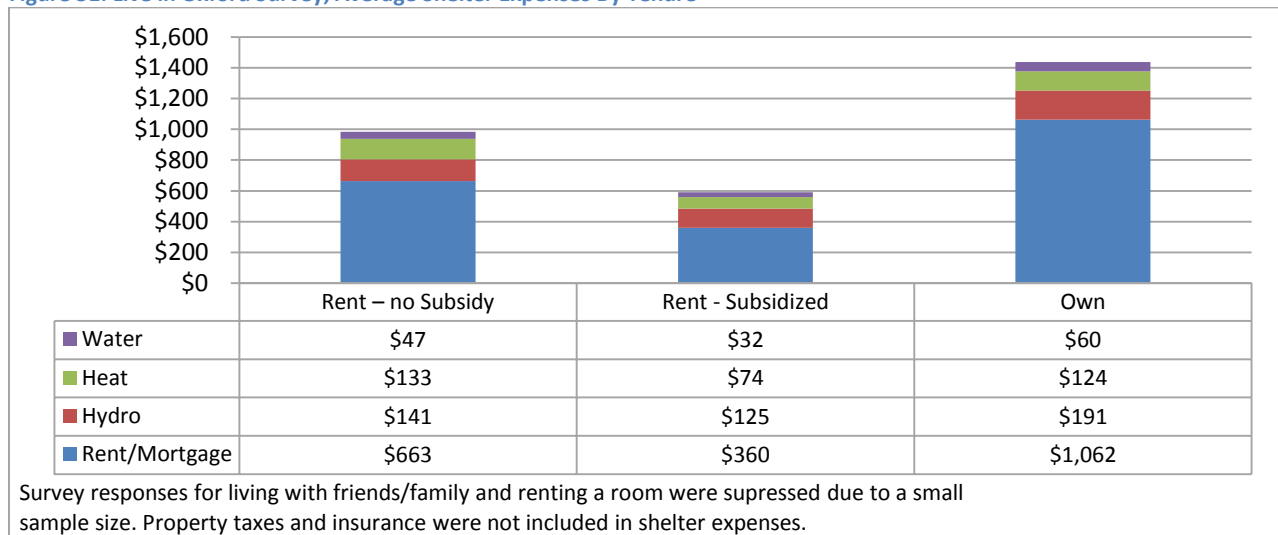
- improving online content/email communication (60%, 9)
- more collaboration between agencies or a hub for housing services (53%, 8)
- more frequent updates of the list of available apartments and improve access (53%,8)
- more communication between agencies (46%, 7)

13.2 Live in Oxford Survey Summary

Of the 413 Live in Oxford survey respondents 81% (328) were renters (248 living in subsidized/affordable housing), 14% were home owners, and 5% (21) were living in a shelter or with family/friends. Most of the respondents lived alone (58%, 235).

Respondents were asked about their shelter costs. Figure 51 provides a breakdown of what the average shelter costs were for renters and home owners. Renter’s responses were broken into two groups, those living in some form of subsidized housing and those that were not. As one would expect, tenants in subsidized housing had the lowest costs averaging \$591, compared to \$984 for tenants without subsidy, and \$1437 for home owners (not including property taxes or insurance).

Figure 51: Live in Oxford Survey, Average Shelter Expenses By Tenure



13.2.1 Renters

Renters were asked if they faced challenges in the past 3 years that made it hard to keep their housing. Of the 325 responses 39% (125) said yes. Of the 200 that responded “no” 15 did previously identify that they received help with rent or utility payments in the last year.

Thirty-five percent (114) of the respondents identified that they are currently facing challenges in keeping their current housing. The most common challenges that these tenants wanted assistance with included (n=107):

- 61% affordable rent (43% of these respondents in subsidized or affordable housing)
- 37% help finding a higher paying or full-time job
- 22% budgeting help
- 19% help with my health (also most often mentioned in comments by 37 respondents)
- 19% a caseworker to help me when I need them



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The fact that 43% of the people wanting help with affordable rent were already receiving some form of rent subsidy speaks to several factors already identified in this needs assessment.

- RGI unit rent is 30% of the tenant's income. Tenants living in town homes have to pay utilities in addition to rent. Larger households also live in larger units and typically consume more energy, and therefore have more shelter expenses. The exception is social assistance households for whom different rent scale is used that starts with a base rent which does leave adequate room in the social assistance shelter benefit to cover utility expenses, in most cases. Yet, if adequate funds are not available to cover other basic needs these households would also feel financial pressures. For those households not receiving assistance utility costs are not included in their rent calculation meaning shelter costs for units in townhomes likely exceed the 30%.
- Income has not kept pace with the cost of living. Expenses mentioned in the open-ended responses included: utilities, transportation, and health expenses. Tenants face even more challenges when these expenses are paired with debt and difficulty managing finances which were also mentioned in the open-ended responses.

13.2.2 Home Owners

Of the 54 home owners that completed the survey 86% (47) lived in a single detached home and 34% (16) owned another property.

The survey asked home owners where they wanted to be living in five years time. This question was included to see how many people were considering downsizing their home, considering Oxford County's proportion of Baby Boomers and the potential impact this may have on housing needs in the future. Of the respondents, in 5 years time 70% wanted to be in their current home and 21% (11) wanted to be in a smaller home or condo. This information could not be cross-referenced with age data as it was only available for surveys completed online.

Twenty-two percent (12) of home owners reported experiencing either: a loss of income, having to extend their mortgage or using a line of credit to cover food & shelter costs. Forty-three percent (23) of home owners were facing challenges. The most common challenges that these home owners wanted assistance with were:

- Home renovation or energy conservation grants (65%, 12)
- Help finding a higher paying or full-time job (57%, 13).
- Twenty-two percent (5) mentioned either: information about mortgages, budgeting help or information about appealing a property assessment.

13.2.3 Homeless or Living in a Shelter or With Friends and Family

Eighteen surveys were submitted by people that were either homeless, living in a shelter, or living with friends and family. Of the 18 respondents, 67% (12) were living with friends/family. The remaining six respondents were either living in a shelter (3) or homeless (3). Feedback for three respondents was removed from this summary are living with family by choice to either save money to purchase a home or to provide care for a family member. Due to the small sample size some of the responses have also been grouped or suppressed.

Eleven respondents provided a reason for why they left their previous home. The most common reason was a family relationship breakdown which could be with a parent, spouse or other family member. This was the case for all but one of the respondents living with friends/family. For those that were homeless



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or living in a shelter reasons were more varied including health and safety, temporary living arrangements, and difficulty coping with rules.

The most common challenges respondents faced in securing shelter included:

- Cannot afford the cost of a new apartment (last months rent, utility hook-up)
- Cannot afford rent
- Apartments I can afford are poor quality

The most common challenges respondents wanted assistance with:

- Affordable rent (9)
- A caseworker to provide help when they need them (5)
- Budgeting (3)
- Health (3)
- Finding employment/higher paying job (2)

A question on the survey asked respondents if they were on the waitlist for subsidized housing. Only 2 of the 13 respondents said yes. Respondents to the survey who were homeless or living in a shelter most often received the shelter at a local social program. Therefore they are most likely connected with a social service agency where the standard practice is to have clients apply for subsidized housing. The new waitlist management techniques (see section Waitlist Maintenance) will assist these individuals in remaining on the waitlist.

For those that are not currently accessing social services they need to be made aware that everyone is eligible for service through Oxford County Human Services, meaning they have access to a caseworker, and that they can apply for subsidized housing.

13.3 Conclusions: Agency Survey & Live in Oxford Survey Findings

The surveys identified the following recommendations for agencies assisting people with housing:

- Improve online content and communication about services and programs.
- Increase collaboration between agencies or a hub for housing services.
- While a centralized list of available apartments already exists, it is not available online and is updated monthly. Several of the agency survey respondents mentioned they would like to have this list available online, and be updated more frequently.

Supports for people that Live in Oxford County:

- The need for more affordable housing was evident in the results of the Agency and Live in Oxford surveys. There was also a need for more assistance with the cost of obtaining an apartment including last months rent and utility hook-ups. Some supports are currently available to assist with maintaining and securing shelter. Awareness of these services needs to be increased.
- People that lack the necessary skills and resources need support in searching for housing and navigating housing supports.
- Tenants face numerous financial challenges including increased cost of living and debt load, including some tenants that receive housing subsidy.
- Health care and costs impacts housing stability of some households
- There needs to be increased awareness that people can access Human Services for help in their search for housing. For those that already have a worker with Human Services they need to be made aware that their worker can assist them with a broad range of issues. A primary focus should be on the Homeless and Near Homeless. These individuals should have a worker assisting them in securing long term shelter and other necessary supports.



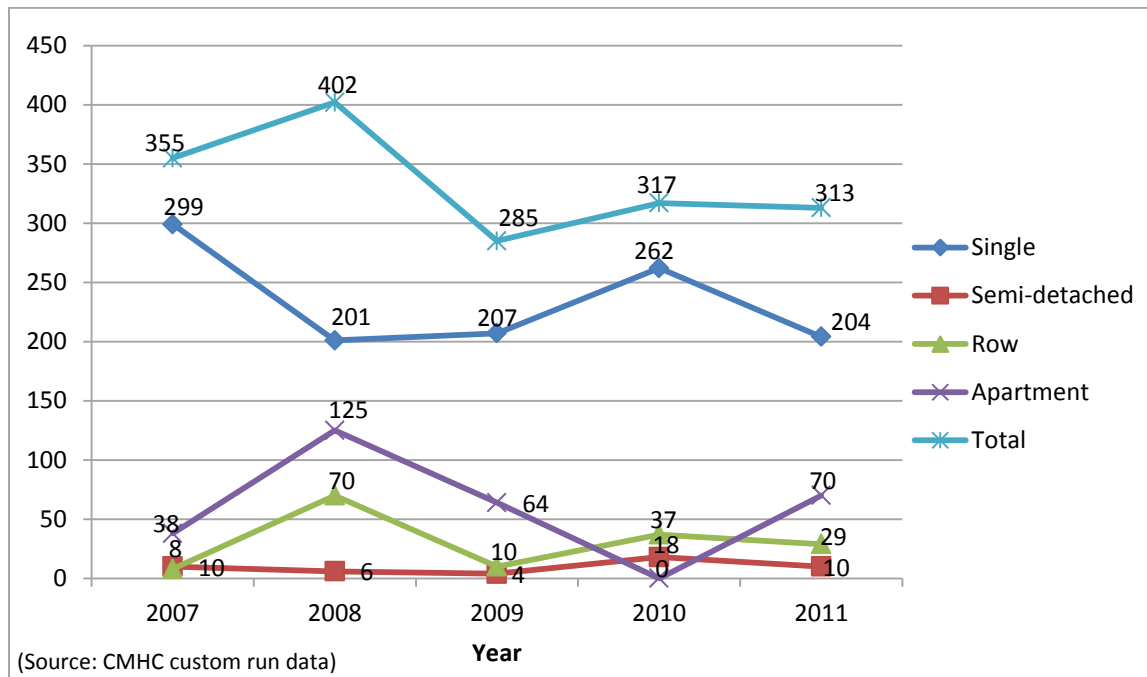
Oxford County Housing & Homelessness Plan: Needs Assessment

- Housing resources and services need to be made easier to navigate. Application processes need to be simplified for both residents and agencies. Considerable progress has been made to simplify the RGI application process but continued work should always be done to make each process as straight forward as possible for the applicant.

14 Current & Forecasted Housing Stock

From 2007 to 2011 there were 1672 housing starts in Oxford County and 1612 housing completions. The housing starts five year average (2007-2011) is 334 (CMHC, 2007-2011). In 2011, the number of housing starts was 355. Examining starts by intended market indicates that 76% of housing starts in 2011 were freehold. Condominiums make up the smallest component of housing starts and rentals fluctuate from 0-125 starts per year between 2007 and 2011 (Table 65), which impacts the totals. Housing completions also fluctuated over time which can also be partially attributed to the highs and lows in apartment completions ranging from 0-187 completions per year.

Figure 52: Housing Starts By Dwelling Type and Year





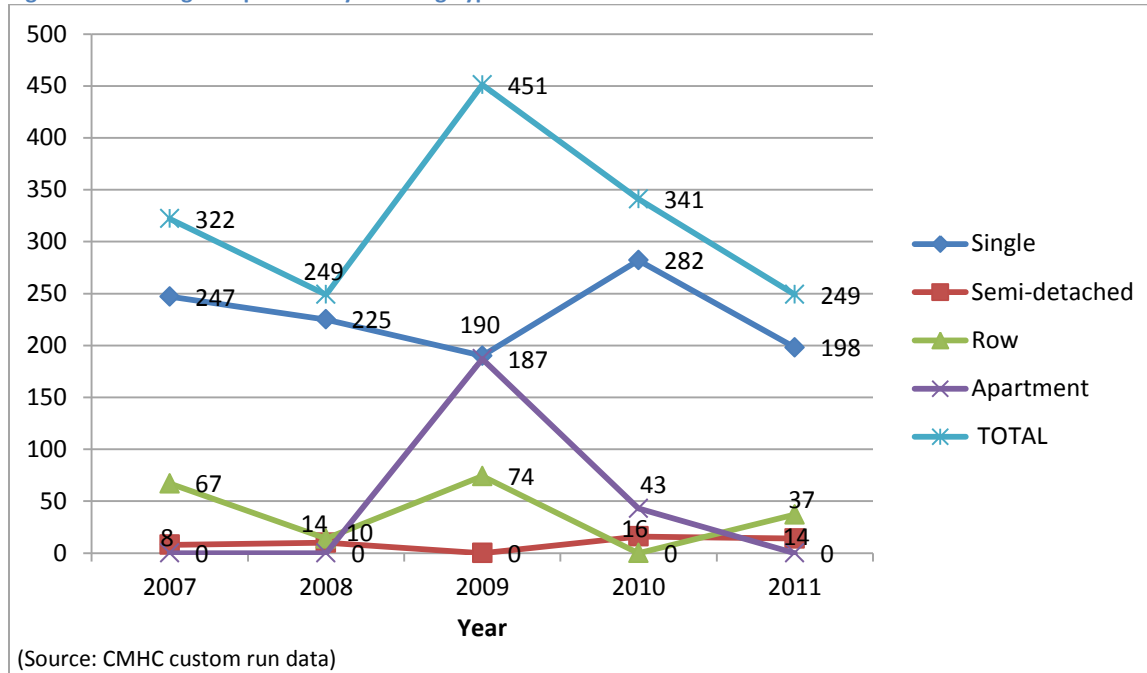
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Table 65: Housing Starts & Completions

| | Oxford County (Woodstock City, Ingersoll Town and Tillsonburg Town) | | | | | |
|------------------------------|---|------------|------------|------------|------------|------------|
| Starts by Market type | 2007 | 2008 | 2009 | 2010 | 2011 | 2012 |
| Freehold | 309 | 240 | 230 | 309 | 238 | 332 |
| Condominium | 8 | 37 | 0 | 8 | 5 | 16 |
| Rental | 38 | 125 | 55 | 0 | 70 | 0 |
| Total | 355 | 402 | 285 | 317 | 313 | 348 |
| Starts by Dwelling type | | | | | | |
| Single | 299 | 201 | 207 | 262 | 204 | 260 |
| Multiple | 56 | 201 | 78 | 55 | 109 | 88 |
| Semi-det. | 10 | 6 | 4 | 18 | 10 | 6 |
| Row | 8 | 70 | 10 | 37 | 29 | 82 |
| Apt | 38 | 125 | 64 | 0 | 70 | 0 |
| Total | 355 | 402 | 285 | 317 | 313 | 348 |
| Source: CMHC Custom run Data | | | | | | |
| | Oxford County (Woodstock City, Ingersoll Town and Tillsonburg Town) | | | | | |
| Completions by Market type | 2007 | 2008 | 2009 | 2010 | 2011 | 2012 |
| Freehold | 258 | 246 | 228 | 302 | 240 | 234 |
| Condominium | 55 | 3 | 42 | 0 | 9 | 4 |
| Rental | 9 | 0 | 178 | 39 | 0 | 4 |
| Total | 322 | 249 | 448 | 341 | 249 | 242 |
| Source: CMHC Custom run Data | | | | | | |
| Completions by Dwelling type | | | | | | |
| Single | 247 | 225 | 190 | 282 | 198 | 183 |
| Multiple | 75 | 24 | 258 | 59 | 51 | 59 |
| Semi-det. | 8 | 10 | 0 | 16 | 14 | 4 |
| Row | 67 | 14 | 74 | 0 | 37 | 51 |
| Apt | 0 | 0 | 184 | 43 | 0 | 4 |
| Total | 322 | 249 | 448 | 341 | 249 | 242 |
| Source: CMHC Custom run Data | | | | | | |



Figure 53: Housing Completions By Dwelling Type & Year



14.1 Building Permits, Demolitions & Conversions

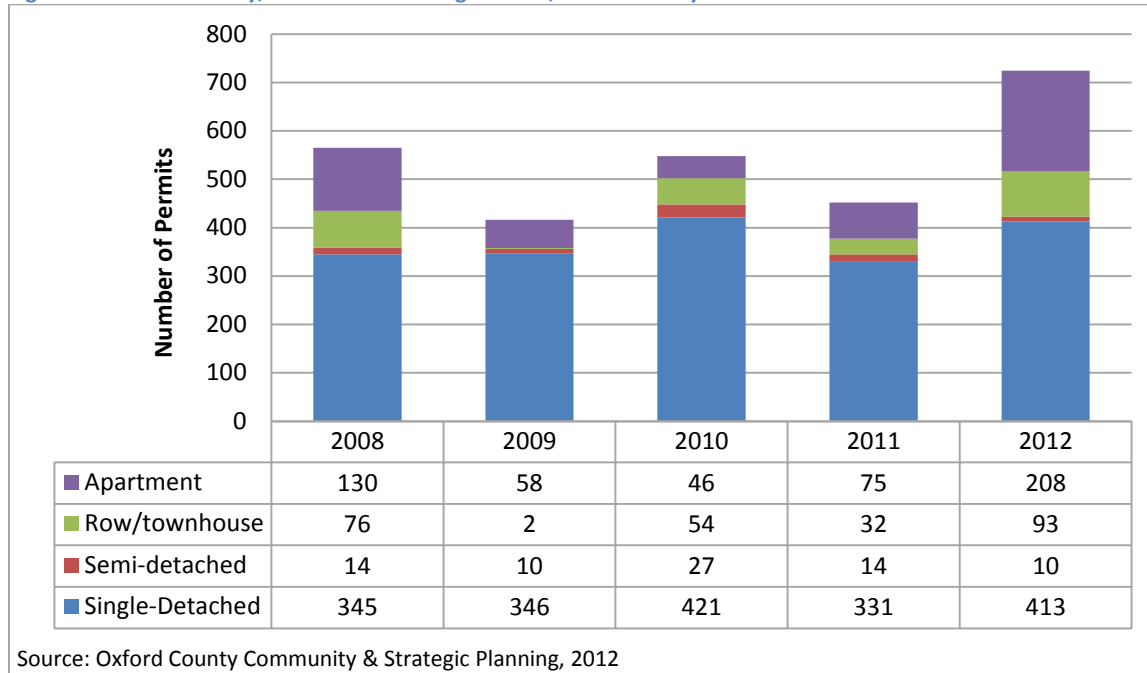
Oxford County Community and Strategic Planning is responsible for providing a full range of land use planning functions and services on behalf of the County and the eight area municipalities. Department services include undertaking growth forecasts and maintaining growth land inventories. As part of this work Community and Strategic Planning track subdivision development, residential permits and vacant lands.

In 2012, residential permits were issued for approximately 724 new residential units (Oxford County Community & Strategic Planning, 2012). The five year average (2008-2012) number of total units for residential permits was 541. The number of residential units primarily fluctuates annually based on the number of apartments being developed (Figure 54). In 2012 residential permits were provided for 208 apartment units, the highest since 2008 when there were 130 units. From 2008-2012 69% of the residential permits issued were for Single-Detached homes, 19% for apartments, 10% for row/townhomes, and 3% for semi-detached homes (Oxford County Community & Strategic Planning, 2012). There were 62 residential demolition permits in 2012, compared to a five year average (2008-2012) of 42 total units (Figure 55: Oxford County Residential Demolition Permits, Total UnitsFigure 55).

In December 2012, there were over 60 residential developments representing approximately 1783 units that were either registered or draft approved (Oxford County Community & Strategic Planning, 2012). Registered units are units that are registered and available for development. Draft approved units are those units contained in a plan of subdivision that has received draft approval from the County, meaning they have a commitment to proceed to final approval and registration provided they satisfy the various draft approval conditions. An additional 415 units were in the circulated/submitted stage. Including these additional units raises the total to 5400 units, of which 48% are located within Woodstock, 17% in Tillsonburg, and 11% in Ingersoll. The remaining 24% is divided amongst serviced rural communities (Oxford County Community & Strategic Planning, 2012).

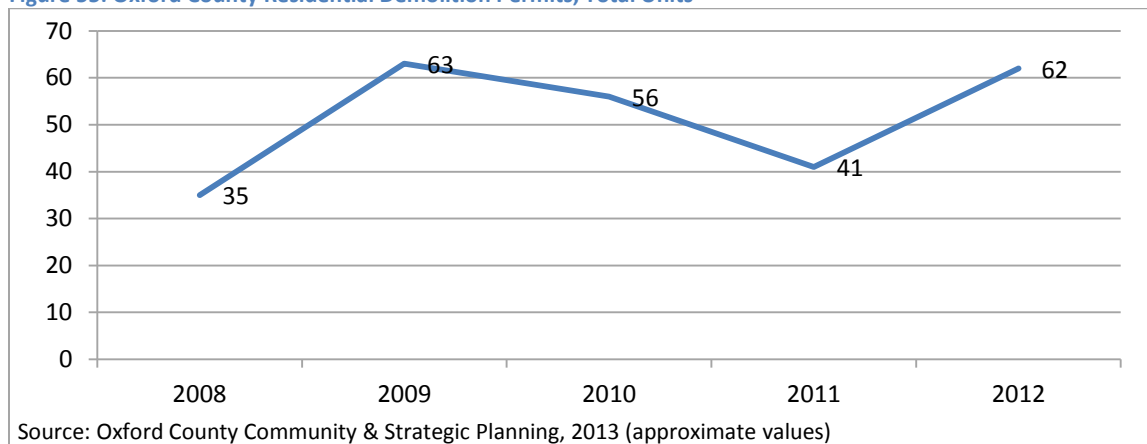


Figure 54: Oxford County, Residential Building Permits, Total Units By Year



Source: Oxford County Community & Strategic Planning, 2012

Figure 55: Oxford County Residential Demolition Permits, Total Units



Source: Oxford County Community & Strategic Planning, 2013 (approximate values)

14.2 Vacant & Residential Lands In Oxford County

The 2005 Provincial Policy Statement (PPS), referenced in Section 3 of the Planning Act, contains policies requiring municipalities to ensure sufficient land is made available to accommodate anticipated growth. Such growth is to be accommodated through intensification and redevelopment and, if necessary, designated growth areas, to allow for an appropriate range and mix of employment opportunities, housing and other land uses to meet the projected needs for a time horizon of up to 20 years. The PPS further requires that municipalities maintain a minimum 10 year land supply through residential intensification and redevelopment and, if necessary, vacant lands which are designated and available for residential development. Municipalities are also required to maintain a 3 year supply of residential land with servicing capacity which is suitably zoned to facilitate residential intensification and redevelopment, or in draft approved and registered plans (Oxford County Community & Strategic Planning, 2009).



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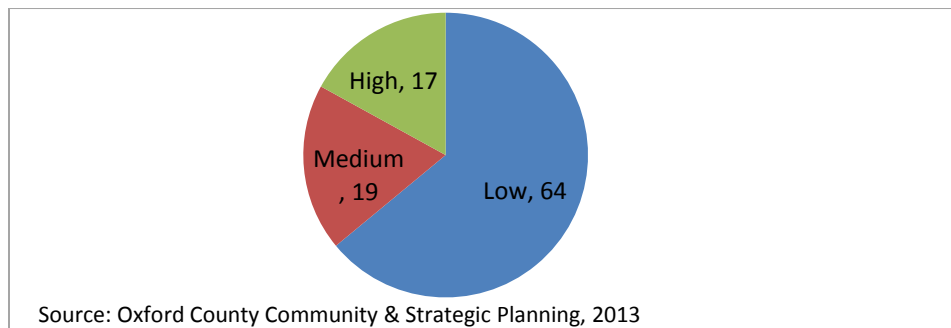
The County periodically undertakes the completion of a Vacant Land Study to evaluate the position of the County and its area municipalities with respect to the residential and employment land supply objectives contained in the County Official Plan and growth related policies of the 2005 Provincial Policy Statement. The most recent Vacant Lands Study was published in 2009. The Community and Strategic Planning office is currently preparing an update to this document. While the full update is not yet available, Community and Strategic Planning was able to provide a draft summary of three year and ten year vacant and underutilized land.

Oxford County’s ten year supply of land includes all units that are contained in Draft Approved (DA) and registered plans (excluding those subject to confirmation of servicing), infill lots and all land that is designated for residential use. This inventory classifies lands into the following density categories:

- **Low** – currently includes known/approved single detached and semi-detached units and estimated units for properties in low density residential designations and/or zones (i.e. R1, R2).
- **Medium** – currently includes known/approved townhouse units and estimated units for properties in medium density residential designations and/or zoned (i.e. R3 or RM)
- **High** – currently includes known/approved apartment units and estimated units for properties in high density residential designations and/or zones (i.e. R4 or RH)

The three year supply has 5699 units to address residential needs, of which 69% are low density, 21% are medium density, and 11% are high density. There is sufficient land in the 10 and 20 year supply to address forecasted residential growth for the County over those time periods (Oxford County Community & Strategic Planning, 2013).

Table 66: Proportion (%) of Three and Ten Year Vacant and Underutilized Lands By Density Type



14.3 Household Forecast

The County Community & Strategic Planning office co-ordinates the preparation of population, employment, and household forecasts for Oxford County (County of Oxford Official Plan). Such a report was last completed in 2006 by Hemson Consulting Ltd.

The Hemson report forecasts “Population, household growth remains strong up to 2021 but begins to slow thereafter. Overall the rate of household growth will be faster than the population growth rate throughout the forecast....This growth pattern is a direct result of the effect of an aging population which results in smaller household sizes and residents relocating within the County.” (Hemson Consulting Ltd., 2006). It forecasts, that by 2031, there will be 56,400 households in Oxford County. Woodstock will have the largest proportion of the growth, followed by Tillsonburg, Ingersoll and the five rural municipalities (Table 67).



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For 2011 the report forecasted 42,700 households, higher than the 41,555 occupied private dwellings reported in the 2011 Census. This in part may be explained by the economic downturn in 2008. Given the changes in economic conditions and Census information updates since the 2006 Hemson report was completed, the Community and Strategic Planning office is currently working on updating the population, household and employment forecasts for the County. This report is expected to be available later this year. Once this report is available it will be reviewed and the Housing and Homelessness Plan will be updated accordingly.

Table 67: Historic and Forecast Share of Household Growth

| | 1991-1996 | 1996-2001 | 2001-2006 | 2006-2031 Forecast |
|---------------|-----------|-----------|-----------|--------------------|
| Woodstock | 43% | 35% | 45% | 45% |
| Tillsonburg | 21% | 38% | 17% | 17% |
| Ingersoll | 11% | 30% | 14% | 13% |
| Norwich | 6% | 2% | 7% | 6% |
| Zorra | 2% | 3% | 7% | 7% |
| E. Zorra-Tav. | 10% | -1% | 4% | 4% |
| Bland. Blen. | 4% | 5% | 3% | 4% |
| SW Oxford | 3% | -12% | 3% | 3% |

Source: Statistics Canada and Hemson Consulting Ltd.

Table 68: Oxford Household Forecast

| Year | Household | Growth | Household Size |
|------|-----------|--------|----------------|
| 1986 | 29,650 | | 2.88 |
| 1991 | 33,100 | 3,500 | 2.80 |
| 1996 | 35,600 | 2,500 | 2.72 |
| 2001 | 37,300 | 1,600 | 2.66 |
| 2006 | 39,700 | 2,400 | 2.68 |
| 2011 | 42,700 | 3,000 | 2.61 |
| 2016 | 46,700 | 4,000 | 2.55 |
| 2021 | 50,400 | 3,700 | 2.50 |
| 2026 | 53,600 | 3,200 | 2.47 |
| 2031 | 56,400 | 2,800 | 2.43 |

Source: Hemson Consulting Ltd, 2006



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Table 70: Oxford Household Summary By Structure Type

A.2 OXFORD HOUSEHOLD SUMMARY BY STRUCTURE TYPE

| | Total HHs | HH Size |
|------|-----------|---------|
| 1986 | 29,700 | 2.88 |
| 1991 | 33,200 | 2.80 |
| 1996 | 35,700 | 2.72 |
| 2001 | 37,300 | 2.66 |
| 2006 | 39,700 | 2.68 |
| 2011 | 42,700 | 2.61 |
| 2016 | 46,700 | 2.55 |
| 2021 | 50,400 | 2.50 |
| 2026 | 53,600 | 2.47 |
| 2031 | 56,400 | 2.43 |

| | Total Households by Structure Type | | | | |
|------|------------------------------------|-------|-------|-------|--------|
| | Single | Semi | Row | Apt. | Total |
| 1991 | 24,300 | 2,000 | 1,900 | 4,900 | 33,100 |
| 1996 | 26,200 | 2,000 | 2,000 | 5,500 | 35,700 |
| 2001 | 27,600 | 2,100 | 2,200 | 5,400 | 37,300 |
| 2006 | 29,400 | 2,200 | 2,400 | 5,700 | 39,700 |
| 2011 | 31,700 | 2,300 | 2,500 | 6,100 | 42,600 |
| 2016 | 34,700 | 2,500 | 2,700 | 6,700 | 46,600 |
| 2021 | 37,600 | 2,700 | 2,900 | 7,300 | 50,500 |
| 2026 | 40,000 | 2,800 | 3,000 | 7,800 | 53,600 |
| 2031 | 42,000 | 2,900 | 3,100 | 8,400 | 56,400 |

| | Occupied Unit Growth by Structure Type | | | | |
|---------|--|-------|-------|-----------|--------|
| | Single | Semi | Row | Apartment | Total |
| To 1991 | 24,300 | 2,000 | 1,900 | 4,900 | 33,100 |
| 1991-96 | 1,800 | -100 | 100 | 600 | 2,400 |
| 1996-01 | 1,300 | 100 | 200 | -100 | 1,500 |
| 2001-06 | 1,800 | 100 | 200 | 300 | 2,400 |
| 2006-11 | 2,200 | 100 | 200 | 400 | 2,900 |
| 2011-16 | 3,000 | 200 | 200 | 600 | 4,000 |
| 2016-21 | 2,900 | 100 | 200 | 500 | 3,700 |
| 2021-26 | 2,400 | 100 | 100 | 600 | 3,200 |
| 2026-31 | 2,100 | 100 | 100 | 600 | 2,900 |

| | Total Households Growth | |
|---------|-------------------------|-------|
| | Growth | Rate |
| 1986-91 | 3,500 | 2.25% |
| 1991-96 | 2,500 | 1.46% |
| 1996-01 | 1,600 | 0.88% |
| 2001-06 | 2,400 | 1.25% |
| 2006-11 | 3,000 | 1.47% |
| 2011-16 | 4,000 | 1.81% |
| 2016-21 | 3,700 | 1.54% |
| 2021-26 | 3,200 | 1.24% |
| 2026-31 | 2,800 | 1.02% |

| | Unit Mix | | | |
|------|----------|------|------|-------|
| | Single | Semi | Row | Apt. |
| 1991 | 73.4% | 6.0% | 5.7% | 14.8% |
| 1996 | 73.4% | 5.6% | 5.6% | 15.4% |
| 2001 | 74.0% | 5.6% | 5.9% | 14.5% |
| 2006 | 74.1% | 5.5% | 6.0% | 14.4% |
| 2011 | 74.4% | 5.4% | 5.9% | 14.3% |
| 2016 | 74.5% | 5.4% | 5.8% | 14.4% |
| 2021 | 74.5% | 5.3% | 5.7% | 14.5% |
| 2026 | 74.6% | 5.2% | 5.6% | 14.6% |
| 2031 | 74.5% | 5.1% | 5.5% | 14.9% |

| | Unit Growth Mix | | | |
|---------|-----------------|-------|-------|-------|
| | Single | Semi | Row | Apts. |
| 1986-91 | 73.4% | 6.0% | 5.7% | 14.8% |
| 1991-96 | 75.0% | -4.2% | 4.2% | 25.0% |
| 1996-01 | 86.7% | 6.7% | 13.3% | -6.7% |
| 2001-06 | 75.0% | 4.2% | 8.3% | 12.5% |
| 2006-11 | 75.9% | 3.4% | 6.9% | 13.8% |
| 2011-16 | 75.0% | 5.0% | 5.0% | 15.0% |
| 2016-21 | 78.4% | 2.7% | 5.4% | 13.5% |
| 2021-26 | 75.0% | 3.1% | 3.1% | 18.8% |
| 2026-31 | 72.4% | 3.4% | 3.4% | 20.7% |

Source: Hemson Consulting Ltd, 2006

Table 69: Occupied Private Dwellings by Structural Type

LOCAL HOUSEHOLD FORECASTS

| | Woodstock | Tilsonburg | Ingersoll | Norwich | Zorra | SW Oxford | Blandford Blenheim | East Zorra Tavistock | Oxford County |
|-------------------------|-----------|------------|-----------|---------|-------|-----------|--------------------|----------------------|---------------|
| SINGLES/SEMIS | | | | | | | | | |
| 2001 | 8,900 | 4,300 | 3,300 | 3,200 | 2,700 | 2,600 | 2,400 | 2,200 | 29,800 |
| 2011 | 10,500 | 5,100 | 4,000 | 3,500 | 3,100 | 2,700 | 2,700 | 2,400 | 34,000 |
| 2021 | 12,900 | 6,300 | 4,900 | 4,000 | 3,500 | 2,900 | 2,900 | 2,700 | 40,300 |
| 2031 | 14,700 | 7,300 | 5,500 | 4,400 | 3,900 | 3,100 | 3,100 | 2,900 | 44,900 |
| ROWS | | | | | | | | | |
| 2001 | 1,400 | 330 | 270 | 30 | 0 | 10 | 40 | 30 | 2,200 |
| 2011 | 1,600 | 390 | 290 | 40 | 0 | 10 | 40 | 90 | 2,500 |
| 2021 | 1,900 | 440 | 310 | 60 | 10 | 10 | 50 | 120 | 2,900 |
| 2031 | 2,000 | 480 | 330 | 80 | 20 | 10 | 60 | 140 | 3,100 |
| APARTMENTS | | | | | | | | | |
| 2001 | 2,900 | 1,350 | 600 | 160 | 120 | 40 | 130 | 230 | 5,400 |
| 2011 | 3,400 | 1,370 | 650 | 160 | 150 | 50 | 140 | 260 | 6,100 |
| 2021 | 4,200 | 1,430 | 760 | 190 | 170 | 70 | 160 | 310 | 7,300 |
| 2031 | 4,000 | 1,480 | 870 | 210 | 190 | 90 | 180 | 370 | 8,400 |
| TOTAL HOUSEHOLDS | | | | | | | | | |
| 1991 | 11,600 | 4,900 | 3,500 | 3,200 | 2,700 | 2,700 | 2,400 | 2,300 | 33,200 |
| 2001 | 13,200 | 6,000 | 4,200 | 3,400 | 2,800 | 2,600 | 2,600 | 2,500 | 37,300 |
| 2011 | 15,500 | 6,900 | 4,900 | 3,700 | 3,200 | 2,800 | 2,800 | 2,700 | 42,600 |
| 2021 | 19,000 | 8,200 | 5,900 | 4,300 | 3,700 | 3,000 | 3,100 | 3,100 | 50,400 |
| 2031 | 21,800 | 9,200 | 6,700 | 4,700 | 4,100 | 3,200 | 3,300 | 3,300 | 56,400 |

Note: Historic data do not reflect boundary changes

Source: Hemson Consulting Ltd, 2006



14.4 Conclusions Household Projections

- The number of households in Oxford County is forecasted to grow, reaching 50,400 in 2021. The current forecasted growth likely exceeds what will actually happen, as the forecast for 2011 was 1145 more households than reported in the 2011 Census.
- Woodstock will have the largest proportion of the growth (47%) followed by Tillsonburg (17%), Ingersoll (13%) and the remaining 25% will be in the rural municipalities (Table 67).
- As a whole, Oxford County has enough residential land supply available to meet the projected household growth for 2021. In 2011 there were 41,555 households in Oxford County. It is forecasted there will be an additional 8,845 households in 2021.
- Oxford County Community & Strategic Planning is currently updating the Population, Household, & Employment Forecasts. Once this data becomes available it should be reviewed to determine how it impacts the needs analysis and overall Housing and Homelessness Plan.

15 Gaps

15.1 Timing of Report Means Limitations in Available Data

The timing of this report has numerous challenges regarding available data. Numerous reports and data used are over 5 years old, particularly data regarding households and housing affordability.

The 2011 Census income, earnings, housing, shelter costs data was supposed to be made available August 14, 2013. The release was delayed until September 11, 2013. Therefore details about households including income and housing affordability provided in this report are from the 2006 Census. The 2011 Census data will provide a more accurate understanding of housing affordability, accounting for increases in minimum wage and cost of living.

The Oxford County Population, Household and Employment forecast was from 2006, using 2001 Census data. Community & Strategic Planning is currently working towards the completion of a new version of this document. The department is also updating their vacant lands study. These reports will provide insights into where growth is forecasted to occur in Oxford County.

As these new data sets and documents become available, the information will be reviewed to determine how it will impact housing and homelessness planning in Oxford County.

15.2 Consistency in Local Program Data

While Oxford County is a growing community, the network of agencies providing services is still relatively small. Therefore local agencies are able to connect and work together rather quickly. Agencies and their staff involved in housing supports are familiar with each other and help is often just a phone call or email away.

This positive trait of collaboration needs to be built on to allow for further integration of how agencies collect and share information about their program outputs and outcomes. Currently each program is recording various statistics about their programs. By streamlining what data is collected and reported local outcomes can be monitored at a County level to capture trends and identify needs that may not be as visible at an individual program level. By improving local data collection, the community can better respond to housing needs within the County.



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Appendix A. 2011 Population Estimates for Serviced Villages

| Serviced Villages ⁽¹⁾ | | | | | | | | | |
|---|--------------|-------------------|---------------------------------------|---|---------------------------------|---|---|---------------------------------|----------------------|
| Village | Single Units | Semi/Duplex Units | Town Units (Rows and other Multiples) | Apartment Units (Including Converted and Commercial Residences) | Apartment/Retirement Home Units | Total Number of Households ⁽²⁾ | Persons per Unit from Census ⁽³⁾ | Persons Per Unit ⁽⁴⁾ | Population Estimate |
| Drumbo | 263 | 17 | 3 | 17 | 24 | 324 | 2.8 | 2.98 | 966 |
| Embro | 254 | 16 | 0 | 14 | 24 | 308 | 2.6 | 2.82 | 869 |
| Innerkip | 345 | 2 | 6 | 4 | 29 | 386 | 3.1 | 2.82 | 1,089 |
| Mount Elgin | 133 | 4 | 3 | 6 | 0 | 146 | 3 | 3.03 | 442 |
| Norwich | 885 | 55 | 83 | 76 | 20 | 1119 | 2.7 | 3.06 | 3,424 |
| Plattsville | 362 | 58 | 11 | 30 | 0 | 461 | 2.9 | 2.98 | 1,374 |
| Tavistock | 762 | 88 | 35 | 100 | 27 ⁽⁶⁾ | 985 | 2.6 | 2.82 | 2,921 ⁽⁷⁾ |
| Thamesford | 730 | 22 | 21 | 50 | 0 | 823 | 2.6 | 2.90 | 2,387 |

| Villages - serviced only by water | | | |
|--|---|---------------------------------|---------------------|
| Village | Total Number of Households ⁽²⁾ | Persons Per Unit ⁽⁴⁾ | Population Estimate |
| Beachville | 326 | 3.03 | 988 |
| Bright | 150 | 2.98 | 447 |
| Brownsville | 131 | 3.03 | 397 |
| Dereham Centre | 23 | 3.03 | 70 |
| Hickson | 103 | 2.82 | 290 |
| Lakeside | 344 | 2.90 | 998 |
| Otterville | 398 | 3.06 | 1,218 |
| Princeton | 149 | 2.98 | 444 |
| Springford | 134 | 3.06 | 410 |
| Sweaburg | 263 | 3.03 | 797 |
| | | | |
| Salford | 64 | 3.03 | 194 |
| Kintore | 50 | 2.82 | 141 |
| Harrington | 45 | 2.82 | 127 |

(1) Based on OP settlement designation

(2) Based on the average number of persons per private household for the dissemination area(s) located in the serviced village

(3) Based on the average number of persons per private household for the dissemination area(s) located in the serviced village. Based on 2006 calculations, will need to be updated in Sept. 2012

(4) Persons per unit is based on the Population, Household & Employment Forecasts, 2001-2031 study

(5) Available land was divided by the minimum lot size of 2,800 m² per lot where not on sanitary sewer services in the Zoning By-law, plus 20% net to gross conversion, for residential lots on water services only.

(6) An additional 143 nursing home/retirement home beds were not included in unit counts

(7) The additional 143 nursing home/retirement beds were included in population count, assuming 1 person per bed



Appendix B. Household Characteristics

| Percentage calculations are identified by the lettering in parenthesis (A), (B)... Values with the same letter are part of the same calculation, and will equal 100 (or close to 100, accounting for random rounding) | Ontario | Oxford | Norwich | Tiltsburg | South-West Oxford | Ingersoll | Zorra | East Zorra-Tavistock | Woodstock | Blandford-Blenheim |
|---|----------|--------|---------|-----------|-------------------|-----------|-------|----------------------|-----------|--------------------|
| Total number of census families in private households | 3422320 | 29685 | 2900 | 4485 | 2210 | 3415 | 2360 | 2025 | 10205 | 2085 |
| Total couple families by family structure and number of children % (A) | 84.2 | 86.9 | 90.3 | 84.3 | 92.3 | 85.4 | 91.3 | 92.8 | 83.3 | 91.1 |
| Married Couples % (B) | 87.8 | 86.8 | 90.8 | 86.9 | 88.7 | 84.4 | 88.9 | 91.8 | 83.7 | 88.9 |
| Common-law Couples % (B) | 12.2 | 13.2 | 9.2 | 13.1 | 11.0 | 15.8 | 11.1 | 8.2 | 16.3 | 10.8 |
| Without children at home % (C) | 42.3 | 47 | 41.6 | 57.4 | 42.2 | 45.5 | 43.9 | 42.8 | 48.1 | 43.2 |
| With children at home % (C) | 57.7 | 53 | 58.6 | 42.6 | 57.6 | 54.4 | 56.1 | 57.2 | 51.8 | 56.6 |
| 1 child % (D) | 36.8 | 35.4 | 30.6 | 37.9 | 32.3 | 37.9 | 32.2 | 29.3 | 39.2 | 32.6 |
| 2 children % (D) | 43.6 | 40.9 | 35.5 | 43.8 | 38.7 | 42.0 | 41.3 | 42.3 | 41.3 | 40.9 |
| 3 or more children % (D) | 19.6 | 23.7 | 33.6 | 18.3 | 27.7 | 20.2 | 26.9 | 28.4 | 19.5 | 27.0 |
| Total lone-parent families by sex of parent and number of children % (A) | 18.8 | 15.0 | 10.5 | 18.5 | 8.3 | 17.0 | 9.3 | 7.7 | 20.0 | 9.7 |
| Female parent % (E) | 81.6 | 81.6 | 78.2 | 76.4 | 88.2 | 80.8 | 77.5 | 82.8 | 85.3 | 75.7 |
| Male parent % (E) | 18.4 | 18.4 | 21.8 | 24.3 | 11.8 | 19.2 | 22.5 | 20.7 | 14.7 | 24.3 |
| Average number of children at home per census family | 1.2 | 1.1 | 1.4 | 0.9 | 1.3 | 1.1 | 1.2 | 1.2 | 1.1 | 1.2 |
| Total number of persons in private households | 11981230 | 101060 | 10400 | 14625 | 7560 | 11595 | 8020 | 7035 | 34740 | 7080 |
| Number of persons not in census families % (F) | 14.2 | 12.3 | 7.7 | 16.1 | 7.1 | 13.5 | 8.4 | 9.7 | 15.0 | 8.6 |
| Living with relatives % (G) | 15.2 | 9.3 | 16.9 | 7.0 | 11.1 | 8.3 | 14.1 | 13.9 | 6.6 | 20.5 |
| Living with non-relatives only % (G) | 19.8 | 16.6 | 11.9 | 16.3 | 19.4 | 21.2 | 14.1 | 13.9 | 17.0 | 11.5 |
| Living alone % (G) | 65.0 | 74.2 | 71.3 | 76.9 | 69.4 | 70.2 | 71.9 | 73.0 | 76.3 | 67.2 |
| Number of census family persons | 10280925 | 88635 | 9600 | 12265 | 7020 | 10030 | 7345 | 6350 | 29545 | 6475 |
| Average number of persons per census family | 3 | 3 | 3.3 | 2.7 | 3.2 | 2.9 | 3.1 | 3.1 | 2.9 | 3.1 |
| Total number of persons aged 65 years and over | 1536475 | 14650 | 1185 | 3210 | 845 | 1465 | 975 | 955 | 5210 | 790 |
| Number of persons not in census families aged 65 years and over % (H) | 33.4 | 31.9 | 26.2 | 34.1 | 20.1 | 38.2 | 22.1 | 30.4 | 34.0 | 33.5 |
| Living with relatives % (i) | 18.4 | 8.2 | 6.5 | 5.9 | 0.0 | 13.4 | 20.9 | 13.8 | 4.8 | 20.8 |
| Living with non-relatives only % (i) | 4.6 | 4.9 | 3.2 | 3.7 | 14.7 | 1.8 | 0.0 | 6.9 | 6.2 | 3.8 |
| Living alone % (i) | 77.0 | 86.8 | 88.7 | 90.9 | 82.4 | 84.8 | 76.7 | 79.3 | 89.3 | 73.6 |
| Number of census family persons aged 65+ | 1023005 | 9970 | 880 | 2115 | 675 | 905 | 765 | 660 | 3435 | 525 |



Appendix C. ODSP Basic Needs and Shelter

| Basic Needs Table | | | | | | |
|--|--------------------------|-------------------------|-----------------------|------------------------------|---|---|
| Number of dependants other than a spouse | Dependants over 18 years | Dependants 13 -17 years | Dependants 0-12 years | Recipient (See Note 1 below) | Recipient and Spouse (See Note 2 below) | Recipient and Spouse (See Note 3 below) |
| 0 | 0 | 0 | 0 | \$596 | \$882 | \$1,189 |
| 1 | 0 | 0 | 1 | 739 | 882 | 1,189 |
| | 0 | 1 | 0 | 757 | 900 | 1,207 |
| | 1 | 0 | 0 | 951 | 1,063 | 1,370 |
| 2 | 0 | 0 | 2 | 739 | 882 | 1,189 |
| | 0 | 1 | 1 | 757 | 900 | 1,207 |
| | 0 | 2 | 0 | 775 | 918 | 1,225 |
| | 1 | 0 | 1 | 951 | 1,063 | 1,370 |
| | 1 | 1 | 0 | 969 | 1,081 | 1,388 |
| | 2 | 0 | 0 | 1,133 | 1,264 | 1,571 |

For each additional dependant, add **\$202** if the dependant is 18 years of age or older, or \$18 if the dependant is 13-17 years of age, or \$0 if the dependant is 0-12 years of age.

Note 1. A recipient if there is no spouse included in the benefit unit.

Note 2. A recipient with a spouse included in the benefit unit if Note 3 does not apply.

Note 3. A recipient with a spouse included in the benefit unit if each of the recipient and the spouse is a person with a disability or a person referred to in subparagraph 1i of subsection 4(1) or paragraph 6 of subsection 4(1).

| Benefit Unit Size | Maximum Monthly Shelter Allowance |
|-------------------|-----------------------------------|
| 1 | \$479 |
| 2 | 753 |
| 3 | 816 |
| 4 | 886 |
| 5 | 956 |
| 6 or more | 990 |



Appendix D. Food Secure Oxford

FOOD SECURE OXFORD

WOODSTOCK FOOD ASSISTANCE/FOOD BANKS

Salvation Army Community and Family Services Food Bank
190 Huron St., Woodstock, ON
Tel: 519-539-6166
Website: www.woodstocksalvationarmy.com

Operation Sharing – Food for Friends
College Ave. United Church,
22 Wilson St., Woodstock, ON
Tel: 519-539-3361
Website: www.operationsharing.com

FREE HOT MEALS

Operation Sharing – Soup Kitchen
First Baptist Church
603 Adelaide St., Woodstock, ON
Tel: 519-539-3361
Website: www.operationsharing.com

Operation Sharing – Morning Drop-in
College Ave. United Church,
22 Wilson St., Woodstock, ON
Tel: 519-539-3361
Website: www.operationsharing.com

Adelaide Soup Bowl
First Baptist Church
603 Adelaide St., Woodstock, ON
Tel: 519-537-5261

Inn Out of the Cold
Old St. Paul's Anglican Church
721 Dundas St., Woodstock, ON
Tel: 519-537-3912

Angel Breakfast
Dundas Street United Church
285 Dundas St., Woodstock, ON
Tel: 519-537-7935

NORWICH FOOD BANK

Salvation Army Family Services Food Bank
18 Main St. W, Norwich, ON
Tel: 519-863-6375

Please call ahead for hours and services.

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TILLSONBURG FOOD ASSISTANCE/FOOD BANKS

Helping Hands Food Bank
55 A Broadway St., Tillsonburg, ON
Tel: 519-688-3434

Salvation Army Family Services Food Bank
155 Broadway St., Tillsonburg, ON
Tel: 519-842-4447

Society Saint Vincent de Paul - Emergency Food
St. Mary's Roman Catholic Church
51 Venison St. W, Tillsonburg, ON
Tel: 519-842-3224 ext. 4

FREE HOT MEALS

Society Saint Vincent de Paul - Friendship Table
St. Mary's Roman Catholic Church
51 Venison St. W, Tillsonburg, ON
Tel: 519-842-3224 ext. 4

St. Paul's United Church – Hot meal program
88 Bidwell St., Tillsonburg, ON
Tel: 519-688-0011

TAVISTOCK FOOD ASSISTANCE

Tavistock Assistance Program (TAP)
77 Mogk St., Tavistock ON
Tel: 519-412-0082
Website: www.tapisforyou.com

INGERSOLL FOOD ASSISTANCE/FOOD BANKS

Salvation Army Family Services Food Bank
192 Thomas St. S, Ingersoll, ON
Tel: 519-485-4961

Operation Sharing – Food For Friends
1 Charles St., Ingersoll, ON
Tel: 519-425-2227
Website: www.operationsharing.com

FREE HOT MEALS

The Lunch Bunch
St. James Anglican Church
184 Oxford St., Ingersoll, ON
Tel: 519-485-0385
Website: www.stjamesingersoll.com

Funding provided by the Government of Ontario through Healthy Communities Ontario.

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Appendix E. Conversion of Harvey Woods Property into Affordable Housing



After more than 20 years, the long-vacant Harvey Woods property in Woodstock, Ontario has finally sold

By [Tara Bowie](#), Woodstock Sentinel-Review

Monday, October 22, 2012 6:36:55 EDT PM

After being empty for more than two decades, the former Harvey Woods building might soon have some new tenants – and a lot of them.

Representatives from Homestead Christian Care announced Monday the company purchased the almost century-old building for \$1.25 million. The plans are to turn the four-floor former textile factory into 50 separate affordable housing units.

“We’ve been looking for the right opportunity for the last year or so. Everything came together over the last two weeks, and we’re really excited,” Graham Cubitt, director of projects and development for Homestead Christian Care, said.

Cubitt said the details of the building are just starting to be worked on, but it will consist of a mixture of one- and two-bedroom apartments. An unknown number of the units will be handicapped accessible and barrier free. Work is expected to begin this month on the building. Cubitt said the building’s leaky roof will be fixed and new windows installed.

Work on the inside will hopefully start this spring.

“We really hope to restore the building,” he said. “We want to restore the building façade and improve the historical character of the building.”

The building, left to crumble behind a poorly structured wire fence, has been the site of several nuisance fires over the years. Citizens have even complained about the upkeep of the property on the Sentinel-Review Facebook page as recently as this summer. The building was even featured in a Sentinel-Review article about Woodstock’s top 10 neglected buildings. The Harvey Woods building received a number 5 ranking. Some of the other buildings on the list included the Capitol Theatre and the home at the corner of the Lansdowne and Devonshire Avenue. Both buildings have since been demolished.

Cubitt said the former factory is zoned commercial, but the designation includes a broad list of uses, including multi-use residential.

Homestead Christian Care, a Hamilton-based company, already owns several affordable housing units and runs a group home in the Blossom Park area of Woodstock. Homestead Christian Care also owns 155 units in Hamilton. “We knew there was a need there for supportive housing and we had the experience to address it. It’s been a tremendous experience,” he said.